Perceived Social Support: A Key to Enhance Job Satisfaction at a Crucial Time of Structural Change

Noreen Hassan Syed, Nizamuddin Channa, Imamdin Khoso

1Lecturer, Business Administration, Federal Urdu University of Arts Science & Technology (FUUAST), Karachi, Pakistan, n.hassan@fuuast.edu.pk
2Professor, Institute of Business Administration, University of Sindh, Jamshoro, Pakistan, nchanna68@yahoo.com
3Professor, Institute of Business Administration, University of Sindh, Jamshoro, Pakistan, imam.khoso@usindh.edu.pk

ARTICLE DETAILS

ABSTRACT

Purpose: It is evident employee react negatively and have experienced psychosomatic effects like depression, anxiety, insecurity and fear as a reaction of merger and acquisition, which reflect negative effect on employee performance, high turnover intention or absenteeism as employee reaction to change. The present study intent to understand the impact valuable perceived social support in enhancing employee job satisfaction and to persuade them not to switch the organization specifically due to structural change i.e. M&A. Design / methodology: The study is cross sectional, data collected convenience non-random sampling technique from MCB Bank employee experiencing structural change (MCB-NIB) merger. Total of 350 responses using Smart PLS were analyzed. Findings: Study found that perceived social support positively associated to job satisfaction. Job satisfaction negatively related to turnover intention and mediated the link between perceived social support and turnover intention. Research limitations: This study finding carries certain limitations like the data acquired gathered from one region which may indicate unfairness. It is cross sectional study so causal links cannot be established future research particular to longitudinal studies. This study only involved employees of banking sector from one province of Pakistan, still issue of generalizability cannot be ruled out. Practical implications: The study possess a number of practical implications as an outcome of present study stresses that executive need to provide in order to implement change. As Merger practice modifies the current organizational culture, working environments, and operations, employee feel negative and show fear of downsizing or restructuring. Thus managers and policy makers need to establish mechanism where employee may get enough support. Originality / value: The present study is distinctive in a way it has covered that employee developing their confidence, morale, acceptance and perception level, regarding change experience such as satisfaction with the job as an important mediating mechanism, which deal and overcome emotional response of an individual who intent from company at the time of change.

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1. Introduction
Pakistani banking industry playing a primary role for the progress and advancement of financial sector of the country. It proved it itself as a competitive and service oriented in recent years. (Zafar & Sulaiman, 2020) Banks are an integral part of the financial system whether it is the economy of developing or developed country. They essentially facilitate economic growth; enhance investment in business or entrepreneurship, they help in poverty alleviation and economic development. Pakistan’s financial industry is also benefiting, in same way, since independence (Abbas, Hunjra, Azam, Ijaz, & Zahid, 2014). Campanella, Del Giudice, Thrassou, and Vrontis (2020) argued for every country banking sector believe as fuel of country’s economy as it run a vast chain of industries. Same with Pakistan where due to competition and high operational expertise it becomes mandatory for every sector to equip itself with advanced facilities (Kouser & Saba, 2011). In this regard central bank of Pakistan ,SBP primarily targeted the less productive and small scale banks to upgrade their current structure with option of M&A. In this regard the among the announce M&A by Competition Commission of Pakistan (CCP) from 48 mergers 15 found in the banking sector (Competition Commission of Pakistan, 2020).

It is evident employee react negatively and have experienced psychosomatic effects like depression, anxiety, insecurity and fear (as a reaction of M&A), which reflect negative effect on employee performance, high turnover intention or absenteeism as employee reaction to change. The present study intent to understand the impact valuable perceived social support in enhancing employee job satisfaction and to persuade them not to switch the organization specifically due to structural change (M&A) (Swanson & Power, 2001). It is particularly merger NIB and Muslim Commercial Bank (MCB) the two Pakistani private banks. The present study is distinctive in a way it has covered that employee developing their confidence, morale, acceptance and perception level, regarding change experience such as satisfaction with the job as an important mediating mechanism, which deal and overcome emotional response of an individual who intent from company at the time of change.

Therefore, this study filled the gap to comprehend the stimulus of employee’s perceived social support on turnover intention with the mediating effect of employee’s job satisfaction. Present study finding evident from the literature that with perceived social support enhances employees job Satisfaction which signified positive reaction with respect to change though strengthening the bonding of employees with organization.

2. Hypothesis Development

2.1 Perceived Social Support & Job Satisfaction
The term perceived social support as an employee’s subjective belief or opinion that they will provide enough support during crucial or problematic situations. It refers to the perceived accessibility and availability of social connections from either coworkers or family members (Wu et al., 2020). The individuals within the organization can provide support. For example, supervisors, subordinates, coworkers, or even customers—or by individuals outside the organization, such as family or friends (Lau, Chan, & Lam, 2018). Research shows that mostly support provided by supervisors, social support provided by individuals within the organization, consists the highest consequences for employee’s happiness (Pirmoradi, Foroghinejad, & Bedmeshki, 2017). Whereas Job satisfaction is an emotional reaction by an individual concerning their activity, that the outcomes from a correlation of actual results with those that are anticipated, desired (Cook, 1981).

Healthy organizations with contended employees have become a larger target for researchers and policy makers practitioners globally (Di Fabio, 2017a). Traditionally, healthy organizations were thought to be those where employee experience lack of illness. Now the focus has been changed from this traditional approach and happiness and job satisfaction are regarded greater resource as an evidence for healthy organization (Di Fabio, 2017b; Tetrick & Peiró, 2012). Again, recent focus is also considering social support as a key resource to generate job satisfaction and
happiness. Recent paper has found positive impact of social support (from coworkers, supervisors, friends, colleagues) with employee job satisfaction (Mérida-López, Extremera, Quintana-Orts, & Rey, 2019). The study shows that the positive relationship of apparent social support (from coworkers, supervisors, friends, colleagues) and job satisfaction. The study reveals that employees with low level of seeming social support specify lesser job satisfaction. While, comparing to those who have greater support from their supervisor and coworkers. Furthermore, to all appearances that support is considered as an important indicator that results multiplicity of constructive outputs such as Baruch-Feldman, Brondolo, Ben-Dayan, and Schwartz (2002) mentioned that the result of social support and community support increases job satisfaction which ultimately result in increase in the work productivity, performance and organizational commitment. Pirmoradi et al. (2017) shows that positive association between similar both variables. However, workers with continuous fatigue and overtiredness undergo with lots of pressure mainly during the stage of change or any modifications in working place. The support from supervisors and co-workers and support that they gain by their family and friends improve their performance as well as it increases job satisfaction.

Social support may be categorized because of the social and psychosomatic support provided by the surrounding environment. Beside individual’s social network, comprise colleagues, friends, and members of the family while the foremost imperative social support sources are family and peers. Lewin (1951) considers that change in a behavior happens in a psychological environment. All essentials of the psychological environment influence behavior one way or other way. Thus, employee who perceives a negative behavior in terms of change to remain socially unsupported; that consequently decrease in work performance also as increase in job dissatisfaction. As highlighted in social exchange theory (Blau, 1964) suggest that when employees get support from organization through supervisors and peers they tend to engender feelings of personal responsibility, appreciation, and confidence as reciprocating the relationship. Because the employees form a belief of how much the organization support and as a reciprocity norm to concern about the business, employees feel satisfied and able to achieve organization target and objective.

In the same way, Adewale, Adepoju, Garba, and Oscar (2019) very recently backed the notion in their study related to Nigerian Banks, where perceived social support plays an imperative role in building individual confidence and enriching self-sufficiency. As when change is announced or implemented, employee react negatively or resist at the time social support provides greater support and improve work behavior ultimately it helps in improving individual job satisfaction.

Based on above literature, present study hypothesized:

Hypothesis 1: Perceived social support positively related to employee’s job satisfaction

2.2 Job Satisfaction and Turnover Intention
Employee withdrawal behaviors are outcomes of their negative attitudes such as job dissatisfaction. However, contended employees have lesser tendency to exit the business. A substantial negative association between job satisfaction and employee’s turnover intention found. For instance, overjoyed employees are less willing to leave the enterprise as Ibrahim, Abdullah, and Kaliappen (2016) revealed that effective practices in a banking firm that make employee satisfied with the job, will make significant progress in the stage of satisfaction with the job. They suggested that bankers should formulate policies to ensure that respective dimensions related to job satisfaction are not overlooked. Bista and Regmi (2016) mention that in banks, high level of job satisfaction reduces the probability of leaving enterprise and increased dissatisfaction will lead to workers consideration of other job opportunities or leaving organization (Chung & Jeon, 2020). As per classical motivation hygiene theory (Herzberg & Mausner, 1959), as there is increase in the factors that create job satisfaction, there will be greater likelihood that turnover intention will be decreased. Although they separated factors into intrinsic and extrinsic. Former is supposed to create a motivation and result into satisfaction with job. While presence of latter, the extrinsic factors, will avoid dissatisfaction thus will result in lower turnover intention. A recent study by James (2020) indicated that increasing, extrinsic job satisfaction may decrease employee intentions to leave the organization. While Alam and Asim (2019) mentioned the agreement of the worker with the respective procedure and bylaws include administrative style, remuneration, job specification and its clear understanding and opportunities of growth all have a supportive and deep relationship with job satisfaction and it reduces turnover intention. For that, GuiXia and Rashid (2019) is suggested to having well-clarified and excellent policies to improve the mechanism. Additionally, employees compare their status
including working environment, growth opportunities, salaries and job security aspects with employees of other organizations.

Workplace environment is also one significant factor tested to assess employee job satisfaction. Hoffmaster (2020) concluded that upright operating procedures and measures will stimulate employees to access towards their targets rendering towards the retention with the organization. Due to unhealthy working conditions and inefficient way of operations employee resist and feel unhappy that decrease employee satisfaction with the job, consequently employees will not be willing to work with the organization. While Rahman (2020) mention another cause of decrease in job satisfaction, it is due to unclear or hidden information that creates doubts which lead to fear and uncertainty thus leads to a decision to leave the company.

Abate, Schaefer, and Pavone (2018) in a sample of retail banking employees found that less satisfied qualified experienced workers decide to leave their job. In case of structural change; it seriously affects the quality of work as well as decrease in productivity. While Rajabi, Boles, Alejandro, and Sarin (2019) indicate negative expression by employees about structural change as worker’s believe that M&A brings changes in the organization where the benefits of M&A are jumbled or unclear. Employees presume lots of negatives and unproductive attitude about the need to change. Additionally, rumors and fake stories make their belief stronger about the likely negative consequences of change. This ultimately makes them unsatisfied and decides to switch organization. Thus, with regard to previous literature, it is hypothesized that:

**Hypothesis 2: Employees Job satisfaction negatively related to turnover intention**

2.3 Job Satisfaction as a Mediator

Job satisfaction is an affect-based attitude which is prone to fluctuations in organizations due to multiple factors. However, this attitude which is formed in assessment of different organizational offerings has an ability to precede other organizational behaviors and attitudes (Shore & Tetrick, 1991). Varieties of studies have found job satisfaction as a mediator between different managerial level predictors and employee behaviors. For example, Suhardi, Huda, Mulyadi, and Nazopah (2020) found that job satisfaction works as a restricted mediator in the bond between work-life balance and commitment with the organization. This recent study further offers a significant implication for higher academic bodies to deliberate the work-life balance between academicians to advance their contentment with job and trust and dedication with the organization. Afterwards, Jawaad, Amir, Bashir, and Hasan (2019) uncovers the human resources practices positively influence organizational commitment and job satisfaction that positively mediates the association. According to social exchange theory present study indicate a similar positive connection about employee perception about their job with regard to human resources practices and organizational commitment along with high level of job satisfaction. Wu et al. (2020) identified as job exit and job stress found was positively connected, but perceived social support and job satisfaction were not positively associated.

Above synthesis indicates prominent role of job satisfaction as a mediating mechanism that translates the impact of different predictor variables on outcome variables. This is because the job satisfaction is a strong positive attitude towards one’s job, thus it has the capacity to augment the positive effects as well as attenuate negative effects of different variables. In a system where organizations provide set of multiple resources to employees, it will thus create positive atmosphere where employee will feel more satisfied with their jobs. Such satisfied employees thus will have a lower turnover intention. Foregoing in view, this study hypothesizes that:

**Hypothesis 3: Employee’s Job satisfaction mediates relationship between perceived social support and turnover intention**
In present study Figure-1 show conceptual frame work

![Conceptual Framework](image)

**Figure-I Conceptual Framework**  
Source: Researcher

### 3. Materials and Methods

A quantitative research approach is adopted with the cross-sectional research design. Primary data is collected using convenience non-random sampling technique with a close ended questionnaire for this study five-point Likert scale is used. Well adapted instrument pre-tested instruments included as Perceived social support scale (PSS) a four items instrument (Madsen, Miller, & John, 2005) initially at was originated by (Stevenson, 1982) and modified by (Hanpachern, Morgan, & Griego, 1998). Three item job satisfaction (JS) scale by Michigan organization assessment questionnaire (Miller, Johnson, & Grau, 1979) is used for Job satisfaction measurement, where as turnover intention (TI) is measured with a three items scale by Camman, Fichman, Jenkins, and Klesh (1979).

The details gathered in January 2017 to predict the response to change by the banking employees as this study is based on structural change with regards to merger NIB- MCB (Muslim Commercial Bank) The two private Pakistani banks endorsed in January 2016, (TheNews, 2017). The Population is 1,760 where 400 questionnaires distributed to banking officials among cities of Sindh, out of which 350 questionnaires acquired thus representing 87.5 % return rate. G-Power is a tool to find out statistical power analyses for the present study in order to find out the sample size its latest version was used, developed by (Faul, Erdfelder, Lang, & Buchner, 2007) is applied where results indicate 55 as minimum sample size.

### 3.1 Demographic Details

The sample consists of 62% male 38% female participants, of whom 18% were undergraduates, 25% were graduates and 48% were postgraduates. Age wise within age of 21 to 30 years were 24%, in 31 to 40 years category were about 39%, in between 41 to 50 years about 31% and in age of 51 to 60 years were about 6%. In the study 31% participants were OG-1, 17% employees in OG-2, 36% were OG-3 and 16% OG-4. Finally experiences wise participants with 1-5years’ category were 25%, 5-10 years’ found 32%, 11-15 years’ show 30%, in between 16-20 years experience were 8%, and 5% found in more than 20 years’ experience category.

### 4. Data Analysis

The data analysis has been done according to the reporting procedure for PLS-SEM using Smart PLS software which was developed Ringle, Wende, and Becker (2015).

#### 4.1 Assessment of Measurement Model

The outer loadings are satisfactory as table-1 indicate, as they are larger than 0.50 thus, shown the indicator reliability (Hair, Sarstedt, Hopkins, & Kuppelwieser, 2014; Hair, Sarstedt, Ringle, & Gudergan, 2017).According to (Hair, Black, Babin, Anderson, & Tatham, 2006) the composite reliability (CR) are higher than recommended 0.7 an indication the establishment of internal consistency reliability. Additionally, Average variance extracted (AVE) values found greater than 0.5 and therefore they determines the convergent validity (Hair, 2006).

<table>
<thead>
<tr>
<th>Construct</th>
<th>Items</th>
<th>Outer Loadings</th>
<th>CR</th>
<th>AVE</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1</td>
<td></td>
<td></td>
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<td>H1</td>
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</tr>
</tbody>
</table>

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Table-2 Heterotrait-Monotrait Ratio (HTMT)

<table>
<thead>
<tr>
<th></th>
<th>2</th>
<th>4</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Job Satisfaction</td>
<td>0.700</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived Social Support</td>
<td>0.700</td>
<td>0.624</td>
<td></td>
</tr>
<tr>
<td>Turnover Intention</td>
<td>0.722</td>
<td>0.624</td>
<td></td>
</tr>
</tbody>
</table>

Source: Researcher

Subsequently indicated in table-2 present study succeeding recommendation of Henseler, Ringle, and Sarstedt (2015), evaluate the discriminant validity through HTMT ratio whose values are less than 0.85 in all, as the respondents understood that the four constructs are distinct. Thus, the discriminant validity has been established (Henseler et al., 2015).

4.2 Assessment of Structural Model

Having recognized reliability and validity of the model, the following step is towards structural model assessment. By using Smart PLS3.2.9 software by Ringle et al. (2015) the structural equation model (SEM) was executed to measure the strength of the proposed model for this study.

On the basis of the criticism by Hahn and Ang (2017) that p-values are not valuable standard for testing the significance of hypothesis and it was proposed to use a combination of criterions such as p-values, confidence intervals and effect sizes so the current study tested the hypothesis using criterions of p-values, confidence intervals and effect sizes. The parameters used in the this study to analyze the structural model is significance of path coefficient (t-value) , coefficient of determination (R²), estimation of path-coefficient (β), effect size (f²) and prediction relevance of indicators and constructs (q²) (Chin, 2010).

The acceptable T-value should be greater than 1.645, the 5% significance level with one-tailed (Hair, Ringle, & Sarstedt, 2011; Hair et al., 2014; Hair et al., 2017). The minimum path coefficient of 0.1 is adequate as suggested by (Hair et al., 2014; Wetzels, Odekerken-Schröder, & Van Oppen, 2009) in order to induce an effect on the model. The indirect effect of 5% and 95% Confidence Interval (CI) should not overlap zero value (Preacher & Hayes, 2008). For magnitude and strength of association between the variables, 0.02 specifies small effect size, 0.15 specifies medium effect size and 0.35 specifies the large effect size (Wong, 2013).
Table-3 Significant testing results of the structural model path coefficients

<table>
<thead>
<tr>
<th>Hypothesis</th>
<th>Relationship</th>
<th>Standard Beta</th>
<th>Standard Error</th>
<th>t-value</th>
<th>p-value</th>
<th>Lowest CI</th>
<th>Upper CI</th>
<th>F square</th>
<th>Effect size</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td>H1:</td>
<td>PSS -&gt; JS</td>
<td>0.195</td>
<td>0.085</td>
<td>2.337</td>
<td>0.001</td>
<td>0.066</td>
<td>0.344</td>
<td>0.043</td>
<td>Small</td>
<td>Yes</td>
</tr>
<tr>
<td>H2:</td>
<td>JS -&gt; TI</td>
<td>-0.534</td>
<td>0.052</td>
<td>10.376</td>
<td>0.000</td>
<td>-0.617</td>
<td>-0.452</td>
<td>0.398</td>
<td>Large</td>
<td>Yes</td>
</tr>
<tr>
<td>H3:</td>
<td>PSS -&gt; JS -&gt; TI</td>
<td>-0.104</td>
<td>0.049</td>
<td>2.146</td>
<td>0.016</td>
<td>-0.215</td>
<td>-0.067</td>
<td></td>
<td></td>
<td>Yes</td>
</tr>
</tbody>
</table>

Source: Researcher

Hypothesis 1 predicted that PSS is positively associated with JS and Table-3 postulates that PSS is positively related to JS (β = 0.195, t-value=2.337, p<0.05), CI [0.066, 0.344] hence representing acceptance of H1. The effect size of this relationship (PSS-JS) is small (f-square = 0.043)

Hypothesis 2 predicted that JS is negatively associated with TI and Table-3 postulates that JS is negatively related to TI (β = -0.534, t-value=10.376, p<0.05), CI [-0.617, -0.452] hence demonstrating the acceptance of H2. The effect size of this relationship (JS-TI) is Large (f-square = 0.398)

Hypothesis 3 predicts that JS negatively mediates the relationship between PSS and TI. Table-3 indicate the Indirect effect of JS on the relationship that exists between PSS and TI was significant β = -0.104, t-value 2.146 and p < 0.05, CI [-0.215, -0.067] Hence accepting and supporting H3.

Chin (1998) suggests that the values of R² as 0.67 as substantial, 0.33 as moderate, and 0.19 are assumed weak. Therefore, present study describes 52.6% of total variance in Job Satisfaction (JS) representing moderate level of R², whereas, Turnover Intention (TI) represents 28.5% of total variance indicating weak level of R-square. The blindfolding procedure has been applied in current study with omission distance 7 (Hair, Ringle, & Sarstedt, 2013) that ascertain the Stone-Geisser’s Q² value (Geisser, 1975; Stone, 1974), which denotes an evaluation criterion for the cross-validated predictive relevance of the PLS path model. Henseler, Ringle, and Sinkovics (2009) and Hair et al. (2017) recommended a model with Q² larger than zero (Q2 > 0) is indication of predictive relevance.

The value of Q square as 0.02 as weak, 0.15 as moderate and 0.35 as strong degree of predictive relevance (Hair et al., 2017). Therefore, the present study reveals the level of predictive relevance of both all endogenous variables where the Q square value is greater than zero i.e. for strong for Job satisfaction which is 0.355 and for Turnover Intention is 0.170 as moderate.

5. Discussion

First hypothesis was related to relationship between perceived social support as a job resource and job satisfaction. Results found a positive impact of perceived social support on job satisfaction. Observed evidence gives support to this argument like Gardner and Webb (2019) recently found that perceived family unit support and colleague support enhanced workers’ personal confidence and job satisfaction. This statement stated that the family unit and supports by close relatives established direct and indirect relationship that help in overcoming misery, nervousness, and stress, while peer support only revealed an instant positive association with precise job context. The results uncover the significance of perceived family and support by the colleagues to individuals’ psychosomatic well-being and satisfaction with the job. Another research indicate a significant positive association where perceived social support and employee own-perception impact on job satisfaction (Harris & Orth, 2019). They express that although social support can be emotional, instrumental, financial or informational, thus employees whose self-confidence and self-belief is low consider themselves unimportant, useless, worthless and low performer.
Second hypothesis was concerned about impact of job satisfaction on turnover intention. Present study has found a negative connection between both constructs. This finding supports the notion that the workers who are fulfilled with the job are very likely to stay in the organizations (Wang et al., 2020). In other words when level of satisfaction increases, employee turnover intention tends to decrease thus showing a negative relationship between the two (James, 2020). Because essential job characteristics, such as promotion and excellent policies affect the job satisfaction and turnover intentions of employees (Rahman, 2020). Whereas lack of job satisfaction is due to the hidden or untold information which makes the employee worried and creates doubt, resulting turnover intention (Rahman, 2020). At the time of organizational changes, much negative information is flooded thus employees assume lots of negativities and unproductive attitude about organization that need to be changed through employing correct levels of communication.

Third hypothesis was concerned about job satisfaction as a mediator between social support and turnover intention. Findings supported this relationship too. Literature suggests that job satisfaction is regarded as an important mediating mechanism that translates effects of different variables on attitudes and behaviors. Qureshi and Aleemi (2018) tested predictors of turnover intention in Pakistani health sector employees. They found that job satisfaction was stronger mediator between authentic leadership and turnover intention. Present study has also indicated a mediating or indirect effect of employee’s satisfaction with the job in association between employees’s perceived social support and intention to leave the organization. It is in line with the previous studies as Kim, Tam, Kim, and Rhee (2017) viewed job satisfaction as a substantial interpreter of employees’ withdrawal behavior such that increase in job satisfaction will reduce workers’ decision to leave organization. Further, Bista and Regmi (2016) mention that in banks, high level of job satisfaction reduces the probability of leaving enterprise and increased dissatisfaction will lead to workers consideration of other job opportunities or leaving organization (Chung & Jeon, 2020). Adewale et al. (2019) very recently backed the notion of perceived social support with positive attitude of employee’s satisfaction in their study related to Nigerian Banks, where perceived social support plays an imperative role in building individual confidence and enriching self-sufficiency. As when change is announced or implemented, employee react negatively or resist at that time social support provides greater support and improves work behavior ultimately it helps in improving individual job satisfaction.

6. Conclusion
Employee are key participant for the success of organization, specifically at the crucial time of merger they should be considered and supported by giving full priority so that they well prepared in advance with respect to propose merger and its consequences as this assurance will boost up employees confidence through enriching employee’s satisfaction and to decrease their intension to exit from the business in this critical time of merger. Present study originated the need to understand that worth of perceived social support that affects employee attitudes and behavior during structural change. This study finding carries certain limitations like the data acquired from one region which may reflect bias. As it is cross sectional study so causal links cannot be established future research particular to longitudinal studies. This study only involved employees of banking sector from one province of Pakistan, still issue of generalizability cannot be ruled out. It is suggested for future researchers to focus the other zones and regions in the banking sector, Moreover, may give attention to other areas like education, health, telecommunication, IT and so on. After evaluating the existing literature in the domain the results of this study specify several significant theoretical implications. Based on theory of planned organizational change which is surrounded inside (Lewin, 1947) phase model of unfreezing, moving, and refreezing to recognize change process. Though, Lewin's change management model supports with regard to both the vagueness and opposition to change that can be practiced at all level of employees through effective social support inside an organization with regard to merger. The study has several practical implications for managers as the results of this study stresses that managers need to provide in order to implement change. As Merger practice modifies the current organizational culture, working environments, and operations, employee feel negative and show fear of downsizing or restructuring. Thus managers and policy makers need to establish mechanism where employee may get enough support as Lewin (1951) indicate employee who perceives a negative behavior in terms of change to remain socially unsupported; that consequently decrease in work performance also as increase in job dissatisfaction. Therefore, Pakistani bank managers and policy makers and practitioners should incorporate adaptable and interactive operating environment with sufficient support mechanism in order to retain quality employees in critical times like mergers.
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