

Reducing Turnover Intention through Organizational Trust and Self-Efficacy

Burcu TOSUN^a Gamze GÜNER KİBAROĞLU^b

^a Atılım University, Department of Business, Ankara, Türkiye. burcu.tosun@atilim.edu.tr

^b Başkent University, Department of Business, Ankara, Türkiye. gamzegunerkitabroglu@gmail.com

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ABSTRACT

Purpose – The aim of this study is to investigate whether there is a decrease in employees' intention to leave their jobs due to organizational trust, and whether employees' self-efficacy plays a role in enhancing or mediating the impact of organizational trust on turnover intention.

Design/methodology/approach – This research was carried out with the convenience sampling method model, which is one of the quantitative research methods. To investigate how organizational trust impacts turnover intention and assess the mediating role of self-efficacy in this relationship, a total of 299 completed surveys were gathered from employees in the service sector. These surveys were then subjected to validity and reliability analyses, as well as bootstrapping procedures, using Smart PLS 4 and IBM SPSS 26.

Findings – The findings verify the adverse impact of organizational trust on turnover intention. It unveils a noteworthy direct negative correlation between employees' organizational trust and their turnover intention. Furthermore, the results identify self-efficacy as a statistically significant and partially observed mediator between organizational trust and turnover intention.

Discussion – By revealing that organizational trust plays a pivotal role in curbing employee turnover intention—an imperative concern for organizations—this study contributes to the existing literature. Furthermore, it sheds light on how employees' self-efficacy enhances this dynamic. Consequently, this research not only enriches scholarly understanding but also offers a valuable perspective for managerial consideration.

1. INTRODUCTION

The ever-changing, unstable, and unpredictable competitive environment requires organizations to effectively and efficiently utilize their physical, financial, legal, and human resources in order to outperform rivals. Among these resources, human resources are the most valuable and distinctive assets for organizations, serving as an unparalleled source of their competitive edge (Putra and Cho, 2019). In a dynamic and complex setting, employees who exhibit strong dedication, satisfaction, and long-term commitment play a vital role in achieving organizational objectives (Silva and Dias, 2023).

Nevertheless, retaining employees and fostering a profound sense of loyalty toward the organization pose significant challenges for all businesses at present. The presence of high turnover intention hinders core business objectives and leads to substantial organizational drawbacks. The departure of a highly skilled employee has adverse effects on organizational reputation, financial performance, and overall productivity, as well as on commitment and overarching vision. Furthermore, the loss of capable educators could detrimentally impact an organization's reputation and the caliber of output produced (Kumar et al., 2021).

Managers who are committed to retaining their workforce have diligently worked to reduce employees' intentions to depart from their roles, actively seeking viable solutions. Consequently, any strategy, methodology, attitude, or conduct aimed at fostering employees' long-term commitment to the organization and deterring them from contemplating job resignation, even in the face of demanding circumstances, has consistently remained a central focus of human resource management. Typically, outcomes of significance, such as job satisfaction or the inclination to leave a job, are elucidated and examined through the lens of the Social Exchange theory, incorporating an assessment of the factors that precede these pivotal concepts.

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Built on the principle of reciprocity (Blau, 1964), the social exchange theory posits that employees are inclined to reciprocate positive actions from the organization with favorable behaviors within the workplace. When employees hold the perception that the organization is trustworthy, meaning they have confidence in the organization's actions leading to favorable outcomes, they tend to respond with reciprocity by displaying positive organizational behavior, which can manifest as their choice to continue their affiliation with the organization (Liu and Tao, 2022). Given this foundation, it can be inferred that employees who hold confidence in their organization are likely to exhibit low turnover intentions due to their combined motivation for reciprocity and elevated levels of job satisfaction.

Organizational trust is the state where employees possess a belief in the efficacy of organizational procedures, accompanied by the conviction that the organization's actions will lead to positive outcomes or, at the very least, prevent any harm to them (Tan and Tan, 2000). The concept of organizational trust has demonstrated connections to sought-after organizational results, including heightened job satisfaction, enhanced productivity, and stronger organizational commitment, while also leading to reduced absenteeism and decreased turnover rates (Hopkins and Weathington, 2006; Perry and Mankin, 2007).

However, within this dynamic, it is probable that not only the organization's perceived trustworthiness but also personal resources come into play. Notably, among the elements of psychological capital, self-efficacy, encompassing an individual's belief in their capacity to manage behaviors, their confidence in executing actions, and their conviction to persist in these actions despite potential hurdles (Conner, 2015), has been found to be a determining factor in whether employees consider the notion of leaving their positions (Han et al., 2009; Shahpouri et al., 2016).

Guided by all these insights and projections, and following an extensive review of relevant literature, it is postulated that organizational trust holds the potential to mitigate intentions to leave a job, and that self-efficacy, in turn, assumes a mediating role, fortifying this association. To investigate these hypotheses, data collected from a cohort of 299 individuals employed in the service sector were meticulously evaluated. The service industry is recognized for its frequent employee turnover and its central role in ensuring customer happiness. This research holds significance as it indicates that boosting trust within the organization and fostering employees' self-confidence can lower the likelihood of them wanting to leave their jobs in the service sector. Such changes can have a considerable impact on an organization's functioning and expenses, leading to heightened efficiency, better service quality, and improved customer contentment. Furthermore, the self-assurance of employees in this sector can enhance their job performance and promote collaborative teamwork. This research serves as a valuable resource for ensuring the enduring prosperity of service-based businesses.

The study unfolds with a comprehensive examination of the variables, accompanied by their respective literature. This is followed by an exploration of the intricate interplay between these variables. Subsequently, the research methodology is expounded upon, culminating in the assessment of findings through the concluding discussion.

2. CONCEPTUAL FRAMEWORK

2.1. *Turnover Intention*

Within academic circles, a keen interest is directed towards employee turnover intentions, which serve as a potential indicator of forthcoming turnover conduct. The theory of turnover intention aims to assess an employee's inclination to leave their current organization. This is influenced by various factors including dissatisfaction with their job, their commitment to the organization, and the availability of other job options (Chiat and Panatik, 2019). Turnover intention refers to the degree to which an employee desires to remain in their current organization, the likelihood of them considering leaving, and their conscious and deliberate willingness to exit their current job (Agarwal and Sajid, 2017). The inclination of an individual to voluntarily depart from an organization or a profession is recognized as turnover intention, and it refers to an individual's deliberate intention to depart from the organization or discontinue the employment relationship (Seo and Ko, 2002). It encompasses an employee's perception of the potentiality of leaving the organization they are employed by (Cotton and Tuttle, 1986). Turnover intention is a deliberate process that is perceived as a preliminary stage leading up to the ultimate decision to part ways with the organization. Initial research concerning turnover behavior proposed that employees would initiate the process of severing their affiliations with colleagues, the company, or their profession only when they deemed it favorable to do so and perceived

the feasibility of such a transition (Jha, 2009). This perceived inclination to terminate an association between an employee and employer is termed as turnover.

The stages comprising turnover intention, as per research, encompass three phases: contemplation of leaving, devising plans to seek alternative employment, and preparing to depart (Mobley, 1982). Therefore, when a company is apprised of employees' intentions to leave, it can take proactive measures to mitigate actual turnover. Beyond the financial implications and loss, employee turnover also subjects the organization to an array of competitive disadvantages. Numerous workplace factors interplay before an employee reaches the definitive conclusion of leaving the organization.

2.2. Organizational Trust

Mayer et al. (1995) provided a definition for organizational trust, characterizing it as the willingness of an employee to expose themselves to the actions of the organization. This willingness stems from the conviction and anticipation that the organization will execute specific steps that hold importance for the individual, even when the individual lacks the ability to exercise control or oversee the organization. Trust established on the basis of competence centers around the skills, capabilities, and qualities of the other party. Individuals place trust in those they perceive as capable of resolving issues and achieving desired outcomes (Mayer et al., 1995; Whitener et al., 1998). Trust rooted in supportiveness and benevolence signifies the belief that the trusted party intends goodwill without self-interest or opportunism. This manifestation of trust reflects the conviction that the other party holds positive intentions and demonstrates concern for the welfare of others (Mayer et al., 1995; Dirks and Ferrin, 2001). Trust linked to reliability is established upon the actions, words, integrity, and the expectation that the trustee will fulfill commitments (Mayer et al., 1995).

Organizational trust denotes the employee's assurance that the organization will execute actions that are advantageous or at the very least not detrimental to their well-being (Tan and Tan, 2000). Whitener et al. (1998) amalgamated multiple pre-existing definitions of trust, leading to the emergence of three core facets: (a) an expectation that the other party will act benevolently; (b) a mutual lack of capacity to coerce or dominate each other's fulfillment of expectations; and (c) a degree of reliance established, where the actions of one party influence the conduct of the other. Organizational trust pertains to employees' assessment and alignment with organizational regulations, encompassing their willingness to place themselves in potentially vulnerable situations within their job roles (Robinson, 1996).

Trust can be broadly categorized into personal trust, involving trust in specific individuals, and impersonal trust, involving trust in structured systems (Vanhala, 2019). Within the realm of organizational trust, distinctions can be made between interpersonal trust (Mayer and Davis, 1999) and impersonal trust (McCauley and Kuhnert, 1992). Interpersonal trust is further segmented into horizontal trust, referring to trust among coworkers, and vertical trust, involving trust in supervisors (McCauley and Kuhnert, 1992). This trust is built upon the foundation of the other party's competence, helpfulness, support, and dependability.

The dimension of impersonal trust pertains to employees placing their trust in the efficacy of organizational structures and processes, along with the equity upheld in HRM policies and decision-making procedures. Even when interpersonal trust, such as within the context of a closely involved supervisory role, remains pivotal, organizations stand to gain by fostering complementary incarnations of impersonal trust. Employees who possess the capacity to entrust the organization can extend that trust towards their prospects within it, even if fellow coworkers and supervisors falter in providing substantial backing for the development of robust interpersonal trust (Mayer and Davis, 1999).

To sum up, the concept of organizational trust encompasses reliance on coworkers and fellow employees (lateral trust) as well as confidence in supervisors and the management hierarchy (vertical trust). Both lateral and vertical trust can be further dissected into trust grounded in the other party's competence, goodwill, and reliability. The third facet of organizational trust inherently possesses an impersonal character (impersonal trust) and can be fragmented into reliance on the capabilities and equity upheld by the organization (Mayer and Davis, 1999).

Preceding studies have solidified a theoretical association between the two facets of organizational trust and an array of work-linked attitudes and behaviors. This encompasses organizational commitment (Hsu et al., 2013; Zeinabadi and Salehi, 2011), employee engagement (Ugwu et al., 2014), employee productivity (Bahrami

et al., 2012), organizational citizenship behavior (Chhetri, 2014) and intentions to leave the organization (Balkan et al., 2014; Brashear et al., 2005; Costigan et al., 2012).

2.3. Self-Efficacy

Bandura (1986) formulated the "social cognitive theory" which contends that the acquisition and perpetuation of behavior vary across individuals and factors in the social environment wherein the behavior unfolds. As stipulated by the social cognitive theory (Bandura, 1982), behavior is determined by four factors: goals, outcome expectations, self-efficacy, and sociostructural variables. Goals refer to deliberate actions that can be conceptualized as intentions to execute a specific activity (Luszczynska and Schwarzer, 2005).

Comparable to behavioral beliefs within planned behaviors, outcome expectancies are categorized into physical, social, and self-evaluative dimensions, contingent upon the nature of outcomes taken into consideration. The concept was initially introduced as an individual's anticipation of their capability to perform a certain behavior within a given context (Bandura, 1995). Self-efficacy is described by Kanter (2006) as a form of self-confidence, while Brockner (1988) characterizes it as a distinct manifestation of self-esteem. In a more comprehensive context, self-efficacy refers to an individual's belief in their capacity to manage behavior, commonly reflected in their confidence to persist in carrying out the action despite potential hindrances (Conner, 2015). Furthermore, according to Lunenburg (2011), self-efficacy pertains to an individual's assurance in their capability to confront and surmount obstacles, ultimately culminating in the achievement of desired objectives.

Self-efficacy constitutes a pivotal component of personal self-regulation, comprising three distinct dimensions: magnitude, which pertains to an individual's belief in their capability to attain a certain level of task complexity; strength, reflecting the level of conviction associated with the magnitude, be it strong or weak; and generality, signifying the scope to which these expectations are applied across diverse situations. Bandura (1997) underscores that an employee's perception of capability significantly influences their cognition, motivation, and overall performance. When individuals anticipate failure, they are less inclined to undertake a given task. Bandura (1997) has pinpointed four primary origins of self-efficacy, encompassing past achievements, observational experiences, verbal encouragement, and emotional cues.

As evidenced by Bandura's investigations (1997), self-efficacy holds a substantial influence over how employees perceive their capacity to accomplish tasks and attain objectives. Insights gleaned from studies spanning diverse organizational contexts underscore that employees with elevated self-efficacy are more inclined to achieve success within their work (Stajkovic and Luthans, 1998). Additionally, Stajkovic (2006) has posited that individuals harboring robust self-efficacy levels possess confidence in their aptitude to tackle desired or necessary tasks. Those who hold the belief that they possess command over the outcomes of their actions tend to exhibit heightened assurance in their ability to confront life's challenges and attain triumph autonomously (Greenbaum et al., 2012). Furthermore, research has unveiled potential correlations between employees' perception of their own self-efficacy levels and factors such as self-esteem, locus of control, and emotional resilience (Judge et al., 2003). However, self-efficacy predominantly denotes an individual's personal evaluation of their competence to manage, perform, and attain successful outcomes (Judge and Bono, 2001).

2.4. The Relationship between Organizational Trust and Turnover Intention

The Social Exchange theory, rooted in reciprocity (Blau, 1964), proposes that employees are inclined to respond to positive organizational gestures by exhibiting favorable conduct within the workplace. Consequently, following Blau's (1964) perspective, the interaction between individuals and their work environment is underpinned by two types of exchange: transactional (involving monetary and related resource exchanges) and socio-emotional exchange (encompassing how the organization treats employees and the trust employees place in the organization). Leveraging the socio-emotional facet of the exchange relationship, when employees view the organization as reliable (holding the belief that the organization's actions will yield beneficial results), they tend to reciprocate with positive organizational behavior, which may include choosing to remain part of the organization. From the viewpoint of social exchange theory, it is posited that when employees are provided with support from their organization, they respond in kind by participating in behaviors that contribute positively to the institution.

Individuals strive to optimize the advantages derived from social interactions, which are founded on reciprocal exchanges, prompting them to respond appropriately when they receive something of value from others (Emerson, 1981). Trust constitutes an integral facet of social engagement (Blau, 1964). In accordance with the principles of social exchange theory, trust can be fostered through consistent extension of reciprocal interactions over time or by reciprocating the benefits received on a regular basis. The degrees of trust tend to escalate as these exchanges take place with greater frequency (Blau, 1964).

In particular, trust has been defined as holding positive and confident expectations about someone's actions. Drawing on this interpretation to comprehend organizational trust, it can be suggested that when an employee possesses confidence that their organization will fulfill their expectations and subsequently witnesses the realization of those expectations, their organizational trust will reach its pinnacle in the form of job satisfaction. A similar line of reasoning appears to apply concerning turnover intentions—precisely, when expectations are met, employees are less inclined to consider leaving their positions (Kath et al., 2010). Tan and Tan (2000) identified a negative correlation between trust and employees' intention to quit their jobs. According to Cho and Song (2017), it is claimed that trust within an organization positively influences employees' willingness to participate voluntarily, their overall satisfaction, and their intentions regarding turnover. Zeffane and Bani Melhem (2017) also found a noteworthy negative association between organizational trust and employees' intention to leave the organization.

Based on the aforementioned theories and research, the initial hypothesis of this study is formulated as follows:

H₁: Organizational trust has a negative and significant effect on turnover intention.

2.5. The Mediating Role of Self-Efficacy on the Relationship between Organizational Trust and Turnover Intention

According to Bandura (1997), self-efficacy plays a role in shaping affective and attitudinal outcomes through its impact on cognitive and action-driven responses to anxiety and coping. Individuals who believe they have control over challenging or potentially negative situations tend to avoid generating excessive problems in their minds, leading to the maintenance of positive attitudes. Conversely, individuals with low self-efficacy tend to perceive problems as overwhelming, ruminating over their own shortcomings, and amplifying the seriousness of infrequent threats, which can contribute to emotional distress (McNatt and Judge, 2008).

Current research on employee behavior highlights that individuals with a robust sense of job-related self-efficacy demonstrate heightened engagement in their roles and exhibit a reduced inclination to leave their positions (Schaufeli and Bakker, 2004). Churchill and McMurray (1989) revealed that those with higher self-efficacy experienced less distress caused by intrusive and unpleasant thoughts. Individuals possessing stronger self-efficacy are inclined to perceive themselves as capable of influencing their environment, prompting them to actively seek solutions to problems. This proactive approach results in improved situations and subsequently more dedicated attitudes (McNatt and Judge, 2008). Employees with elevated self-efficacy are likely to manage workplace surprises, setbacks, and stress more effectively, reducing the inclination to escape from unfavorable circumstances. Consequently, enhancing employees' self-efficacy could potentially lead to a decreased intention to quit and a reduction in actual turnover rates (McNatt and Judge, 2008).

Han et al. (2009) observed a correlation where nurses' intention to leave their jobs is predicted by a lower level of self-efficacy. Shahpouri et al. (2016) demonstrated that the negative relationship between self-efficacy, hope, resilience, and optimism, and turnover intention is mediated by work engagement. Furthermore, Lee et al. (2012) emphasized that nurses' intention to leave their jobs is influenced by self-efficacy, albeit to a lesser extent compared to other factors like stress and working context. A similar outcome was derived from a recent study (Kim and Kang, 2015), which indicated that as self-efficacy increases, nurses' intention to leave their jobs decreases, although its predictive influence is weaker compared to other factors.

Ashforth and Saks (2000) discovered that individuals with higher self-efficacy levels tend to approach challenging situations with a focus on problem-solving. This approach reduces their sense of vulnerability, resulting in heightened organizational commitment and job engagement. Those employees who possess elevated self-efficacy are prone to respond to negative feedback by increasing their efforts and motivation. Consequently, they are more inclined to remain in their roles and excel, rather than contemplating leaving

their positions. Therefore, enhancing employees' self-efficacy has the potential to effectively decrease actual turnover rates. Meta-analytic findings have shown that aspects like job autonomy, receiving feedback on performance, getting support from supervisors, and self-efficacy are strongly linked to the level of job engagement, which is also closely connected to job commitment and thinking about leaving (Halbesleben, 2010).

Additionally, a noteworthy interconnection has been established between organizational trust and employee self-efficacy. Those who harbor significant trust in their organization tend to manifest more favorable work attitudes, excel in their job performance, and exhibit a greater propensity for collaborative efforts (Brown et al., 2014). This positive trajectory, in turn, contributes to the amplification of employees' self-efficacy and their overall productivity (Bandura, 2011; Dirks and Ferrin, 2001).

Interpersonal trust among subordinates and supervisors requires supervisors to transfer their skills and broad knowledge, deeply understand of their subordinates' needs, and mentor them (Pan et al., 2011). Bandura (1982) outlines four elements that contribute to enhancing self-efficacy: enactive mastery, vicarious modeling, verbal persuasion, and arousal. All these factors can be activated through trust in the supervisor and the perception of support from the supervisor, both of which contribute to the development of organizational trust. Hence, it is plausible to perceive that elements nurturing self-efficacy are embedded within the realm of organizational trust (Tierney and Farmer, 2002). The heightened self-efficacy fostered by supervisor support could pave the way for enduring responses that wield substantial influence over job satisfaction, commitment, coping mechanisms, and considerations of withdrawal (Gruman et al., 2006).

Within the context of the present study, organizational trust is defined as the comprehensive assessment of the organization's credibility, as perceived by employees. In other words, organizational trust manifests as the employee's sense of assurance in the efficacy of organizational procedures, their belief that the organization's actions will yield rewarding outcomes, or at minimum, refrain from causing harm to them (Tan and Tan, 2000).

Taking into account all the information provided above and the existing body of literature, it can be inferred that self-efficacy has a detrimental effect on turnover intention. This implies that individuals with higher self-efficacy, given their enhanced capacity to manage challenges, problems, and stress, are less inclined to contemplate leaving their jobs compared to their counterparts. Consequently, within the context of the mechanisms through which organizational trust negatively impacts turnover intention, it can also be hypothesized that self-efficacy contributes to and strengthens this relationship, acting as a mediating individual resource. Based on this line of reasoning, the second hypothesis of the study is formulated as follows:

H₂: Self-efficacy has a mediating role in the effect of organizational trust on turnover intention.

After the hypotheses were established, the resulting research model is depicted in Figure 1.

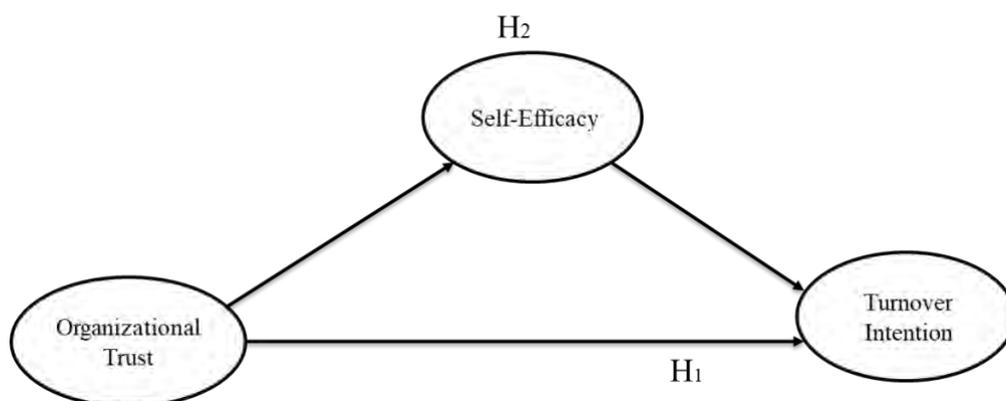


Figure 1. Research Model

3. METHODOLOGY

3.1. Sample

The population of this study consists of active employees working in the service sector in Turkey. In this context, Özdamar (2003) stated that the sample number of 384 is sufficient for studies with an uncertain main mass. However, when the constraints of the study are taken into consideration, this number can be considered sufficient to be over 250.

Ethical approval for this study was obtained by the Başkent University Academic Assessment coordinators on 19.09.2023 date with E-62310886-605.99-268649 number.

A total of 491 questionnaires were disseminated to white-collar employees in Turkey's service sector. These were allocated via the convenience sampling method, yielding 301 responses. Subsequent stringent data refinement efforts led to 299 valid datasets, excluding 2 surveys due to incomplete information.

Scrutinizing the demographic composition of the study, the gender distribution showcased that 58% were female participants, and 42% were male participants. An examination of participants' educational backgrounds unveiled that the majority held university degrees (61%), and the most prevalent age range was between 28 and 41 years (65%).

3.2. Measurement instruments

This study embraced a comprehensive methodological framework for data analysis, utilizing both Smart PLS 4 and IBM SPSS 26 software to meticulously scrutinize the collected data. This encompassed a multifaceted evaluation, including validity, reliability, and bootstrapping analyses. Confirmatory factor analysis was rigorously implemented to affirm the scales' validity and validate their psychometric properties within the Turkish context. This meticulous process ensured the scales' aptness in capturing the intended constructs, harmonizing with local linguistic and cultural intricacies.

The study was dedicated to systematically examining the conceptual model and hypotheses through established statistical methodologies and specialized software. This rigorous approach bolstered both the reliability and validity of the research findings, establishing a robust foundation for drawing meaningful conclusions. A 5-point Likert-type structure was utilized across the three scales to gauge the constructs accurately.

Turnover Intention Scale: To evaluate employees' turnover intentions, a one-dimensional 10-item scale originally developed by Yeun et al. (2013) and subsequently adapted into Turkish by Zeyrek et al. (2023) was employed.

Organization Trust Scale: To assess the level of organizational trust among employees, a one-dimensional 12-item scale developed by Cummings and Bromiley (1996) and adapted into Turkish by Tüzün (2006) was utilized.

Self-efficacy Scale: To gauge employees' specific self-efficacy (SSE) across diverse tasks and contexts, a unidimensional 8-item scale was formulated by Chen et al. (2001), and this study adapted it into Turkish. To ensure the appropriateness of this scale within Turkish culture and language, the five-stage translation methodology outlined by Brislin et al. (1973) was employed for validation purposes.

4. FINDINGS

The data collected for this study underwent rigorous validation and internal consistency evaluations. The study's validity was assessed through measures including Cronbach's alpha ($CA \geq 0.70$), data consistency coefficient ($\rho_A \geq 0.70$), combined reliability ($CR \geq 0.70$), and average variance explained ($AVE \geq 0.50$), following the recommendations of Fornell and Larcker (1981). Additionally, the study ensured the absence of multicollinearity by employing the variance inflation factor ($VIF < 5$), and evaluated goodness of fit using the standardized root mean square residual ($SRMR < 0.08$), as per Chen's (2007) guidelines.

Moreover, the model fit was assessed through d_{ULS} and d_G ($p > 0.05$) and the normed fit index ($NFI \geq 0.90$), adhering to criteria outlined by Hair et al. (2017) and Ringle et al. (2015), respectively. These analyses included the "Gender" variable as a control factor, enabling the consideration of potential influencers beyond

organizational trust, self-efficacy, and turnover intention. This approach enhances the study's internal and external validity, leading to more robust and reliable results.

The conducted analyses confirmed that the measurement scales employed in the study exhibited commendable validity and reliability. Only two items (S-E1 "I will be able to achieve most of the goals that I have set for myself" and S-E4 "I believe I can succeed at most any endeavor to which I set my mind") were removed from the self-efficacy scale to achieve this satisfactory outcome. Additionally, no indications of linearity issues were observed, and the model's goodness of fit met acceptable criteria, as illustrated in Table 1.

Table 1. Validity- Reliability Results of the Scale and Model Goodness Fit Values

Variables	CA	Composite reliability (rho-A)	Composite reliability (rho-c)	AVE	Highest VIF	SRMR	d-ULS	d_G	NFI
Turnover Intention	.938	.942	.938	.792	4.890	.065	1.160 (p>0.05)	.724 (p>0.05)	.904
Organization Trust	.943	.947	.944	.584	3.228				
Self-efficacy	.861	.894	.851	.507	3.215				

To ensure distinctiveness among the factors, a discriminant validity analysis was conducted, adhering to the approach advocated by Fornell and Larcker (1981). This analysis entailed comparing correlation values with the square root of the average variance extracted (AVE) for each factor. The results from this analysis demonstrated that the AVE values exceeded the correlation values, confirming the unique characteristics and independent nature of each variable.

Furthermore, upon delving into their interrelationships, significant and robust connections among the factors became evident. These outcomes robustly reinforced the autonomy and separateness of each construct, as exemplified in Table 2. Additionally, in the same table, it becomes apparent that there exists a moderate and negative relationship between organizational trust and turnover intention, along with a highly significant positive relationship with self-efficacy.

Table 2. Correlation and Discriminant Validity Values of Results

Variables	√AVE	Turnover Intention	Organization Trust	Self-efficacy
Turnover Intention	.889	1	-.383**	-.365**
Organization Trust	.764		1	.687**
Self-efficacy	.712			1

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

To comprehensively explore the anticipated interrelationships among turnover intention, organizational trust, and self-efficacy, a thorough examination was conducted, considering explanatory power (R²), effect size (f²), and the required outcomes for assessing out-of-sample predictive capability (Q² predict) of the variables. This in-depth analysis aimed to provide a clearer grasp of the intricate dynamics, as detailed in Table 3. The findings from these analyses divulge that the R² values account for a substantial 82.9% of the variability in self-efficacy and 17.6% of the variability in turnover intention, with the remaining variance attributed to diverse factors.

Particularly noteworthy are the f² results, which signify the impact of self-efficacy and organizational trust on turnover intention (0.017; 0.010), further enhancing the framework's robustness. Additionally, the study assessed Q² predict values for the endogenous variables within the model. The findings indicated that both

self-efficacy and turnover intention exhibited predictive significance (0.697; 0.103), consequently enhancing the model's predictive fitness, as detailed in previous studies (Hair et al., 2017; Hair et al., 2006; Hair et al., 2022).

Table 3. Impact Coefficient Values

Variables	R ²	f ²		Q ² Predict
		Self-Efficacy	Turnover Intention	
Self-Efficacy	.829		.017	.697
Turnover Intention	.176			.103
Organization Trust		4.804	.010	

To explore the mediating influence, the initial step involved eliminating the self-efficacy variable from the model. In essence, the initial examination focused solely on the impact of organizational trust on turnover intention ($\beta=0,308$). Following this, the model was expanded to incorporate the self-efficacy variable as a mediating factor as illustrated in Table 4.

Table 4. Research Model Effect Coefficients

Variable	Standardized β	Standard Deviation	t value	p	VAF
Organization Trust->Turnover Intention	-.231	.098	4.854	.000	.422
Self-Efficacy-> Turnover Intention	-.283	.102	5.213	.000	
(Indirect Effect) Organization Trust->Turnover Intention	-.357	.408	2.236	.000	
(Total Effect) Organization Trust->Turnover Intention	-0.488	0.103	4.740	0.000	

As demonstrated in Table 4, the primary step involved examining the influence of organizational trust on turnover intention. This analysis revealed a significant and adverse effect of organizational trust on turnover intention. This outcome lends support to the initial hypothesis of the study ($\beta=-.231$; $p<0.05$), denoting a negative connection between the level of organizational trust and turnover intention. Alongside this, the study incorporated Zhao et al. (2010) approach for assessing the mediation effect, forming the study's second hypothesis. Within this framework, the study commenced by scrutinizing the impact of self-efficacy on turnover intention, identifying a statistically significant negative influence ($\beta=-.283$; $p<0.05$).

Subsequently, the analysis encompassed the examination of total effect and indirect effect coefficients, leading to the calculation of the Variance Accounted For (VAF) value, represented as (Indirect Effect + Total Effect/Indirect Effect). The calculation culminated in a VAF value of 42.2%, surpassing the threshold of 20% and falling below 80%. This indicates that the self-efficacy variable acts as a partial mediator between organizational trust and turnover intention. Consequently, taking into account all these findings, the structural equation model of the study, presented in Figure 2 and derived within the program's framework, concludes the study's outcomes.

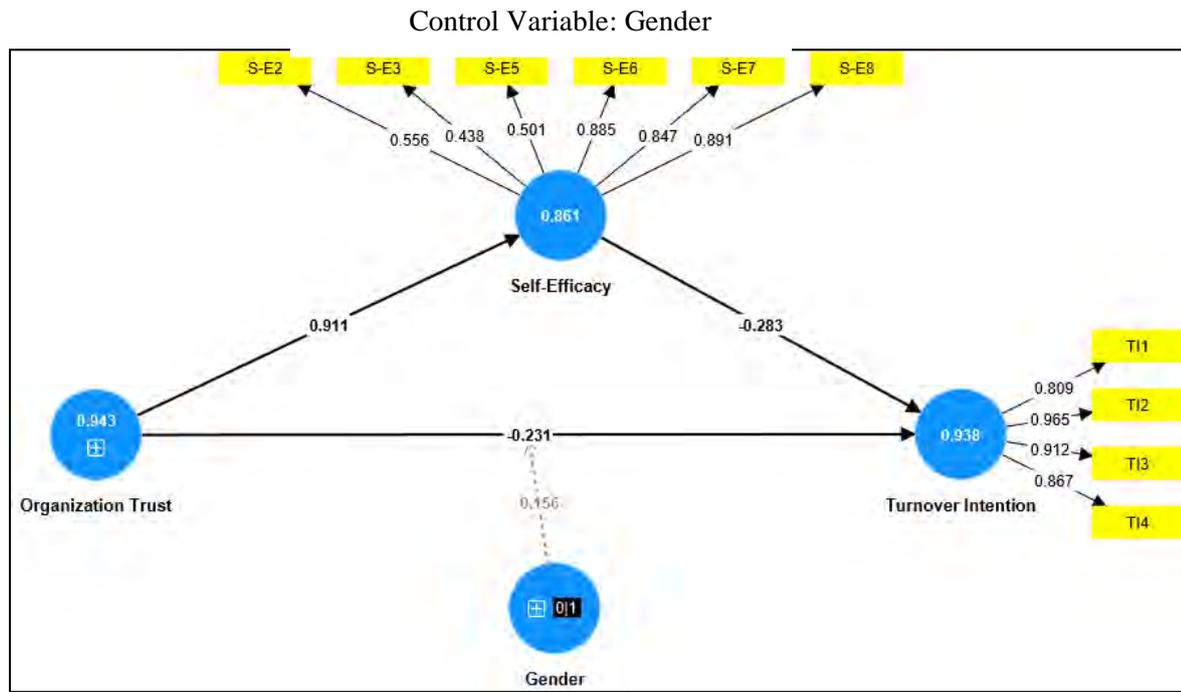


Figure 2. Result of the Research Model

As seen in Figure 2, the structural equation model obtained as a result of the analyses confirms the negative effect of organisational trust on turnover intention. It reveals that there is a significant direct negative correlation between employees' organisational trust and turnover intention. Furthermore, the results identify self-efficacy as a statistically significant and partially observed mediator between organisational trust and turnover intention.

5. CONCLUSION and DISCUSSION

5.1. Key findings

The study's findings offer an intricate examination of the interplay among organizational trust, turnover intention, and self-efficacy within the service sector workforce. The analysis confirms the adverse impact of organizational trust on turnover intention, thereby substantiating Hypothesis 1. These outcomes underscore that employees' organizational trust substantially influences their intention to leave, indicating a direct and unfavorable link between these two elements. Concurrently, the research establishes the mediating role of self-efficacy between organizational trust and turnover intention. This mediation holds both statistical significance and a partial manifestation. More notably, it reveals that this mediation serves to amplify the negative connection between organizational trust and turnover intention. Consequently, as employees' trust in the organization heightens, their likelihood of intending to leave diminishes. Notably, when integrating employees' self-efficacy levels into this mechanism, the analysis illustrates that the effect's magnitude varies based on self-efficacy levels. These findings validate the study's second hypothesis.

These findings align with conclusions drawn from previous research. For instance, the work of Costigan et al. (2012) employed affect-based trust as the primary predictor of turnover intention, revealing a negative linear correlation between affect-based trust and turnover intention. Another study conducted by Zhao et al. (2022) focused on 330 kindergarten teachers in rural settings and investigated the influence mechanism between organizational trust and turnover intention, mediated through teaching competence and job satisfaction. The results indicated a detrimental impact of organizational trust on teachers' turnover intention, highlighting the significant chain mediation effect of teaching efficacy and job satisfaction on this relationship. These results highlight the role of organizational trust in reducing employee turnover intention. Employees experience that their turnover intention decreases as their trust in their organization increases. This emphasizes the effect of employees' commitment and loyalty to their organizations on turnover intention. These findings also evaluate the effect of self-efficacy on turnover intention. Self-efficacy reflects employees' belief in their own abilities and skills. Research results show that the effect of self-efficacy on turnover intention has a more complex structure.

This effect interacts with the organizational trust factor. That is, the effect of self-efficacy on turnover intention may vary according to the level of organizational trust. These results provide a more comprehensive perspective on the effect of self-efficacy on the turnover intention of employees. In conclusion, this study examines in depth the relationships between organizational trust, turnover intention, and self-efficacy among employees in the service sector and explains the interactions among these factors. These findings provide an important perspective for understanding and managing the factors that influence turnover intention.

The results of this study examine in depth the dynamic relationships between organizational trust, turnover intention, and self-efficacy and highlight the importance of these relationships in the workforce. In particular, it shows the negative impact of organizational trust on employees' turnover intention. Employees experience that as they increase their organizational trust, their intention to leave their jobs decreases. This suggests that strategies for employers and managers to increase employees' organizational trust have the potential to reduce resignations in the workforce. Furthermore, the study also addresses the impact of self-efficacy on turnover intention. It shows that beliefs in their own abilities and skills have a complex effect on employees' turnover intentions. This effect is observed to vary depending on the level of organizational trust. That is, the effect of self-efficacy on turnover intention may differ depending on the level of trust employees have in the organization. These results suggest that, in terms of human resource management, strategies to increase employees' self-efficacy and reinforce their organizational trust have the potential to reduce turnover intention.

5.2. Theoretical implications

The Social Exchange theory provides a framework for understanding the process of mutual reward through diverse acts of exchange and reciprocity (Emerson, 1976). Blau (1964) explains the social exchange relationship as being driven by individuals' voluntary actions, which are motivated by the anticipated rewards they are likely to yield. In recent decades, exchange theorists have dedicated considerable efforts to emphasize the significance of social structures through exchange relationships. According to this perspective, employees invest effort in exchange for not only tangible rewards like compensation and perks but also socio-emotional benefits such as recognition and respect (Angle and Perry, 1983). This theory posits that an employee's dedication to the organization is a form of exchange relationship, wherein the employee anticipates receiving both tangible and intangible rewards and benefits in return for the effort and commitment directed toward the organization (Kottke and Sharafinski, 1988). Consequently, organizational trust encompasses a set of convictions and anticipations held by employees that the organization's actions will advance their long-term interests, especially in situations where employees rely on the organization to cater to aspects vital for their well-being and work approach.

Drawing on this perspective and considering the study's outcomes, it can be asserted that employees who feel a sense of trust in their organization tend to develop a sense of organizational commitment, whether consciously or unconsciously. This, in turn, leads to a decreased inclination to leave their jobs when confronted with potential challenges or difficulties. Furthermore, it's evident that among employees who possess higher levels of self-efficacy as part of their personal resources, the decline in turnover intention due to organizational trust is even more remarkable. Consequently, the study highlights that the adverse influence of organizational trust on turnover intention is particularly pronounced in employees with elevated self-efficacy compared to their counterparts.

5.3. Practical implications

The study's results underscore the significance of organizational trust and self-efficacy within the workplace. Particularly, it offers insightful recommendations for organizations aiming to decrease turnover intentions and enhance employee engagement. Enhancing organizational trust can diminish employees' intent to leave while concurrently enhancing their efficiency through heightened motivation and dedication. Similarly, bolstering employees' confidence via self-efficacy development initiatives and training can reduce turnover intentions, thereby fostering improved job performance. These findings serve as a compass for strategic decisions in human resource management. Organizations can devise programs and policies centered around organizational trust and self-efficacy to counteract turnover intentions and heighten employee allegiance to the organization. Moreover, these insights hold potential implications for leadership and management practices. Leaders can institute developmental and support schemes to amplify employees' self-efficacy. To

sum up, the study's findings provide invaluable perspectives for organizations and managers seeking to formulate strategies for curbing turnover intentions. The pivotal roles played by organizational trust and self-efficacy in this process can elevate employee satisfaction, increase productivity, and ensure a sustainable workforce.

5.4. Limitations and future research directions

Expanding on the present discoveries, future research directions could explore a multitude of dimensions. To start, conducting longitudinal studies might offer a clearer grasp of the causal links among organizational trust, self-efficacy, and turnover intentions. This approach could capture the evolving nature of these variables over time, enhancing the depth of insights. Additionally, broadening the scope of the study to encompass diverse sectors and cultural contexts would bolster the applicability of the findings. Furthermore, delving into the potential mediating or moderating roles of other psychological constructs, such as job satisfaction or work engagement, could yield a more holistic understanding of the underlying dynamics. Lastly, qualitative inquiries could furnish deeper insights into the underlying mechanisms and employees' perceptions regarding organizational trust, self-efficacy, and turnover intentions.

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