TRANSFORMATIONAL LEADERSHIP AND TURNOVER INTENTION IN
SAUDI BANKING SECTOR: A MODERATED MEDIATION MODEL OF
WORK ENGAGEMENT AND WORKLOAD

A Dissertation in
Workforce Education and Development

by
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The Saudi banking industry is becoming a more challenging, competitive, and dynamic workplace characterized by high turnover and low employee engagement. Accordingly, this study aims to investigate in-depth a more holistic and complex relationship between transformational leadership, work engagement, workload, and turnover intention among frontline employees of commercial banks in Saudi Arabia, using the Job Demands-Resources (JD-R) model. The target population for the study was all frontline employees of commercial banks in Riyadh, the capital of Saudi Arabia. A web-based survey questionnaire translated into Arabic was developed and used in collecting data. A total of 396 complete responses were used for data analysis using regression analysis performed in SPSS using the Hayes PROCESS Model 7.

The results of the study indicated that transformational leadership was positively related to work engagement ($B = 0.91, p < .001$) and negatively related to turnover intention ($B = -0.74, p < .001$). Additionally, work engagement was negatively related to turnover intention ($B = -0.63, p < .001$). A significant indirect effect was found ($B = -0.31, p < .001$), suggesting that work engagement partially mediated the relationship between transformational leadership and turnover intention. Overall, the results indicated that the indirect effect of transformational leadership on turnover intention through work engagement was significantly moderated by workload.

**Keywords:** transformational leadership, work engagement, turnover intention, workload, Job Demands-Resources model
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Chapter 1

Introduction

The global financial services industry operates in an era of dynamic change and intense competition due to various drivers, including rapid technological advancements, globalization, shifting consumer demands, political changes, and economic development (Campanella et al., 2017). Success in this ever-evolving business landscape requires banking firms to adopt flexible operational and management strategies and structures for workforce development (Jacobs & Hawley, 2009; Narayanan et al., 2019). In addition, talented employees now have more opportunities than ever to work with other employers (Al-Ahmadi, 2014). Therefore, executives in the banking sector must dedicate attention to developing and retaining their talent and providing healthy, engaging, and motivational work environments to achieve a competitive workforce advantage (Covella et al., 2017).

According to the Work Institute’s 2020 Retention Report, voluntary turnover cost American companies more than $630 billion in 2019 (Mahan, 2020). In addition to the negative consequences for organizational productivity and efficiency and the high costs of recruiting and training new or replacement employees, losing high-performing employees adversely harms a company’s reputation and its ability to attract talented new employees (Rothwell et al., 2014). Therefore, commercial banks must understand the key reasons behind voluntary employee turnover to avoid such adverse outcomes.

Numerous studies have found that engaged employees exhibit high levels of commitment and productivity, which benefits overall organizational performance and
success (e.g., Bakker & Demerouti, 2008; Bakker et al., 2011; Caniels et al., 2018; Kahn, 1990; Popli & Rizvi, 2017; Rich et al., 2010; Shuck, 2011). Furthermore, studies have found that work engagement decreases employee turnover intention (e.g., Geisler et al., 2019; Hallberg & Schaufeli, 2006; Schaufeli & Bakker, 2004; Shuck et al., 2011; Siu et al., 2015). However, most employees worldwide are not fully engaged in their work (e.g., Kompaso & Sridevi, 2010; Serrano & Reichard, 2011; Shuck, 2011). This level of disengagement, the “engagement gap,” negatively affects business productivity and performance (Saks, 2006).

According to the latest Gallup report (based on a random sample of 34,557 full- and part-time U.S. employees), the level of employee work engagement slightly increased in 2020 to 36%, from 35% the previous year (Gallup, 2020). However, this level is still low; more than half of all employees remain disengaged. This disengagement costs U.S. businesses approximately $450 billion every year, based on a Gallup estimate in 2013 (Ruslan et al., 2014). In addition, the numerous contributory factors make it difficult for organizations to comprehend and promote work engagement. Therefore, more studies are needed to help scholars, practitioners, and organizations understand the key factors affecting employee work engagement and the best practices to make employees more engaged.

Leadership is also fundamental for the success and survival of organizations operating in a highly dynamic and competitive environment (Bass & Bass, 2008; Yukl, 2010). Several leadership approaches effectively enhance employee outcomes (Kahai et al., 1997; Limsila & Ogunlana, 2008) and employee retention (e.g., Kreisman, 2002). Yet, despite the existence of different styles of leadership (e.g., authentic,
transformational, transactional, and servant leadership), transformational leadership receives extensive attention from scholars, who recognize its significant positive effects on employee and organization performance and outcomes (Alkahtani, 2016; Avolio et al., 2009; Avolio et al., 2012; Bono & Judge 2004; Song et al., 2012).

Transformational leadership is defined by effective interaction, communication, and influence between a leader and subordinates, producing a highly inspired team (Northouse, 2016; Yukl, 2010). It involves leaders aligning employees’ values, emotions, standards, ethics, and long-term goals with those of the organization (Northouse, 2016). This process includes evaluating employees’ motives, authentically connecting with them, and fulfilling their needs (Northouse, 2016). Transformational leadership is associated with enhanced work engagement and positive employee outcomes in dynamic, demanding, and competitive markets (Song et al., 2012).

The Saudi Arabian economy has become increasingly open to international commercial banks under the country’s strategic Saudi Vision 2030 program, which aligns with the World Trade Organization’s requirements and calls for sustainable economic growth (Khan et al., 2020). Moving forward with this program will eliminate the special support the Saudi government provides to domestic banks and ease restrictions on foreign banks, granting them equal opportunities for operating in Saudi Arabia. The present study investigates the relationship between transformational leadership and turnover intention, including the mediating role of employee engagement and the moderating role of workload, among frontline employees working for commercial banks in Saudi Arabia.
Commercial Banks in Saudi Arabia

The Saudi Central Bank regulates the banking system in Saudi Arabia. The bank was established by a royal decree in 1952 as the Saudi Arabian Monetary Agency (SAMA). The Saudi banking sector includes commercial banks, which are licensed to accept deposits and provide funds in the form of commercial, industrial, and consumer loans. According to the Saudi Central Bank’s 57th annual report, the total number of commercial banks operating in Saudi Arabia by the end of 2020 was 25, including 11 Saudi banks and 14 authorized foreign banks (SAMA, 2021). Table 1 lists the names and number of branches of these banks. In 2020, the total number of branches was 2,014, which is 62 less than the previous year. About 30% of these branches were located in the Riyadh region (SAMA, 2021;). Moreover, the banking sector employed 46,049 workers in 2020, including 38,512 men and 7,537 women (SAMA, 2021).

Table 1

<table>
<thead>
<tr>
<th>Bank name</th>
<th>No. of branches</th>
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<tbody>
<tr>
<td><strong>Saudi Banks</strong></td>
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<tr>
<td>1. Saudi National Bank*</td>
<td>431</td>
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<tr>
<td>2. Riyadh Bank</td>
<td>274</td>
</tr>
<tr>
<td>3. Banque Saudi Fransi</td>
<td>87</td>
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<tr>
<td>4. The Arab National Bank</td>
<td>136</td>
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<tr>
<td>5. Saudi British Bank</td>
<td>107</td>
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<tr>
<td>6. Bank Al-Jazira</td>
<td>79</td>
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<tr>
<td>7. Saudi Investment Bank</td>
<td>52</td>
</tr>
<tr>
<td>8. Al-Rajhi Bank</td>
<td>543</td>
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<tr>
<td>9. Samba Financial Group*</td>
<td>73</td>
</tr>
<tr>
<td>Bank name</td>
<td>No. of branches</td>
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<td>---------------------------------</td>
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<td>10. Bank Albilad</td>
<td>111</td>
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<td>11. Alinma Bank</td>
<td>98</td>
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<tr>
<td><strong>Foreign Banks</strong></td>
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<td>12. Gulf International Bank</td>
<td>3</td>
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<tr>
<td>13. Emirates NBD</td>
<td>4</td>
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<tr>
<td>14. BNP Paribas Bank</td>
<td>1</td>
</tr>
<tr>
<td>15. National Bank of Kuwait</td>
<td>3</td>
</tr>
<tr>
<td>16. Deutsche Bank</td>
<td>1</td>
</tr>
<tr>
<td>17. Bank Muscat</td>
<td>1</td>
</tr>
<tr>
<td>18. National Bank of Bahrain</td>
<td>1</td>
</tr>
<tr>
<td>19. J.P Morgan Chase N.A Bank</td>
<td>1</td>
</tr>
<tr>
<td>20. National Bank of Pakistan</td>
<td>1</td>
</tr>
<tr>
<td>21. Ziraat Bank</td>
<td>1</td>
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<tr>
<td>22. ICBC Bank</td>
<td>1</td>
</tr>
<tr>
<td>23. Qatar National Bank</td>
<td>1</td>
</tr>
<tr>
<td>24. First Abu Dhabi Bank</td>
<td>3</td>
</tr>
<tr>
<td>25. MUFG Bank</td>
<td>1</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>2,014</strong></td>
</tr>
</tbody>
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*In April 2021, Samba Financial Group merged with National Commercial Bank.*

As a result of increasing competition in the market, Saudi banks have started adjusting their strategies and structures to stay competitive in a more challenging environment. An ideal example of these strategies is the 2021 merger of two major Saudi banks, the National Commercial Bank (NCB) and the Samba Financial Group (Samba), to form Saudi Commercial Bank, the largest bank in Saudi Arabia. To succeed and gain a competitive advantage, most commercial banks in Saudi Arabia have also started focusing on human capital development and retaining skilled, qualified, and engaged employees (Achoui & Mansour, 2007). To do so, commercial banks need to meet worker
expectations and provide an attractive work environment, resources, and support (Covella et al., 2017).

Problem Statement

Employee turnover in Saudi Arabian corporations is high, especially in private businesses, making retention a serious concern (Moussa, 2013). Despite the evolution of the Saudi commercial banking market, studies have found that commercial banks are suffering from the high employee turnover rate (e.g., Achoui & Mansour, 2007; Aldhuwaihi & Shee, 2015; Iqbal, 2010; Mohammad, 2015). According to one study, about one-fourth of Saudi men and one-third of women intended to quit their jobs within three years (O’Byrne & Alsanousi, 2014). However, there is a lack of knowledge about why employees in Saudi Arabia leave and what strategies could increase retention (Iqbal, 2010).

Effective leadership is crucial to any organization’s success, and the lack of it makes employees less engaged in their work (Bass & Bass, 2008). In this regard, transformational leadership significantly affects employee outcomes (Avolio et al., 2009; Avolio et al., 2012) and well-being (Arnold, 2017). Conversely, employees’ lack of full engagement negatively affects performance and organizational outcomes (Fleming et al., 2005; Saks, 2006). This lack of engagement often leads to high turnover in different contexts (Shuck & Wollard, 2010). Less-engaged employees have less motivation than engaged employees and are more likely to look for another job (Hofaidhllaoui & Chhinzer, 2014).
Moreover, heavy workloads lead to significant negative effects on work engagement and turnover intention if commercial banks push employees too hard in the highly competitive banking sector (Ahmed et al., 2017). Furthermore, the Saudi banking sector has struggled with decreased productivity and increased employee costs due to high turnover rates (Aldhuwaihi et al., 2012). In addition, turnover increases operational costs by requiring organizations to hire and train replacements (Long et al., 2012).

To the best of the researcher's knowledge, no prior research has examined and explained the complex relationship between transformational leadership, work engagement, workload, and turnover intentions in the Saudi banking industry using the job demands-resources (JD-R) model. This study intends to fill this gap in the literature by investigating and understanding the integrated, complex relationships among the aforementioned variables.

**Purpose of the Study**

This quantitative study examines the effect of transformational leadership on turnover intention among employees in the banking sector in Saudi Arabia, with work engagement as a mediating factor and workload as a moderating factor. The study seeks to provide a deep understanding of the holistic relationship between transformational leadership, work engagement, workload, and turnover intention by adopting the JD-R model of work engagement.
Significance of the Study

The findings of this study help to advance future research and practice in human resource development (HRD) and organization development (OD), both in general and in the Saudi banking industry in particular. This research contributes to the academic field as the first empirical study that examines a holistic relationship between the variables under investigation. It explains transformational leadership and turnover intentions among frontline employees in the Saudi banking sector by including work engagement as a mediator variable and workload as a moderator variable and applying the JD-R model. Furthermore, the research adds to the body of knowledge on HRD/OD by providing empirical evidence on the associations between transformational leadership, work engagement, workload, and turnover intention in a previously unaddressed context.

This study is also practically significant for HRD/OD practitioners in Saudi Arabia. It investigates critical reasons for high turnover rates among employees in the Saudi banking sector and ways to address the issue. For example, the findings from this study should contribute to developing leadership practices, enhancing work engagement, and evaluating assigned workloads, ultimately helping commercial banks in Saudi Arabia reduce the loss of their talented employees. Moreover, HRD/OD professionals can use the findings to develop training programs and interventions to empower leaders of Saudi banks and retain a more engaged workforce, thereby increasing organizational success.
Research Questions

The following research questions guided this quantitative investigation of the relationship in the Saudi banking sector between transformational leadership and turnover intention:

RQ1. To what extent does transformational leadership influence (a) work engagement and (b) turnover intention?

RQ2. To what extent does work engagement influence turnover intention?

RQ3. To what extent does work engagement mediate the relationship between transformational leadership and turnover intention?

RQ4. To what extent does workload moderate the relationship between transformational leadership and work engagement?

Definition of Terms

Transformational leadership: Transformational leadership is a leadership style through which “leaders and their followers raise one another to higher levels of morality and motivation” (Burns, 1978, p. 20). This kind of leadership focuses on an empowering, long-term, and mutual relationship between leaders and subordinates. It includes appropriate encouragement, leaders' behavioral modeling, and mentorship through effective practices in order to improve employees' outcomes that ultimately benefit their teams and organizations. To empower and transform individuals, transformational leaders employ strategies such as “individualized attention, inspirational motivation, idealized influence, and intellectual stimulation” (Yukl, 2010, p. 276).
**Work engagement**: Schaufeli and Bakker (2002) defined work engagement as “a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption” (p. 74). Work engagement is about the employee involvement level in the work role.

**Vigor.** Vigor is defined by “high levels of energy and mental resilience, the willingness to invest effort in one’s work, and persistence even in the face of difficulties” (Schaufeli et al., 2002, p. 74).

**Dedication.** Dedication is defined as an individual’s “sense of significance, enthusiasm, inspiration, pride, and challenge” (Schaufeli et al., 2002, p. 74).

**Absorption.** Absorption is a state of being in which one is “fully concentrated and deeply engrossed in one’s work” (Schaufeli et al., 2002, p. 75).

**Job demands.** Job demands “represent characteristics of the job that eventually evoke strain, in case they exceed the employee’s adaptive capability” (Bakker et al., 2007, p. 275).

**Job resources.** Job resources refer to “those physical, psychological, social, or organizational aspects of the job that may reduce job demands, are functional in achieving work goals, and stimulate personal growth, learning, and development” (Demerouti et al., 2001, p. 501).

**Workload.** Workload refers to “the amount of work expected from an employee within a given timeframe” (Laschinger & Finegan, 2005, p. 440).

**Turnover intention.** Turnover intention refers to “conscious and deliberate willfulness to leave the organization” (Tett & Meyer, 1993, p. 262).
Conceptual Research Framework

The researcher utilized the JD-R model (Bakker & Demerouti, 2007; Bakker & Demerouti, 2014) as the theoretical framework for the current study. The JD-R model (see Figure 1) explains how work engagement mediates the influence of job resources (e.g., transformational leadership) and job demands (e.g., workload) on organizational outcomes. As illustrated in Figure 2, this research project employs a conceptual framework to explain the relationship between transformational leadership and turnover intention among frontline employees in the Saudi banking sector, considering the role of work engagement as a mediator and workload as a moderator.

Figure 1

Job Demands-Resources (JD-R) Model

Note. JD-R model of work engagement by Bakker and Demerouti (2008). Used with permission.
The JD-R model is the most common tool for measuring work engagement and the relationship between job resources and demands (Bakker & Demerouti, 2008; Bakker et al., 2003; Bakker et al., 2004). Bakker et al. (2007) investigated the effect of job resources in a high-job-demand workplace. Job demands include all aspects of the work or job: physical, psychological, emotional, social, and cognitive. Researchers have found that job resources work as buffers for high job demand (Bakker et al., 2007). Job demands may become stressors if job resources are limited to a level that prevents employees’ adequate recovery (Meijman & Mulder, 1998). However, while high job demand with limited resources will cause burnout and lack of engagement, high job resources with low or high job demand will lead to high motivation among workers (Bakker & Demerouti, 2008).

According to the JD-R model, leadership is conceptualized as an employee job resource (Bakker & Demerouti, 2014). Among the different positive leadership approaches, transformational leadership is the most popular and is the most extensively researched (Decuypere & Schaufeli, 2020). The researcher in the current study chose the transformational leadership approach over other leadership styles because of its proven positive effect on employee outcomes (Avolio et al., 2009; Avolio et al., 2012; Kelloway & Barling, 2010). Moreover, by adopting the JD-R model, the researcher included workload in the conceptual framework of the present study, as job demand moderates the relationship between transformational leadership and work engagement. The conceptual framework for this research project was designed to answer the research questions (see Figure 2).
In this study, the researcher combined four existing and validated instruments to measure all four constructs in the conceptual framework of the study: the Multifactor Leadership Questionnaire (MLQ) Form 5X-Short to measure the five dimensions of transformational leadership (Avolio & Bass, 1995), the Utrecht Work Engagement Scale (UWES) to measure the three dimensions of work engagement (Schaufeli et al., 2006), the Quantitative Workload Inventory (QWI) to measure workload (Spector & Jex, 1998), and the Intention to Quit Scale (IQS) to measure turnover intention (Crossley et al., 2002).
Chapter Summary

This chapter introduced the problem addressed in this study by providing background on the context of the Saudi banking sector and the variables under investigation. The chapter then discussed the importance and aims of the study. Finally, the chapter introduced the research questions, defined key terms, and explained the conceptual framework used in this study.
Chapter 2

Literature Review

Extensive theoretical and empirical literature is available on the subjects of transformational leadership, work engagement, workload, and turnover intention, and how these concepts relate to each other and lead to organizational outcomes in various contexts. This literature review focuses on the most recent and relevant research that addresses the complex relationship between the variables under investigation. In line with the goal of this study, this comprehensive literature review surveys the relevant empirical and scholarly studies, explores their findings, then compares and contrasts the conclusions. This chapter presents (a) the concept of transformational leadership, (b) the concept of work engagement, (c) the concept of turnover intention, (d) the concept of workload, and (e) the relationship between transformational leadership, work engagement, turnover intention, and workload.

The Concept of Transformational Leadership

Downton coined the term *transformational leadership* in 1973 (Northouse, 2016). The concept was subsequently presented as a leadership method in 1978 by James McGregor Burns (Yukl, 2010). In 1985, Bass further advanced the concept and distinguished it from transactional leadership (Northouse, 2016). Transformational leadership refers to empowering employees by giving them opportunities for
development and motivating them to improve their performance and accomplish their organization’s goals (Avolio & Bass, 1991; Zhu et al., 2009). While transformational leaders motivate subordinates through positive influence, transactional leadership functions through a punishment-reward scheme (Northouse, 2016). A transformational leader nurtures a paradigm shift by socially engaging with employees, increasing their effort and faith in the leader’s ability to make decisions (Kesari & Verma, 2018).

Role performance and role prospects in transactional leadership are defined within the organization, and the leader checks the performance of employees against these guidelines (Ghani et al., 2018). In contrast, transformational leaders give subordinates the room to exceed expectations of in-role performance and refrain from using punishment or rewards to modify employee behavior (Gyensare et al., 2017). In addition, transformational leaders are optimistic, which fosters positivity in their subordinates (Caniels et al., 2018). The threat of punishment, in contrast, encourages negative emotions, thereby lowering work engagement (Kesari & Verma, 2018).

Transformational leaders work hard and inspire subordinates to do the same (Mozammel & Haan, 2016). They establish continuous and effective communication between themselves and subordinates in role-model relationships. Leaders must also be aware of subordinates’ weaknesses and strengths to create strong professional and personal relationships (Gangai & Agrawal, 2017). When transformational leadership is effective, subordinates and leaders develop a rapport and bonds that extend beyond the office into their personal lives. Thus, this type of leadership inspires workers to do as much as possible to achieve organizational goals and helps retain the most talented employees (Popli & Rizvi, 2016).
Abbasi and Hollman (2000) argued that the transformational leader’s role is to recognize employees as significant partners in fulfilling the organization’s goals. A positive psychological state also reduces turnover intention. Abouraia and Othman (2017) claimed that organizational success is often rooted in employee efficiency, commitment, and engagement. Therefore, leaders are responsible for leading their subordinates in a reliable, efficient, and appropriate manner. Transformational leadership has been defined as a leadership approach in which enthusiastic leaders transmit similar feelings to their followers (Song et al., 2012). To ensure effective and efficient management, transformational leaders motivate employees through future-oriented approaches that change people and processes (Popli & Rizvi, 2016). This focus on change differentiates transformational leadership from other leadership styles.

As transformational leadership is future-oriented and geared towards changing subordinates’ behavior, one of its benefits is cultivating future leaders who will take the organization in new directions (Northouse, 2016). Transformational leadership focuses on employees’ diverse needs, prescribing that leaders provide all the necessary support for their subordinates to become better versions of themselves (Xu & Thomas, 2011). This approach fosters a positive, productive work environment (Gangai & Agrawal, 2017). Furthermore, socially engaged transformational leaders prioritize subordinates’ intellectual, emotional, and spiritual needs to increase their potential for achievement (Zhu et al., 2009).
Transformational Leadership Behaviors

Avolio and Bass (2004) identified five behaviors or components of transformational leadership: (a) idealized influence attributes, (b) idealized influence behaviors, (c) inspirational motivation, (d) intellectual stimulation, and (e) individualized consideration. By utilizing these behaviors, transformational leaders achieve the motivational and inspirational power that influences their followers to accomplish their own and their organization's goals (Bass, 1985). In addition, as a result of identifying and meeting their needs, employees become more engaged and committed (Bass & Bass, 2008).

Idealized Influence Attributes

According to Avolio and Bass (2004), idealized attributes allow leaders to “instill pride in followers, act in a way that creates respect, help others to look beyond their own needs to address the needs of the group, and display confidence and power in their daily activities” (p. 97). When transformational leaders practice idealized attributes, they emphasize their employees' goal achievement and mission sense. Idealized attributes also develop a perception among employees about their leaders' skills, abilities, and confidence to achieve future goals (Bass & Riggio, 2006). As a result, idealized attributes make followers respect their leaders and feel proud to work with them (Zhu et al., 2012).
**Idealized Influence Behaviors**

Idealized behaviors include leaders “talking about important values and beliefs, encouraging followers to demonstrate a strong sense of purpose, setting the environment up so that followers consider the ethical consequences of their decisions, and leading followers to have a collective sense of mission” (Avolio & Bass, 2004, p. 97).

**Inspirational Motivation**

Inspirational motivation refers to motivating followers in such a way that creates meaning and challenge in their work. Leaders can embody inspirational motivation by “describing an optimistic future, enthusiastically talking about what the group members need to accomplish, verbally painting a visual image of a future that compels followers to want to achieve the goal, and showing confidence” (Avolio & Bass, 2004, p. 97).

**Intellectual Stimulation**

Through intellectual stimulation, transformational leaders encourage followers to create their own solutions and approaches to solve problems. This outcome is accomplished by encouraging followers to look at issues from many different perspectives (Bass & Bass, 2008).
Individualized Consideration

A transformational leader pays attention to each individual’s need for achievement by coaching, teaching, and mentoring them. In this way, leaders treat followers as individuals instead of group members. Transformation leaders spend time with individuals to help them develop personal strengths and achieve their aspirations (Bass & Bass, 2008).

The Concept of Work Engagement

Kahn (1990) introduced engagement as a personal characteristic. He defined personal engagement as “the harnessing of organization members’ selves to their work roles: in engagement, people employ and express themselves physically, cognitively, emotionally, and mentally during role performances” (p. 694). Work engagement is associated with employee involvement, effort, motivation, and mindfulness, which together encourage creativity, ethical behavior, authenticity, a positive approach to conflict, and productive communication in the workplace (Kahn, 1990). Scholars have used different terms to define and conceptualize engagement, including employee engagement, job engagement, and personal engagement (Schaufeli & Bakker, 2010). However, as work engagement and employee engagement are the most popular terms used in the academic literature, this study uses them interchangeably.

Furthermore, work engagement is directly linked to positive emotions (Song et al., 2012). Engaged workers are happy to immerse themselves in tasks and are ready to complete extra work to achieve organizational goals (Gangai & Agrawal, 2017). Engaged
workers also adapt to, recover from, and cope with challenges, preventing unnecessary breakdowns in work procedures (Mozammel & Haan, 2016). Fully engaged employees propel the organization forward because they have a strong personal connection to what they do, which builds commitment and dedication (Mozammel & Haan, 2016). Engagement ensures that organizations derive a competitive advantage from a team of employees who persist in their jobs in the face of challenges (Song et al., 2012).

Moreover, engaged employees are key drivers of a company’s growth and revenue, which is why it is critical to determine how these different factors interact with each other (Popli & Rizvi, 2017). When employees are engaged, organizations have fewer problems relating to safety, absenteeism, production defects, and turnover. As a result, organizations experience increased productivity, profitability, and customer metrics (Popli & Rizvi, 2016). Therefore, organizations that focus on engagement have greater potential for success by driving the energies of personnel into cognitive, physical, and emotional work, leading to greater overall commitment and enthusiasm (Caniels et al., 2018). For these reasons, work engagement has become a topic of intense interest to scholars, although it can be difficult to define in simple terms.

**Work Engagement Dimensions**

Schaufeli et al. (2002) described work engagement as “a positive, fulfilling, work-related state of mind that is characterized by vigor, dedication, and absorption” (p. 74). Accordingly, the three main components of work engagement are vigor, dedication, and absorption.
**Vigor**

Vigor is a dimension of work engagement that refers to “high levels of energy and mental resilience while working, the willingness to invest effort in one’s work, and persistence even in the face of difficulties” (Schaufeli et al., 2002, p. 74).

**Absorption**

According to Schaufeli et al. (2002), absorption describes “being fully concentrated and deeply engrossed in one’s work, whereby time passes quickly, and one has difficulties with detaching oneself from work” (p. 75).

**Dedication**

Dedication is a further dimension of work engagement, described as “a sense of significance, enthusiasm, inspiration, pride, and challenge” (Schaufeli et al., 2002, p. 74).

**The Mediating Role of Work Engagement**

Wang et al. (2020) examined the relationship between professional identity, work engagement, job satisfaction, and turnover intention among hotel employees in China. After developing a survey to measure the variables, the researchers collected data from 1,312 employees over three months and gathered 710 completed and valid responses. The researchers then employed structural equation modeling for analysis. A mediation
analysis revealed a significant mediating role of work engagement in the relationship between professional identity and turnover intention ($\beta = -0.17, p < 0.01$), supporting the hypothesis proposed by the researchers (Wang et al., 2020).

Another recent study examined the mediating role of work engagement in the relationship between transformational leadership on the one hand and task performance and helping behaviors on the other (Lai et al., 2020). The researchers utilized a multitemporal data-collection design to gather data from 566 nurses and head nurses working in two hospitals in Taiwan through a three-wave series of questionnaires with three months between each wave:

In the first wave, nurses rated the transformational leadership of head nurses and their demographic information (e.g., gender, age, and education). In the second wave, nurses were asked to report their work engagement. In the final wave, their head nurses assessed nurses’ task performance and helping behaviors. The questionnaires were completed during nurses’ morning meetings and returned to us in a sealed envelope. To match each wave of questionnaires, we assigned each nurse and head nurse an identification number written on the questionnaire. (Lai et al., 2020, p. 5)

After excluding invalid questionnaires, the final sample consisted of 507 nurses (98.9% female). A hierarchical linear regression supported the hypothesis that work engagement mediates the positive relationship between transformational leadership, task performance, and helping behavior (Lai et al., 2020, p. 4). This finding affirms the conclusions of previous studies regarding the role of work engagement as an underlying process driving the positive influence of transformational leadership on followers’ outcomes.
The Relationship between Transformational Leadership and Work Engagement

Previous research has suggested that leadership is a vital factor that affects work engagement (Schaufeli & Salanova, 2007). For example, Gangai and Agrawal (2017) found that among the transformational, transactional, and laissez-faire leadership styles, transformational leadership exhibited the most positive influence on engagement, with only the laissez-faire style not demonstrating any positive association with engagement. Lai et al. (2020) further found that transformational leadership motivates workers to engage and invest more energy in their tasks. In addition, positive reinforcement gives employees a sense of belonging, safety, and self-determination that elevates performance (Kahn, 1990). However, no single vision or fixed set of values defines the relationship between transformational leadership and work engagement.

Breevaart et al. (2014) compared the various behaviors of transformational leadership and their impact on daily work engagement. The researchers collected data from 61 Norwegian naval cadets at a military college using a diary questionnaire for the 40 days of their stay on a sailing ship. The participants became more engaged when leaders demonstrated transformational leadership and gave them contingent rewards. Liang et al. (2017) produced similar findings. They argued that transformational leadership practices are related to work engagement, shaping relational identification, and promoting employee voice behavior in daily activities.

In another study, Popli and Rizvi (2016) sought to identify the drivers of work engagement and associated leadership styles. The authors considered factors including transformational leadership. In a cross-sectional descriptive design, a simple random
sample was taken to collect quantitative data from 340 frontline employees in five organizations in the services sector in Delhi, India. The data on employee engagement were obtained using the Development Dimensions International (DDI) scale and scoring based on Cronbach’s alpha. Moreover, the data on leadership styles were collected using the Multifactor Leadership Questionnaire (MLQ-5X) Short Rater Form. Their findings also demonstrated a significant relationship between a transformational leadership approach and work engagement (Popli & Rizvi, 2016).

Mufeed (2018) provided evidence that transformational leadership practices positively influence work engagement in higher education, supporting the following hypotheses:

H1 (a): The perceptions of teaching and non-teaching staff towards transformational leadership do not significantly differ.

H1 (b): The perceptions of teaching and non-teaching staff towards employee engagement do not significantly differ.

H2: There exists a positive and significant relationship between transformational leadership and employee engagement.

H3: Transformational leadership positively and significantly affects employee engagement. (Mufeed, 2018, p. 10)

Employee engagement was measured using Schaufeli et al.’s (2006) Utrecht Work Engagement Scale (UWES), with three sub-scales: vigor, dedication, and absorption. At the same time, transformational leadership was measured using the MLQ-5X developed by Avolio and Bass (1995). Out of 160 questionnaires that Mufeed (2018) distributed in four colleges in India, 127 valid responses from teaching and non-teaching staff were
used for analysis. Transformational leadership and engagement were perceived positively by teaching and non-teaching employees alike, and transformational leadership was found to significantly increase engagement. The study concluded that transformational leadership should be encouraged to increase engagement, as a high level of inspiration results in more effective task implementation.

Ochalski (2016) stated that the positive association between transformational leadership and work engagement stems from a leader’s ability to establish a healthy environment that improves employee attitudes toward the organization. The researcher emphasized the role of emotion in explaining the positive outcomes of this leadership style. Leaders use their feelings to effectively manage others and their emotions in the workplace. Transformational leaders with a high degree of emotional intelligence also have a notable influence on work engagement. Breevaart et al. (2016) affirmed the positive association between transformational leadership and work engagement: They found that employees received higher performance assessments when leaders utilized transformational activities that promoted self-leadership.

The Concept of Turnover Intention

Turnover intention is defined as “conscious and deliberate willfulness to leave the organization” (Tett & Meyer, 1993, p. 262). Employee intentions to leave work could mark a critical organizational issue (Carmeli & Weisberg, 2006). This intention is a signal of plans to ultimately quit a job and search for a better one (Al-Ahmadi, 2014). Employers should not neglect this indicator, given the direct and indirect costs incurred
as a result of leaking talented employees to other employers, such as the costs of hiring and training new employees and the drop in organization productivity and profitability during the transition (Achoui & Mansour, 2007). Indeed, acknowledging the value of human resources and the cost of losing them means that businesses must prioritize turnover issues (El Badawy & Bassiouny, 2014).

Employee turnover occurs in two ways: voluntary turnover and involuntary turnover (Heneman & Judge, 2009). An organization initiates involuntary turnover by firing employees for performance problems or because of the organization’s financial situation. This kind of turnover is a healthy organizational practice. In contrast, voluntary turnover refers to employees’ decision to leave their current position and look for a better job without any involvement from the employer. Many studies have investigated voluntary turnover because it can be avoided and managed by organizations (Price, 2001). This study is particularly interested in voluntary turnover among the workforce in the Saudi banking market.

The Relationship between Transformational Leadership and Turnover Intention

Gyensare et al. (2017) assessed the positive influence of transformational leadership practices in increasing work engagement and decreasing turnover intention. The authors found that employees’ affective commitment, which work engagement promotes, disincentivizes decisions to leave the organization. Sahu et al. (2018) explored the same issues and found that a transformational leadership style directly influences employees’ intentions to quit their jobs through its effect on workers’ engagement. They
also reported that transformational leadership practices shape employer branding through the mediating role of employee engagement.

Alatawi (2017) conducted quantitative research with a correlation design to assess the association between transformational leadership and turnover intention using a web-based survey. The researcher collected a total of 356 responses from employees in Southern California organizations. The findings of this study revealed that transformational leadership is negatively associated with turnover intention ($r_s = -0.41$, $p < 0.01$). However, this study tested only one hypothesis: that transformational leadership is negatively correlated with the intention to leave (Alatawi, 2017).

The Mediating Role of Work Engagement in the Relationship between Transformational Leadership and Turnover Intention

In a quantitative study, El Badawy and Bassiouny (2014) explored whether “employee engagement [would] mediate the relationship between transformational leadership and intention to quit” (p. 42). Data were collected from 500 employees of Vodafone Egypt, a telecommunications company, to address three hypotheses:

H1: There is a positive relationship between transformational leadership and employee engagement.

H2: There is a negative relationship between transformational leadership and employee turnover intention.

H3: There is a negative relationship between employee engagement and intention to quit (El Badawy & Bassiouny, 2014, p. 42).
El Badawy and Bassiouny (2014) used the 11-item UWES to measure the level of engagement, the MLQ-5X to measure transformational leadership, and a scale created by Dhladhla (2011) to measure intention to leave. Out of 500 questionnaires distributed through email, only 60 responses were valid for data analysis. Therefore, the authors used correlation and regression analysis to examine the three hypotheses. They found a significant positive correlation between transformational leadership and engagement, a highly significant correlation between transformational leadership and intention to leave, and a highly significant negative correlation between engagement and intention to leave. The results also indicated that engagement mediated the negative relationship between transformational leadership and the intention to leave.

The study by Gyensare et al. (2017) examined the indirect relation between transformational leadership and the intention of employees to leave public organizations in Ghana. They investigated the mediating effect of employees’ engagement and their emotions toward their organization on the relationship between transformational leadership and turnover intention. The sample of this cross-sectional study consisted of 336 employees. Transformational leadership was measured using the short form of the MLQ (MLQ Form 5x-Short; Bass & Avolio, 1995). Employee engagement was examined using the 12-item scale from Gallup (Harter et al., 2002), while employee intention to leave the job was measured using the scale developed by Colarelli (1984).

The researchers analyzed the data using PROCESS macro in Statistical Package for the Social Sciences (SPSS) by Hayes (2022). They found that transformational leadership exhibited a significant positive influence on engagement, reducing voluntary turnover intention. Gyensare et al. (2017) also highlighted the negative and significant
mediating role of work engagement between transformational leadership and turnover (standardized indirect effect = -0.15, \( p < 0.01 \)). Their results conveyed that employee engagement and affective commitment fully mediate the relationship between transformational leadership and turnover intention.

Sahu et al. (2018) conducted additional research to study the effect of transformational leadership on turnover intention through work engagement as a mediator. They collected the data for their quantitative study from 405 employees working in the technology industry in India. The measures used to assess transformational leadership, employee engagement, and turnover intention were the MLQ 6S form, the Gallup Q12, and the employee turnover intention scale. Sahu et al. (2018) performed data analysis using structural equation modeling (SEM) to identify the relationship among the study variables. The results did not support the hypothesis that the relationship between transformational leadership and intention to leave is mediated by employee engagement.

The Concept of Workload

Workload refers to “the amount of work expected from an employee within a given timeframe” (Laschinger & Finegan, 2005, p. 440). Employees experience workload while practicing their roles and responsibilities at work. In general, workloads have been increasing due to intense competition in the global financial services industry (Campanella et al., 2017).
The Moderating Role of Workload in the Relationship with Work Engagement

According to the job demands-resources (JD-R) model, job demands (e.g., workload) moderate the relationship between job resources and work engagement (Bakker & Demerouti, 2014; Schaufeli & Taris, 2014). Therefore, by adopting the JD-R model, the current study included workload (i.e., job demand) in the conceptual framework as a moderator in the relationship between transformational leadership (i.e., job resource) and work engagement. However, the different kinds of demands (i.e., challenge and hindrance) differ in the effect on work engagement and motivation (Salanova et al., 2010). For instance, challenge demands positively influence work engagement, and hindrance demands have no relationship with engagement (Cavanaugh et al., 2000; Lepine et al., 2005).

In a recent study on banks and restaurants, Harris (2020) examined the moderating role of workload in the relationship between a specific job resource (supervisor support) and personal resources on one side and work engagement on the other. The target population consisted of employees who had direct contact with customers. Of the 201 banking participants, 70% were female. According to the results from the online survey, “supervisor support appears to strengthen engagement in higher workload settings” (p. 326). In addition, the use of the JD-R model affirmed the vital role of supervisor support as a job resource in frontline employees’ well-being and performance.

Abualigah et al. (2021) examined the moderating role of workload on the relationship between religiosity as a personal resource and work engagement using the
JD-R model. The researchers collected data by distributing 700 questionnaires and analyzed 381 completed questionnaires from employees in two Jordanian telecom organizations. The findings indicated that workload weakened the association between religiosity and engagement, contrary to the researcher’s expectations.

**Chapter Summary**

This chapter reviewed the most recent and relevant literature on the relationship between the primary variables in this study: transformational leadership, work engagement, workload, and turnover intention. The sections were organized based on the research questions. This review also compared the results of the studies.
Chapter 3

Method

The primary purpose of this quantitative study is to investigate the relationship between transformational leadership and intention to leave, including the mediating effect of work engagement and the moderating effect of workload in the Saudi banking sector. The population of this study consists of all frontline employees working for commercial banks in Riyadh, Saudi Arabia. This chapter explains the study methodology used in this research project, including the (a) research design, (b) population and sample, (c) research variables, (d) instrumentation, (e) data collection, and (f) data analysis.

Research Questions

The following research questions guided this quantitative study’s investigation of the relationship between transformational leadership and turnover intention among the Saudi banking sector’s frontline workforce:

**RQ1.** To what extent does transformational leadership influence (a) work engagement and (b) turnover intention?

**RQ2.** To what extent does work engagement influence turnover intention?

**RQ3.** To what extent does work engagement mediate the relationship between transformational leadership and turnover intention?

**RQ4.** To what extent does workload moderate the relationship between transformational leadership and work engagement?
Research Design

This quantitative study used a cross-sectional survey design to answer the research questions regarding the association between the variables under investigation. According to Creswell and Creswell (2018), the primary role of a survey design is to provide quantitative data describing the “trends, attitudes, and opinions of a population, or tests for associations among variables of a population, by studying a sample of that population” (p. 207). In this cross-sectional survey, data on the variables of interest were collected at one point in time (Farmer & Rojewski, 2001; Levin, 2006). The researcher in this research project chose to use a survey because of the efficacy in cost, administration, and time, especially when collecting data from a large population (Dillman et al., 2014).

The survey questionnaire used in this study was created by combining inventory items from four validated instruments – the Multifactor Leadership Questionnaire (MLQ5x-Short; Avolio & Bass, 1995), the Utrecht Work Engagement Scale (UWES-9; Schaufeli et al., 2006), the Quantitative Workload Inventory (QWI; Spector & Jex, 1998), and the Intention to Quit Scale (IQS) by Crossley et al. (2002) – to measure transformational leadership, work engagement, workload, and turnover intention, respectively. The resulting survey questionnaire comprised 39 items from existing measurement tools and six descriptive items to collect demographic information.

Population and Sample

The researcher conducted this study among frontline employees working in commercial bank branches in Riyadh, Saudi Arabia. According to the Saudi Central
Bank’s 57th annual report (2021), the total number of commercial banks operating in Saudi Arabia at the end of 2020 was 26, including 2,014 branches. However, the available statistics provide only the number of branches of commercial banks in Riyadh and the total number of employees working for the commercial banks in Saudi Arabia, 46,049 employees (SAMA, 2021). Table 2 provides information about the total number of employees working in the Saudi banking sector in 2020, including the percentage of male and female and Saudi and non-Saudi employees.

Table 2

<table>
<thead>
<tr>
<th>Number of Employees in the Saudi Banking Sector in 2020</th>
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<tbody>
<tr>
<td>Gender</td>
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<tr>
<td></td>
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<tr>
<td>Number of employees</td>
</tr>
<tr>
<td>Percent</td>
</tr>
<tr>
<td>Total Number</td>
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<tr>
<td>Total Percent</td>
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</table>

Population

The target population for this research was all frontline employees of commercial banks in Riyadh, the capital of Saudi Arabia. According to the annual report by SAMA (2021), by the end of 2020, Riyadh contained 612 branches of commercial banks, about 30% of all bank branches in the country. However, because there was no accurate figure
for frontline employees in commercial banks in the Riyadh region, the researcher estimated this number using available statistics. To do so, the researcher divided the total number of employees working in commercial banks in Saudi Arabia by the total number of branches and then multiplied this figure by the number of branches located in Riyadh. This process yielded an estimate of 13,993 frontline employees in commercial banks in Riyadh.

**Sampling**

The sampling procedure refers to the process of selecting a small subset of the target population to represent the entire population (Fowler, 2014). Drawing a random sample is an ideal procedure “in which each individual in the population has an equal probability of being selected” (Creswell & Creswell, 2018, p. 212). However, this study could not randomly select participants due to the sensitive nature of the banking workplace and information security policies. It was impossible to obtain the sample frame – such as employees’ names, e-mail addresses, employment codes, and phone numbers – from the commercial banks in Saudi Arabia. As it was not possible to access these characteristics for the purpose of selecting a sample (probability or non-probability sampling), the logical step was to ask all employees to complete the questionnaire, either in person or online, and use data from those who chose to participate.

At the time of this study, strict safety restrictions limited in-person social interaction due to the COVID-19 pandemic. Under these restrictions, visiting commercial banks branches in Riyadh and meeting employees was impossible. In order to gain access
to full-time employees working in branches of commercial banks in Riyadh, the researcher consequently leveraged professional, personal, and social networks. The researcher utilized social media platforms in addition to personal messages via e-mail to send the hyperlink of the online survey on Penn State Qualtrics to the potential subjects. Qualtrics is a powerful cloud-based survey tool for creating, distributing, and analyzing surveys.

The researcher adopted purposive snowball (referral) sampling to identify the participants in this study. Snowball sampling “yields a study sample through referrals made among people who share or know of others who possess some characteristics of research interest” (Biernacki & Waldorf, 1981). The researcher used a panel of individuals (i.e., the main group) working in the Saudi banking sector as a starting point to identify frontline bank employees in Riyadh. The researcher personally knows most of the main group members, and others were identified through social media platforms such as LinkedIn, Twitter, Snapchat, and Facebook. The researcher asked the panel members to refer and forward the survey to their colleagues and friends from the target population based on the criteria provided by the researcher.

After identifying the sampling method used for this study, the next step is to determine the sample size. There are different approaches to calculating the appropriate sample size for multiple regression (Pallant, 2020). However, the researcher used the table developed by Krueger (2001) to determine the minimum sample size. This method requires three inputs: “population size, confidence level, and confidence interval” (Krueger, 2001, p. 249). Accordingly, the minimum sample size with a 95% confidence level and 5% confidence interval for the estimated target population of 13,993 employees
was 377. This sample size exceeded the minimum sample size of 200 suggested by some scholars (Barlett et al., 2001; Comrey & Lee, 1992).

**Research Variables**

This study aimed to investigate the relationship between certain variables in the Saudi banking sector. The researcher adopted the job demands-resources (JD-R) model of work engagement developed by Bakker and Demerouti (2008) to build the conceptual framework with four variables based on the research questions. Transformational leadership is the independent variable, work engagement is the mediating variable, workload is the moderating variable, and turnover intention is the dependent variable.

**Independent Variable**

The independent variable in this study, transformational leadership, has five dimensions: idealized influence attributes, idealized influence behaviors, inspirational motivation, intellectual stimulation, and individualized consideration (Avolio & Bass, 2004). This study used 20 items from the MLQ-5X developed by Avolio and Bass (1995) to measure transformational leadership. Table 3 summarizes the relevant research questions and the survey items used to score transformational leadership.
### Table 3

*Independent Variable, Research Questions, and Survey Items*

<table>
<thead>
<tr>
<th>Variable</th>
<th>Research Question</th>
<th>Survey Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transformational Leadership</td>
<td>RQ1a&amp;b</td>
<td>1. Instills pride in me for being associated with him/her</td>
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<tr>
<td></td>
<td>RQ3</td>
<td>2. Goes beyond self-interest for the good of the group</td>
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<td></td>
<td>RQ4</td>
<td>3. Acts in ways that build my respect</td>
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<td></td>
<td></td>
<td>4. Displays a sense of power and confidence</td>
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<td></td>
<td></td>
<td>5. Talks about their most important values and beliefs</td>
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<td></td>
<td></td>
<td>6. Specifies the importance of having a strong sense of purpose</td>
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<td></td>
<td></td>
<td>7. Considers the moral and ethical consequences of decisions</td>
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<td></td>
<td></td>
<td>8. Emphasizes the importance of having a collective sense of mission</td>
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<td></td>
<td></td>
<td>9. Talks optimistically about the future</td>
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<tr>
<td></td>
<td></td>
<td>10. Talks enthusiastically about what needs to be accomplished</td>
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<tr>
<td></td>
<td></td>
<td>11. Articulates a compelling vision of the future</td>
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<tr>
<td></td>
<td></td>
<td>12. Expresses confidence that goals will be achieved</td>
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<td></td>
<td></td>
<td>13. Re-examines critical assumptions to question whether they are appropriate</td>
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<tr>
<td>Variable</td>
<td>Research Question</td>
<td>Survey Item</td>
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<td></td>
<td></td>
<td>14. Seeks differing perspectives when solving problems</td>
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<td></td>
<td></td>
<td>15. Gets me to look at problems from many different angles</td>
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<tr>
<td></td>
<td></td>
<td>16. Suggests new ways of looking at how to complete assignments</td>
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<td></td>
<td></td>
<td>17. Spends time teaching and coaching</td>
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<td></td>
<td></td>
<td>18. Treats me as an individual rather than just a member of a group</td>
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<tr>
<td></td>
<td></td>
<td>19. Considers me as having different needs, abilities, and aspirations from others</td>
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<tr>
<td></td>
<td></td>
<td>20. Helps me to develop my strengths</td>
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</tbody>
</table>

**Mediating Variable**

This study examined work engagement as a mediating variable in the relationship between the independent variable (transformational leadership) and the dependent variable (turnover intention). The dimensions of the mediating variable are “vigor, dedication, and absorption” (Schaufeli & Bakker, 2004, p. 2). The researcher employed the 9-item UWES-9 developed by Schaufeli et al. (2006) to measure the three dimensions of work engagement. Table 4 presents a summary of the relevant research questions and the survey items that measure work engagement.
Moderating Variable

This research also examined the moderating impact of workload (i.e., job demand) on the relationship between transformational leadership and work engagement. The researcher adopted this moderating effect in line with the JD-R model (Bakker & Demerouti, 2008) to understand how frontline employees who interact directly with bank customers perceive their workload in the context of the Saudi banking sector. The workload was measured using the Quantitative Workload Inventory (QWI), a 5-item scale developed by Spector and Jex (1998). Table 5 lists the related research questions and the five items in the survey used to measure workload.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Research Question</th>
<th>Survey Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work Engagement</td>
<td>RQ1a</td>
<td>1. At my job, I feel bursting with energy</td>
</tr>
<tr>
<td></td>
<td>RQ2</td>
<td>2. At my job, I feel strong and vigorous</td>
</tr>
<tr>
<td></td>
<td>RQ3</td>
<td>21. When I get up in the morning, I feel like going to work</td>
</tr>
<tr>
<td></td>
<td>RQ4</td>
<td>3. I am enthusiastic about my job</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. My job inspires me</td>
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<tr>
<td></td>
<td></td>
<td>5. I am proud of the work that I do</td>
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<td></td>
<td></td>
<td>22. I feel happy when I am working intensely</td>
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<tr>
<td></td>
<td></td>
<td>6. I am immersed in my work</td>
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<td></td>
<td></td>
<td>7. I get carried away when I’m working</td>
</tr>
</tbody>
</table>
Dependent Variable

Turnover intention (i.e., the dependent variable) was assessed using the Intention to Quit Scale (IQS) developed by Crossley et al. (2002). This instrument utilizes a 5-point Likert scale with responses ranging from 1 (strongly disagree) to 5 (strongly agree).

Table 6 presents the relevant research questions and survey items for this variable.

Table 5
Moderating Variable, Research Questions, and Survey Items

<table>
<thead>
<tr>
<th>Variable</th>
<th>Research Question</th>
<th>Survey Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Workload</td>
<td>RQ4</td>
<td>1. How often does your job require you to work very fast?</td>
</tr>
<tr>
<td></td>
<td></td>
<td>2. How often does your job require you to work very hard?</td>
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<tr>
<td></td>
<td></td>
<td>3. How often does your job leave you with little time to get things done?</td>
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<tr>
<td></td>
<td></td>
<td>4. How often is there a great deal to be done?</td>
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<tr>
<td></td>
<td></td>
<td>5. How often do you have to do more work than you can do well?</td>
</tr>
</tbody>
</table>

Table 6
Dependent Variable, Research Questions, and Survey Items

<table>
<thead>
<tr>
<th>Variable</th>
<th>Research Question</th>
<th>Survey Item</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover Intention</td>
<td>RQ1b</td>
<td>1. I intend to leave the bank soon</td>
</tr>
<tr>
<td></td>
<td>RQ2</td>
<td>2. I plan to leave the bank in the next little while</td>
</tr>
<tr>
<td></td>
<td>RQ3</td>
<td>3. I will quit the bank as soon as possible</td>
</tr>
<tr>
<td></td>
<td></td>
<td>4. I do not plan on leaving the bank soon</td>
</tr>
<tr>
<td></td>
<td></td>
<td>5. I may leave this bank before too long</td>
</tr>
</tbody>
</table>
Instrumentation

The survey instrument utilized in this study was compiled from four existing and validated instruments to produce a single web-based survey questionnaire to measure the four constructs: transformational leadership, work engagement, workload, and turnover intention. The survey comprised 39 items in four sections. It includes 20 items from the MLQ Form 5X-Short, nine items from the UWES, five items from the QWI, and five items from the IQS. Published studies have previously validated all four measurement tools (Avolio & Bass, 1995; Crossley et al., 2002; Schaufeli et al., 2006; Spector & Jex, 1998).

Multifactor Leadership Questionnaire (MLQ-5X)

The participants answered certain questions from the MLQ-5X to rate their managers’ transformational leadership behaviors. The MLQ was developed by Avolio and Bass (1995) to measure transformational, transactional, and passive-avoidant leadership styles through 45 items. Among these, 20 items measure transformational leadership behaviors in terms of idealized influence attributes, idealized influence behaviors, inspirational motivation, intellectual stimulation, and individualized consideration (Avolio & Bass, 2004). The items are rated on a 5-point Likert scale from 0 (not at all) to 4 (frequently, if not always). The MLQ has two versions: one for leaders to assess themselves (leader form) and another for employees to rate their managers (rater form). This study used the rater form to measure employees’ perceptions of their direct managers’ behaviors. The MLQ is available in different languages, including Arabic,
through Mind Garden. Its reliability is acceptable, with a Cronbach’s alpha between 0.78 and 0.94.

**Utrecht Work Engagement Scale (UWES-9)**

Work engagement has been conceptualized in different settings, industries, and cultures. As a result, different instruments have emerged to measure work engagement, such as the Employee Engagement Survey (James et al., 2011), Gallup Workplace Audit (Harter et al., 2002), and UWES (Schaufeli et al., 2002). In addition, the UWES has been used in various contexts and translated into more than 20 languages (Schaufeli & Bakkar, 2003).

There are different versions of the UWES. The first has 24 items (Schaufeli et al., 2002); the second (UWES-17) has 17 items, with a Cronbach’s alpha of 0.80 to 0.90 (Schaufeli et al., 2006); and the third (UWES-9) has nine items that measure the three dimensions of work engagement (i.e., vigor, dedication, and absorption), with a Cronbach’s alpha between 0.85 and 0.92 (Schaufeli et al., 2006). The items are rated on a 7-point Likert scale from 0 (never) to 6 (always). The researcher chose the UWES-9 to measure work engagement as a mediating variable in this study.

**Quantitative Workload Inventory (QWI)**

This study used the QWI to measure participant workload. The QWI, developed by Spector and Jex (1998), has five items, with a Cronbach’s alpha of 0.82 across 15
studies. The items are rated on a 5-point Likert scale, ranging from 0 (less than once per month or never) to 4 (several times per day). Different versions have 5–8 items, but the latest has five.

**Intention to Quit Scale (IQS)**

Different studies have used different scales to measure turnover intention. In this study, the researcher used the IQS developed by Crossley et al. (2002). The IQS has five items and uses a 7-point Likert scale, with responses ranging from 0 (strongly disagree) to 6 (strongly agree). Several studies have used this scale, which is considered a reliable scale in the Saudi banking industry context with a high consistency, marked by a Cronbach’s alpha of 0.90 (Aldhuwaihi et al., 2012) and 0.92 (Alqarni, 2018).

**Data Collection**

Before starting data collection, the researcher completed several steps, including (1) developing the survey questionnaire using the Survey Qualtrics website, (2) translating the instruments, (3) testing the instruments’ content validity and reliability (using feedback from a panel of experts and a pilot study), (4) obtaining Institutional Review Board (IRB) approval, and (5) distributing the survey.
**Developing the Survey**

The researcher developed the survey questionnaire for this research utilizing the Qualtrics survey tool licensed by the Pennsylvania State University. The survey combined 39 items adopted from four different validated instruments (Creswell & Creswell, 2018). It ultimately included 20 items from the MLQ5x-Short instrument (Avolio & Bass, 1995), nine items from the UWES-9 instrument (Schaufeli et al., 2006), five items from the QWI instrument (Spector & Jex, 1998), and five items from the IQS instrument (Crossley et al., 2002) to measure transformational leadership, work engagement, workload, and turnover intention, respectively. In addition to the 39 items adopted from existing measurement tools, this study used six descriptive items to collect demographic information about the participants in this study (i.e., gender, nationality, age, marital status, level of education, and years of experience in the current organization). Therefore, the total number of items included in the survey questionnaire was 45 (see Appendix B).

**Instrument Translation**

As the participants’ first language is Arabic, the questionnaire was translated from English into Arabic. To ensure the accuracy of the translation, the researcher used back-translation (Maneesriwongul & Dixon, 2004; McGorry, 2000). This process comprises several steps to confirm that a translation does not change the meaning of the items. First, two bilingual HRD/OD practitioners and scholars who are native Arabic speakers and fluent in English translated the questionnaire into Arabic. Two different experts with the
same linguistic ability then translated that version back into English. The researcher subsequently compared the two English versions and modified the Arabic version if there were any inconsistencies between the original and translated versions.

Instrument Validity and Reliability

According to Creswell and Creswell (2018), validity and reliability should be evaluated when combining different instruments into a single instrument. Therefore, the data collection process for this study involved three stages: a field test, a pilot study, and the main study.

Instrument Validity

Validity refers to the truthfulness of findings (Altheide & Johnson, 1994). Creswell and Creswell (2018) stated that testing for validity helps ensure that a questionnaire will measure what it intends to measure. The researcher tested the instrument validity by asking a panel of experts who are familiar with the topic to assess the instrument’s content validity as a field test. The panel of experts in this study included (a) two human resource managers working in two major commercial banks in Saudi Arabia and (b) three employees working in different branches of commercial banks in Riyadh. The researcher asked the experts to review the instrument and provide feedback regarding the content in terms of appropriateness and relevance to the banking sector.
context. According to feedback from the panel, the questionnaire was revised and improved.

Pilot Study

The researcher conducted a pilot study to refine and evaluate the instrument’s reliability (Sampson, 2004). Reliability refers to the stability of the findings (Altheide & Johnson, 1994). This step helped identify any issues affecting the data before conducting the main study (Marshall & Rossman, 2011). The literature recommends at least 30 participants for a pilot study (Farmer & Rojewski, 2001). The pilot test in this study targeted 40 employees (about 10% of the target sample) working in different branches of commercial banks in Riyadh. The employees who participated in the pilot test did not participate in the main study.

The researcher shared the hyperlink to the electronic survey with the 40 participants in this pilot test. The submission process took one week. At the end of the week, there were 33 valid responses ready to be analyzed, while the other seven were incomplete. The data were then entered into the SPSS program to obtain Cronbach’s alpha coefficients for the instrument used in this study. Cronbach’s alpha (α) is commonly used to identify the internal consistency of multi-item instruments. Its value ranges from 0 to 1. A score of Cronbach’s $\alpha \geq 0.70$ is considered acceptable (Urdan, 2010). The Cronbach’s $\alpha$ for the pilot test results ranged from 0.92 to 0.97. These results indicate that all instruments used in the survey reached optimal values for internal consistency.
Institutional Review Board (IRB) Approval

According to the Pennsylvania State University regulations and policies, obtaining IRB approval was mandatory to start the data collection process for the main study. Thus, after developing the questionnaire, translating it into Arabic, conducting a field test and pilot study, and establishing the final version for the main study, the researcher prepared and submitted the required application and materials electronically to the Pennsylvania State University IRB. The board reviewed this research to ensure the protection of human subjects (i.e., participants). On November 11, 2021, the Office for Research Protections (ORP) at the Pennsylvania State University “determined that the proposed study did not require formal IRB review because the research met the criteria for exempt research according to the policies of this institution and the provisions of applicable federal regulations” (see Appendix C).

Distributing the Survey

As a result of the COVID-19 pandemic, visiting the target sample in person was not an option. It was also impossible to obtain the sample frame – such as employees’ names, e-mail addresses, and phone numbers – from commercial bank officials operating in Riyadh. Therefore, the researcher decided to recruit participants through different social media platforms – such as WhatsApp, Twitter, and LinkedIn – and personal messages via e-mail. After obtaining IRB approval to conduct the main study, the researcher distributed the survey between the months of November and December 2021. The survey questionnaire was developed using the Pennsylvania State University Qualtrics
website. This step was in line with the pilot study, in which an online survey was used to collect data.

The survey questionnaire implementation procedure followed the recommendations of Dillman et al. (2014). Dillman and his colleagues developed the tailored design method (TDM), which provides a framework for survey creation and implementation. This method has yielded high response rates and reduced common error types throughout the survey process (Dillman et al., 2014). The foundation for the TDM is understanding the factors that might motivate potential participants to complete the survey. These factors can play an essential role in maximizing response rates and reducing common kinds of errors (Dillman et al., 2014). The researcher in the current study electronically distributed the survey to about 1,000 frontline employees working in commercial banks in Riyadh.

The hyperlink to the survey was sent through personal e-mail and WhatsApp messages to 25 employees as the primary group of participants in the study. In addition to the link to the survey, the messages included brief information about the research, including the topic and purpose of the study. Most of the primary participants know the researcher personally as a former colleague from different branches of commercial banks in Riyadh. The remaining participants were identified from different social media platforms. Each of the primary participants agreed to refer and forward the message containing an invitation and a link to the survey to at least 40 of their colleagues and friends from the target population and encourage them to participate in this study. The eligibility screening process was applied before obtaining informed consent and enabling participants to start the survey questionnaire.

This study used different approaches to enhance the participants' response rate during the six-week period of data collection. First, the researcher sent a bi-weekly friendly
reminder message to the primary group of participants to urge them to submit their responses and remind their recruited participants (friends and coworkers) to do the same. These reminder messages, along with appreciation notes, were intended to achieve a high response rate (Creswell & Creswell, 2018; Dillman et al., 2014). Moreover, the potential participants need to trust the source who sent them the survey link before opening it (Dillman et al., 2014; Fowler, 2014). The 25 primary participants trusted the researcher and forwarded the invitation messages to their friends and colleagues who trusted them.

Data Analysis

When the data collection period ended, the data were downloaded directly from the Pennsylvania State University Qualtrics website into the IBM Statistical Package for the Social Sciences version 26 (SPSS-28) and coded in preparation for analysis. Using a moderated mediation model, the researcher examined the complex relationship proposed in this study between transformational leadership, work engagement, workload, and turnover intention. This model is also called a conditional process analysis. The software used to analyze the moderated mediation model effect was PROCESS Model 7 (Hayes, 2022), as illustrated in Figure 3. The PROCESS package was installed in SPSS.
Chapter Summary

This chapter provided an overview of the study methodology. It described the study population, sampling method, and variables (independent, dependent, mediating, and moderating). The chapter also detailed the development of the questionnaire, including translation into Arabic and subsequent data collection and analysis.
Chapter 4

Results

Survey data were collected from the frontline workforce working in commercial banks in Riyadh to investigate the relationship between transformational leadership and turnover intention through the mediating effect of work engagement and the moderating impact of workload. This chapter details the results of the data analysis, including descriptive statistics, tests of reliability, and statistical tests to answer the research questions.

Research Questions

RQ1. To what extent does transformational leadership influence (a) work engagement and (b) turnover intention?

RQ2. To what extent does work engagement influence turnover intention?

RQ3. To what extent does work engagement mediate the relationship between transformational leadership and turnover intention?

RQ4. To what extent does workload moderate the relationship between transformational leadership and work engagement?
Descriptive Statistics

Demographic Profiles

In this study, a total of 1,000 surveys were electronically distributed to frontline employees working in the Saudi banking sector in Riyadh. A total of 396 participants who submitted complete and valid survey responses were included in the sample. There were no missing data entries because the researcher selected the Qualtrics feature that did not allow participants to move to the following section or submit the survey until they completed all questions. As a result, the total number of valid responses ready for analysis is 396, exceeding the minimum sample size calculated in the previous chapter, 377 subjects. Accordingly, the response rate for the research survey questionnaire was about 40%.

Table 7 displays the frequency and percentage of each demographic. The collected demographic information included the participants’ nationality, gender, age, marital status, education level, and years of experience at their current bank. The majority of the participants were Saudi citizens ($n = 374, 94.4\%$). Moreover, most of the participants were men ($n = 323, 81.6\%$), and slightly more than half of the participants were in the 30–39 years age group ($n = 223, 56.3\%$). Furthermore, the majority of participants were married ($n = 263, 66.4\%$), and most participants had attained a Bachelor’s degree as their highest level of education ($n = 229, 57.8\%$). Last but not least, the most significant proportion of participants had been with their current organization for 6–10 years ($n = 155, 39.1\%$).
Table 7

Sample Demographic Characteristics

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>n</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nationality</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saudi</td>
<td>374</td>
<td>94.4</td>
</tr>
<tr>
<td>Non-Saudi</td>
<td>22</td>
<td>5.6</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>323</td>
<td>81.6</td>
</tr>
<tr>
<td>Female</td>
<td>73</td>
<td>18.4</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18–29 years</td>
<td>103</td>
<td>26.0</td>
</tr>
<tr>
<td>30–39 years</td>
<td>223</td>
<td>56.3</td>
</tr>
<tr>
<td>40–49 years</td>
<td>66</td>
<td>16.7</td>
</tr>
<tr>
<td>50–59 years</td>
<td>4</td>
<td>1.0</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>127</td>
<td>32.1</td>
</tr>
<tr>
<td>Married</td>
<td>263</td>
<td>66.4</td>
</tr>
<tr>
<td>Divorced</td>
<td>6</td>
<td>1.5</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High school</td>
<td>51</td>
<td>12.9</td>
</tr>
<tr>
<td>Diploma</td>
<td>110</td>
<td>27.8</td>
</tr>
<tr>
<td>Bachelor degree</td>
<td>229</td>
<td>57.8</td>
</tr>
<tr>
<td>Master's degree or higher</td>
<td>6</td>
<td>1.5</td>
</tr>
<tr>
<td>Years of experience in the current bank</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Less than a year</td>
<td>18</td>
<td>4.5</td>
</tr>
<tr>
<td>1–5 years</td>
<td>83</td>
<td>21.0</td>
</tr>
<tr>
<td>6–10 years</td>
<td>155</td>
<td>39.1</td>
</tr>
<tr>
<td>11–15 years</td>
<td>79</td>
<td>19.9</td>
</tr>
<tr>
<td>16–20 years</td>
<td>46</td>
<td>11.6</td>
</tr>
<tr>
<td>More than 20 years</td>
<td>15</td>
<td>3.8</td>
</tr>
</tbody>
</table>

Reliability, Linearity, and Normality

Before examining the research questions for this study, the researcher tested the regression assumptions of reliability and normality to ensure valid and reliable study
results (Cohen et al., 2003). Although reliability was revised during the pilot study, it was also reevaluated after the main study’s completion to verify Cronbach’s alpha. Table 8 displays descriptive statistics and Cronbach’s alpha reliability coefficients for the study variables. One negatively worded question under the construct of turnover intention (Turnover Intention-Q4 “I do not plan on leaving the bank soon”) was reverse coded before calculating the reliability coefficient and composite scores. The reliability coefficients ranged in value from .90 to .96, indicating that all of the constructs had high inter-item consistency.

Skewness and kurtosis values were also checked to assess the normality of the variables. Westfall and Henning (2013) noted that skewness values that exceed 2.00 in magnitude and kurtosis values that exceed 3.00 might indicate severe deviation from normality. However, as shown in Table 8, the skewness and kurtosis values indicated that the data were not severely skewed.

Table 8

Descriptive Statistics and Reliability for Study Variables

<table>
<thead>
<tr>
<th>Variable</th>
<th>M</th>
<th>SD</th>
<th>Skewness</th>
<th>Kurtosis</th>
<th>No. of Items</th>
<th>α</th>
</tr>
</thead>
<tbody>
<tr>
<td>Transformational leader</td>
<td>3.06</td>
<td>0.73</td>
<td>0.01</td>
<td>-0.44</td>
<td>20</td>
<td>.96</td>
</tr>
<tr>
<td>Work engagement</td>
<td>4.42</td>
<td>1.01</td>
<td>-0.11</td>
<td>-0.01</td>
<td>9</td>
<td>.95</td>
</tr>
<tr>
<td>Workload</td>
<td>3.36</td>
<td>0.73</td>
<td>-0.34</td>
<td>-0.02</td>
<td>5</td>
<td>.90</td>
</tr>
<tr>
<td>Turnover intention</td>
<td>3.79</td>
<td>1.04</td>
<td>-0.13</td>
<td>0.01</td>
<td>5</td>
<td>.95</td>
</tr>
</tbody>
</table>

Linearity was assessed by examining scatterplots of all research variables (see Figure 4). The scatterplots did not reveal any nonlinear trends between the variables.
under investigation. Figure 4 also shows that the data points for all study variables, including transformational leadership, work engagement, workload, and turnover intention, are normally distributed.

**Figure 4**

*Scatterplot Matrix and Histogram of the Study Variables*

*Note. TL = Transformational Leadership; WE = Work Engagement; WL = Workload; TI = Turnover Intention.*
Testing the Research Questions

Regression analysis was performed in SPSS using the Hayes PROCESS macro to answer the research questions (see Figure 5). First, to test the direct relationships between the variables (Research Questions 1 and 2), simple linear regressions were performed. Second, to test for mediation and moderation (Research Questions 3 and 4), conditional process analysis was performed using PROCESS Model 7 (moderated mediation). Confidence intervals for indirect effects were estimated using 5000 bootstrapped samples, and mean centering was performed for all variables that defined products.

Figure 5

Statistical Diagram of PROCESS Model 7

Testing the Direct Relationship Among Variables

To answer Research Question 1, linear regressions were performed with transformational leadership as the independent variable and work engagement and turnover intention as the dependent variables. Table 9 displays the results of the regressions. The regression with transformational leadership predicting work engagement produced significant results \( F (1, 394) = 300.53, p < .001, R^2 = 0.43 \); transformational leadership was a significant positive predictor of work engagement \( B = 0.91, p < .001 \). Specifically, a one-point increase in transformational leadership was associated with a 0.91-point increase in work engagement. The regression with transformational leadership predicting turnover intention also produced significant results \( F (1, 394) = 149.73, p < .001, R^2 = 0.28 \); transformational leadership was a significant negative predictor of turnover intention \( B = -0.74, p < .001 \). Specifically, a one-point increase in transformational leadership was associated with a 0.74-point decrease in turnover intention.

Table 9

Regression Results with Transformational Leadership Predicting Work Engagement and Turnover Intention

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variable</th>
<th>( B )</th>
<th>SE</th>
<th>( t )</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work engagement</td>
<td>(Constant)</td>
<td>1.66</td>
<td>0.16</td>
<td>10.08</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Transformational leadership</td>
<td>0.91</td>
<td>0.05</td>
<td>17.34</td>
<td>&lt; .001</td>
</tr>
<tr>
<td>Turnover intention</td>
<td>(Constant)</td>
<td>6.06</td>
<td>0.19</td>
<td>31.76</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Transformational leadership</td>
<td>-0.74</td>
<td>0.06</td>
<td>-12.24</td>
<td>&lt; .001</td>
</tr>
</tbody>
</table>
To answer Research Question 2, a linear regression was performed with work engagement as the independent variable and turnover intention as the dependent variable. Table 10 displays the results of the regression. The regression produced significant results ($F(1, 394) = 232.85, p < .001, R^2 = 0.37$); work engagement was a significant negative predictor of turnover intention ($B = -0.63, p < .001$). A one-point increase in work engagement was associated with a 0.63-point decrease in turnover intention.

**Table 10**

*Regression Results with Work engagement Predicting Turnover Intention*

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variable</th>
<th>$B$</th>
<th>SE</th>
<th>$t$</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover intention</td>
<td>(Constant)</td>
<td>6.56</td>
<td>0.19</td>
<td>35.21</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Work engagement</td>
<td>-0.63</td>
<td>0.04</td>
<td>-15.26</td>
<td>&lt; .001</td>
</tr>
</tbody>
</table>

**Testing the Moderated Mediation Effects**

Moderated mediation analysis is also called a conditional indirect effect. Hayes (2022) stated that “The mechanism linking X to Y can be said to be conditional if the indirect effect of X on Y through M is contingent on a moderator” (p. 329). PROCESS Model 7 was computed to answer Research Questions 3 and 4. The independent variable (X) was transformational leadership, the dependent variable (Y) was turnover intention, the mediator variable (M) was work engagement, and the moderator variable (W) was workload.
In this research, the moderation mediation model is translated into a statistical model resulting in two regression equations to represent the conditional indirect effect process:

\[
WE = iWE + a1TL + a2WL + a3TL \ast WL + eWE \quad \text{(Regression 1)}
\]

\[
TI = iTI + bWE + c TL + eTI, \quad \text{(Regression 2)}
\]

This conditional process model in this study is nothing more than a simple mediation model with a moderation of the indirect effect of \(X\) on \(Y\) through \(M\) (Hayes, 2022).

**Mediation Analysis**

The model illustrated in figure 6 represents a simple mediation used to answer Research Question 3. The independent variable in any mediation model affects the dependent variable through direct and indirect paths (Hayes, 2022). Accordingly, the direct effect of transformational leadership on turnover intention holding work engagement constant is indicated by the coefficient \(c'\). On the other side, the indirect effect of transformational leadership on turnover intention through work engagement. The indirect effect includes path \(a\), from transformational leadership to work engagement, and path \(b\), from work engagement to turnover intention. Hence, the product of \(a\) and \(b\) represents the indirect effect.

Moreover, the total effect of transformational leadership on turnover intention, denoted here as \(c\), equals the sum of transformational leadership's direct and indirect effects \((c = c' + ab)\). This relationship can be rewritten as \(ab = c - c'\), in which the indirect effect is the difference between total effects and the direct effect (Hayes, 2022).
Table 11 displays the mediation model results. The regression results were significant, (F (2, 393) = 130.18, p < .001, R² = 0.40). Transformational leadership was a significant negative predictor of turnover intention after controlling for work engagement (b = -0.31, t = -4.20, p < .001), indicating that work engagement did not completely mediate the relationship between transformational leadership and turnover intention. Also, the work engagement was a significant negative predictor of turnover intention after controlling for transformational leadership (b = -0.48, t = -8.97, p < .001).

Table 11

Mediation Model Results

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variable</th>
<th>B</th>
<th>SE</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Turnover intention</td>
<td>(Constant)</td>
<td>5.91</td>
<td>0.24</td>
<td>24.65</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Transformational leadership</td>
<td>-0.31</td>
<td>0.07</td>
<td>-4.20</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Work engagement</td>
<td>-0.48</td>
<td>0.05</td>
<td>-8.97</td>
<td>&lt; .001</td>
</tr>
</tbody>
</table>
To determine if partial mediation occurred, 95% confidence intervals were estimated for the indirect effect of transformational leadership on turnover intention through work engagement. The indirect effects were estimated at the moderator's 16th, 50th, and 84th percentiles (see Table 12). None of the 95% confidence intervals contained zero, indicating that there was a significant negative indirect effect of transformational leadership on turnover intention through work engagement. These results provide evidence of partial mediation.

**Table 12**

*Indirect Effects of Transformational Leadership on Turnover Intention through Work Engagement Moderated by Workload*

<table>
<thead>
<tr>
<th>Value of Workload (Percentile)</th>
<th>Estimate of Indirect Effect</th>
<th>Lower</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>-.74 (16th)</td>
<td>-.27</td>
<td>-.37</td>
<td>-.19</td>
</tr>
<tr>
<td>.00 (50th)</td>
<td>-.42</td>
<td>-.52</td>
<td>-.32</td>
</tr>
<tr>
<td>.74 (84th)</td>
<td>-.57</td>
<td>-.71</td>
<td>-.43</td>
</tr>
</tbody>
</table>

**Moderation Analysis**

Figure 7 shows the simple moderation influence of workload on the magnitude of the causal effect of transformational leadership on work engagement. Moderation is also known as interaction. Statistically, moderation analysis in this study is conducted by testing for interaction between workload and transformational leadership (TL*WL) in a model of work engagement.
Figure 7

Simple Moderation Model

Table 13 displays the moderation model results. The regression produced significant results ($F(3, 392) = 130.72, p < .001, R^2 = 0.50$). Transformational leadership was a significant positive predictor of work engagement after controlling for workload ($B = 0.87, p < .001$), and workload was a significant positive predictor of work engagement ($B = 0.19, p < .001$). The interaction between transformational leadership and workload was also significant ($B = 0.42, p < .001$), indicating that workload moderated the relationship between transformational leadership and work engagement.
Table 13

*Moderation Model Results*

<table>
<thead>
<tr>
<th>Dependent Variable</th>
<th>Independent Variable</th>
<th>B</th>
<th>Std. Error</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work engagement</td>
<td>(Constant)</td>
<td>4.37</td>
<td>0.04</td>
<td>117.78</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Transformational leadership</td>
<td>0.87</td>
<td>0.05</td>
<td>17.09</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Workload</td>
<td>0.19</td>
<td>0.05</td>
<td>3.64</td>
<td>&lt; .001</td>
</tr>
<tr>
<td></td>
<td>Trans x Workload</td>
<td>0.42</td>
<td>0.06</td>
<td>6.71</td>
<td>&lt; .001</td>
</tr>
</tbody>
</table>

The conditional indirect effect of transformational leadership on turnover intention through the mediator work engagement and represented by the function \((a_1 + a_3 \times WL) \times b\), where \(a_3 \times b\) indicates the moderated mediation effect. Figure 8 represents the regression analysis results of PROCESS Model 7 in a statistical format.

**Figure 8**

*Statistical Research Model with Regression results*

\(\sigma_1 = .87\)

\(\sigma_2 = .19\)

\(b = -.48\)

\(c' = -.31\)

\(\sigma_3 = .42\)

*Note. TL = Transformational Leadership; WE = Work Engagement; WL = Workload; TI = Turnover Intention.*
Figure 9 displays the slopes of the regression lines at the 16th, 50th, and 84th percentiles of workload. A 95% confidence interval for the moderated mediation index was estimated to determine if moderated mediation occurred. The 95% confidence interval did not contain zero [-0.28, -0.13], indicating that the indirect effect of transformational leadership on turnover intention through work engagement was significantly moderated by workload.

**Figure 9**

*Relationship between Transformational Leadership, Work Engagement, and Workload*

*Note:* Relationship Between Transformational Leadership (TL) and Work Engagement (WE) at Low (16th Percentile = -.74), Average (50th Percentile = .00), and High (84th Percentile = .74) Levels of Workload (WL).
The graph shows a steeper gradient for high and average workload. The impact of transformational leadership on work engagement is much stronger at high and average workload. However, at lower workload, the line tends to straighten. This shows that at lower workload, the increase in transformational leadership does not lead to similar change in the work engagement as at high and average workload. In other words, lower workload weakens the impact of transformational leadership on work engagement.

Chapter Summary

This chapter presented the results of the analysis conducted on the collected data from 396 participants. The regression analysis was performed in SPSS using the Hayes PROCESS Model 7. The results demonstrated that transformational leadership was positively related to work engagement and negatively related to turnover intention. In addition, work engagement was negatively related to turnover intention. A significant indirect effect was also found, suggesting that work engagement partially mediated the relationship between transformational leadership and turnover intention. Furthermore, there was a significant interaction between transformational leadership and workload, indicating that workload moderated the relationship between transformational leadership and work engagement. The final chapter contains a discussion of these results and suggestions for future research.
Chapter 5
Discussion, Conclusion, and Recommendations

The main goal of this research project was to examine the moderated mediation model of job engagement and workload in the relationship between transformational leadership, work engagement, turnover intention, and workload. The first section of this chapter outlines the study's purpose, research questions, research methodology, and research findings. The second section of the chapter discusses the significance of the study results to scholars and practitioners. Finally, the last section concludes with a discussion of the implications of the study findings, including limitations and recommendations for future research.

Summary

Purpose of the Research

This quantitative research project aimed to study the effect of transformational leadership on turnover intention among employees in the banking sector in Saudi Arabia, including work engagement as a mediating factor and workload as a moderating factor. The study sought to explain the holistic and complex relationship between these research variables by adopting the job demands-resources (JD-R) model.
Research Questions

This quantitative research was guided by the following questions regarding the relationship between transformational leadership and turnover intention:

RQ1. To what extent does transformational leadership influence (a) work engagement and (b) turnover intention?

RQ2. To what extent does work engagement influence turnover intention?

RQ3. To what extent does work engagement mediate the relationship between transformational leadership and turnover intention?

RQ4. To what extent does workload moderate the relationship between transformational leadership and work engagement?

Research Procedures

In order to answer the research questions and investigate the association between transformational leadership, work engagement, workload, and intention to quit, the researcher combined 39 items from four existing and validated instruments for this study: the Multifactor Leadership Questionnaire (MLQ5x-Short; Avolio & Bass, 1995), the Utrecht Work Engagement Scale (UWES-9; Schaufeli et al., 2006), the Quantitative Workload Inventory (QWI; Spector & Jex, 1998), and the Intention to Quit Scale (IQS) by Crossley et al. (2002), to measure transformational leadership, work engagement, workload, and turnover, respectively. In addition to the 39 items adopted from existing measurement tools, the researcher used six descriptive items to collect demographic information about the participants (i.e., gender, nationality, age, marital status, level of
education, and years of experience in the current organization). Accordingly, the total number of items included in the survey questionnaire was 45 (see Appendix B).

The reliability and validity of the developed survey questionnaire were closely examined. The questionnaire was translated from English into Arabic and the researcher tested the translation accuracy by using back-translation (Maneesriwongul & Dixon, 2004; McGorry, 2000). The validity was further assessed by asking a panel of experts familiar with the topic to assess the instrument’s content validity. The researcher then conducted a pilot study to test the instrument reliability and identify any barriers to data collection before conducting the main study (Marshall & Rossman, 2011). Once Institutional Review Board (IRB) approval was received, the researcher started collecting data. The data were collected from frontline employees working in commercial bank branches in Riyadh, Saudi Arabia via an online self-report questionnaire survey on Penn State Qualtrics.

The researcher electronically distributed 1,000 surveys, and a total of 396 participants submitted complete and valid survey responses and were included in the sample. There were no missing data entries, because the researcher selected the Qualtrics feature that did not allow the participants to move to the following sections or submit the survey until they completed all questions. The total number of responses exceeded the minimum sample size, which was 377. The response rate for the study survey was about 40%. Lastly, the researcher employed a moderated mediation model to examine the relationship between transformational leadership, work engagement, workload, and intention to quit. The regression analysis was performed in SPSS-28 using the Hayes PROCESS Model 7.


**Discussion and Conclusions**

**Summary of Findings**

The research questions were developed to investigate the underlying in which transformational leadership influences voluntary turnover through work engagement and workload. The Hayes PROCESS macro in SPSS was used for regression analysis. First, basic linear regressions were used to investigate the direct correlations between the variables (RQ1 & RQ2). The researcher then performed conditional process analysis using PROCESS Model 7 to assess mediation and moderation (RQ3 & RQ4). Accordingly, the research results indicated that the indirect effect of transformational leadership on turnover intention through work engagement was significantly moderated by workload.

The data collected from 396 participants were analyzed using the IBM Statistical Package for the Social Sciences version 26 (SPSS-28). However, before examining the research questions, the researcher tested the regression assumptions of reliability and normality to ensure valid and reliable study results (Cohen et al., 2003). Reliability was reevaluated after the main study’s completion to verify Cronbach’s alpha, as it was evaluated earlier when the researcher conducted the pilot study. The results showed that the reliability coefficients ranged in value from .90 to .96, indicating that all of the constructs had high inter-item consistency. At the same time, the findings confirmed the normality linearity of variables under investigation.
Regarding Research Question 1, transformational leadership was the independent variable, and work engagement and turnover intention were the dependent variables. The researcher performed a linear regression analysis for these variables. The regression analysis indicated that transformational leadership was a significant positive predictor of work engagement. A one-point increase in transformational leadership was associated with an increase in employee work engagement of 0.91 points. In contrast, the analysis indicated that transformational leadership was a significant negative predictor of turnover intention. A one-point increase in transformational leadership was associated with a 0.74-point decrease in turnover intention.

To answer Research Question 2, the researcher performed a linear regression analysis with work engagement as the independent variable and turnover intention as the dependent variable. This regression produced a significant result: The findings revealed that work engagement was a significant negative predictor of turnover intention. Specifically, a one-point increase in work engagement was associated with a 0.63-point decrease in turnover intention.

Regarding Research Question 3, the mediation model produced significant regression results. The results indicated that transformational leadership was a significant negative predictor of turnover intention after controlling for work engagement. Thus, work engagement did not completely mediate the relationship between transformational leadership and turnover intention. It was evident that the indirect effect of transformational leadership on turnover intention was partially mediated by work engagement.
Regarding the final research question for this study, the moderation model also produced significant regression results. The results showed that transformational leadership was a significant positive predictor of work engagement when workload was held constant, workload was a significant positive predictor of work engagement, and the interaction between transformational leadership and workload was significant. Thus, workload moderated the relationship between transformational leadership and work engagement.

However, the impact of transformational leadership on work engagement is much stronger at the high and average workload. These results imply that by adopting transformational leadership behaviors and maintaining an average or high workload, frontline employees in the Saudi banking sector would be more involved and encouraged to perform at their best and stay in their organizations.

Overall, it was evident that moderated mediation occurred, according to which the indirect effect of transformational leadership on turnover intention through work engagement was significantly moderated by workload.

Discussion

This study aimed to examine the role of work engagement (i.e., the mediator variable) and workload (i.e., the moderator variable) in the relationship between transformational leadership (i.e., the independent variable) and turnover intention (i.e., the dependent variable) among the frontline workforce in the Saudi banking sector. The first part of Research Question 1 investigated the direct effects of transformational
leadership on work engagement and turnover intention. The simple linear regression results indicated that transformational leadership was a significant positive predictor of work engagement ($B = 0.91, p < .001$).

Although there are different leadership approaches (e.g., authentic, transformational, transactional, and servant leadership), transformational leadership has gained the most attention from scholars, who recognize its significant positive effects on employee performance and outcomes (Avolio et al., 2009; Avolio et al., 2013; Bono & Judge 2004; Song et al., 2012). Lai et al. (2020) found that transformational leadership motivates workers to engage and invest more energy in their tasks (unstandardized $b = .18, SE = .06; p < .001$). Mufeed (2018) arrived at similar findings, providing evidence that transformational leadership practices positively influence work engagement in higher education ($r = .508, p < 0.001$).

The second part of Research Question 1 focused on the direct relationship between transformational leadership and turnover intention. Again, the simple linear regression analysis indicated that transformational leadership was a significant negative predictor of turnover intention ($B = -0.74, p < .001$). This finding is consistent with the results of previous studies, in which researchers found that transformational leadership style is predictive of lower levels of turnover intention.

Alatawi (2017) conducted quantitative research with a correlation design to assess the association between transformational leadership and turnover intention using a web-based survey. The findings of this study revealed that transformational leadership has a negative association with turnover intention ($rs = -0.41, p < 0.01$) (Alatawi, 2017). Sahu et al. (2018) explored the same issues and found that a transformational leadership style
directly influenced employees’ quitting intentions \( (B = -0.224, p < .001) \). These findings imply that transformational leaders inspire and motivate employees to achieve organizational goals and help retain the most talented workforce. In other words, leaders who adopt this leadership approach have the potential to achieve lower rates of turnover and thereby gain a competitive edge in an unstable economy.

Research Question 2 assessed the direct effect of work engagement on turnover intention. The regression result revealed that work engagement was a significant negative predictor of turnover intention \( (B = -0.63, p < .001) \). In this regard, the findings corroborate the results of existing studies, such as the research conducted by Gyensare et al. (2017) on the role of emotional commitment and employee engagement in mediating the link between transformational leadership and the desire to leave a job. The findings showed that employee engagement negatively correlated with voluntary turnover intention \( (r = -0.21, p < 0.001) \).

Research Question 3 investigated the mediating effect of work engagement in the relationship between transformational leadership and turnover intention. The mediation model led to significant regression results \( (F (2, 393) = 130.18, p < .001, R^2 = 0.40) \). The results indicated that transformational leadership was a significant negative predictor of turnover intention after controlling for work engagement \( (B = -0.31, p < .001) \). Thus, work engagement did not completely mediate the relationship between transformational leadership and turnover intention. It was evident that the indirect effect of transformational leadership on turnover intention was partially mediated by work engagement.
This finding is partially consistent with the study conducted by Wang et al. (2020), who examined the relationship between professional identity, work engagement, job satisfaction, and turnover intention among hotel employees in China. A mediation analysis revealed a significant mediating role of work engagement in the relationship between professional identity and turnover intention ($\beta = -0.17, p < 0.01$), supporting the hypothesis proposed by the researchers (Wang et al., 2020). Another recent study examined the mediating role of work engagement in the relationship between transformational leadership and task performance and helping behaviors on the other (Lai et al., 2020). The findings revealed that work engagement mediated the positive relationship between transformational leadership and helping behaviors (unstandardized $b = .24, SE = .07; p < .001$).

The final research question in the current study examined the moderating role of workload in the relationship between transformational leadership and work engagement. The regression analysis indicated that transformational leadership was a significant positive predictor of work engagement when workload was held constant ($B = 0.87, p < .001$), workload was a significant positive predictor of work engagement ($B = 0.19, p < .001$), and the interaction between transformational leadership and workload was significant ($B = 0.42, p < .001$). Thus, workload moderated the relationship between transformational leadership and work engagement. It implies that transformational leaders in Saudi banking sector motivate their frontline employees, making them deal with workload as a challenge and work together to perform their best.

Similar studies by Harris (2020) also examined the moderating role of workload on supervisor support and work engagement. Using the JD-R model, the researchers
reported supervisor support as a prerequisite for frontline staff well-being and performance. Abualigah et al. (2021) built on the JD-R model and found that workload significantly weakened the association between religiosity and engagement, contrary to expectations.

Implications

This research project studied the complex relationship between transformational leadership, with work engagement as a mediating factor and workload as a moderating factor, on turnover intention using a moderated mediation model. The results suggest several implications for human resource development (HRD) and organization development (OD) scholars and practitioners.

Implications for Scholars

The findings of this study pose several implications for scholars. First, this study contributes to the academic field of HRD/OD as the first empirical study, to the researcher’s knowledge, to examine the relationship between transformational leadership and turnover intentions among banking sector employees in Saudi Arabia by including work engagement as a mediator and workload as moderator. Moreover, the current study adds to the existing body of literature on transformational leadership and work engagement by validating the proposed conceptual framework and applying the JD-R model. Furthermore, the findings of this study provide empirical evidence on the
associations between transformational leadership, work engagement, workload, and turnover intention in a previously unstudied context.

Literature shows that most research on transformational leadership and organizational performance has originated in the United States and Western Europe. As this research project focused on commercial bank frontline employees in Riyadh, Saudi Arabia, the findings may not be generalized to other employees and organizations in different contexts. Therefore, research in Saudi Arabia and other developing countries is needed to expand understanding of these subjects. Further research exploring these topics in different cultures and environments will provide organizations and employees with a better understanding of the role of transformational leadership, work engagement, and talent retention. In addition, using a moderated mediation model allowed this study to explain how the transformational leadership style affects employee engagement and turnover and to add to the body of knowledge on how workload affects employee commitment to their jobs.

As the topics of transformational leadership and work engagement attract increasing attention for their significant outcomes in developing countries like Saudi Arabia, further research efforts are needed. The current study serves as a starting point for HRD/OD researchers in Saudi Arabia to extend or replicate the current study in different contexts or modify the conceptual framework to examine more variables. For example, researchers may include more mediator or dependent variables. Moreover, several studies showed that a high level of workload enhanced work engagement and organizational outcomes (e.g., Harris, 2020), while other studies concluded that engagement was decreased when the workload was high (e.g., Abualigah et al., 2021). Therefore,
examining the moderating effect of workload in different industries could reveal positive or negative results.

**Implications for Practitioners**

The current research findings pose several implications for HRD/OD professionals. The study highlighted critical reasons for high turnover rates among employees in the Saudi banking sector and ways to address this issue. For example, this study can inform efforts to develop leadership practices, enhance followers’ work engagement, and evaluate assigned workloads, thereby helping commercial banks in Saudi Arabia to prevent the loss of talented employees. Moreover, HRD/OD professionals can use the findings to develop training programs and interventions to empower Saudi bank leaders and retain a more engaged workforce, potentially increasing organizational success.

The present study's findings suggest that leaders should motivate employees to reduce the turnover rate by adopting a transformational leadership style. Furthermore, the results indicate that work engagement mediated the relationship between transformational leadership and turnover intention in the study sample. Therefore, Saudi banking sector leaders and managers must modify their leadership style to boost employee engagement and recognize that the success of their activities depends on the shared values and norms within the organization. Leaders must evaluate how they can match their leadership style with the primary goal of keeping the bank workforce engaged and motivated.
Workload has also been recognized to positively influence the relationship between transformational leadership and work engagement. Hence, the leaders and managers in the Saudi banking sector will benefit from these findings by practicing transformational leadership behaviors and maintaining a challenging level of workload for their employees to motivate them to become more engaged, responsible, and committed to their organization.

Limitations

Although this research project contributed to the existing body of knowledge, there were several limitations that need to be discussed. This study was limited in scope to the frontline workforce in commercial banks in Riyadh. The researcher, therefore, focused on one department and excluded the others, narrowing the understanding of the phenomena and limiting the findings beyond that department. Likewise, the sampling method to recruit participants in this study was a non-probability method due to access difficulties. Using only one data source (i.e., online self-reported questionnaires) may generate biased data. Self-reported responses can also pose issues regarding over-reporting or under-reporting. Further, this study employed a cross-sectional design, making it impossible to examine the causality between research variables.

This study was conducted during the COVID-19 pandemic, which forced the researcher to make decisions that could affect the study's reliability. For instance, the researcher could not visit the target sample in person because of safety and health
restrictions. The pandemic context could also have affected the participant responses and how they expressed their feeling toward the variables under examination.

**Recommendations for Future Research**

In order to be able to generalize the findings in future research, researchers should expand the target population to include participants in different industries and cultures. The target population of this study was limited to commercial bank frontline employees in Riyadh. As a result, the findings cannot be applied to other cultures or industries. By expanding this population, the research would provide a more comprehensive understanding of the relationship between research variables, transformational leadership, work engagement, workload, and intention to leave in a range of contexts.

A further recommendation for future research is to use both quantitative and qualitative research methods to examine the research variables, which will provide more accurate information on the factors most affecting participants’ behaviors. This method of collecting data could involve, for example, conducting a cognitive interview as well as surveys. The interaction between the interviewer and the participants would increase the quality of the study’s findings.

Moreover, HRD/OD scholars and practitioners should extend, replicate, or modify the current research by adding or replacing variables. For example, include more or different job resources and demands. This study also needs to be replicated in a different situation, as it was conducted during the COVID-19 pandemic, which affected the behavior of employees and the outcomes of organizations. Examining the relationship
between the same variables in different circumstances would increase understanding of the underlying mechanisms and, therefore, how to attract, engage, and retain talent.

Finally, using a cross-sectional design does not allow for determining causal relationships between research variables. Instead, future research might use longitudinal data to overcome this problem and establish time sequences.


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Appendix A

Consent Form for Research

The Pennsylvania State University

Title of Project: The Role Of Work Engagement And Workload In The Relationship Between Transformational Leadership And Turnover Intention Of Commercial Bank Frontline Employees In Saudi Arabia: A Moderated Mediation Model

Principal Investigator: Ibrahim Alshebl
Address: 301 Keller Building, University Park, PA 16802
Telephone Number: 267-904-1057
Faculty Advisor: Dr. William J. Rothwell
Faculty Advisor Telephone Number: 814-863-2581

We are asking you to be in a research study. This form gives you information about the research.
Whether or not you take part is up to you. You can choose not to take part. You can agree to take part and later change your mind. Your decision will not be held against you and there will be no penalty or loss of benefits to which you are entitled.
Please ask questions about anything that is unclear to you and take your time to make your choice.

1. Why is this research study being done?
This research is being done to find out if frontline employees in commercial banks who have transformational leaders and high workloads are more engaged in their job and ultimately less likely to develop an intention to leave their job. Approximately 380-400 people will take part in this study, which will be conducted in Riyadh, Saudi Arabia.

2. What will happen in this research study?
You will be asked to provide responses to a short survey about your workplace experiences. You are free to skip any questions that you would prefer not to answer.
3. **What are the risks and possible discomforts from being in this research study?**
   There is a risk of loss of confidentiality if your information or your identity is obtained by someone other than the investigators, but precautions will be taken to prevent this from happening. The confidentiality of your electronic data created by you or by the researchers will be kept and safeguarded as required by applicable law and to the degree permitted by the technology used. Absolute confidentiality cannot be guaranteed.

4. **What are the possible benefits from being in this research study?**
   4a. **What are the possible benefits to you?**
   You are not likely to benefit personally from participating in this study.

   4b. **What are the possible benefits to others?**
   Your input might help the Saudi banking industry address high levels of employee turnover.

5. **What other options are available instead of being in this research study?**
   You may decide not to participate in this study at any time.

6. **How long will you take part in this research study?**
   If you agree to take part, it will take you about 10-20 minutes to complete this survey.

7. **How will your privacy and confidentiality be protected if you decide to take part in this research study?**
   7a. **What happens to the information collected for the research?**
   Paper surveys will be converted to electronic spreadsheet form to facilitate data analysis. Electronic versions will contain only a code number and no personally identifying information. However, absolute confidentiality cannot be guaranteed.

   We will do our best to keep your participation in this study confidential to the extent permitted by law. However, it is possible that other people may find out about your participation in this study. For example, the following people/groups may check and copy records about this study:
   - The Office for Human Research Protections in the U.S. Department of Health and Human Services.
   - The Institutional Review Board (a committee that reviews and approves research studies) at Pennsylvania State University and Penn State’s Office for Research Protections.

   7b. **What will happen to my research information and/or samples after the study is completed?**
The electronic data will be stored indefinitely with identifiers removed. The paper surveys will be stored in a locked file cabinet in the principal investigator’s office during the study. Upon completion of the study, the paper surveys will be shredded. We may use the data collected for future research or may share the data with other investigators here or at other institutions for future research without your additional informed consent. Future research may be similar to this study or completely different.

8. What are the costs of taking part in this research study?
   None.

9. Will you be paid or receive credit to take part in this research study?
   You will not receive any payment or compensation for being in this study.

10. Who is paying for this research study?
    N/A

11. What are your rights if you take part in this research study?
    Taking part in this study is voluntary.
    ▪ You do not have to be in this study.
    ▪ If you choose to be in this study, you have the right to stop at any time.
    ▪ If you decide not to be in this study or if you decide to stop at a later date, there will be no penalty or loss of benefits to which you are entitled.

12. If you have questions or concerns about this research study, whom should you call?
    Please call the head of the research study (principal investigator), Ibrahim Alshebl, at 267-904-1057 if you
    ▪ Have questions, complaints, or concerns about the study, including questions about compensation.
    ▪ Believe you may have been harmed by being in the study.

    You may also contact the Office for Research Protections at (814) 865-1775 or IRB-ORP@psu.edu, if you
    ▪ Have questions regarding your rights as a person in a study.
    ▪ Have concerns, complaints, or general questions about the study.
    ▪ Cannot reach the research team or wish to offer input or to talk to someone else about any concerns related to the study.

INFORMED CONSENT TO TAKE PART IN RESEARCH

Your participation implies your voluntary consent to participate in this study. Please keep a copy of this form for your records.
## Appendix B

### Survey Questionnaire (English Version)

#### Section I. Transformational Leadership

This section of the questionnaire describes the leadership behavior of your direct supervisor / manager as you perceive it. Please read the following 20 statements and rate how frequently each statement fits your supervisor / manager using the scale below.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Not at all</th>
<th>Once in a while</th>
<th>Sometimes</th>
<th>Fairly often</th>
<th>Frequently if not always</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Re-examines critical assumptions to question whether they are appropriate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Talks about their most important values and beliefs</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Seeks differing perspectives when solving problems</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Talks optimistically about the future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Instills pride in me for being associated with him/her</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Talks enthusiastically about what needs to be accomplished</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Specifies the importance of having a strong sense of purpose</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. Spends time teaching and coaching</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. Goes beyond self-interest for the good of the group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Treats me as an individual rather than just a member of a group</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Acts in ways that builds my respect</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Considers the moral and ethical consequences of decisions</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>13. Displays a sense of power and confidence</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14. Articulates a compelling vision of the future</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15. Considers me as having different needs, abilities, and aspirations from others</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>16. Gets me to look at problems from many different angles</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>17. Helps me to develop my strengths</td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>18. Suggests new ways of looking at how to complete assignments</td>
<td></td>
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<tr>
<td>19. Emphasizes the importance of having a collective sense of mission</td>
<td></td>
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</tr>
<tr>
<td>20. Expresses confidence that goals will be achieved</td>
<td></td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>
Section II. Work Engagement

This section is about how you feel at work. Please read the following nine statements carefully and decide if you ever feel this way at your work using the scale below. If you have never had a given feeling, select “0” (zero). If you have had this feeling, indicate how often you feel it by selecting a number (from 1 to 6) that best describes how frequently you feel that way.

0 = Never
1 = Almost never (a few times a year or less)
2 = Rarely (once a month or less)
3 = Sometimes (a few times a month)
4 = Often (once a week)
5 = Very often (a few times a week)
6 = Always (everyday)

<table>
<thead>
<tr>
<th>Statement</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. At my job, I feel bursting with energy</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. At my job, I feel strong and vigorous</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I am enthusiastic about my job</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. My job inspires me</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. When I get up in the morning, I feel like going to work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. I feel happy when I am working intensely</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. I am proud of the work that I do</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8. I am immersed in my work</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>9. I get carried away when I’m working</td>
<td></td>
<td></td>
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</tbody>
</table>
### Section III. Workload
This section of the questionnaire is about your workload at your job. Please read the following five statements carefully and use the scale below to indicate your level of agreement with each statement.

<table>
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<tr>
<th>Statement</th>
<th>Less than once per month or never</th>
<th>Once or twice per month</th>
<th>Once or twice per week</th>
<th>Once or twice per day</th>
<th>Several times per day</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. How often does your job require you to work very fast?</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
</tr>
<tr>
<td>2. How often does your job require you to work very hard?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. How often does your job leave you with little time to get things done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. How often is there a great deal to be done?</td>
<td></td>
<td></td>
<td></td>
<td></td>
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</tr>
<tr>
<td>5. How often do you have to do more work than you can do well?</td>
<td></td>
<td></td>
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</tr>
</tbody>
</table>

### Section IV. Turnover Intention
This section of the questionnaire is about how you feel about your present job. Please read the following five statements carefully and use the scale below to indicate your level of agreement with each statement.

<table>
<thead>
<tr>
<th>Statement</th>
<th>Strongly Disagree</th>
<th>Somewhat Disagree</th>
<th>Disagree</th>
<th>Neutral</th>
<th>Agree</th>
<th>Somewhat Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. I intend to leave the bank soon</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>3</td>
<td>4</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>2. I plan to leave the bank in the next little while</td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. I will quit the bank as soon as possible</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. I do not plan on leaving the bank soon</td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>5. I may leave this bank before too long</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
Section V. Demographic Information

The following are general demographic questions about you, your work, and your organization. This information will be used to aid in the statistical analysis of the data. In no way will this information be used to personally identify you. Please choose only one response for each question.

1. What is your nationality?
   - Saudi
   - Non-Saudi

2. What is your gender?
   - Male
   - Female

3. What is your age group?
   - 18–29
   - 30–39
   - 40–49
   - 50–59
   - 60 and above

4. Please indicate your marital status:
   - Single
   - Married
   - Divorced
   - Widowed

5. What is the highest level of education you have completed?
   - Less than high school
   - High school
   - Diploma (2–3 years of college)
   - Higher diploma
   - Bachelor’s degree
   - Master’s degree or higher

6. How long have you been working for your current organization?
   - Less than a year
   - 1–5 years
   - 6–10 years
   - 11–15 years
   - 16–20 years
   - More than 20 years
Survey Questionnaire (Arabic Version)

القسم الأول: القيادة التحويلية

يشمل هذا القسم من الاستبيان إلى وصف السلوك القيادي لمشارك/ مديرك المباشر من وجهة نظرك. يرجى قراءة العبارات العشرين التالية وتحديد مدى ملاءمتها لـ مشرفك/ مديرك باستخدام المقاييس أدنى.

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<td>يقدم رؤية متعلقة للمستقبل</td>
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<td>يأخذ بين الأعراض أن لدي احتياجات وقدرات تختلف عن الآخرين</td>
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<td>يوفر على أهمية وجود شعور جماعي برسالة البنك</td>
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<td>يعبر عن نقص أن الأهداف سوف تتحقق</td>
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القسم الثاني: الاندماج بالعمل

هذا القسم يدور حول ما تشعر به في العمل. يرجى قراءة العبارات التسعة التالية بعناية وتحديد ما إذا كنت تشعر بهذا الطريقة في عملك باستخدام المقاييس أدنى. إذا لم تشعر بهذا الشعور أبدا من قبل، أختار 0. إذا كان لديك هذا الشعور، حدد عدد المرات التي تشعر بها عن طريق تحديد الرقم (من 1 إلى 6) الذي يصف بشكل أفضل مدى شعورك بهذه الطريقة.

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<td>في بعض الأحيان (عدة مرات في الشهر)</td>
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<td>غالبًا (مرة واحدة في الأسبوع)</td>
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<td>6</td>
<td>دائماً (كل يوم)</td>
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القسم الثالث: عبء العمل

يدور هذا القسم من الاستبيان حول عبء العمل في وظيفتك. يرجى قراءة العبارات الخمس التالية بعناية واستخدام المقياس أدناه للإشارة إلى مستوى مواقفك على كل عبارة.

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<td>أنا فخور/ة بعملي</td>
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<td>أنا متحمسة/ في أداء عملي</td>
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<tr>
<td>يتملكي الحماس عندما أعمل</td>
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</tbody>
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القسم الرابع: نية ترك العمل في البنك

دور هذا الاسم حول ما تشعر به حيال وظيفتك الحالية. يرجى قراءة العبارات الخمس التالية بعناية واستخدام المقياس أدناه للإشارة إلى مستوى مواقفك على كل عبارة.

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<td>لا أخطط ترتك العمل في البنك قريبًا</td>
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</tr>
<tr>
<td>من الممكن أن ترتك العمل في البنك في القريب العاجل</td>
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</tbody>
</table>
القسام الخامس: المعلومات الديموغرافية

أخيرًا، فيما يلي بعض الأسئلة عن المعلومات الديموغرافية العامة عنك وعن عملك ومنظمتك. سيتم استخدام هذه المعلومات للمساعدة في التحليل الإحصائي للبيانات. لن يتم استخدام هذه المعلومات بأي حال من الأحوال لتحديد هويتك الشخصية. الرجاء اختيار إجابة واحدة فقط لكل سؤال.

1. ماهي جنسيتك؟
   ○ سعودي
   ○ غير سعودي

2. ما هو جنسك؟
   ○ ذكر
   ○ أنثى

3. حدد فئة عمرك؟
   ○ 18-29 سنة
   ○ 30-39 سنة
   ○ 40-49 سنة
   ○ 50-59 سنة
   ○ 60 سنة فأكثر

4. حدد حالتك الاجتماعية؟
   ○ أعزب
   ○ متزوج
   ○ مطلق
   ○ أرمل

5. ما هي أعلى درجة علمية حصلت عليها؟
   ○ أقل من الثانوية العامة
   ○ ثانوية عامة
   ○ دبلوم (2-3 سنوات)
   ○ دبلوم عالي
   ○ بكالوريوس
   ○ ماجستير فاعلي

6. ماهو عدد سنوات الخبرة في وظيفتك الحالية؟
   ○ أقل من سنة واحدة
   ○ 1-5 سنوات
   ○ 6-10 سنوات
   ○ 11-15 سنة
   ○ 16-20 سنة
   ○ أكثر من 20 سنة
Appendix C

IRB Approval Letter

EXEMPTION DETERMINATION

Date: November 11, 2021
From: Emilie Scheffer, IRB Analyst IV
To: Ibrahim Alshebi

<table>
<thead>
<tr>
<th>Type of Submission:</th>
<th>Initial Study</th>
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<tbody>
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<td>Title of Study:</td>
<td>Transformational leadership and turnover intention in Saudi banking sector: The role of work engagement and workload</td>
</tr>
<tr>
<td>Principal Investigator:</td>
<td>Ibrahim Alshebi</td>
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<td>Not Applicable</td>
</tr>
</tbody>
</table>

Documents Approved:
- IRB Protocol for Human Subject Research (5), Category: IRB Protocol

The Office for Research Protections determined that the proposed activity, as described in the above-referenced submission, does not require formal IRB review because the research met the criteria for exempt research according to the policies of this institution and the provisions of applicable federal regulations.

Continuing Progress Reports are not required for exempt research. Record of this research determined to be exempt will be maintained for five years from the date of this notification. If your research will continue beyond five years, please contact the Office for Research Protections closer to the determination end date.

Changes to exempt research only need to be submitted to the Office for Research Protections in limited circumstances described in the below-referenced Investigator Manual. If changes are being considered and there are questions about whether IRB review is needed, please contact the Office for Research Protections.

Penn State researchers are required to follow the requirements listed in the HRP-103 - Investigator Manual, which can be found by navigating to the IRB Library within CATS IRB (http://irb.psu.edu).

Investigators are responsible for reviewing the History tab of their STUDY in CATS to ensure that any administrative HRPP requests are addressed in a timely manner.
Appendix D

Permission to Use MLQ-5X Instruments

For use by Ibrahim Alshehi only. Received from Mind Garden, Inc. on July 12, 2021

To Whom It May Concern,

The above-named person has made a license purchase from Mind Garden, Inc. and has permission to administer the following copyrighted instrument up to that quantity purchased:

Multifactor Leadership Questionnaire

The three sample items only from this instrument as specified below may be included in your thesis or dissertation. Any other use must receive prior written permission from Mind Garden. The entire instrument may not be included or reproduced at any time in any other published material. Please understand that disclosing more than we have authorized will compromise the integrity and value of the test.

Citation of the instrument must include the applicable copyright statement listed below.

Sample Items:

As a leader …
  I talk optimistically about the future.
  I spend time teaching and coaching.
  I avoid making decisions.

The person I am rating …
  Talks optimistically about the future.
  Spends time teaching and coaching.
  Avoids making decisions

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Published by Mind Garden, Inc. www.mindgarden.com

Sincerely,

Robert Most
Mind Garden, Inc.
www.mindgarden.com

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Appendix E

Approval to Use UWES-9 Survey Instruments

Notice for potential users of the UWES and the DUWAS

You are welcomed to use both tests provided that you agree to the following two conditions:

1. The use is for non-commercial educational or research purposes only. This means that no one is charging anyone a fee.

2. You agree to share some of your data, detailed below, with the authors. We will add these data to our international database and use them only for the purpose of further validating the UWES (e.g., updating norms, assessing cross-national equivalence).

Data to be shared:
For each sample, the raw test-scores, age, gender, and (if available) occupation. Please adhere to the original answering format and sequential order of the items.
For each sample a brief narrative description of its size, occupation(s) covered, language, and country.

Please send data to: w.schaufeli@uu.nl. Preferably the raw data file should be in SPSS or EXCEL format.

Accept and continue to the test forms
Appendix F

Permission to Use QWI Instrument

Conditions for Using These Assessments

All of the assessments in the Paul's No Cost Assessments section of paulspector.com are copyrighted. They were developed by me and my colleagues.

You have my permission for free noncommercial research/teaching use of any of the assessments that are in the Paul's No Cost Assessments section. This includes student theses and dissertations, as well as other student research projects. Copies of the scale can be reproduced in a thesis or dissertation as long as the copyright notice is included, as shown in the downloadable copy of each scale.

For commercial uses there is a fee for using these scales. A commercial use means you are charging someone a fee to provide a service that includes use of one or more of these scales. Contact me at paul@paulspector.com to discuss fees.
CURRICULUM VITAE
Ibrahim Alshebl

Education

➤ Ph.D., Workforce Education and Development (2022)
The Pennsylvania State University, University Park, PA, U.S.A

➤ Master of Business Administration (2011)
King Saud University, Riyadh, Saudi Arabia

➤ Bachelor’s in Business Administration (2006)
King Abdulaziz, Jeddah, Saudi Arabia

Professional Experience

▪ Assistant General Manager
  Social Development Bank – (April 2013–2021)

▪ Branch Manager
  Riyadh Bank – (2006-2013)

▪ Assistant Branch Manager

▪ Customer Service Officer

▪ Customer Service Specialist

KEY SKILLS

• Strategic business planning, management, and development.
• Effective communication and team management.
• Strategic leadership development.
• Human resource development (HRD) and organization development (OD).
• Talent development.