THE IMPACT OF CAREER PLANNING AND CAREER SATISFACTION ON EMPLOYEES’ TURNOVER INTENTION*

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Received 20 January 2020; accepted 18 May 2020; published 30 September 2020

Abstract. This study aims to examine the impact of career planning and career satisfaction on employees’ turnover intention and the mediating role of career satisfaction from the perspective of banks employees’ in the Jordanian capital Amman. The survey questionnaire was gathered from 412 employees located in 25 banks in the Jordanian capital Amman. The study used the software SmartPLS (version 3.2.8) to test the study hypotheses. The findings indicate that career planning and career satisfaction negatively impact employees’ turnover intention, and career satisfaction partially mediated the relationship between career planning and employees’ turnover intention. Additionally, this study aims to evaluate previous items that were developed by Gould (1979) to measure career planning, using focus group interview for six managers of the human resource department in the Jordanian banks’ sector. According to the results of the interview, some items were reformulated and three new items were created. Future studies may include expansion of this model by adding variables related to organizational behaviours such as individual career management or career adaptation.

Keywords: career planning; career satisfaction; employees’ turnover intention; focus group interview

Reference to this paper should be made as follows: Salleh, A.M.M., Omar, K., Aburumman, O.J., Mat, N.H.N., Almhairat, M.A 2020. The impact of career planning and career satisfaction on employees’ turnover intention. Entrepreneurship and Sustainability Issues, 8(1), 218-232. http://doi.org/10.9770/jesi.2020.8.1(14)

JEL Classifications: J62, J63, J28

* This research was supported by the Universiti Malaysia Terengganu
1. Introduction

Under the great changes of the banking environment, the human factor is the most important factor in bringing about change and continuity, which is per se a competitive advantage through the ability of this factor to create creativity and innovation (Hafeez & Akbar, 2015). The most important issue that falls under the responsibility of the HRM department is how employees will be maintained from leaving their jobs (Abuzaid, 2018). The Jordanian banking sector seeks to employees’ retention as a main strategy, because of significant importance for employees in achieving the strategies of these banks (Rowland, Hall, & Altarawneh, 2017). The retention plans are care of human and intellectual wealth, through taking actions by the organization to create the right conditions for its talented employees, to prevent them from the move to other local or international companies; this concept aims to guarantee the stability and productivity among the workforce in order to contribute to reducing the employee turnover rate (Al-Lozi, Almomani, & Al-Hawary, 2018). Aburumman, Salleh, Omar, and Abadi (2020) indicated that banks in Jordan face problems regarding employees leaving the work, and the percentage of employees leaving work is increasing each year.

The high level of employees’ turnover intention is commonly recognized as a negative phenomenon in the workplace that should be avoided from the HRM perspective (Kim & Hyun, 2017). Although there has been no universally accepted framework why employees choose to leave in organizations (Schyns, Torka, & Gössling, 2007), many studies have identified the factors which impact employees’ turnover intention according to the nature of orientation these studies. This study aims to search for factors that lead to a decrease the employees’ turnover intention by depending on the model of Peterson (2004). The model of Peterson focuses on the internal factors over which the organization and the human resource department have large control it’s, in influencing the employees’ intention to leave or remain at work. Thus, this study contributes to the development of a model of Peterson (2004) by suggestion career planning and career satisfaction as internal factors. These factors are managed by the organization and the human resource department has large control of these factors.

In the literature of careers, career planning aims to identify needs, aspirations, opportunities for individuals' careers and the implementation of developing human resource programs to support that career (Zar, 2017). Career planning aims also to recognize requirements, ambitions, individuals' goals and the application of evolving human resource plans to sustain that career (Antoniu, 2010). Organizations can strengthen career planning for employees, which not only provides them with a growing and most potential progress opportunities and build a successful career, but it also can stimulate their enthusiasm to restore morale and reduce turnover intention (Lin, 2017). Moreover, to help employees strengthen their plans and goals with meet the reality of enterprise development, and the demand for talents in order to the long-term development of enterprises and provide strong support and protection for employees (Shi, Pan, Wang, & Deng, 2017).

Career satisfaction refers to intrinsic and extrinsic values for career which including factors such as salaries, wages, opportunities of growth and development available to an employee (Kong, Cheung, & Song, 2012). Career satisfaction considered as a degree of subjective career success (Kang, Gatling, & Kim, 2015). Subjective career success is a sensation of self-fulfillment, achievement, and satisfaction that an individual can have with his or her career (Judge, Higgins, Thoresen, & Barrick, 1999). Meanwhile, subjective career success is a self-evaluation of career progress by an individual such as career satisfaction (Spurk, Hirschi, & Dries, 2019). Career satisfaction, career enjoyment, and career fulfillment are deemed important criteria for subjective career success (McDonald & Hite, 2008). Moreover, many previous studies have used career satisfaction as a measure of subjective career success (Zacher, 2014; Spurk, Kauffeld, Barthauer, & Heinemann, 2015; Spurk, Hirschi, & Dries, 2019). Therefore, career satisfaction and subjective career success are factors reflect the same meaning in terms of use regarding the theoretical aspect by academics.
On the other hand, although a lot of literature has discussed the issues related to the career planning of employees, there are some issues that have not been considered such as measuring career planning. Most of the previous studies used a measurement that was developed by Gould (1979) for career planning (e.g. Renn, Steinbauer, Taylor, & Detwiler, 2014; Hirschi, Herrmann, & Keller, 2015; Spurk et al., 2015; Taber & Blankemeyer, 2015; Neureiter & Traut-Mattausch, 2017; Ko & Kim, 2018; Jawahar & Shabeer, 2019). The instrument consisted of six items, which scale aims to determine individuals’ career aims and focusing on career development in the future. The measurement of Gould (1979) is the only measure available in the literature to measure career planning. Therefore, there is a need to evaluate and develop this measure, since this measurement is very old and has been used for more than 40 years in empirical studies. Therefore, the current study used focus group interview to explore the opinions of participants (managers of the human resource department in the Jordanian banking sector) according to their experiences and perspectives about the evaluation of previous items that were developed by Gould (1979) and to generate new survey items to measure career planning if necessary.

2. Literature Review

2.1 Career Planning and Employees Turnover Intention

Career planning and career development opportunities which offer by organizations can meet the demands and goals of employees related to the career (Cao, Chen, & Song, 2013). Moreover, organizations can strengthen career planning for employees, which not only provides them with a growing and most potential progress opportunities and build a successful career, but it also can stimulate their enthusiasm to restore morale and reduce turnover intention (Lin, 2017). Career planning is deemed to be a significant human resource strategy to maintain employees, and effective career planning is the main factor in controlling the problem of employees' turnover intention (Jiang & Klein, 2002). Johari, Yahya, and Ahmad (2012) found that a multifaceted approach to career planning for an Individuals may be important in the decrease of the employees' turnover intention. Therefore, with the career planning activities, employees’ goals and strategies are easily achieved, which leads to a decrease in the intention to leave the career (Gumussoy, 2016). Recent studies have revealed that career planning is negatively related to employees’ turnover intention (Queiri & Dwaikat, 2016; Karatepe & Olugbade, 2017; Chen, Li, Li, Lyu, & Zhang, 2018). The following hypothesis is drawn from the above discussion:

H1. There is a negative relationship between career planning and employees’ turnover intention.

2.2 Career Planning and Career Satisfaction

The career planning activities give a share to increase the level of career satisfaction for employees, because it helps the employees to identify positions and follow them in line with their goals and plans, where that employees enter the organization with career planning related to them, and they hope that these plans will meet their needs (Joo & Ready, 2012; Ahmed, 2017). The employees seek to arrange and organize their careers in ways that positively help them to develop and progress in their careers, which leads to increase their level of career satisfaction (Hicks-Clarke & Iles, 2000). Lee (2000) indicate that career planning is an important HRM initiative, which has the potential to increase career satisfaction for employees, where career planning activities help to increase career satisfaction, because it helps them to identify the new positions and follow them in line with their goals and plans. Recent studies have revealed that career planning has a positive effect on career satisfaction (Spurk et al., 2015; Guerrero, Jeanblanc, & Veilleux, 2016; Fasbender, Wöhrmann, Wang, & Klehe, 2019). The following hypothesis is drawn from the above discussion:

H2: There is a positive relationship between career planning and career satisfaction.

2.3 Career Satisfaction and Employees Turnover Intention
The relationship between career satisfaction and employees’ turnover intention is a source of interest to both organizations and researchers in this area (Zhu, Cai, Buchtel, & Guan, 2019). The literature showed that the increase in the turnover intention is not only due to the search for new jobs, but also due to the low level of career satisfaction, where that decrease of career satisfaction leads to encouraging employees to search for new jobs that have a high level of career satisfaction (Holtom, Mitchell, Lee, & Eberly, 2008). Pathardikar, Sahu, and Jaiswal (2016) indicated that achieve career satisfaction for individuals appears to reduce the intention to leave. Moreover, Zopiatis, Theocharous, and Constanti (2018) suggested that career satisfaction is a significant predictor of employee turnover intention, whereas a plethora of other empirical investigations have suggested that career satisfaction is likely to impact an individual’s commitment to their organization. Therefore, career satisfaction does not affect employees’ decision to leave but also lead to breeding very harmful results for organizations. Recent studies have revealed that career satisfaction is negatively related to employees’ turnover intention (Chan & Mai, 2015; Chan, Mai, Kuok, & Kong, 2016; Guan, Jiang, Wang, Mo, & Zhu, 2017; Aburumman et al., 2020).

The following hypothesis is drawn from the above discussion:

**H3:** There is a negative relationship between career satisfaction and employees’ turnover intention.

2.4 Career Planning, Career Satisfaction and Employees Turnover Intention

A literature review reveals that there is no direct relationship between career planning and employees’ turnover intention and this relationship may be mediated by another variable (Kidd & Green, 2006; Asamoah & Eugene, 2016; Kim, Kang, Lee, & McLean, 2016). Career satisfaction can be used as a mediator in the mentioned relationship, career satisfaction has been used in many studies as a mediator variable (Busis et al., 2017; Zopiatis et al., 2018; Aburumman et al., 2020). According to social exchange theory (Blau, 1964), this study suggests that career satisfaction for employees should mediate the expected negative relationship between career planning and employees’ turnover intention. In other words, establishing better career planning relationships may be an integral part of career satisfaction within the organization, thus leading to low employees’ turnover intention. The following hypothesis is drawn from the above discussion:

**H4:** Career satisfaction mediates the relationship between career planning and employees’ turnover intention.

Fig. 1 illustrates the theoretical framework of the study. The career planning is an independent variable, employees’ turnover intention is the dependent variable and career satisfaction is mediation variable.

![Fig. 1. Theoretical Framework of the Study](image-url)

3. Research Design and Sample Procedure

There are two phases of the current research design, as follows:
3.1 Phase One

Phase one included the focus group interview in survey research to explore the opinions of managers of the human resource department in the Jordanian banking sector, according to their experiences and perspectives about the evaluation of previous items that were developed by Gould (1979) to measure career planning. The manager of the human resource department for each bank (25 banks) was asked about his/her willingness to participate in the focus group interview. Nine managers indicated their willingness to participate in the focus group interview. However, only six respondents were interviewed, because Creswell (2012) recommended that focus group interview should include four to six respondents. Based on the above, the structured focus group interview was conducted with managers of the human resource department for the Jordanian banks’ sector. Before the interview, the date and place for the interview were determined, where the interview was outside the official working hours of these managers; six respondents were interviewed in a meeting room in one of the restaurants in the Jordanian capital of Amman. The focus group interview instrument contains questions equipped with open-ended discussion for clarifying numerous issues. The focus group interview took an hour and 37 minutes. As for the recording, permission was obtained from respondents to record the focus group interview by using the tape recorder and field notes as a tool for recording.

3.2 Phase Two

Phase two included the survey questionnaire (cross-sectional study). The survey included all employees in all banks (Commercial, Foreign and Islamic) in the Jordanian capital Amman. The number of banks’ employees in the Jordanian capital Amman is 17679 (Association of banks in Jordan, 2017). Based on the recommendations of Krejcie and Morgan (1970), a sample size between 375-377 should be obtained for participants ranging from 15000-20000. Furthermore, added 20% to the study sample, to become a sample study 453 (20%×377) in order to reduce the sampling error and reduce the problem of a missing questionnaire. Regarding the unit of analysis, the individual-level was selected as the unit of analysis in this study. The total number of responses was 412, which represents 90.9 percent of the number of distributed questionnaires, and a total of 41 questionnaires were not received.

All items were measured using a 5-point Likert scale ranging from 1 “strongly disagree” to 5 “strongly agree”. Concerning a scale of career planning, the current study developed a scale of Gould (1979) using a focus group interview in survey research. Through this interview, three new items were developed and some of the previous items reformulated. Finally, career planning was measured in nine items (see Appendix A). Career satisfaction was measured using a scale of Greenhaus, Parasuraman, and Wormley (1990) in five items (e.g. “I am satisfied with the progress I have made towards meeting my goals for income”). Employees turnover intention was measured using a scale of Kuvaas (2008) in five items (e.g. “I will probably look for a new job in the next year”).

4. Analysis and Results

4.1 Phase One

Phase one includes the results of the focus group interview. The current study used the method of thematic analysis described by Braun and Clarke (2006) to a focus group interview analysis, because no framework has been provided that delineates the types of qualitative analysis techniques for a focus group interview. The thematic analysis comprises a process that involves the encoding of qualitative information. Described differently, this type of analysis refers to a method that consists of the identification, analysis and reporting patterns (themes) inside the data (Braun & Clarke, 2006). The data gathered through a focus group interview was transcribed and reread for familiarization. Listening to the whole interview before typing the transcript helped give us a better understanding of the data. The next step was data coding, to facilitate the coding process, NVivo software
(version 12) was used to create nodes based on these initial themes. Then, we coded the data based on these nodes. The codes, nodes, and themes were systematically reviewed and refined to ensure that they reflect the subject matter of the study. After that, analysis and interpretation were made in line with the objective of the study, with consideration that a group is a unit of analysis, where the group is seen as a whole rather than individuals within a group. The following points are interpretation and analysis of focus group interview based on responses of respondents in line with objective of the study.

Q1. Please identify the items that are irrelevant to your experiences, awkward, or unclear?

The results of the interview indicate that these items were not awkward, were easily understandable, and were relevant to the experiences of respondents. On the other hand, some of these items were unclear, because it contains negative items (reverse) and positive items together. This will lead to the possibility of inaccurate answers due to the changing nature of the items and may distract the attention of respondents. Therefore, the items should be formulated uniformly and of a positive nature, which will contribute to improving the understanding of respondents of these items and to procure the flexible and neutral responses from respondents. These results correspond to the suggestions of Foddy and Foddy (1994), who indicated that when conducting the survey, it should be assured that the respondents understand the questions and are able to recount activities or provide opinions that fit appropriate response categories.

Q2. What is the important item? Why?

The results of the interview indicate that all these items are of great importance, because each item explains a particular part of the career planning process and no item can be omitted. The argument is that most of the previous studies that examined career planning used these items with a consistently top reliability outcome of 0.80 without deleted any item (e.g. Renn et al., 2014; Hirschi et al., 2015; Spurk et al., 2015; Taber & Blankemeyer, 2015; Neureiter & Traut-Mattausch, 2017; Ko & Kim, 2018; Jawahar & Shabeer, 2019).

Q3. Do these items reflect the real meaning of career planning? Why?

The results of the interview indicate that these items reflect the meaning and dimensions of career planning related to work and employee objectives. These items also focus primarily on plans, strategies, and objectives, which are the future factors for employees. On the other hand, these items do not reflect two important aspects of the career planning process namely the extent of employee participation in the career planning process and personal aspects for employees. These results correspond to suggestions of Orpen (1994) and Clarke (2013), which indicates that career planning is a participatory process between employee and employer. Also, these results correspond to suggestions of Greenhaus and Kopelman (1981) and Murphy and Lambrechts (2015), which indicates that the career planning process aims to acquire career-related information such as information about family, self-interests, and values.

Q4. Is there a need to add a new item\items to measure career planning? Why?

The results of the interview indicate that there is a need to add three new items. The first item should include the joint responsibility for career planning between employees and management. This new item is very important to know the effectiveness of career and the level of understanding between employee and management, where this item fits with suggestions of Orpen (1994) and Clarke (2013). The second item should include personal aspect for employee (e.g. self-interests and family). This new item will indicate the level of management's interest in personal life for the employee, where this item fits with suggestions of Greenhaus and Kopelman (1981) and Murphy and Lambrechts (2015). The third item should include achieving a balance between employee plans and
their abilities and qualifications. This new item aims to ensure that future plans for employees are commensurate with their skills and abilities, where this item fits with suggestions of Palade (2010).

Q5: Are the employees in your bank participate in the career planning process? How?
The results of the interview indicate that employees do not participate in the career planning process with their management, because of some internal bank procedures. The results indicated that this procedure was unsatisfactory to managers, which will probably lead to leave the employees the bank. The managers confirmed that employees should be involved in the career planning process because they are a part of the bank.

According to the results of the focus group interview, some items were reformulated developed by Gould (1979) and three new items were created (Appendix A). The first item is "I participate with management in the career planning process". Orpen (1994) and Clarke (2013) indicated that careers are a joint responsibility between employer and employee. It's an integrated approach that merges between activities of career planning and career management. The basic assumption is that careers in the past were planned and managed by the employer alone, while now that employer and employee are planning and managing the careers jointly. The second item is "My career plan includes the personal aspects like family travel package". It is useful to recognize that career planning is related to personal issues of self-development, life, and family. Thus, it may be important to design career planning activities without the possibility of a conflict between career, family, and personal roles (Greenhaus & Kopelman, 1981; Murphy & Lambrechts, 2015). Third item is "My abilities and qualifications are considered when formulating my career plan". In order to obtain effective careers, abilities and qualifications of employees' must be consistent with the tasks and responsibilities of those jobs and that it exceeds the requirements of the career (Palade, 2010; Erdogan, Bauer, Peiró, & Truxillo, 2011).

4.2 Phase Two

Phase two includes the results of the survey questionnaire. Since there are new items that will be used for the first time regarding the measuring career planning, the pilot study was necessary not to get data, but to test the language of questions and items by using the software SPSS (version 25). For pilot study testing, the questionnaires were distributed to 50 employees in five banks in the Jordanian capital Amman out of twenty-five banks in the Jordanian capital Amman. In this study, pilot testing obtained a 94% response rates (47 questionnaires). Table 1 shows the results of Cronbach's Alpha and KMO for the pilot study. Hair, Hult, Ringle, and Sarstedt (2016) indicate Cronbach's alpha values from 0.6 and above are acceptable. However, all variables indicate an acceptable level of internal consistency, because all variables have achieved a higher level of 0.848 without deleting any item for Cronbach's alpha. Regarding KMO values, Kaiser (1974) indicate that 0.6 is the minimum acceptable level of KMO for any construct. In the current study, all variables have achieved a higher level of 0.845 for KMO, which means that all variables are appropriate for construct validity without deleting any item. In addition, the new items for career planning achieved a high value for Cronbach's Alpha (0.912) and KMO (0.883). Therefore, these items were taken to further actual analysis.

| Variable                        | No. of Items | Cronbach's Alpha | KMO   | Bartlett's Test | Item Deleted |
|---------------------------------|--------------|------------------|-------|----------------|--------------|
| Career Planning                 | 9            | 0.912            | 0.883 | 0.000          | Nil          |
| Career Satisfaction             | 5            | 0.848            | 0.845 | 0.000          | Nil          |
| Employees Turnover Intention    | 5            | 0.919            | 0.850 | 0.000          | Nil          |

After confirmed that the items are clear and understandable to the respondents: the next step was assessment of the measurement model and structural model for 412 responses by the software SmartPLS (version 3.2.8). The convergent validity and discriminant validity were used to test the measurement model. Regarding the convergent
validity, as the results indicate in Table 2, all the items have loadings ranged from 0.712 to 0.902, where items that achieve value greater than 0.70 must be retained (Hair et al., 2016). Meanwhile, all variables achieved values greater than the proposed threshold value of 0.60 regarding Cronbach’s alpha and composite reliability (Hair et al., 2016). Therefore, all these items are valid and reliable. Moreover, all variables achieved values greater than the proposed threshold value of 0.50 regarding average variance extracted (Hair et al., 2016).

| Variable                     | Items | Loadings | Cronbach’s Alpha | Composite Reliability | AVE  |
|------------------------------|-------|----------|------------------|------------------------|------|
| Career Planning              | CP1   | 0.886    | 0.932            | 0.943                  | 0.650|
|                              | CP2   | 0.856    |                  |                        |      |
|                              | CP3   | 0.838    |                  |                        |      |
|                              | CP4   | 0.848    |                  |                        |      |
|                              | CP5   | 0.775    |                  |                        |      |
|                              | CP6   | 0.789    |                  |                        |      |
|                              | CP7   | 0.770    |                  |                        |      |
|                              | CP8   | 0.766    |                  |                        |      |
|                              | CP9   | 0.712    |                  |                        |      |
| Career Satisfaction         | CS1   | 0.740    | 0.873            | 0.908                  | 0.665|
|                              | CS2   | 0.813    |                  |                        |      |
|                              | CS3   | 0.836    |                  |                        |      |
|                              | CS4   | 0.803    |                  |                        |      |
|                              | CS5   | 0.879    |                  |                        |      |
| Employees Turnover Intention| ETI1  | 0.739    | 0.904            | 0.929                  | 0.725|
|                              | ETI2  | 0.891    |                  |                        |      |
|                              | ETI3  | 0.902    |                  |                        |      |
|                              | ETI4  | 0.892    |                  |                        |      |
|                              | ETI5  | 0.823    |                  |                        |      |

On the other hand, the criterion of Fornell and Larcker was used to test discriminant validity. Table 3 illustrates that this study has discriminant validity (Henseler, Hubona, & Ray, 2016), as the square root of average variance extracted for all variables (bold) was higher than inter-construct correlations (non-bold).

| Fornell-Larcker Criteria      | Career Planning | Career Satisfaction | Employees Turnover Intention |
|-------------------------------|----------------|---------------------|-----------------------------|
| Career Planning               | 0.806          |                     |                             |
| Career Satisfaction           | 0.448          | 0.815               |                             |
| Employees Turnover Intention  | -0.413         | -0.699              | 0.852                       |

The R² values and path coefficient (hypotheses testing) were used to test the structural model assessment by the software SmartPLS (version 3.2.8). Based on the criterion of Chin (1998), the R² value for employees’ turnover intention was 0.502 (moderate), while the R² value for career satisfaction was 0.201 (weak). Therefore, the model of this study has predictive power.

Regarding hypotheses testing, this study used bootstrapping techniques embedded with SmartPLS (version 3.2.8) to test each hypothesis. Table 4 illustrates the results of the hypotheses testing.

| No.  | Hypotheses | Path Coefficient | Standard Error | T-Value | P-Value | Decision |
|------|------------|------------------|----------------|---------|---------|----------|
| H1   | CP→ETI     | -0.124           | 0.045          | 2.761   | 0.003   | Supported**|
| H2   | CP→CS      | 0.448            | 0.043          | 10.419  | 0.000   | Supported***|
| H3   | CS→ETI     | -0.644           | 0.041          | 15.704  | 0.000   | Supported***|

Note: **: p<0.01, ***: p<0.001; 5,000 bootstrap samples
As indicated in Table 4, career planning had a negative direct effect on employees’ turnover intention (β = -0.124; T-Value = 2.761; P-Value = 0.003), as a result, H1 was supported. According to this result, that career planning caused negative emotions that affected the employees’ turnover intention. Thus, when employees realize that career planning does not contribute to created and achieved the requirements, ambitions, career opportunity, career goals and, self-development for them, their intention to leave will increase and their will start looking for a new job as soon as. These observations are in line with results of previous studies (Queiri & Dwaikat, 2016; Karatepe & Olugbade, 2017; Chen et al., 2018). Additionally, the results indicated that career planning had a positive effect on career satisfaction (β = 0.448; T-Value = 10.419; P-Value = 0.000), as a result, H2 was supported. This result was consistent with those reported by previous researchers (Spurk et al., 2015; Guerrero et al., 2016; Fasbender et al., 2019), who highlighted that employees that have an effective career planning will have a high level of career satisfaction, because it helps them to identify functional needs in line with their goals and plans, thus performance goal-oriented employees are likely to set career goals. As indicated in Table 4, career satisfaction had a negative effect on employees’ turnover intention (β = -0.644; T-Value = 15.704; P-Value = 0.000), as a result, H3 was supported. According to this result, that employees who have a low level of career satisfaction will have the intention to leave the job, because a low level of career satisfaction leads to encouraging employees to search for a new job that has a high level of career satisfaction. These observations are in line with results of previous studies (Chan & Mai, 2015; Chan et al., 2016; Guan et al., 2017; Aburumman et al., 2020).

This study used the method of Preacher and Hayes (2008) to mediation test of career satisfaction. As indicated in Table 5, career satisfaction mediates the relationship between career planning and employees’ turnover intention (Indirect Effect = -0.289, P-value = 0.000, LL = -0.342, UL = -0.234), as a result, H4 was supported and the career satisfaction (CS) partially mediated this relationship. Social exchange theory which is based on the principle of reciprocity (Cropanzano & Mitchell, 2005) supported this relationship, where if organizations provided employees’ a positive behavior such as effective career planning activities that contribute to achieving the career goals; the employees will behave similarly and will commit to positive behaviors, by showing their satisfaction about the intrinsic and extrinsic aspects of career, thus intention to remain in the work for a long period of time.

| No. | Hypothesis | Indirect Effect | Standard Error | P-value | Confidence Interval | Decision |
|-----|------------|----------------|----------------|---------|---------------------|----------|
| H4  | CP→CS→ETI | -0.289         | 0.033          | 0.000   | -0.342              | -0.234   | Partial Mediation |

Note: 5,000 bootstrap samples

5. Conclusions and Future Directions

This study aims to examine the impact of career planning and career satisfaction on employees’ turnover intention at the Jordanian banks’ sector. The results of this study indicate that career planning and career satisfaction had a significant negative impact on employees’ turnover intention. Also, the results indicate that career satisfaction partially mediated the relationship between career planning and employees’ turnover intention. Effective career planning is an essential factor in decreasing the problem of employees’ turnover intention, because career planning activities allow employees to envision a possible future and to maintain a sense of control over their situation by directing their actions in line with their plans. In addition, all employees desire to earn the chance to completely exploit their abilities, expertise, and skills, and be effective in their careers, thus, employees’ general view about his career satisfaction is a sign of the extent of the insight of their career achievements and successes, and that level of career satisfaction is a significant indicator of employees’ turnover intention. This study was limited to career planning as an independent variable. This limitation opens the opportunity to procedure future
research to an expansion of this model by adding variables related to organizational behaviours such as individual career management or career adaptation.

Additionally, this study aimed to evaluate previous items developed by Gould (1979) to measure career planning and identify new items that potentially suitable for the current situation using a focus group interview. According to the results of the focus group interview, some items may require reformulation from that of Gould (1979). This study also introduces three new items. These new items may contribute to broadening the concept of career planning, through integrating the personal aspects of the employee's life and the extent of employees participate with management in the career planning process, as well as to designing career planning activities in line with the abilities and qualifications of employees. The theoretical framework of these new items is based on social exchange theory, which based on the principle of reciprocity, whether positive or negative behavior (Cropanzano & Mitchell, 2005). Thus, if organizations make a positive commitment by allowing an employee to participate in the career planning process, include the personal aspects of an employee in career plans, and consider the abilities and qualifications of an employee when formulating career plans, the employee will behave similarly by increasing commitment, satisfaction and loyalty, high performance, and staying longer in the work. Moreover, through data analysis, these items achieved values greater than the recommended values by Hair et al. (2016) regarding test of Cronbach's alpha, composite reliability, average variance extracted and factor loadings. Therefore, these items are deemed valid and reliable. This study was limited to the evaluation of previous items that were developed by Gould (1979) to measure career planning. Future studies may include evaluating the items that were developed by Greenhaus et al. (1990) to measure career satisfaction.

Appendix A. Survey items of career planning based on focus group interview

| No. | Item                                                                 | Purpose                                                                 |
|-----|----------------------------------------------------------------------|------------------------------------------------------------------------|
| 1   | I have really decided my career objectives. *                        | The extent to which career goals setting.                              |
| 2   | I have a plan for my career.                                         | The extent to which plans exist for a career.                          |
| 3   | I have a strategy for achieving my career goals.                     | Whether or not a strategy exists for achieving career goals.           |
| 4   | I know what I need to do to reach my career goals.                   | How to achieve career goals.                                           |
| 5   | My career objectives are very clear. *                               | The extent clear the plans and goals are.                              |
| 6   | I didn't change my career objectives frequently. *                  | How frequently career plans are changed.                               |
| 7   | I participate with management in the career planning process. **     | Joint responsibility for career planning.                              |
| 8   | My career plan includes the personal aspects like family travel package. ** | The extent to which personal aspects exist of employees' life within career plans. |
| 9   | My abilities and qualifications are considered when formulating my career plan. ** | The extent to which harmony the abilities and qualifications of employees with career plans. |

Note: *: Reformulate; **: New Item.

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**Acknowledgements**

*This research was supported by the Universiti Malaysia Terengganu*
