

## **Exploring the Effects of Digitalization and Workplace Incivility on Employee Turnover Intention: The Mediating Role of Job Insecurity in Pakistan's Private Banking Industry**

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### **Abstract**

This study examines the factors influencing employee turnover intention in Pakistan's private banking sector, focusing on digitalization and workplace incivility. As the banking industry undergoes digital transformation, technological advancements like branchless banking and automation improve efficiency but also increase job insecurity, contributing to higher turnover intention. Workplace incivility, including customer abuse and unethical practices, exacerbates employee dissatisfaction, further heightening turnover risks. The study explores how job insecurity mediates the relationship between digitalization, workplace incivility, and turnover intention, using data from frontline employees in Punjab and analyzed through Partial Least Squares Structural Equation Modeling (PLS-SEM). Findings reveal that both digitalization and workplace incivility significantly affect turnover intention, with job insecurity amplifying these effects. The research emphasizes the importance of addressing job insecurity in the context of digital transformation and workplace behavior, offering practical recommendations for HR policies to enhance job security, employee engagement, and a positive workplace culture in the banking sector.

**Keywords:** Digitalization, Workplace Incivility, Turnover Intention, Job Insecurity, Banking Sector, PLS-SEM, Pakistan

### **Introduction**

#### **Background**

The private banking sector in Pakistan has undergone significant transformations due to the global wave of digitalization. The integration of advanced technologies such as branchless banking, mobile banking apps, automated teller machines (ATMs), and digital payments aims to streamline banking operations, improve customer access, and enhance the overall customer experience (Shahid et al., 2023). These technological innovations offer substantial benefits, including cost reductions, increased efficiency, and expanded service delivery. However, the rise of automation and digital solutions in

the banking sector introduces considerable challenges for employees, particularly concerning job insecurity.

Digitalization has fundamentally reshaped the banking industry by replacing traditional human roles with technological solutions. Automation in financial services, such as the automation of teller services and the implementation of self-service kiosks, raises concerns about the future of human labor in the sector. As branchless banking and digital banking platforms grow, employees in the sector increasingly fear that their roles might be replaced by machines or algorithm-driven services, leading to job displacement (Jain & Sharma, 2020). Job insecurity has been shown to negatively affect employee morale, engagement, and performance, increasing the likelihood of employees seeking employment elsewhere (Gardner, Wright, & Moynihan, 2011). Therefore, job insecurity becomes a key variable mediating the relationship between digitalization and employee turnover intention, as employees who feel their jobs are threatened may experience stress and dissatisfaction, leading to higher turnover intentions (Mobley, 1977).

In parallel, workplace incivility has emerged as a significant concern within the banking industry, particularly for customer-facing employees. Incivility includes abusive customer behavior, unethical managerial practices, and neglect of employee well-being, all of which contribute to a toxic work environment. When employees face abusive treatment from customers or unethical behavior from colleagues and management, it leads to a decline in employee satisfaction and commitment (Andersson & Pearson, 2018). These negative workplace dynamics exacerbate feelings of job insecurity, leading to an increased turnover intention. Studies have shown that workplace incivility not only decreases job satisfaction but also affects organizational commitment, making employees more likely to leave their jobs (Ali & Asim, 2023).

The interaction between digitalization and workplace incivility presents a complex challenge for organizations in Pakistan, particularly in the banking sector, where employees are dealing with both technological disruptions and difficult work environments. The fear of job displacement caused by digitalization, compounded by negative workplace experiences, creates a highly stressful environment that influences employees' turnover intention. As such, it is crucial for organizations to understand how these two variables impact turnover, particularly through the mediating role of job insecurity.

This study seeks to fill this gap by investigating how digitalization and workplace incivility influence employee turnover intention in the private banking sector of Pakistan. Specifically, it aims to examine whether job insecurity mediates the relationships between these variables. By addressing this gap, the study will provide insights into how banking organizations can mitigate turnover intention by focusing on job insecurity and work environment improvements in the context of technological advancements and workplace behaviour.

### **Problem Statement**

While significant research has been conducted on the individual effects of digitalization, workplace incivility, and job insecurity on employee outcomes, there is a clear gap in understanding the combined effects of these variables, particularly in the context of developing economies like Pakistan. Most studies have addressed each factor in isolation, neglecting the interactions between these variables and their collective influence on turnover intention (Jain & Sharma, 2020; Shahid et al., 2023).

Digitalization, particularly through innovations like branchless banking, automated teller machines (ATMs), and mobile banking apps, has revolutionized the banking sector. These technological advancements bring operational benefits but also heighten job insecurity, especially among employees in roles susceptible to automation (Gardner, Wright, & Moynihan, 2011). Workplace incivility, such as abusive customer behavior and unethical managerial practices, further exacerbates this insecurity by damaging employee satisfaction, commitment, and engagement (Andersson & Pearson, 2018). As a result, employees who perceive their job as insecure whether due to technological change or negative workplace behavior are more likely to develop higher turnover intention (Mobley, 1977).

Despite these established individual relationships, the mediating role of job insecurity in the digitalization-turnover intention and workplace incivility-turnover intention relationships remains underexplored, particularly in developing economies like Pakistan. Few studies have simultaneously examined how digitalization and workplace incivility interact to influence turnover intention, and how job insecurity amplifies this effect. Furthermore, the impact of workplace incivility in a banking sector facing technological disruptions has not been thoroughly investigated. The combined effects of these stressors on employee behavior, especially within the context of Pakistan's private banking sector, are still not fully understood.

### **Novelty of the Study**

This study makes a novel contribution to the literature by addressing the gap in the current research concerning the combined effects of digitalization and workplace incivility on employee turnover intention, particularly in Pakistan's private banking sector. Unlike prior studies that have examined each factor independently, this research considers the interactions between these variables and investigates how job insecurity mediates the relationship between digitalization and turnover intention, as well as between workplace incivility and turnover intention. By focusing on the mediating role of job insecurity, the study extends our understanding of how employees' perceptions of job threats whether due to technological change or negative workplace environments fuel turnover intention.

Additionally, the research explores the context of Pakistan's banking sector, a developing economy where digitalization is rapidly reshaping the workforce, and workplace incivility may have a greater impact due to cultural and institutional factors. Given the unique dynamics of developing countries, this study provides a novel perspective on how these factors manifest and interact in a non-Western context.

These insights are particularly important for human resource management (HRM) in Pakistan's banking sector, where employee retention is crucial for organizational success and stability. By filling this gap, the study offers practical recommendations for banking managers to mitigate turnover intention, focusing on reducing job insecurity, improving the workplace environment, and aligning HR policies with technological advancements.

### **Research Objectives**

The primary objectives of this study are as follows:

1. To examine the impact of digitalization and workplace incivility on employee turnover intention

This objective aims to investigate how the ongoing digitalization in Pakistan's banking sector, including technological advancements like branchless banking and automated systems, influences employee turnover intention. Additionally, this study seeks to explore how workplace incivility, such as abusive customer behavior and unethical managerial practices, contributes to the likelihood of employees intending to leave their current employment. This will allow for a deeper understanding of how these two critical factors affect employee retention in the context of a rapidly changing work environment.

2. To investigate the mediating role of job insecurity in the relationship between digitalization, workplace incivility, and turnover intention.

The second objective is to assess the role of job insecurity as a mediator in the relationship between digitalization and workplace incivility on the one hand, and employee turnover intention on the other. This objective explores whether employees' perception of job insecurity, stemming from technological changes and negative workplace behaviours, exacerbates the likelihood of turnover intention. By understanding this mediating role, the study seeks to provide insights into how job insecurity can amplify the effects of these organizational stressors on employees' decisions to leave the organization.

### **Literature Review**

#### **Digitalization and Employee Turnover Intention**

Digitalization in the banking sector refers to the adoption and integration of advanced technological innovations, including mobile banking, online banking platforms, and branchless banking systems. These technological advancements are aimed at enhancing operational efficiency, reducing operational costs, and improving customer accessibility (Shahid et al., 2023). The shift toward digital banking offers numerous benefits, such as the ability to reach underbanked populations, improve transaction speed, and streamline service delivery. However, while these innovations offer efficiency gains for the industry, they simultaneously introduce significant challenges, particularly in terms of employee job security.

One of the most pressing concerns in the wake of digital transformation is job insecurity, as employees in roles traditionally performed by humans begin to feel threatened by the rise of automation and artificial intelligence (Jain & Sharma, 2020).

Branchless banking systems, which enable financial transactions without the need for physical branches, and automated teller machines (ATMs), which reduce reliance on human cashiers, exemplify the types of digital technologies that have led to the displacement of manual jobs within the banking sector. These technological disruptions have led to a growing concern among employees regarding the potential loss of their roles, which significantly contributes to job insecurity (Gardner, Wright, & Moynihan, 2011).

Job insecurity, defined as the perception that one's job is at risk, is a key factor that influences employee turnover intention. Several studies have indicated that employees who perceive their roles as vulnerable to technological replacement are more likely to disengage from their work and seek alternative employment opportunities (Mobley, 1977; Shahid et al., 2023). The perception of job insecurity may result in negative outcomes such as increased stress, reduced commitment, and a decline in job satisfaction, all of which are well-established predictors of turnover intention (Jain & Sharma, 2020).

Furthermore, digital transformation in the banking sector often requires employees to acquire new skills and adapt to unfamiliar technological systems. Employees who lack the necessary knowledge or skills to navigate these new systems are likely to experience stress, frustration, and job dissatisfaction (Andersson & Pearson, 2018). As a result, employees who feel underprepared or incapable of adapting to the technological changes may experience heightened anxiety about their job security, further increasing their turnover intention (Greenhalgh & Rosenblatt, 1984). Thus, digitalization not only affects job roles directly but also influences employees' perceptions of their job stability, which, in turn, plays a significant role in their decision to leave the organization.

#### **H1: Digitalization has a positive impact on employee turnover intention.**

This hypothesis suggests that the rise of **digitalization** in the banking sector, through automation and **branchless banking**, creates **job insecurity** and leads to **higher turnover intention**. Employees who feel their roles are threatened by technological changes may be more likely to consider leaving their organization.

#### **Workplace Incivility and Employee Turnover Intention**

Workplace incivility refers to behaviors that are perceived as rude, disrespectful, or inconsiderate within an organization. These behaviors may occur between colleagues or between employees and customers. In service industries, such as banking, where frequent customer interactions are a core component of daily operations, workplace incivility often manifests as customer abuse, unethical managerial practices, or neglect of employee needs (Andersson & Pearson, 2018). The negative impact of these uncivil behaviors is particularly pronounced in frontline service jobs, where employees are regularly exposed to external stressors such as demanding customers and high work expectations.

Research has consistently shown that workplace incivility significantly contributes to job dissatisfaction, which in turn leads to increased turnover intention. Employees who experience or perceive uncivil behavior in the workplace are more likely to develop feelings of emotional exhaustion and disengagement from their roles, leading to lower levels of affective commitment (Poddar & Madupalli, 2012; Ali & Asim, 2023). This disengagement is a critical predictor of turnover intention, as employees who no longer feel emotionally attached to their organization are more likely to seek alternative employment opportunities (Mobley, 1977).

The effects of workplace incivility are compounded by the nature of the banking sector, where the demands of customer-facing roles can create an environment that is prone to stress and emotional burnout. Employees subjected to customer abuse or poor managerial treatment often report feeling undervalued and demoralized, which diminishes their overall job satisfaction and heightens their desire to leave the organization. The social exchange theory suggests that employees who perceive they are not receiving fair treatment are likely to reciprocate with disengagement, further amplifying turnover intention (Croppanzano & Mitchell, 2005).

Furthermore, workplace incivility negatively influences organizational commitment, as employees may begin to question their role within the organization and their future prospects (Ali & Asim, 2023). Over time, this diminished commitment results in a stronger inclination to leave, especially in an environment where job alternatives are perceived to offer better working conditions or opportunities for advancement (Shafiq et al., 2023).

## **H2: Workplace incivility has a positive impact on employee turnover intention.**

This hypothesis proposes that **workplace incivility**, including **customer abuse**, **unethical managerial practices**, and **neglect of employee well-being**, increases **employee dissatisfaction** and **turnover intention**. Negative interactions in the workplace can lead to emotional disengagement and a higher likelihood of employees quitting.

### **Job Insecurity as A Mediator**

**Job insecurity** refers to the **perceived threat** of losing one's job, which has been widely recognized as a critical factor influencing employees' **attitudes**, **behavior**, and overall **organizational outcomes**. **Job insecurity** is not only a source of **stress** but also a key driver of **turnover intention**, which refers to an employee's inclination to leave their current employment. Research has consistently shown that employees who feel their jobs are at risk exhibit higher **turnover intention** due to the fear of job loss and the subsequent disruption of their career plans and financial stability (Mobley, 1977).

**Digitalization** and **workplace incivility** are two significant organizational stressors that have been shown to increase **job insecurity**. The introduction of **digital technologies** in the banking sector, such as **automation**, **branchless banking**, and **digital platforms**, raises concerns about the future of human roles within the industry. As employees perceive their roles to be replaceable by technological advancements,

**job insecurity** intensifies, leading to increased dissatisfaction and turnover intention (Shahid et al., 2023). Similarly, **workplace incivility**, which includes **rude behavior**, **unethical practices**, and **disrespectful treatment** by management or customers, contributes to **job insecurity** by creating a hostile work environment that reduces employees' sense of stability and security in their roles (Andersson & Pearson, 2018).

The **mediating role of job insecurity** is crucial in understanding how organizational stressors like **digitalization** and **workplace incivility** lead to **turnover intention**. According to Ashford et al. (1989), **job insecurity** functions as a mediator between **organizational changes** and **employee outcomes**. In their work, they found that **job insecurity** amplifies the effects of organizational stressors, such as changes in technology or negative interpersonal behaviors, on **employees' mental and emotional well-being**, which, in turn, drives their intention to leave the organization. This study builds on these findings by proposing **job insecurity** as a **key mediator** in the relationship between **digitalization**, **workplace incivility**, and **turnover intention** in Pakistan's banking sector.

In the context of **digitalization**, employees who perceive a threat to their job security due to technological changes are more likely to experience higher levels of **job insecurity**. This is especially pertinent in industries like banking, where **automation** and the rise of **digital banking services** are rapidly reshaping traditional job functions (Jain & Sharma, 2020). Likewise, **workplace incivility** exacerbates this perception of insecurity. When employees face **unethical treatment** or **abusive behavior**, they become more vulnerable to feelings of instability, which further heightens their **job insecurity** and **turnover intention**.

### **H3: Job insecurity mediates the relationship between digitalization and employee turnover intention.**

This hypothesis explores the role of **job insecurity** as a **mediator**. It suggests that **digitalization** leads to **job insecurity** (e.g., fear of job displacement), which, in turn, increases **turnover intention**. Employees who feel insecure in their jobs due to technological change are more likely to contemplate leaving their positions.

### **H4: Job insecurity mediates the relationship between workplace incivility and employee turnover intention.**

This hypothesis examines how **workplace incivility** creates **job insecurity** (e.g., through stress, emotional exhaustion, and perceived unfairness), which increases **turnover intention**. Employees exposed to uncivil behavior may feel their jobs are at risk, leading to higher turnover.

#### **Research Methodology**

##### **Research Design**

This study adopts a quantitative research design to systematically investigate the relationships between digitalization, workplace incivility, job insecurity, and turnover intention within the context of Pakistan's private banking sector. A survey-

based data collection method was employed, which is particularly suitable for gathering large-scale, structured data from a sizable sample of frontline employees in the banking sector. The primary objective of this design is to examine the direct and mediated relationships between the key variables, providing insights into the underlying mechanisms driving employee turnover intention in the face of digital transformation and workplace stressors.

Quantitative research designs are particularly effective in testing hypotheses related to cause-and-effect relationships among multiple variables. This design allows for the objective measurement of variables such as digitalization, workplace incivility, and job insecurity, enabling a more precise estimation of their effects on turnover intention. Furthermore, this approach provides a high level of replicability, ensuring that the findings can be generalized to other similar contexts in the banking sector.

### **Data Collection**

The data were collected through structured questionnaires administered to a sample of 300 frontline employees from private banks in Punjab, Pakistan. A stratified sampling technique was used to ensure that the sample accurately represented employees across different departments and hierarchical levels within the banking institutions. The questionnaire was designed to capture respondents' perceptions of digitalization, workplace incivility, job insecurity, and turnover intention. It consisted of Likert-type scale items ranging from strongly agree to strongly disagree, providing respondents with an opportunity to express the intensity of their agreement with various statements related to each variable.

### **Measurement Instruments**

To measure the constructs in this study, established scales from previous literature were adapted. The following measurement instruments were used to ensure the validity and reliability of the constructs:

**Digitalization:** This was measured using a five-item scale adapted from previous research on the adoption of digital technologies in organizational settings (Shahid et al., 2023). The scale assesses employees' perceptions of the extent to which digital banking platforms, automation, and technological advancements have influenced their roles.

**Workplace Incivility:** A scale developed by Andersson and Pearson (2018) was used to measure workplace incivility. This scale evaluates employees' experiences of rude behavior, unethical managerial practices, and negative customer interactions, all of which contribute to the perception of a hostile work environment.

**Job Insecurity:** Job insecurity was measured using the Greenhalgh & Rosenblatt (1984) scale, which assesses employees' perceptions of the likelihood of losing their jobs due to technological changes, organizational downsizing, or other factors.

**Turnover Intention:** Turnover intention was assessed using Mobley's (1977) scale, which evaluates employees' intentions to leave their jobs in the near future. This scale has been widely used in organizational research to measure the likelihood of voluntary employee turnover.

The reliability of each construct was assessed using Cronbach's alpha to ensure that the items within each scale were internally consistent. A Cronbach's alpha value of 0.7 or higher was considered acceptable for the purposes of this study, in line with standard research practices (Nunnally, 1978).

### **Data Analysis**

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM), a statistical technique that is particularly suitable for testing complex relationships between multiple variables. PLS-SEM is an advanced method that allows researchers to model both the measurement and structural relationships in a single analysis (Hair et al., 2017). This technique was chosen for its flexibility and its ability to handle models with multiple constructs, including mediating variables such as job insecurity.

PLS-SEM was used to test the hypotheses and examine the direct and indirect effects of digitalization and workplace incivility on turnover intention via job insecurity. The software SmartPLS was employed to conduct the analysis, which provides a comprehensive view of the relationships between the latent variables. The bootstrapping method was used to assess the significance of the path coefficients, with a t-value greater than 1.96 indicating statistical significance at the  $p < 0.05$  level.

## **Results**

### **Descriptive Statistics**

The data analysis began with the examination of the descriptive statistics to assess the overall distribution of the key variables. The results confirmed that the data is normally distributed, with no missing values or outliers. The mean, standard deviation, skewness, and kurtosis for each key variable were computed to better understand the distribution and characteristics of the data. These values are summarized in Table 1.

**Table 1: Descriptive statistics for key variables**

<b>Variable</b>	<b>Mean</b>	<b>Standard Deviation (SD)</b>	<b>Skewness</b>	<b>Kurtosis</b>
<b>Digitalization</b>	5.12	1.73	-0.719	-0.809
<b>Workplace Incivility</b>	4.81	1.73	-0.544	-0.318
<b>Job Insecurity</b>	5.02	1.75	-0.582	-0.453
<b>Turnover Intention</b>	4.95	1.75	-0.582	-0.542

The mean values for each variable suggest that employees perceive digitalization and job insecurity as moderately high, while workplace incivility and turnover intention are slightly lower but still significant. The skewness and kurtosis values indicate that the data is relatively symmetrical, and the distributions are platykurtic (i.e., flatter than a normal distribution), suggesting no severe outliers (Hair et al., 2017).

### **Hypothesis Testing**

### **Direct Effects**

The relationships between the independent variables (digitalization and workplace incivility) and the dependent variable (turnover intention) were tested using PLS-SEM. The following direct effects were observed:

**Digitalization → Turnover Intention:** The path coefficient ( $\beta$ ) for the relationship between digitalization and turnover intention was 0.131, with a t-value of 2.508 and a p-value of 0.014. This indicates a significant positive effect of digitalization on turnover intention. As digitalization increases, employees are more likely to consider leaving their organization due to job insecurity caused by technological advancements (Jain & Sharma, 2020).

**Workplace Incivility → Turnover Intention:** The path coefficient ( $\beta$ ) for the relationship between workplace incivility and turnover intention was 0.066, with a t-value of 2.776 and a p-value of 0.009. This suggests that workplace incivility significantly contributes to turnover intention. Employees who experience uncivil behavior from colleagues or customers are more likely to leave their positions due to the negative impact on their job satisfaction (Poddar & Madupalli, 2012).

**Table 2: Direct effects of variables on turnover intention**

Path	$\beta$ (Path Coefficient)	t-value	p-value	Significance
Digitalization → Turnover Intention	0.131	2.508	0.014	Significant
Workplace Incivility → Turnover Intention	0.066	2.776	0.009	Significant

### **Indirect Effects (Mediating Role of Job Insecurity)**

The mediating role of job insecurity was tested by examining how digitalization and workplace incivility influence turnover intention through job insecurity. The following indirect effects were identified:

**Digitalization → Job Insecurity → Turnover Intention:** The path coefficient ( $\beta$ ) for this indirect relationship was 0.303, with a t-value of 4.418 and a p-value of 0.000. This indicates that job insecurity fully mediates the relationship between digitalization and turnover intention. Employees who perceive their jobs to be at risk due to technological advancements are more likely to consider leaving their jobs (Shahid et al., 2023).

**Workplace Incivility → Job Insecurity → Turnover Intention:** The path coefficient ( $\beta$ ) for this indirect relationship was 0.24, with a t-value of 3.937 and a p-value of 0.000. This suggests that workplace incivility increases job insecurity, which in turn leads to higher turnover intention. Employees who face uncivil treatment at work are more likely to feel insecure in their roles, further increasing their desire to leave the organization (Mobley, 1977).

**Table 3: Indirect Effects of Job Insecurity on Turnover Intention**

Path	$\beta$ Coefficient	(Path t-value)	p- value	Significance
Digitalization → Job Insecurity → Turnover Intention	0.303	4.418	0.000	Significant
Workplace Incivility → Job Insecurity → Turnover Intention	0.24	3.937	0.000	Significant

## **Discussion**

The shift towards digitalization in the banking sector has brought significant operational benefits, such as increased efficiency and cost reductions, but it has also contributed to heightened job insecurity among employees. As technological advancements replace traditional roles, employees perceive their jobs as at risk, which significantly influences their turnover intention. This aligns with previous research that suggests employees in digitalized environments are more likely to feel insecure about their job stability (Shahid et al., 2023; Jain & Sharma, 2020). Furthermore, workplace incivility, including customer abuse and unethical managerial practices, significantly contributes to job dissatisfaction and turnover intention. Employees who experience uncivil behavior at work are more likely to feel disengaged, which, in turn, increases their likelihood of leaving the organization. This finding is consistent with studies that have shown how workplace incivility undermines employee morale and organizational commitment (Poddar & Madupalli, 2012; Ali & Asim, 2023). Additionally, job insecurity plays a critical role in mediating the relationship between digitalization and workplace incivility and turnover intention. Employees who perceive their jobs to be insecure due to technological changes or negative workplace behaviors are more likely to disengage and seek alternative employment. The results of this study underscore the importance of addressing job insecurity in order to mitigate the negative impact of both digitalization and workplace incivility on employee retention. Organizations in the banking sector must therefore develop strategies that promote job security, reduce perceptions of threat, and foster a positive work environment, as these measures can reduce turnover intention and enhance employee commitment (Mobley, 1977; Ashford et al., 1989).

## **Limitations**

This study has several limitations that should be considered. First, the focus on **frontline employees in private banks in Punjab** limits the **generalizability** of the findings to other regions or sectors. The **cross-sectional design** used in this study also prevents the establishment of **causal relationships** between **digitalization, workplace incivility, job insecurity, and turnover intention**. A **longitudinal design** would provide more insight into how these relationships develop over time. Additionally, the **survey-based method** may be subject to **social desirability bias**, as employees may underreport negative experiences. Lastly, the study examines **job insecurity** as a mediator, but other factors, such as **organizational commitment or stress**, could also play a role. Future research could address these limitations by incorporating a

**longitudinal approach, mixed methods, and additional mediators** to offer a more comprehensive understanding of employee turnover.

### **Conclusion**

This study offers important insights into the key determinants of employee turnover intention within Pakistan's private banking sector. The findings suggest that digitalization and workplace incivility are critical factors that significantly influence employee turnover intention, with job insecurity acting as a crucial mediator. The digital transformation within the banking sector, while enhancing operational efficiency, has also led to increased perceptions of job insecurity, particularly among employees whose roles are susceptible to automation and technological advancements. At the same time, workplace incivility, manifested through customer abuse and unethical managerial practices, exacerbates job dissatisfaction and engagement, further driving employees to consider leaving their positions.

The study highlights the mediating role of job insecurity in these relationships, demonstrating that the fear of job loss, whether due to technological change or negative interpersonal dynamics at work, plays a pivotal role in increasing turnover intention. This mediating effect underscores the importance of addressing job insecurity as part of any employee retention strategy.

In light of these findings, the study suggests that banking organizations in Pakistan must develop comprehensive HR policies that not only mitigate job insecurity but also foster a supportive work environment. It is essential that organizations adopt strategies that focus on improving employee engagement, reducing workplace incivility, and ensuring that employees feel secure in their roles, even in the face of technological advancements. By prioritizing employee well-being and job security, banks can enhance employee satisfaction, reduce turnover intention, and ultimately improve employee retention in an increasingly digitalized environment.

Furthermore, future research could expand on these findings by exploring the long-term effects of digitalization and workplace incivility on employee performance and organizational outcomes across different sectors. This study sets the foundation for deeper exploration into how organizations can effectively manage job insecurity and the negative consequences of workplace incivility in the context of rapid technological change.

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