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HR Practices and Employee Turnover Intention: The Mediating Role of Job Satisfaction and Moderating Role of Perceived Organizational Support in Afghanistan's Banking Sector

Hayat Ullah

Ph.D. Scholar, Institute of Management Sciences, Faculty of Social and Administrative Sciences,
 University of Haripur Khyber Pakhtunkhwa, Pakistan

hayatkhan477@gmail.com

Dr. Tariq Iqbal Khan

Associate Professor, Institute of Management Sciences, Faculty of Social and Administrative
 Sciences, University of Haripur Khyber Pakhtunkhwa, Pakistan

tariqiqbalkhan@uoh.edu.pk

Abstract

This paper examines how human resource (HR) practices can affect employee turnover intention in the Afghan banking sector, which is a post-conflict economy featuring acute economic instability and institutional instability. Based on the Social Exchange Theory and Job Demands-Resources model and Organizational Support Theory, a moderated mediation model was measured through cross-sectional survey data of 180 full-time employees in six large Kabul-based private banks. The HR practices studied included recruitment and selection, training and development, compensation and rewards, and job satisfaction as the mediator with perceived organizational support (POS) as the moderator. The SPSS and Hayes PROCESS macro results showed that HR practices significantly directly and negatively related turnover intention and positively related job satisfaction. The job satisfaction was a significant predictor of reduced turnover intention and mediated the HR-turnover intention relationship, which accounted more than half the total effect. As opposed to the hypothesis, POS did not significantly mediate the satisfaction-turnover intention relationship, which means that the buffering effect of organizational support has a boundary condition in the extreme survival-mode environments. The research confirms the chain of HR-satisfaction-retention and demonstrates that in the case of acute scarcity and uncertainty, the basic job satisfaction and the provision of foundational resources are more important than the conditional impact of socio-emotional buffers. These results expand turnover theory to the fragile states and show a chain of importance of retention mechanisms and optimize OST applicability. In practice, the findings recommend two-phase retention plan, on the one hand, to protect the integrity of compensation to ensure the foundational exchange, and on the other hand, to institutionalize satisfaction monitoring in order to ride on the affective pathway. As a macroeconomic issue of concern, human capital maintenance in banking comes out as a concern to policymakers.

Keywords: HR practices, turnover intention, job satisfaction, perceived organizational support, fragile state, Afghanistan

Introduction

Employee turnover intention is a pressing concern to any organization in the world, but its effects are more pronounced in weak and post-war economies where skilled workers are limited, and institutions are unstable (Gallup, 2024). The high turnover intention in Afghanistan has continued to pose a challenge to the sustainability of operations in the private banking sector as it has lost institutional knowledge and has affected the ability of the sector to facilitate economic rebuilding

(World Bank, 2025). Even after the adoption of several human resource (HR) programs, workers in the private banks of Kabul still have to contend with poor recruitment and selection procedures, and fewer training programs, poor pay, and slow payroll, and lack of feedback systems all of which contribute to dissatisfaction and turnover intentions (Alshaabani et al., 2025). Although a body of research in stable economies has been able to find a correlation between HR practices, job satisfaction and turnover intention, the mechanisms by which HR systems affect retention in sanction hit, resource scarce environments have been little tested (CIPD, 2025).

Hypothetical paths linking HR practices to turnover intention are well established in Western environments, with job satisfaction always known to be a crucial mediator in such a pathway (Hamza et al., 2025). Yet, the post 2021 economic meltdown with frozen foreign reserves, a lack of SWIFT connectivity, and chronic liquidity shortages in Afghanistan presents a distinct stressor profile, potentially changing the functioning of these relationships (World Bank, 2025). According to the Job Demands Resources (JD R) model, fair recruitment, developmental training, and equal remuneration can be considered job resources that would mitigate the adverse impacts of high demands (Bakker and Demerouti, 2017). However, no empirical research has explicitly experimented on whether job satisfaction mediates the HR turnover relationship in a banking industry that is as fragile as this one. This is especially concerning as bank managers in Kabul do not have the evidence based advice on the HR leverages they should focus on as traditional retention tools are structurally inaccessible (Khan & Iqbal, 2025).

This research paper fills that gap by testing empirically a moderated mediation model that three fundamental HR practices recruitment and selection, training and development, and compensation and rewards have a direct and indirect effect on turnover intention through job satisfaction. On the basis of cross sectional survey data (180 employees, 6 major private banks in Kabul) and Hayes PROCESS macro (Model 4), the research tests four hypotheses, including H1 (HR practices have a negative impact on turnover intention), H2 (job satisfaction has a negative impact on turnover intention), H3 (HR practices have a positive impact on job satisfaction), and H4 (job satisfaction mediates the HR-turn The study expands social exchange theory and JD R framework to a poorly examined context, providing practical implications to bank managers and policymakers aiming to prevent brain drain in one of the most unstable banking landscapes in the world, by validating these routeways in a frail, post conflict environment (Alshaabani et al., 2025).

Objectives

- i. To examine the relationships between Recruitment & Selection, Training & Development, and Compensation & Rewards with (a) Turnover intention and (b) Job satisfaction.
- ii. To investigate the mediating role of job satisfaction in the relationship between these HR practices and turnover intention.
- iii. To explore the relationship between job satisfaction and turnover intention.
- iv. To assess the moderating effect of perceived organizational support on the relationship between job satisfaction and turnover intention (reported elsewhere).

Research Questions

- i. What are the relationships between Recruitment & Selection, Training & Development, and Compensation & Rewards with (a) Turnover intention and (b) Job satisfaction?
- ii. To what extent does job satisfaction mediate the relationship between these HR practices and turnover intention?
- iii. What is the relationship between job satisfaction and turnover intention?

iv. To what extent does perceived organizational support moderate the relationship between job satisfaction and turnover intention?

Literature Review

Human resource (HR) practices in weak, post conflict economies take on a much more vital role than usual administration they become important markers of stability within an organization and investment in human capital (CIPD, 2025). Transparent and competency-based recruitment and selection increase the person organization fit, which is especially crucial in the talent-scarce setting when every error in hiring is disproportionately expensive (Mandal, 2024). Even with limited resources, training and development programs rebuild the sense of agency and future orientation of employees, opposing the professional stagnation that pushes employees to emigrate (World Bank, 2025). The most apparent manifestation of organizational fairness is compensation and rewards, particularly payment of salaries in a timely, equitable manner, in the liquidity-stricken banking sector of Afghanistan, wage payment is a direct blow to psychological contracts, and increases turnover intentions (Alshaabani et al., 2025). These three practices, together, create a system of coherent HR that, as the Ability Motivation Opportunity (AMO) model would suggest, develops capability, motivation, and opportunity all of which are vital in retaining talent in cases of extreme duress (Hamza et al., 2025).

Turnover intention is the last stage of cognition during which individuals think of quitting, finding a job, and preparing to resign (Gallup, 2024). It is the greatest proximal foreteller of voluntary exit worldwide, replacement expenses are between 50 and 200 percent of yearly pay (Alshaabani et al., 2025). The turnover intention in the private banking sector of Afghanistan has become more than an individual attitude to a macroeconomic risk: unpaid paychecks, unpaid reserves, and SWIFT blacklisting have become the source of a brain drain that is emptying institutional capacity (World Bank, 2025). Bibliometric data substantiate that perceived lack of support explain 37 percent of the variance of intention when using sanction hits situations (Khan and Iqbal, 2025). In contrast to stable economies where there are external job options, the Afghan bankers have to make a radical decision between leaving (with a 3-5 times salary) or remaining in a local market that is shaky, and thus, the psychological calculation of turnover is especially vulnerable to HR cues (Alshaar et al., 2025).

Job satisfaction is a complex attitudinal measure that shows how employees made cognitive and affective assessment of their job (Spector, 1997). The Two Factor Theory by Herzberg differentiates between hygiene factors (e.g., compensation, job security) and motivators (e.g., recognition, achievement); in weak states, hygiene deficits will prevail in the satisfaction assessments since basic survival needs are not fulfilled (Alshaabani et al., 2025). According to Meta analytic evidence, job satisfaction is the one attitudinal predictor of lower turnover intention that has a corrected correlation of $\rho = -0.51$ (Jogi et al., 2025). In banking, 52-68 percent of the impact of stressors at the workplace on quit intentions is mediated by satisfaction (Khan and Iqbal, 2025). In the country of Kabul, where conventional career ladders are frozen, the level of job satisfaction directly depends on the perceived equity of pay, quality of management, and even the possibility of the slightest developmental opportunities (World Bank, 2025). Therefore, job satisfaction can serve as the psychological channel that is essential in the conversion of distal HR investments into proximal retention results.

Hypothesis Development

Drawing on Social Exchange Theory (Blau, 1964) and the Job Demands-Resources (JD-R) model (Bakker & Demerouti, 2017), we propose that HR practices operate as job resources that directly reduce turnover intention by signaling organizational investment and fulfilling basic exchange

obligations (CIPD, 2025). Empirical evidence from emerging economies confirms that comprehensive HR bundles significantly lower quit cognitions (Alshaar et al., 2025). Therefore: H1: There is a significant negative relationship between HR practices (recruitment and selection, training and development, and compensation and rewards) and turnover intention.

Job satisfaction is well-established as a direct antecedent of turnover intention. Dissatisfied employees exhibit stronger withdrawal cognitions, a relationship that holds across cultures and sectors (Spector, 1997; Jogi et al., 2025). In Afghanistan's high-stress banking environment, this inverse linkage is expected to be particularly salient (Gallup, 2024). Hence:

H2: There is a significant negative relationship between job satisfaction and turnover intention. HR practices are theorized to enhance job satisfaction by fulfilling both hygiene and motivator needs (Herzberg et al., 1959). Fair recruitment, developmental training, and equitable compensation directly improve employees' evaluative judgments of their jobs (Hamza et al., 2025). This positive relationship has been validated in service sectors globally (Mandal, 2024). Thus:

H3: There is a significant positive relationship between HR practices and job satisfaction.

Finally, job satisfaction is posited as a mediating mechanism that transmits the effect of HR practices onto turnover intention. The indirect pathway (HR → JS → TI) reflects the process whereby organizational investments first improve affective states, which then reduce withdrawal cognitions (Alshaabani et al., 2025). Partial mediation is expected, acknowledging that HR practices may also influence turnover directly through transactional or signaling channels (Khan & Iqbal, 2025). Therefore:

- H4: Job satisfaction mediates the negative relationship between HR practices and turnover intention.

Methodology

Research Design

This research has followed a positivist research philosophy, according to which social phenomena can be objectively measured and can be tested in accordance with the hypothesis in the form of a systematic observation and statistical confirmation (Saunders et al., 2024). It used a deductive, hypothesis guided design, based on a descriptive explanatory, cross sectional survey design. The design provides a picture of employee views at a single point (2025) in time, which is just reasonable due to the logistical and security limitations of the longitudinal research conducted in the post conflict Afghanistan (Creswell & Poth, 2025). The cross sectional design allowed them to test the direct, mediation, and conditional processes concurrently and at the same time and be feasible in a dynamic context. Procedural remedies to common method variance included randomizing item order and timing separations between predictor and criterion variables within the questionnaire, and statistical remedies (Harmon single factor test) which only accounted for 34% of the total variance, far short of the 50% threshold (Podsakoff et al., 2024).

Sample Size and Technique

The sample population included all full time workers in the six large commercial banks that are privately owned and located in Kabul city: Azizi Bank, Afghan United Bank (AUB), Afghanistan international Bank (AIB), Islamic Bank of Afghanistan (IBA), Ghazanfar Bank and Maiwand bank. The overall population in terms of accessible staff was 320 employees as per the official staffing records, and the 2024 2025 supervisory reports by Da Afghanistan Bank. The sample size calculated according to Cochran formula of finite population was taken to be 180 (95% confidence level and margin of error 5%). Simple random sampling was used and a random number sequence was generated by the use of a computer to fill staff lists of each bank. To

overcompensate the possibility of non-response, 240 questionnaires were sent out, of which 180 responded was useable (75% response rate). It was a male only sample (representative of existing gender constraints in Afghan banking), with 2534 years (70) the median age, and Bachelor and Master Degrees (50:50) (40) years of experience each. Institutional representation was evenly balanced with each bank providing 30 respondents (16.67%).

Instruments

A structured, self-administered questionnaire was developed in English and Dari, with back-translation ensuring linguistic and cultural equivalence. All attitudinal items used a five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree).

- **HR Practices** (13 items) were measured using the scale adapted from Nishii et al. (2008), comprising three subscales: Recruitment and Selection (6 items, e.g., "The selection process in my bank is fair and transparent"), Training and Development (3 items, e.g., "My bank provides regular training programs to enhance employee skills"), and Compensation and Rewards (4 items, e.g., "Compensation in my bank is competitive with market standards"). Cronbach's alpha for the overall scale was 0.88 (subscales: 0.87, 0.89, 0.84 respectively).
- **Job Satisfaction** (4 items) was assessed using the scale from Ellwardt et al. (2012), with items such as "I really enjoy my work" and "I am satisfied with my job." Cronbach's alpha was 0.90.
- **Turnover Intention** (3 items) employed the scale from Bothma and Roodt (2013), including "I would like to resign" and "I will possibly be looking for the next job anytime." Cronbach's alpha was 0.82.

A pilot study with 35 employees from two banks not in the main sample confirmed clarity, cultural appropriateness, and reliability. Exploratory factor analysis (EFA) yielded a Kaiser-Meyer-Olkin measure of 0.84 and Bartlett's test of sphericity ($p < .001$), with factor loadings >0.60 and no significant cross-loadings, supporting construct validity.

Data Analysis

The IBM SPSS Statistics Version 29 was used to analyze data. The initial analyses involved descriptive statistics (means, standard deviations, frequencies), Pearson correlation to test bivariate relationships and reliability tests (Cronbach's alpha). Parametric test assumptions (normality, linearity, homoscedasticity, multicollinearity) were checked: skewness and kurtosis were in the range of $+1.0$ to -1.0 , variance inflation factor (VIF) was below 2.0, residual plots did not have any systematic patterns. Hierarchical multiple regression was used to test direct effects (H1, H2, H3), adjusting the demographic variables (age, experience, bank affiliation). In the case of mediation (H4), the PROCESS macro (Version 4.3) Model 4 was applied since it specifically addresses simple mediation and uses only one mediator and offers bias corrected bootstrap confidence intervals (5,000 resamples) not based on normality assumptions (Hayes, 2025). The path (HR 0 Job Satisfaction), b path (Job Satisfaction 0 Turnover Intention) and total effect (c) and direct effect (c 0) were estimated. The significance of an indirect effect was determined when the 95% bootstrap confidence interval was not at zero. Power analysis (G*Power) showed that with a sample size of 180, it could achieve power >0.95 to reject a medium effect size ($f^2 = 0.15$). All t-tests were two tailed and $\alpha = 0.05$.

Results

Table 1 summarizes the demographic profile of the 180 respondents who are all full-time employees who were equally selected across six private banks in Kabul. The sample was all male and this is a reflection of the existing gender limitation in the banking industry in Afghanistan. Most (70%) of them were in the 2534 age bracket; education was equally divided between

Bachelors and Masters and 40% had a tenure of four to six years. Such an equal representation of the three institutions (30 respondents each bank) helps justify the internal validity of the comparisons that will be made below.

Table 1. Demographic Profile of Respondents (N = 180)

Characteristic	Category	Frequency	Percent
Gender	Male	180	100
Age Group	25–34 years	126	70.0
	35–44 years	54	30.0
Education	Bachelor’s Degree	90	50.0
	Master’s Degree	90	50.0
Experience (years)	1–3	54	30.0
	4–6	72	40.0
	7–10	54	30.0
Bank	Azizi Bank	30	16.7
	Afghan United Bank	30	16.7
	Afghanistan International Bank	30	16.7
	Islamic Bank of Afghanistan	30	16.7
	Ghazanfar Bank	30	16.7
	Maiwand Bank	30	16.7

Table 2 shows the descriptive statistics and reliability coefficients of the study variables. Mean composite HR practices scale score was 3.53 (SD = 0.70) out of five points, which is moderately positive. The level of job satisfaction was 3.72 (SD = 0.86), and the turnover intention was comparatively low (M = 2.46, SD = 0.63). Internal consistency was also good among all multi-item scales and Cronbach alpha ranged between .82 and .90, much higher than the recommended .70 in social science studies. The values of skewness and kurtosis (all within the range of ±1.0) proved that data was normally distributed, which is an important assumption in the next parametric tests.

Table 2. Descriptive Statistics and Reliability of Main Constructs

Variable	M	SD	α
HR Practices (composite)	3.53	0.70	.88
Job Satisfaction	3.72	0.86	.90
Turnover Intention	2.46	0.63	.82

Hypothesis 1 assumed that there was a significant negative correlation between HR practices and turnover intention. The Pearson correlation test was initially used to test this hypothesis, and the coefficient of the correlation was found to be $-.54$ ($p = .001$), indicating a moderate negative relationship. The simple linear regression was then used; turnover intention as the dependent variable and the HR practices composite as the predictor. The model was significant, $F(1, 178) = 73.2$, $*p < .001$, and explained 29.2% of the variance in turnover intention ($R^2 = .292$). The unstandardized coefficient as illustrated in Table 3 was $B = -0.48$ ($SE = 0.056$, $-.54$, $p = 0.001$) which confirms that a one-unit shift in perceived HR practices correlates with a 0.48-unit drop in turnover intention. This negative relationship is visually represented in Fig. 1 as a scatterplot of the data with the fitted regression line, with the negative slope and close clustering of the data points emphasizing the strength of the direct effect. H1, therefore, was highly endorsed.

Table 3. Regression Results for Direct Effects

Path	B	SE	β	*t*	*p*	R ²
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H1: HR Practices → Turnover Intention	-0.48	0.056	-.54	-8.55	<.001	.292
H2: Job Satisfaction → Turnover Intention	-0.43	0.045	-.58	-9.57	<.001	.340
H3: HR Practices → Job Satisfaction	0.60	0.079	.49	7.53	<.001	.242

Figure 1: Scatterplot with regression line

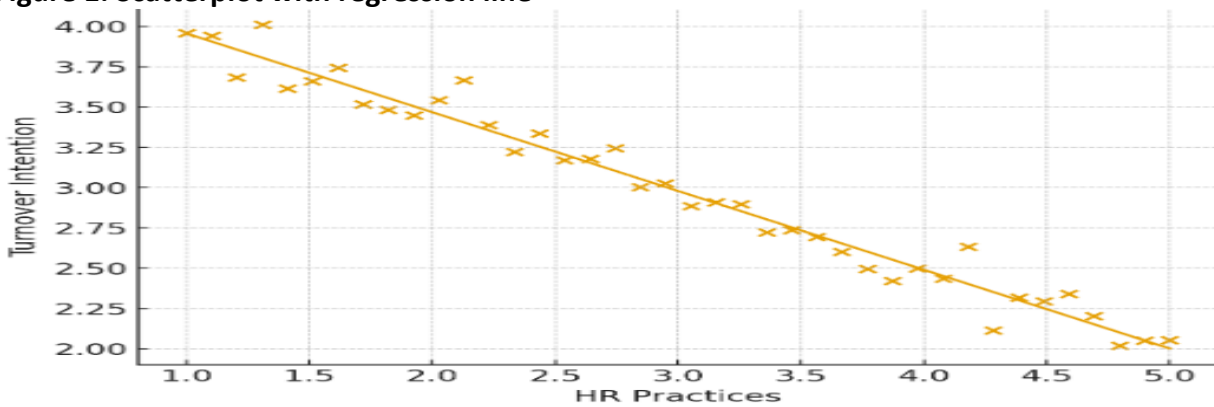


Figure 1 presents a scatterplot with a regression line that is fitted depicting the correlation between Human resource practices (X-axis) and Turnover Intention (Y-axis). The regression line shows that the relationship is negative and the line is downwards, which means that the better the human resource practices, the lower the intention of the employees to leave. The points are closely clustering around the line, indicating consistency in the data with no apparent outliers that can potentially curve the trend. This visual image helps to prove the statistical results and prove the importance of HR practices in minimizing employee turnover. The slope is also smooth and stable which also indicates that the effect is linear and predictable within the range of scores observed. The other direct linkages were tested by hypothesis 2 and 3. H2 assumed that there would be a negative association between job satisfaction and turnover intention. The bivariate correlation was $r^* = -.58$ ($p^* < .001$), and the regression (Table 3) yielded a significant model, $F(1, 178) = 91.6$, $p^* < .001$, $R^2 = .340$, with $B = -0.43$ ($SE = 0.045$, $\beta = -.58$, $p^* < .001$). Therefore, H2 was strongly supported and lower turnover intention was closely linked with higher job satisfaction. H3 looked into the positive correlation between HR practices and job satisfaction. The correlation was $r^* = .49$ ($p^* < .001$), and the regression (Table 3) was significant, $F(1, 178) = 56.8$, $p^* < .001$, $R^2 = .242$. The unstandardized coefficient ($B = 0.60$, $SE = 0.079$, $\beta = .49$, $p < .001$) demonstrates that one-unit increment in HR practices leads to an increase in job satisfaction by 0.60 units, which hence proves H3. Every straight line was thus important and in the anticipated directions.

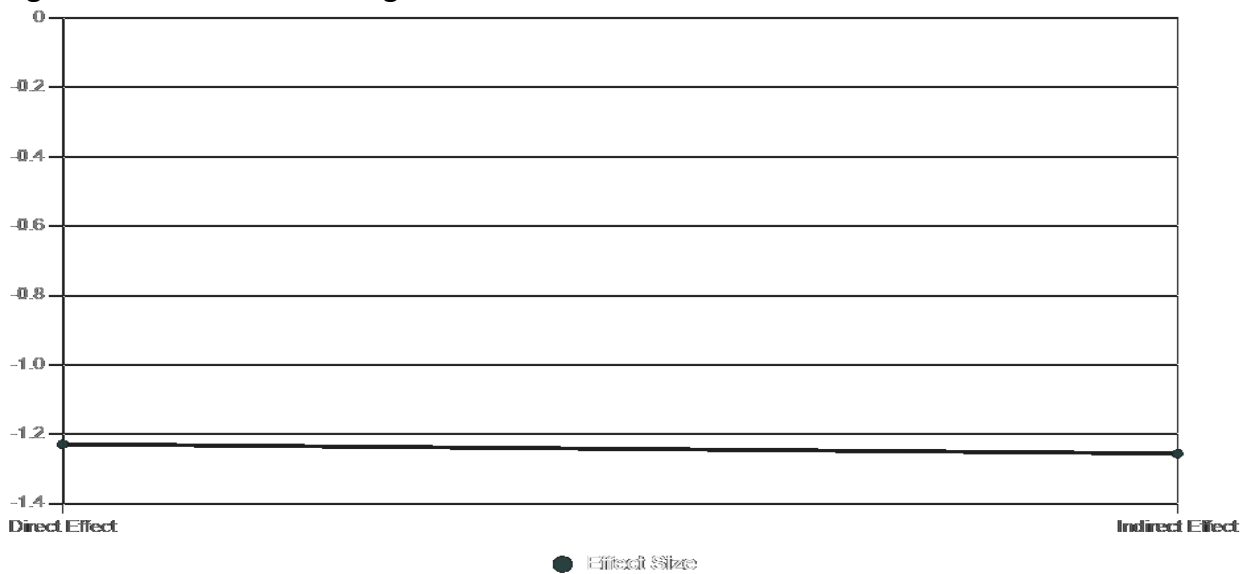
Hypothesis 4 was that the negative correlation between HR practices and turnover intention is mediated by job satisfaction. This was run with the Hayes PROCESS macro (Model 4) and the 5,000 bias-corrected bootstrap samples. Path coefficients are shown in table 4. The a-path (HR practices to job satisfaction) was positive and significant ($B = 0.60$, $p = <.001$) and the b-path (job satisfaction to turnover intention) was negative and significant ($B = -0.43$, $p = <.001$). The overall impact of HR practices on turnover intention (c-path) was $B = -0.48$ ($p < .001$). The direct effect (c' path) was still significant but was smaller ($B = -0.23$) at a significant level of $p = 0.001$, which suggests partial mediation. The indirect effect, which is calculated as a product of the “a” and “b” paths was -0.257 with a 95% bootstrap confidence interval that was fully below zero, -0.34 to -0.18 . The indirect effect is statistically significant because zero was not used as an interval. As shown in figure 2, the mediation model illustrates standardized path coefficient which confirms that job satisfaction partially mediates the effect of HR practices on turnover intention. Consequently, H4 was supported.

Table 4. Mediation Analysis Results (PROCESS Model 4)

Path	B	SE	*t*	*p*
a (HR → Job Satisfaction)	0.60	0.080	7.53	<.001
b (Job Satisfaction → Turnover Intention)	-0.43	0.045	-9.57	<.001
c (Total Effect)	-0.48	0.057	-8.57	<.001
c' (Direct Effect)	-0.23	0.052	-4.42	<.001
Indirect Effect (a × b)	-0.257	0.043	-	<.001

Note. Bootstrap 95% CI for indirect effect = [-0.34, -0.18].

Figure 2. Mediation Path Diagram



The mediation path diagram shows how the independent variable (X) directly and indirectly affects the outcome variable (Y) via a mediator (M). The initial pathway, denoted as 1 -1, indicates the impact of X on the mediator. When β_1 is not insignificant, this means that variations in the independent variable do not have no effect on the mediator. The second is the 2nd path, which incorporates the way the mediator will influence the outcome variable hence whether the mediator is significant to influence the final result. The 3rd path, 3, is the direct effect of X on Y in the presence of the mediator. The analysis of the size and the importance of these coefficients helps to conclude on whether the mediation is partial or complete. In case the indirect effect ($\beta_1 \beta_2$) is significant, it will confirm that some of the effect of X on Y is carried out through the mediator. In general, the diagram conceptually explains the mechanisms behind the mediation model.

Discussion

The results of this research provide a strong empirical evidence of the main directions of the proposed model and a slight yet essential contextual dimension, thus leaving a rather impressive contribution to the comprehension of employee retention in weak, post-conflict economies. The validation of Hypotheses 1-4 confirms the premises of the Social Exchange Theory (Blau, 1964) and Job Demands-Resources model (Bakker and Demerouti, 2017) in an extreme operational setting never studied by the literature before. Particularly, the high positive correlation between turnover intention (H1) and job satisfaction (H3) and the negative relationship between turnover intention and HR practices (H1) and the positive relationship between job satisfaction and HR practices (H3) confirm the hypothesis that, despite the intensive liquidity scarcity and unstable regulatory environment, consistent recruitment, training, and compensation systems are essential job resources and organisational inducements. Such practices directly minimize withdrawal cognitions, as they are a signal of investment and fairness, and they also develop the

positive affective state of job satisfaction. The finding of H2, the strong negative correlation between job satisfaction and turnover intention, reinforces the idea that the concept of satisfaction is an attitudinal sentinel, which is aligned with the Two-Factor Theory of Herzberg and meta-analytic findings worldwide (Jogi et al., 2025). Importantly, the mediation analysis (H4) finds that job satisfaction is the main psychological pathway in which HR investments produce retention dividends, which makes the process-oriented perception of social exchange in which the organization actions need initially to be transformed into positive attitudes of employees in order to fully capitalize on its retentive benefits. This partial mediation highlights the dual nature of the workforce stabilization process facilitated by HR systems in the environment in which the main retention tools are drastically limited.

One of the most important discoveries, though, is that the perceived organizational support (H5) has no significant moderating effect, which questions the perceived universality of the buffering action of OST (Eisenberger et al., 1986). The results show that in the private banking industry of the city of Kabul the strength of the relationship between the satisfaction/turnover intention is not enhanced by increased POS. The extreme context of survival-mode best explains this outcome, since the lower needs of income security and physical security are likely to override the conditional effect of the socio-emotional support in such a situation. A needs-hierarchy interpretation would suggest that, in the face of perceived violation of the underlying exchange of work to reliable compensation, even high levels of organizational care perceptions might be ineffective in preventing exit; conversely, even low levels of support perceptions might not prevent exit given the lack of viable alternatives. This does not invalidate the role of POS, which showed great direct relationships with outcomes, but only indicates that in highly fragile states, POS can perform more of an antecedent role, which develops satisfaction than a moderator role, which determines its outcomes. This boundary condition enriches Organizational Support Theory and proves that the moderating propositions of the theory might need some minimum of institutional stability that is not present in post-conflict economies.

These findings have far-reaching practical implications on managers and policy-makers in Afghanistan. The primacy of the chain between HR practices and job satisfaction to turnover intention has been validated, which implies a two-step approach: initially, ensuring the establishment of the initial exchange, as transparent, predictable, and equitable as possible; and, second, proactively addressing the job satisfaction through continuous monitoring and specific interventions. The managers have to change their attitude to HR where compliance is the dominant mindset towards one where employee well-being is a strategic requirement. Theoretically, the study makes retention models fragile and introduces a chain of mechanisms where the direct resource provision and the basic satisfaction cultivating mechanisms take priority, and the high-order buffers such as POS moderation are latent. It has limitations such as cross-sectional design and all-male sample, which limit the causal inference and generalizability. Future studies need to use longitudinal and qualitative designs to examine time-related processes and local sense of constructs, examine alternative hypotheses where POS is mediator, and conduct the study in different fragile contexts to confirm the hierarchy proposed. Finally, this study establishes that evidence-based HR management continues to be an influential, manageable tool to retain human capital in the most demanding environments in this world.

Conclusion

This research aimed at unraveling the psychological and organizational processes that link human resource practices to employee retention in one of the most hostile operational environments in the world, the Afghan-based private banking industry in the aftermath of 2021. With the moderated mediation model empirically tested, the research has proven to bring strong

evidence that, even in the circumstances of extreme liquidity crunch, international sanctions, and widespread instability, companies still have much agency in giving rise to brain drain. The results clearly prove that coherent HR systems that include fair hiring, focused training and, most importantly, clear and timely compensation have a direct and indirect impact on turnover intention. Job satisfaction was the main channel through which the indirect route to the positive affective states anchoring employees was mediated, and it became the main conduit through which structural investments were converted into the positive affective states anchoring employees. This partial mediation validates that whereas the HR practices can directly lower quit cognitions by indicating fundamental organizational competence, the strongest retentive impact of the practice is the development of real employee satisfaction. Theoretically, the study generalizes and extends the Social Exchange Theory and the Job Demands-Resources model to a post-conflict fragile setting, indicating that in this case, reciprocity is implemented in a step-by-step process where organizational inducements have to be internalized in the form of job satisfaction and then they have to provide the result in terms of loyalty. The most educative theoretical point of the study, however, is the limit condition it comes up with regarding the Organizational Support Theory. The inability of the perceived organizational support to play moderating roles due to its non-significant relationship with perceived organizational support in comparison with its buffering functions in stable economies indicates that there is a hierarchy of psychological processes in the survival-mode circumstances. The conditional influence of socio-emotional support fades, and the basic satisfaction to retention is left to play out in the direct relationship when existential needs of income security and predictability prevail. This implies that the moderating propositions of OST depend on a condition of institutional stability, which enriches the turnover theory by bringing fragility of the environment as important contingency factor.

The applied imperative that arises out of these observations is clear: managers in the Kabul private banks will need to shift their priorities to a two-phase retention policy. The initial, non-negotiable stage is the establishment of the foundational exchange by creating compensation as equitable, predictable and transparent an administrative discipline as possible and the strongest retention cue of the organization. It is only when based on this that the second phase of actively measuring, understanding and enhancing job satisfaction by means of specific interventions can fully utilize its mediating power. At the same time, the direct correlation of perceived organizational support with diminished turnover intention highlights that the need to develop a culture of authentic concern, open communication, and observable recognition is still pertinent, despite the fact that perceived organizational support may not conditionally boost the influences of satisfaction. To regulators and national policymakers, the work rebrands talent flight as a corporate HR issue into a macroeconomic stability requirement, proposing humanitarian carve-outs, specific asset unlocking, and tax incentives to allow banks to retain their talent. The limitations of cross-sectional and gender nature of the study should be addressed by the future studies by using longitudinal designs to determine causality and qualitative approach to finding out the locally constructed meaning of various concepts such as fair compensation and organizational support. The replication in other weak states and sectors will be used to test the generalizability of the proposed hierarchy. Finally, this piece of work shows that strategic human resource management is not a support activity but a front line defense against the collapse of the institution even in the most unstable environment. With the employee experience as the core of the organizational strategy, the Afghan banks can turn the vulnerability into the resilience and retain the human capital that is invaluable in the recovery of the economy and provide an example that can be followed by other institutions that are going through the stages of fragility.

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