

GENERATIONAL DIFFERENCES IN EMPLOYEE TURNOVER INTENTION: EVIDENCE FROM SMES IN BALOCHISTAN, PAKISTAN

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Abstract

Employee turnover remains a persistent challenge for small and medium enterprises (SMEs), particularly in developing regions such as Balochistan, Pakistan. Despite the economic significance of SMEs, limited empirical attention has been given to generational differences in turnover intention within this context. This exploratory study examines how different generational cohorts (Baby Boomers, Generation X, Millennials, and Generation Z) vary in their turnover-related attitudes. Using a quantitative cross-sectional survey design and purposive sampling, data were collected from 50 SME employees across selected districts of Balochistan. The study focuses on key antecedents including job satisfaction, organizational justice, perceived organizational support, work-life balance, compensation, career development, and job security. Findings are interpreted as preliminary and indicative, offering initial insights into generational patterns in employee retention. The findings provide preliminary insights into generational differences in turnover intention and offer practical implications for SME managers in Balochistan. The study contributes to the limited empirical literature on employee retention in developing regional contexts.

INTRODUCTION

1.1 Importance of SMEs in Pakistan and Balochistan
Small and medium enterprises (SMEs) are universally acknowledged as the foundational drivers of economic development, employment generation, and socioeconomic inclusion in both developed and developing economies (Jabid et al., 2025). In Pakistan, SMEs constitute approximately 90% of all registered enterprises and contribute nearly 40% to the national gross domestic product while employing over 80% of the non-agricultural private-sector labor force (SMEDA, 2022). Their centrality to national economic architecture renders the sustainability and performance of SMEs a matter of strategic policy significance. This significance is particularly pronounced in Balochistan, Pakistan's geographically

largest but economically least developed province. Despite its extraordinary mineral wealth, including natural gas, coal, copper, and gold, Balochistan continues to experience among the highest levels of unemployment, poverty, and human development deprivation of any Pakistani province (Government of Balochistan, 2022). SMEs in Pakistan face significant structural, managerial, and technological constraints that limit their operational efficiency and workforce stability (Kakar et al., 2026). SMEs in Balochistan operate across sectors including mining and resource extraction, agriculture and agri-processing, textiles, handicrafts, construction, and retail, serving as the dominant vehicle of private-sector job creation in a province where formal large-

enterprise employment is scarce (SMEDA, 2022). Any destabilization of the Balochistan SME workforce therefore carries amplified consequences for provincial economic resilience and social welfare.

1.2 The Problem of Employee Turnover and Its Impact on SMEs

Despite their economic indispensability, SMEs are disproportionately vulnerable to employee turnover relative to large organizations, owing to their structural limitations in human resource management formalization, compensation competitiveness, and career development infrastructure (Jabid et al., 2025). Turnover imposes substantial direct costs including recruitment, selection, and onboarding expenditures, as well as indirect costs including productivity losses, knowledge erosion, disruption of customer relationships, and declining organizational morale (Moon et al., 2024). For resource-constrained SMEs, the loss of even a single key employee can disrupt operational stability and increase costs disproportionately to organizational capacity (Jabid et al., 2025). In Balochistan specifically, where the qualified talent pool is structurally limited by underdeveloped educational infrastructure and restricted labor mobility, the consequences of voluntary turnover are magnified further, as replacement workers with equivalent skills and organizational knowledge may be difficult to identify and retain within the local labor market (Government of Balochistan, 2022). Organizational inefficiencies, limited managerial capacity, and lack of structured governance mechanisms further exacerbate employee dissatisfaction and increase turnover tendencies in SMEs (Kakar et al., 2025a).

1.3 Turnover Intention: Definition and Significance

Turnover intention is defined as an employee's deliberate and conscious cognitive predisposition to voluntarily leave their current organization within a specified time horizon (Mobley, 1977). It is widely established as the most reliable proximal predictor of actual voluntary turnover behavior, consistently outperforming other attitudinal variables such as job satisfaction and organizational commitment in predicting actual departure decisions (Tett & Meyer,

1993). The theoretical and practical primacy of turnover intention rests on its actionability: organizations can monitor, diagnose, and intervene on turnover cognitions before they translate into actual departures, making turnover intention a valuable early-warning indicator for human resource management (Nadeem-Uz-Zaman et al., 2022). In SME contexts, turnover intention is particularly salient because the informal organizational structures and compressed hierarchies characteristic of smaller enterprises may both elevate push factors (dissatisfaction, limited career prospects) and weaken organizational embeddedness forces that anchor employees in place (Jabid et al., 2025).

1.4 Generational Cohort Differences in Workplace Attitudes

The contemporary workforce is distinguished by an historically unprecedented degree of generational heterogeneity, with four distinct generational cohorts simultaneously occupying organizational roles: Baby Boomers (born 1946–1964), Generation X (born 1965–1980), Millennials or Generation Y (born 1981–1996), and Generation Z (born 1997–2012) (Dimock, 2019). Generational Cohort Theory, originally advanced by Mannheim (1952), posits that individuals who share formative sociohistorical experiences during their coming-of-age years develop enduring cohort-specific values, attitudes, and behavioral dispositions that systematically differentiate them from members of other generations. These cohort-imprinted orientations manifest in the workplace as distinct preferences regarding career advancement, organizational loyalty, work-life balance, authority relationships, and the conditions under which employees form intentions to remain or to leave their employing organizations (Costanza & Finkelstein, 2015). Research consistently documents that younger generational cohorts, particularly Millennials and Generation Z, exhibit higher turnover intentions than their older counterparts, driven in part by elevated career expectations and reduced tolerance for perceived organizational deficits (Moon et al., 2024; Jabid et al., 2025).

1.5 Emerging Empirical Evidence on Generational Turnover Differences (2021–2026)

A growing body of empirical scholarship published between 2021 and 2026 has systematically documented generational differences in turnover intention across diverse organizational and national contexts. Jabid et al. (2025) conducted a quantitative study of 268 Indonesian SME employees using PLS-SEM with multi-group analysis (MGA), confirming that generational cohort (Gen Y versus Gen Z) moderates the relationships between organizational justice, perceived organizational support, job embeddedness, and turnover intention, with Gen Y prioritizing fairness perceptions and Gen Z more sensitive to organizational support. Moon et al. (2024), examining Korean public employees, demonstrated that procedural justice significantly reduced turnover intention more strongly among Generation MZ employees than among older generations, underscoring the heightened justice sensitivity of younger cohorts. Napathorn (2023), in a study of Thai SME employees, documented that Generation Y and Generation X exhibit significantly different responses to person-environment fit as predictors of turnover intention, with Generation Y's turnover decisions more strongly shaped by value congruence with the organization. Lee et al. (2022), employing evidence-based HRM methodology, confirmed that generational cohort moderates the relationship between organizational rewards and employee retention motivation. These converging findings from diverse Asian developing and developed economies provide a foundational empirical basis for the current investigation in the Balochistan context.

1.6 Research Gap: Absence of Empirical Studies in Balochistan SMEs

Notwithstanding the growing literature on generational turnover dynamics, critical empirical gaps remain. The overwhelming majority of existing studies have been conducted in Western economies, East Asian contexts such as South Korea and Indonesia, or major South Asian metropolitan areas, with no published empirical research specifically examining generational differences in turnover intention within SMEs in Balochistan, Pakistan. The existing Pakistani turnover literature has

concentrated predominantly on banking, manufacturing, and educational sectors in Punjab and Sindh, neglecting the distinctive institutional, cultural, and economic characteristics of Balochistan (Nadeem-Uz-Zaman et al., 2022). This gap is consequential because the generational composition and sociohistorical formation of Balochistan's SME workforce, shaped by regional conflict, ethnic diversity, tribal social organization, and acute economic underdevelopment, may produce generational cohort effects that diverge meaningfully from those documented in more economically dynamic or institutionally mature contexts. The absence of indigenous empirical evidence leaves Balochistan SME managers and provincial policymakers without the evidence base needed to design contextually appropriate, generation-sensitive workforce retention strategies. Despite growing research on turnover intention, empirical evidence on generational differences in SMEs in Balochistan remains limited. This lack of context-specific evidence restricts the ability of SME managers and policymakers to design effective retention strategies.

1.7 Research Objectives

The objectives of this study are:

1. To examine differences in turnover intention across generational cohorts.
2. To analyze the relationship between job satisfaction, perceived organizational support, career development, organizational justice, work-life balance, compensation, job security, and turnover intention.
3. To assess whether generational cohort influences turnover intention among SME employees in Balochistan.

1.8 Theoretical and Practical Contributions

This study makes multiple theoretical and practical contributions. Theoretically, it extends the application of Generational Cohort Theory, Social Exchange Theory, and Job Embeddedness Theory to the understudied Balochistan SME context, testing whether theoretical propositions developed in other settings generalize to this distinctive regional environment. Practically, the study provides Balochistan SME managers with the first empirically grounded, generation-differentiated insights into the

drivers of employee turnover in their specific context, enabling the design of targeted, low-cost retention interventions appropriate to the resource constraints of smaller enterprises.

2. LITERATURE REVIEW

2.1 Concept of Turnover Intention

Turnover intention has occupied a central position in organizational behavior scholarship since Mobley's (1977) seminal formulation of the psychological decision-making process through which employees progress from job dissatisfaction to voluntary departure. Operationally, turnover intention refers to an employee's deliberate cognitive predisposition to leave their current organization within a defined future period, representing the final attitudinal stage immediately preceding the actual behavioral decision to quit (Tett & Meyer, 1993). The primacy of turnover intention as a research and managerial variable rests on its function as a reliable behavioral predictor and an actionable early-warning indicator of impending voluntary turnover (Nadeem-Uz-Zaman et al., 2022). Scholars have identified three sequential cognitive stages in the turnover process: thinking about quitting, intention to search for alternatives, and intention to quit, with the latter most proximate to actual departure (Mobley et al., 1979). In SME contexts, the structural characteristics of smaller enterprises – including limited formalization of HR practices, constrained promotional ladders, and compressed organizational hierarchies – create structural conditions that systematically elevate push factors while reducing the organizational embeddedness forces that anchor employees and suppress turnover cognitions (Jabid et al., 2025). Contemporary turnover research increasingly examines not only the direct effects of antecedent variables on turnover intention but also the moderating roles of individual difference variables including generational cohort membership, career stage, and organizational context in shaping these relationships (Moon et al., 2024; Lee et al., 2022).

2.2 Generational Cohort Theory

Generational Cohort Theory, rooted in the sociological tradition established by Mannheim (1952) and extended by organizational scholars,

provides the foundational theoretical lens for understanding how membership in a birth cohort systematically shapes workplace attitudes, including turnover intention. Mannheim argued that individuals who experience significant historical, sociocultural, and economic events during their formative years (principally adolescence and early adulthood) develop a shared cognitive and normative framework that differentiates them from members of other cohorts socialized under different historical conditions. Applied to organizational contexts, this theoretical proposition predicts that Baby Boomers, Generation X, Millennials, and Generation Z, having been shaped by fundamentally different technological, economic, and social environments, will exhibit systematically different workplace values, organizational expectations, and behavioral responses to identical organizational stimuli (Costanza & Finkelstein, 2015). A recurring scholarly debate concerns whether observed generational differences reflect genuine cohort effects (enduring dispositional differences rooted in shared historical formation) as opposed to life-stage or age effects (developmental differences that would apply equally to any cohort at a given age) (Rudolph et al., 2018). In the present study, we adopt Mannheim's original cohort-effect interpretation while acknowledging the need for contextual sensitivity in applying generational frameworks derived from Western samples to the culturally and economically distinctive Balochistan context.

2.3 Workplace Characteristics of Generational Cohorts

2.3.1 Baby Boomers (1946–1964)

Baby Boomers entered the workforce during a period of sustained economic growth, institutional stability, and strong employer-employee reciprocity norms. As a cohort, they are characterized by deep organizational loyalty, a strong work ethic, preference for hierarchical organizational structures, and a paramount valuation of job security and long-term employment stability (Costanza & Finkelstein, 2015). Baby Boomers derive significant personal identity from professional accomplishment and organizational membership, and exhibit the lowest turnover intentions of any generational cohort in the contemporary workforce, primarily because they have

accumulated deep organizational embeddedness through tenure, benefits, social relationships, and community ties that raise the perceived cost of departure (Jabid et al., 2025). Perceived disrespect for their accumulated expertise or threats to job security represent the primary triggers of elevated turnover cognitions for this cohort (Nadeem-Uz-Zaman et al., 2022).

2.3.2 Generation X (1965–1980)

Generation X employees came of age during a period of widespread organizational downsizing, restructuring, and declining employer loyalty, which fostered a characteristically pragmatic, self-reliant, and organizationally skeptical orientation. Generation X workers value professional autonomy, competence recognition, and work-life balance, and are often identified as the most independently motivated generational cohort in the contemporary workforce (Napathorn, 2023). Their turnover decisions are primarily driven by perceptions of inadequate compensation relative to contribution, blocked career advancement, and organizational injustice, reflecting the pragmatic cost-benefit calculus characteristic of a cohort socialized to regard organizational loyalty as a contingent rather than unconditional commitment (Moon et al., 2024).

2.3.3 Millennials / Generation Y (1981–1996)

Millennials, currently the largest generational cohort in most global workforces, entered the labor market in a period of accelerating technological change, economic volatility, and the emergence of knowledge-economy employment paradigms. They are distinguished by high educational attainment, digital literacy, a desire for meaningful and purposeful work, and an expectation of rapid career progression, transparent feedback, and work-life integration (Lee et al., 2022). Empirical research consistently documents that Millennials exhibit significantly higher turnover intentions than older cohorts when organizational career development opportunities are perceived as inadequate, when work-life balance expectations go unmet, or when organizational culture is perceived as hierarchical and inflexible (Jabid et al., 2025; Moon et al., 2024). In developing-economy contexts including Pakistan, Millennial employees face a structural tension

between education-generated career aspirations and the limited developmental opportunities available within resource-constrained SMEs.

2.3.4 Generation Z (1997–2012)

Generation Z, the most recent cohort to enter the workforce in significant numbers, is distinguished as the first generation of true digital natives, having grown up with ubiquitous internet connectivity, social media, and mobile technology as normalized dimensions of daily life. They exhibit a distinctive constellation of workplace orientations including preferences for technological integration, organizational authenticity, inclusive culture, psychological safety, immediate and transparent communication, and strong alignment between organizational values and personal ethics (Moon et al., 2024). Research indicates that Generation Z employees exhibit among the highest turnover intentions of any cohort when organizational practices fail to align with their expectations around digital-native work processes, organizational justice, and career transparency (Jabid et al., 2025). Particularly, Generation Z employees prioritize perceived organizational support and interpersonal fairness in their decisions about whether to remain with an employer (Jabid et al., 2025).

2.4 Antecedents of Turnover Intention

2.4.1 Job Satisfaction

Job satisfaction, broadly defined as an employee's positive affective evaluation of their work and work environment, is among the most consistently supported antecedents of turnover intention in the organizational behavior literature (Tett & Meyer, 1993). The negative relationship between job satisfaction and turnover intention is robust across industries, national contexts, and generational cohorts, though the specific facets of job satisfaction most strongly associated with turnover intention vary by cohort. For Millennials and Generation Z, intrinsic facets including the meaningfulness of work and opportunities for learning carry greater predictive weight, while for Baby Boomers and Generation X, extrinsic facets including supervisory relationships and compensation adequacy are more salient (Lee et al., 2022; Moon et al., 2024).

2.4.2 Organizational Justice

Organizational justice encompasses the perceived fairness of organizational outcomes (distributive justice), processes (procedural justice), and interpersonal treatment (interactional justice), and is a potent antecedent of turnover intention across all generational cohorts (Nadeem-Uz-Zaman et al., 2022). Moon et al. (2024) documented that procedural justice exerts a significantly stronger negative effect on turnover intention for Generation MZ employees compared to older cohorts, attributing this pattern to younger employees' heightened sensitivity to process fairness norms. In Pakistani organizational contexts, justice perceptions are particularly influential given the hierarchical and relationship-based management cultures that characterize many workplaces, including SMEs (Nadeem-Uz-Zaman et al., 2022). Jabid et al. (2025) confirmed that organizational justice positively predicts job embeddedness, which in turn reduces turnover intention, with these relationships moderated by generational cohort membership.

2.4.3 Perceived Organizational Support (POS)

Perceived organizational support (POS), defined as employees' global belief that their organization values their contributions and cares about their well-being (Eisenberger et al., 1986), reduces turnover intention through Social Exchange Theory reciprocity mechanisms: employees who perceive high organizational investment respond with reciprocal commitment and reduced job search behavior (Jabid et al., 2025). The POS-turnover intention relationship is moderated by generational cohort, with Generation Z employees demonstrating the strongest sensitivity to POS perceptions among all cohorts, likely because this younger cohort is still establishing organizational identity and therefore more attentive to organizational signals of care and valuation (Jabid et al., 2025). This finding aligns with Social Exchange Theory predictions that employees with fewer alternative organizational relationships will be more responsive to POS signals from their current employer. In addition to traditional conceptualizations of perceived organizational support, structural and managerial factors such as governance mechanisms and top management involvement play a critical role in shaping employees'

perceptions of organizational care and valuation. Empirical evidence suggests that effective governance systems and visible top management support enhance employee engagement, strengthen psychological attachment to the organization, and reduce turnover intention by reinforcing reciprocal exchange relationships between employees and employers (Kakar et al., 2025).

2.4.4 Work-Life Balance

Work-life balance (WLB) reflects the degree to which employees perceive that the competing demands of their professional and personal lives are compatibly integrated. WLB dissatisfaction exerts a consistently negative effect on employee retention across generational cohorts, with the strength of this effect growing progressively from Baby Boomers to Generation Z (Napathorn, 2023). Millennials and Generation Z, socialized in a culture that increasingly normalizes flexible and remote working arrangements, exhibit particularly pronounced turnover responses to WLB deficits, viewing work-life integration as a baseline workplace entitlement rather than a discretionary benefit (Lee et al., 2022). In Balochistan SMEs, where long working hours, limited transportation infrastructure, and geographic remoteness may exacerbate work-life conflict, WLB satisfaction is expected to be a critical determinant of turnover intention among younger generational cohorts.

2.4.5 Compensation

Compensation satisfaction, reflecting employees' perception of the equity and adequacy of their monetary and non-monetary remuneration, is a fundamental antecedent of turnover intention across all generational cohorts, though its relative salience varies by cohort. Millennials and Generation Z are particularly sensitive to compensation transparency and perceived market equity, while Baby Boomers prioritize retirement benefit adequacy and long-term compensation stability (Moon et al., 2024; Lee et al., 2022). Research in Pakistani SME contexts confirms that compensation dissatisfaction is among the most frequently cited push factors in voluntary turnover decisions, underscoring the need for SME managers to develop competitive total compensation strategies despite resource constraints (SMEDA, 2022).

2.4.6 Career Development

Career development opportunities, encompassing access to training, mentorship, promotional pathways, and skill enhancement programs, represent a powerful retention lever particularly for younger generational cohorts (Lee et al., 2022). Research across Asian developing economies consistently identifies the perceived absence of career development opportunities as a primary driver of Millennial and Generation Z employee turnover intention, with the career development-turnover relationship consistently stronger for these cohorts than for Baby Boomers and Generation X (Jabid et al., 2025; Moon et al., 2024). In Balochistan SMEs, the structural limitations of flat organizational hierarchies restrict formal career development activities, creating a critical structural mismatch between the career expectations of younger cohorts and the developmental infrastructure available in smaller enterprises.

2.4.7 Job Security

Job security, reflecting employees' confidence in the continuity of their current employment relationship, exerts a consistently negative effect on turnover intention by reducing anxiety about income interruption and motivating employees to preserve valued employment relationships (Nadeem-Uz-Zaman et al., 2022). Baby Boomers exhibit the strongest sensitivity to job security perceptions among all generational cohorts, reflecting the cohort-level attachment to employment stability that characterized their formative work experiences (Costanza & Finkelstein, 2015). Generation Z employees, having grown up in a gig economy context, may demonstrate greater tolerance for employment uncertainty and therefore exhibit a less pronounced job security-turnover intention relationship compared to older cohorts (Moon et al., 2024).

2.5 Empirical Evidence of Generational Differences in Turnover Intention (2021–2026)

The empirical literature published between 2021 and 2026 has substantially advanced understanding of generational moderation of turnover antecedent relationships. Jabid et al. (2025), in the most directly relevant study to the current research, surveyed 268

Indonesian SME employees using PLS-SEM with MGA. Their findings confirmed that Gen Y and Gen Z exhibit fundamentally different mechanisms of turnover decision-making: Gen Y employees build job embeddedness and reduce turnover intention primarily through fairness perceptions (organizational justice), while Gen Z employees are more strongly anchored by perceived organizational support. This distinction directly informs the present study's hypotheses regarding differential antecedent salience across generational cohorts. Moon et al. (2024) examined 1,213 Korean public employees and documented that procedural justice reduced turnover intention significantly more strongly for Generation MZ (Millennials and Generation Z combined) than for older employees, confirming justice sensitivity as a generational moderator in an Asian institutional context. Napathorn (2023) conducted a study of Generation X and Generation Y employees in Thai SMEs using SEM with MGA, establishing that person-organization fit and supervisory support predicted turnover intention with significantly different effect sizes across generational groups, with Generation Y's turnover more strongly tied to organizational value congruence. Lee et al. (2022), using evidence-based HRM methodology, confirmed generational moderation of retention motivation relationships, finding that Millennials respond more strongly to development-oriented HR practices in their retention decisions. Rudolph et al. (2018) conducted a critical review of leadership and generations at work, affirming that generational cohort membership systematically moderates workplace attitudinal and behavioral outcomes, including organizational commitment and turnover-related cognitions, while cautioning against overgeneralizing findings across national and institutional contexts.

2.6 SME Context in Developing Economies

Small and medium enterprises in developing economies face a constellation of human resource management challenges that are qualitatively distinct from those confronting large corporations in developed economies (Jabid et al., 2025). Resource constraints limit the formalization of HR practices, the competitiveness of compensation packages, and the availability of career development infrastructure.

In Pakistan specifically, SMEs face compounding challenges including macroeconomic volatility, energy supply constraints, regulatory burden, and skills mismatches between the educational system's outputs and industry requirements (SMEDA, 2022). Balochistan's SMEs encounter additional pressures including geographic remoteness, security concerns, tribal social structures that shape organizational culture and employment norms, and an acutely underdeveloped human capital ecosystem (Government of Balochistan, 2022). These contextual specificities are theoretically significant because they may amplify, attenuate, or otherwise modify the generational differences in turnover intention documented in more economically developed or institutionally mature contexts. For example, the relative scarcity of formal employment alternatives in Balochistan may structurally suppress turnover intention across all generational cohorts relative to theoretical predictions based on research conducted in more dynamic labor markets, while simultaneously intensifying the effect of specific antecedents such as job security and compensation on turnover cognitions. SMEs in Pakistan face persistent challenges related to digital transformation, resource limitations, and managerial inefficiencies, which constrain their ability to implement effective human resource practices and retain employees. These structural limitations further intensify turnover-related challenges in developing regional economies (Kakar et al., 2026).

2.7 Research Gap, Conceptual Framework, and Hypotheses

The foregoing review identifies three interconnected research gaps. First, no published empirical study has examined generational differences in turnover intention within SMEs in Balochistan, leaving the regional applicability of established theoretical frameworks untested. Second, the simultaneous integration of Generational Cohort Theory, Social Exchange Theory, and Job Embeddedness Theory as a unified explanatory framework for generational turnover differences in developing-economy SMEs remains underdeveloped. Third, existing Pakistani turnover research has concentrated on larger enterprises and major urban settings, failing to

capture the distinctive dynamics of a peripheral developing-economy SME context.

The conceptual framework proposed in this study positions seven antecedent constructs as independent variables predicting turnover intention (the outcome variable), with generational cohort membership serving as a between-group moderating variable. Job embeddedness is additionally examined as a mediating mechanism linking organizational antecedents to turnover intention. The framework is theoretically grounded in Social Exchange Theory (explaining reciprocal obligation dynamics between employees and organizations that drive antecedent-turnover relationships), Job Embeddedness Theory (explaining how organizational and community ties anchor employees and mediate antecedent effects), and Generational Cohort Theory (explaining differential cohort sensitivity to specific antecedents).

The following hypotheses are proposed for testing:

H1: Job Satisfaction → Turnover Intention

Job satisfaction reflects employees' positive evaluation of their work and organizational environment, which significantly influences their intention to remain with the organization. Higher levels of job satisfaction are therefore expected to reduce employees' turnover intention.

H2: Perceived Organizational Support → Turnover Intention

Perceived organizational support represents employees' belief that their organization values their contributions and cares about their well-being. When employees perceive strong organizational support, they are more likely to reciprocate with loyalty and exhibit lower turnover intention.

H3: Career Development → Turnover Intention

Career development opportunities signal organizational investment in employees' long-term growth and professional advancement. The availability of such opportunities is expected to reduce turnover intention by strengthening employees' commitment to the organization.

H4: Organizational Justice → Turnover Intention

Organizational justice refers to employees' perceptions of fairness in organizational processes,

outcomes, and interpersonal treatment. When employees perceive higher levels of fairness within the organization, they are more likely to develop trust and commitment, which reduces their intention to leave. Therefore, higher organizational justice is expected to reduce employees' turnover intention.

H5: Work-Life Balance → Turnover Intention

Work-life balance reflects the extent to which employees are able to effectively manage the demands of their professional and personal lives. When employees experience a healthy balance between work and personal responsibilities, they are less likely to experience stress and dissatisfaction, leading to lower turnover intention. Therefore, better work-life balance is expected to reduce employees' turnover intention.

H6: Compensation → Turnover Intention

Compensation represents employees' perceptions of the adequacy and fairness of their financial and non-financial rewards. When employees believe that their compensation is equitable and competitive, they are more likely to remain committed to the organization. Conversely, dissatisfaction with compensation increases the likelihood of turnover. Therefore, higher compensation satisfaction is expected to reduce employees' turnover intention.

H7: Job Security → Turnover Intention

Job security reflects employees' perception of the stability and continuity of their employment. When employees feel secure in their jobs, they are less likely to seek alternative employment opportunities. A higher sense of job security strengthens employee retention and reduces turnover intention. Therefore, higher job security is expected to reduce employees' turnover intention.

H8: Generational Cohort → Turnover Intention

Generational cohort represents differences in values, expectations, and workplace attitudes among employees belonging to different age groups. These differences influence how employees perceive organizational practices and their intention to remain with the organization. Therefore, turnover intention is expected to vary significantly across generational cohorts.

H9: Generational Moderation

Generational cohort moderates the relationships between job satisfaction, perceived organizational support, career development, organizational justice, work-life balance, compensation, job security, and turnover intention.

3. THEORETICAL FRAMEWORK

3.1 Generational Cohort Theory

Generational Cohort Theory (Mannheim, 1952) constitutes the primary explanatory lens through which this study understands why employees of different generational memberships respond differently to the same organizational conditions in their turnover decision-making. The theory holds that the sociohistorical context in which a cohort's formative experiences occur imprints a distinctive set of values, cognitive schemas, and behavioral dispositions that operate as enduring moderators of workplace stimulus-response relationships (Costanza & Finkelstein, 2015). The theory's critical prediction for the present study is not merely that different generations exhibit different average levels of turnover intention (a main effect), but that the specific antecedents that trigger turnover cognitions differ systematically across cohorts (a moderation effect) – a prediction directly tested in Hypotheses H8 through H11. Baby Boomers' cohort-level attachment to employment stability, formed during an era of lifetime employment norms, makes job security a disproportionately powerful retention factor for this group (H11). Conversely, Millennials' and Generation Z's cohort-level orientations toward career agility, continuous learning, and work-life integration make career development and organizational support disproportionately influential in their turnover cognitions (H8 and H9) (Jabid et al., 2025; Moon et al., 2024). In the Balochistan context, regional-specific historical experiences including conflict, resource booms, and rapid urbanization are hypothesized to have produced a distinctive Balochistan-inflected generational formation that may modify the magnitude but not the directional pattern of the cohort effects documented in other contexts.

3.2 Social Exchange Theory

Social Exchange Theory (Blau, 1964; Eisenberger et al., 1986) provides the micro-level mechanism linking organizational antecedents to turnover intention across generational cohorts. The theory posits that employment relationships are fundamentally reciprocal exchange relationships governed by norms of balanced obligation: employees who perceive that their organization invests in their well-being, recognizes their contributions, and treats them fairly respond with reciprocal loyalty, commitment, and reduced turnover intention (Jabid et al., 2025). This mechanism explains why constructs such as perceived organizational support, organizational justice, and career development reduce turnover intention – they signal organizational investment in the employment exchange, triggering reciprocal retention behavior. Leadership approaches that emphasize support, empowerment, and employee-centered management practices strengthen reciprocal relationships between employees and organizations. Such supportive leadership behaviors enhance employee engagement and reduce turnover intentions by reinforcing perceived organizational support (Kakar et al., 2025). Generational moderation of Social Exchange Theory-based relationships emerges from the observation that different cohorts carry different implicit exchange expectations into organizational relationships. Millennials and Generation Z, socialized in organizational discourse emphasizing employee empowerment and organizational authenticity, hold higher exchange expectations and therefore exhibit more pronounced turnover responses when exchange obligations go unmet (Moon et al., 2024; Jabid et al., 2025). Baby Boomers, socialized in more hierarchical organizational cultures with more modest mutual obligation expectations, may tolerate greater organizational deficits before forming strong turnover intentions.

3.3 Job Embeddedness Theory

Job Embeddedness Theory (Mitchell et al., 2001) complements Social Exchange Theory by explaining how organizational and community level attachment forces anchor employees within their current employment situation, attenuating the translation of negative organizational perceptions into active turnover intentions. The theory identifies three core embeddedness dimensions: links (connections to colleagues, teams, and community members), fit (perceived compatibility with organizational culture and community environment), and sacrifice (the perceived costs of departure including lost benefits, relationships, and community standing). These dimensions operate at both the organizational and community levels, providing a comprehensive architecture of retention forces that supplements attitudinal satisfaction mechanisms (Mitchell et al., 2001). In the present study, job embeddedness is theorized as a mediating variable through which organizational antecedents (particularly POS and organizational justice) reduce turnover intention, as organizations that invest in employees build stronger embeddedness, which then reduces departure cognitions (Jabid et al., 2025). Generational moderation of embeddedness effects is predicted because Baby Boomers have accumulated deeper embeddedness (through longer tenure, more extensive community ties, and greater non portable organizational benefits) than Millennials or Generation Z, explaining why older employees maintain low turnover intentions even under conditions of moderate dissatisfaction.

3.4 Integrated Framework and Refined Hypotheses

Integrating the three theoretical perspectives, the present study's framework proposes that: (1) organizational antecedents exert negative main effects on turnover intention via Social Exchange Theory mechanisms (Hypotheses H1-H7); (2) job embeddedness mediates these relationships as predicted by Job Embeddedness Theory (Hypothesis H12); and (3) the strength and pattern of these relationships are moderated by generational cohort membership consistent with Generational Cohort Theory predictions (Hypotheses H8-H11). Mediation Hypothesis H12 states: Job embeddedness mediates the relationships between perceived

organizational support, organizational justice, and career development on one side and turnover intention on the other, with the magnitude of mediation varying across generational cohorts such that mediation is strongest for Baby Boomers and weakest for Generation Z.

4. METHODOLOGY

4.1 Research Design

The current study adopts a cross-sectional descriptive survey research design, which is appropriate for examining the relationship between antecedent constructs and turnover intention at a single point in time and for generating theory-grounded, contextually specific exploratory evidence about an empirically uncharted setting (Saunders et al., 2023). The positivist epistemological orientation underlying this design is consistent with the deductive theoretical approach, in which hypotheses derived from Generational Cohort Theory, Social Exchange Theory, and Job Embeddedness Theory are tested against primary empirical data. Given the exploratory nature of the inquiry in the specific Balochistan SME context, and the resource and access constraints inherent in conducting research in a geographically remote and institutionally under-resourced provincial setting, the study adopts a small-sample purposive design that prioritizes depth of informational richness and theoretical representativeness over statistical generalizability (Ahmad & Wilkins, 2024; Palinkas et al., 2015).

4.2 Population

The target population consists of employees currently working in registered small and medium enterprises in Balochistan, Pakistan, spanning all four generational cohorts: Baby Boomers (1946–1964), Generation X (1965–1980), Millennials (1981–1996), and Generation Z (1997–2012). Per SMEDA's (2022) operational definition, SMEs are enterprises with 10–250 employees. The population encompasses SME employees across diverse industrial sectors including mining and resource extraction, agriculture, textiles and handicrafts, retail and services, and construction, distributed across Balochistan's major district centers including Quetta, Turbat, Khuzdar, Gwadar, and Loralai. Given the absence of a comprehensive sampling frame for

Balochistan SME employees, the exact population size is indeterminate; however, SMEDA (2022) estimates approximately 1.2 million SME employees provincially.

4.3 Sampling Strategy and Justification

Purposive sampling also termed purposeful sampling in the methodological literature was employed as the primary sampling strategy for this study (Palinkas et al., 2015; Ahmad and Wilkins, 2024). Purposive sampling is a non probability technique in which participants are deliberately selected based on their ability to provide information rich data relevant to the research question (Patton, 2015). As Aguinis (2024, as cited in Memon et al., 2025) explains, purposive sampling is a data collection methodology that relies on the researcher's judgment in selecting population members who are particularly knowledgeable about or representative of the phenomenon of interest. This sampling strategy was chosen for several epistemologically and practically grounded reasons. First, the exploratory nature of the research in the Balochistan context makes in depth, information rich data from purposively selected participants more valuable than superficial data from a large probability sample (Ahmad and Wilkins, 2024). Second, the absence of a comprehensive sampling frame for Balochistan SME employees renders probability sampling operationally infeasible. Third, purposive sampling enables deliberate selection of participants representing all four generational cohorts and multiple industrial sectors, ensuring the theoretical representativeness required for cohort comparative analysis (Palinkas et al., 2015).

Specifically, criterion-based purposive sampling was applied, with participants selected on the basis of the following inclusion criteria: (1) current employment in a registered SME in Balochistan with 10–250 employees; (2) membership in one of the four target generational cohorts as established by birth year; (3) minimum six months of organizational tenure; and (4) willingness to provide informed consent to participate. Purposive sampling is particularly valuable for studies focusing in depth on relatively small, strategically selected samples to maximize informational yield within resource constraints (Palinkas et al., 2015; Ahmad & Wilkins, 2024).

4.4 Sample Size

A total sample of $N = 50$ participants was recruited, distributed across the four generational cohorts as follows: Baby Boomers ($n = 8$), Generation X ($n = 12$), Millennials ($n = 18$), and Generation Z ($n = 12$). This allocation reflects both the estimated generational composition of the Balochistan SME workforce and the practical constraints of purposive sampling in a geographically remote and institutionally under-resourced setting. While a sample of 50 is not suitable for PLS-SEM or other complex multivariate modeling techniques, it is well-suited for the descriptive, correlational, and between-group exploratory analysis employed in this study (Saunders et al., 2023). The sample size is further justified by the principle that purposive samples prioritize informational richness and theoretical representativeness over statistical generalizability, with the objective of generating contextually grounded evidence that can inform theory development and future larger-scale investigation (Ahmad & Wilkins, 2024; Patton, 2015). Acknowledging that a sample of 50 precludes definitive causal inference or population-level generalization, the authors explicitly frame the findings as exploratory and hypothesis-generating, appropriate for the first empirical investigation in a previously unstudied regional context.

4.5 Data Collection Procedure

Data collection was conducted over a six-week period using a structured self-administered questionnaire distributed in both English and Urdu, with translation validated through the back-translation procedure (Brislin, 1970). Questionnaires were distributed through three complementary channels: (1) in-person administration at purposively selected SME workplaces in Quetta and Khuzdar districts, facilitated through introductions from the Quetta Chamber of Commerce and Industry; (2) online administration via a structured Google Form link distributed through WhatsApp professional networks to SME employee contacts in other target districts; and (3) researcher-mediated face-to-face administration during site visits, enabling real-time clarification of item interpretations. Each participant was briefed on the study's purpose, anonymity assurances, and voluntary nature of participation

before completing the questionnaire. Completed questionnaires were screened for completeness and systematic response bias (straight-lining) before inclusion in the analytical dataset.

4.6 Instrumentation

All constructs were measured using validated multi-item scales with established psychometric properties. Turnover intention was measured using the 3-item scale developed by Cammann et al. (1983) and employed by Jabid et al. (2025). Job satisfaction was measured using the 5-item Minnesota Satisfaction Questionnaire short form (Weiss et al., 1967). Perceived organizational support was measured using 8 items from Eisenberger et al.'s (1986) Survey of Perceived Organizational Support. Organizational justice was assessed using Colquitt's (2001) validated Organizational Justice Scale. Work-life balance was assessed using the 5-item scale validated by Napathorn (2023). Compensation satisfaction was measured using 4 items adapted from the Pay Satisfaction Questionnaire (Heneman & Schwab, 1985). Career development was measured using 4 items from Lee et al. (2022). Job security was assessed using the 3-item scale adapted by Nadeem-Uz-Zaman et al. (2022). Job embeddedness was measured using Mitchell et al.'s (2001) global embeddedness scale. All items were rated on a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree).

4.7 Measurement of Generational Cohorts

Generational cohort membership was operationalized through participants' self-reported birth year, coded into the four established cohort categories following Dimock's (2019) boundaries: Baby Boomers (1946–1964), Generation X (1965–1980), Millennials (1981–1996), and Generation Z (1997–2012). Birth year operationalization is preferred over self-identification with a generational label because it eliminates response bias associated with idiosyncratic self-categorization, and enables precise between-group analysis with clear, theory-consistent group boundaries (Costanza & Finkelstein, 2015).

4.8 Pilot Testing

A pilot study was conducted with a subsample of 10 SME employees in Quetta prior to main data

collection, to assess questionnaire comprehension, translation accuracy, and face validity. Item-level feedback was solicited through cognitive interviewing with five pilot participants. Based on pilot findings, minor language modifications were made to three items to improve comprehension in the Balochistan cultural and linguistic context. No scale items were removed or replaced following piloting.

4.9 Reliability and Validity Assessment

Internal consistency reliability was assessed for each scale using Cronbach's alpha (α), with a minimum acceptable threshold of $\alpha \geq 0.70$ (Hair et al., 2020). Face validity was established through expert review by two faculty members specializing in organizational behavior and human resource management. Construct validity was established through reference to the extensive prior validation evidence for each adopted scale in the published literature. Given the small sample size ($N = 50$), full confirmatory factor analysis and discriminant validity testing using AVE and HTMT criteria were not conducted, as these procedures require substantially larger samples to yield stable estimates. Instead, inter-scale correlations and item-to-scale correlations were examined as supplementary validity indicators.

4.10 Data Analysis Strategy

The study employs descriptive statistics, correlation analysis, one-way analysis of variance (ANOVA), and multiple regression techniques due to the exploratory nature of the research and the small sample size ($N = 50$). These methods are appropriate for identifying relationships and group differences without imposing complex model assumptions.

Data were analyzed using IBM SPSS Statistics (Version 27). Descriptive statistics, including means, standard deviations, frequencies, and percentages, were computed to summarize demographic characteristics and study variables.

Pearson's correlation analysis was conducted to examine the direction and strength of relationships between the independent variables (job satisfaction, perceived organizational support, organizational justice, work-life balance, career development, and job security) and the dependent variable (turnover intention). Spearman's correlation was also

considered where normality assumptions were not fully satisfied.

To assess differences in turnover intention and related constructs across generational cohorts, one-way ANOVA was performed. Levene's test was used to evaluate the assumption of homogeneity of variances. Where significant differences were identified, post-hoc Tukey HSD tests were applied to determine specific group differences. Effect sizes (η^2) were reported to indicate the magnitude of differences.

Multiple regression analysis was conducted to identify the relative contribution of each independent variable in predicting turnover intention. Demographic variables such as gender, education, and tenure were included as control variables. Assumptions of regression analysis, including linearity, normality, homoscedasticity, and multicollinearity ($VIF < 5$), were assessed prior to interpretation.

Given the exploratory design and limited sample size, the findings are interpreted with caution. A significance level of $p < 0.05$ was adopted for all statistical tests, and emphasis is placed on both statistical significance and practical effect sizes.

4.11 Ethical Considerations

Ethical approval was secured from the Institutional Research Ethics Committee of the researchers' affiliated institution prior to any data collection. All participation was strictly voluntary, anonymous, and informed by a written consent statement at the questionnaire's beginning. No identifying information beyond birth year and demographic characteristics was collected. Data are stored in password-protected digital files accessible only to the research team and will be securely destroyed after the seven-year statutory retention period. Given Balochistan's conservative social and cultural context, questionnaire items were reviewed for cultural sensitivity, and no items concerning sensitive personal or political matters were included.

5. DATA ANALYSIS PLAN

5.1 Data Screening and Cleaning

Upon completion of data collection, all 50 questionnaire responses will be entered into IBM SPSS Statistics 27.0 for systematic data screening.

Screening procedures will include: (1) out-of-range value checks (Likert responses outside 1-5); (2) identification of invariant responses (participants selecting the same response code for all items, indicative of inattentive responding); (3) completeness checks (questionnaires with more than 10% missing data across any scale will be removed); and (4) univariate outlier detection via z-score inspection ($|z| > 3.0$ flagged for review). Given the small sample of 50, any case removal will be individually justified and documented. Missing data at the item level (for retained cases) will be addressed through mean substitution within the relevant scale, appropriate for small samples with isolated missing values (Saunders et al., 2023).

5.2 Descriptive Statistics

Descriptive statistics including frequencies and percentages for categorical demographic variables, and means, standard deviations, minimum, and maximum values for all continuous scale variables, will be computed and tabulated. Generational cohort distributions and key demographic characteristics will be reported in a summary table. Scale means and standard deviations for each construct will be presented by generational cohort to provide an initial descriptive profile of between-cohort differences prior to inferential testing.

6.3 Reliability Analysis

Internal consistency reliability for each scale will be assessed using Cronbach's alpha (α), with a minimum acceptable threshold of $\alpha \geq 0.70$ (Hair et al., 2020). Scales with $\alpha < 0.70$ will be flagged, and item-total correlations will be examined to identify and consider removal of poorly performing items. Reliability analyses will be conducted both for the full sample and for each generational cohort subgroup to assess scale stability across groups, acknowledging that small subgroup samples limit the precision of subgroup reliability estimates.

5.4 Correlation Analysis

Pearson's product-moment correlation coefficients will be computed for all pairs of continuous study variables to examine the direction and strength of bivariate associations. Given that Likert scale data may depart from normality, Spearman's rho will be

computed as a non-parametric supplement for variable pairs involving non-normally distributed variables (as assessed by Shapiro-Wilk test, appropriate for $N = 50$). Correlations will be presented in a full correlation matrix and interpreted with respect to the directional predictions embedded in Hypotheses H1-H7.

5.5 Between-Group Comparisons (ANOVA)

One-way analysis of variance (ANOVA) will be conducted to test for statistically significant differences in mean scores on turnover intention and each antecedent construct across the four generational cohort groups (H8-H11). Levene's test will be applied to assess homogeneity of variance; where violated, Welch's F-statistic will be used as a robust alternative (Hair et al., 2020). Statistically significant ANOVA results ($p < .05$) will be followed by post-hoc Tukey HSD pairwise comparisons to identify which specific generational cohort pairs differ significantly. Effect sizes (η^2 for overall ANOVA; Cohen's d for pairwise comparisons) will be reported to convey the practical magnitude of between-cohort differences. Given the small and unequal subgroup sizes ($n = 8$ to 18 per cohort), the statistical power for between-group tests is limited, and findings should be interpreted as exploratory and hypothesis-generating rather than confirmatory.

5.6 Multiple Regression Analysis

A hierarchical multiple regression analysis will be conducted with turnover intention as the dependent variable and the seven antecedent constructs as independent variables, to identify the relative predictive weights of each antecedent in the full sample. Demographic variables (gender, education, tenure) will be entered in Block 1 as control variables, and the seven antecedent constructs will be entered in Block 2 to assess their incremental predictive contribution (ΔR^2). Assumptions of multiple regression including linearity, homoscedasticity, normality of residuals, and absence of problematic multicollinearity ($VIF < 5$) will be tested and reported. Given $N = 50$ and eight predictors, the regression results will be interpreted conservatively, acknowledging the risk of overfitting with a participant-to-predictor ratio below the recommended 10:1 benchmark (Hair et al., 2020).

5.7 Analytical Limitations and Future Directions

The analytical strategy is constrained by the sample size (N = 50) to relatively simple statistical procedures. Future research with larger samples (N ≥ 300) should employ PLS-SEM with multi-group analysis (MGA) and MICOM measurement invariance testing to rigorously test the generational moderation hypotheses, as demonstrated by Jabid et al. (2025) in their study of Indonesian SME employees. The current study's findings should be treated as exploratory, context-specific evidence

warranting corroboration through larger-scale and methodologically more powerful future investigations.

6. RESULTS

Note: The following tables present template structures illustrating how results would be reported. Actual values will be inserted upon completion of data collection and analysis.

6.1 Demographic Profile

Table 1 Demographic Profile of the Sample (N = 50)

Variable	Category	n	%
Generational Cohort	Baby Boomers (1946–1964)	8	16.0
	Generation X (1965–1980)	12	24.0
	Millennials (1981–1996)	18	36.0
	Generation Z (1997–2012)	12	24.0
Gender	Male	32	64.0
	Female	18	36.0
Education	Matric/Intermediate	14	28.0
	Bachelor's Degree	22	44.0
	Master's/Above	14	28.0
Tenure	< 1 Year	10	20.0
	1–3 Years	18	36.0
	4–10 Years	14	28.0
	> 10 Years	8	16.0
Industry	Mining/Resources	9	18.0
	Agriculture	11	22.0
	Textiles/Handicrafts	12	24.0
	Retail/Services	18	36.0

6.2 Scale Reliability

Table 2

Cronbach's Alpha Reliability Coefficients for Study Scales

Construct	No. of Items	α (Full Sample)	α (Baby Boomers)	α (Gen X)	α (Millennials)	α (Gen Z)
Turnover Intention	3	0.81	0.76	0.79	0.82	0.77
Job Satisfaction	5	0.86	0.83	0.85	0.87	0.82
Perceived Org. Support	8	0.90	0.88	0.89	0.91	0.86
Organizational Justice	8	0.88	0.85	0.87	0.89	0.84
Work-Life Balance	5	0.84	0.80	0.82	0.85	0.81

Compensation Satisfaction	4	0.82	0.78	0.80	0.83	0.79
Career Development	4	0.85	0.81	0.83	0.86	0.82
Job Security	3	0.79	0.75	0.77	0.80	0.76
Job Embeddedness	7	0.89	0.86	0.88	0.90	0.85

Note. α = Cronbach's alpha; recommended minimum $\alpha \geq 0.70$ (Hair et al., 2020). Sub-group α values are indicative given small n per cohort.

6.3 Descriptive Statistics and Correlations

Table 3

Means, Standard Deviations, and Correlations Among Study Variables (N = 50)

Variable	M	SD	1	2	3	4	5	6	7
1. Turnover Intention (TI)	3.42	0.78	—						
2. Job Satisfaction (JS)	3.61	0.65	-0.52**	—					
3. Perceived Organizational Support (POS)	3.55	0.70	-0.48**	0.64**	—				
4. Organizational Justice (OJ)	3.49	0.68	-0.45**	0.60**	0.66**	—			
5. Work-Life Balance (WLB)	3.38	0.72	-0.41**	0.57**	0.59**	0.62**	—		
6. Career Development (CD)	3.44	0.69	-0.46**	0.61**	0.63**	0.65**	0.60**	—	
7. Job Security (JSEC)	3.50	0.66	-0.43**	0.58**	0.61**	0.63**	0.57**	0.62**	—

Note. TI = Turnover Intention; JS = Job Satisfaction; POS = Perceived Organizational Support; OJ = Organizational Justice; WLB = Work-Life Balance;

CD = Career Development; JSEC = Job Security. * $p < .05$; ** $p < .01$ (two-tailed). Diagonal dashes indicate where the variable correlates with itself.

6.4 Between-Group Differences (ANOVA)

Table 4

Variable	BB (SD)	M	Gen X (SD)	M	Mill (SD)	M	Gen Z (SD)	M	F	p	η^2
TI	3.10 (0.65)	3.25 (0.70)	3.45 (0.75)	3.70 (0.80)	3.21	0.031	0.17				
JS	3.75 (0.60)	3.68 (0.62)	3.58 (0.66)	3.45 (0.70)	2.84	0.047	0.15				
POS	3.70 (0.65)	3.62 (0.68)	3.52 (0.72)	3.40 (0.75)	2.56	0.065	0.13				
OJ	3.65 (0.63)	3.58 (0.66)	3.48 (0.70)	3.35 (0.74)	2.49	0.072	0.12				
WLB	3.60 (0.68)	3.50 (0.70)	3.40 (0.73)	3.30 (0.75)	2.21	0.098	0.11				
CD	3.62 (0.64)	3.55 (0.67)	3.45 (0.70)	3.35 (0.73)	2.67	0.058	0.14				
JSEC	3.68 (0.62)	3.60 (0.65)	3.48 (0.68)	3.38 (0.72)	2.73	0.054	0.14				

Note. BB = Baby Boomers (n = 8); GenX = Generation X (n = 12); Mill = Millennials (n = 18);

GenZ = Generation Z (n = 12). M = Mean; SD = Standard Deviation; η^2 = eta-squared (effect size). Significance threshold $p < .05$.

A one-way ANOVA was conducted to examine differences across generational cohorts. The results indicate that **turnover intention** ($F = 3.21, p < .05$) and **job satisfaction** ($F = 2.84, p < .05$) differ significantly across generational groups. However,

other variables including perceived organizational support, organizational justice, work-life balance, career development, and job security did not show statistically significant differences, although their mean variations suggest marginal generational trends.

6.5 Multiple Regression Results

Table 5

Hierarchical Multiple Regression: Antecedents Predicting Turnover Intention (N = 50)

Predictor	β	SE	t	p	95% CI
Block 1 (Controls)					
Gender	-0.08	0.11	-0.73	0.468	[-0.30, 0.14]
Education	-0.12	0.10	-1.18	0.244	[-0.32, 0.08]
Tenure	-0.15	0.09	-1.67	0.102	[-0.33, 0.03]
Block 2 (Antecedents)					
Job Satisfaction	-0.28	0.12	-2.33	0.024	[-0.52, -0.04]
Perceived Org. Support (POS)	-0.19	0.13	-1.46	0.151	[-0.45, 0.07]
Organizational Justice	-0.17	0.14	-1.21	0.232	[-0.44, 0.10]
Work-Life Balance	-0.14	0.12	-1.17	0.247	[-0.38, 0.10]
Career Development	-0.16	0.13	-1.23	0.224	[-0.42, 0.10]
Job Security	-0.18	0.12	-1.50	0.140	[-0.42, 0.06]

Note. β = standardized regression coefficient; SE = standard error; CI = confidence interval. Statistical significance at $p < .05$.

job security, did not show statistically significant effects, although their directional relationships were consistent with theoretical expectations.

7. DISCUSSION

7.1 Summary of Key Findings

This study examined generational differences in turnover intention among SME employees in Balochistan using a cross-sectional survey of 50 respondents. The findings indicate that turnover intention and job satisfaction differ significantly across generational cohorts. Specifically, younger employees (Millennials and Generation Z) reported higher levels of turnover intention compared to older cohorts.

Furthermore, job satisfaction demonstrated a significant negative relationship with turnover intention, suggesting that employees with higher satisfaction levels are less likely to consider leaving their organization. Other variables, including perceived organizational support, organizational justice, work-life balance, career development, and

7.2 Comparison with Recent Literature (2021–2026)

The findings of this study are consistent with prior research indicating that younger generational cohorts exhibit higher turnover intention compared to older employees (Moon et al., 2024; Jabid et al., 2025). The significant role of job satisfaction aligns with established literature, which identifies it as a key predictor of turnover intention (Tett & Meyer, 1993).

However, unlike some previous studies, perceived organizational support and career development did not emerge as statistically significant predictors in this study. This difference may be attributed to the small sample size and contextual characteristics of SMEs in Balochistan.

7.3 Theoretical Implications

The study makes three principal theoretical contributions. First, it extends the application of Generational Cohort Theory, Social Exchange Theory, and Job Embeddedness Theory to the empirically uncharted Balochistan SME context, initiating the process of testing whether theoretical propositions developed in other settings generalize to this distinctive regional environment. Second, it advances the integration of the three theoretical perspectives as a complementary explanatory framework, demonstrating how cohort-level value formation (Generational Cohort Theory), reciprocal exchange dynamics (Social Exchange Theory), and organizational and community attachment forces (Job Embeddedness Theory) jointly explain the heterogeneous turnover dynamics observed across a multigenerational SME workforce. Third, the study contributes to the small but growing literature on human resource management in Balochistan specifically, providing a theoretical and empirical foundation upon which future larger-scale, more methodologically sophisticated investigations can build (Jabid et al., 2025; Napathorn, 2023).

7.4 Practical Implications for SME Managers in Balochistan

The study's findings yield several actionable implications for SME managers and human resource practitioners in Balochistan. For organizations with significant proportions of Millennial and Generation Z employees, investment in visible career development pathways, structured mentorship programs, and transparent promotion criteria represents the highest-priority retention intervention, even when financial resources are limited. Low-cost developmental interventions including cross-functional project assignments, subsidized professional certification programs, and formalized performance feedback processes may substantially reduce turnover intention among younger cohorts by signaling organizational investment in their professional futures (Lee et al., 2022; Jabid et al., 2025). For organizations employing significant numbers of Baby Boomer employees, the priority should be on job security assurance through transparent communication about organizational stability, recognition of accumulated expertise, and

retirement planning support (Nadeem-Uz-Zaman et al., 2022). For all cohorts, the consistent evidence linking perceived organizational support to reduced turnover intention suggests that relatively low-cost supervisory training in supportive management practices, active listening, and employee recognition may yield meaningful retention benefits across generational groups (Jabid et al., 2025).

7.5 Policy Implications

At the provincial policy level, the findings underscore the importance of structured human resource management capacity-building programs for SMEs in Balochistan, delivered through SMEDA, the Balochistan Chamber of Commerce, and district industrial associations. Training programs equipping SME owners and managers with evidence-based knowledge of generational workforce management and cost-effective retention practices could meaningfully reduce the economic burden of employee turnover in a province where the talent pool is structurally constrained (SMEDA, 2022). Provincial industrial policy should incorporate human capital retention metrics into business development program evaluation frameworks, creating accountability for improving SME workforce stability across generational cohorts.

7.6 Unexpected or Contextually Distinctive Findings

In a context as distinctive as Balochistan characterized by tribal social organization, limited formal employment alternatives, geographic remoteness, and acute economic underdevelopment, some deviations from internationally documented generational patterns are anticipated. For example, the structural scarcity of formal employment alternatives in Balochistan may suppress overall turnover intention levels across all cohorts, including among Millennials and Generation Z, whose internationally documented high turnover intentions are partly driven by abundant labor market alternatives. Similarly, tribal and familial social structures that generate strong community embeddedness may attenuate the relationship between organizational dissatisfaction and turnover intention, particularly for Baby Boomer and Generation X employees embedded in tight knit

local communities. These potential contextual departures from international evidence underscore the theoretical and practical importance of indigenous empirical research rather than uncritical application of findings from economically and culturally distinct contexts (Jabid et al., 2025; Moon et al., 2024).

8. CONCLUSION

8.1 Summary of Contributions This study provides empirical evidence on generational differences in turnover intention among SME employees in Balochistan, Pakistan. Using data collected from 50 respondents, the findings demonstrate that turnover intention varies across generational cohorts, with younger employees exhibiting relatively higher turnover tendencies. The study further confirms the significant role of job satisfaction as a key determinant of employee retention. These findings contribute to the limited empirical literature on workforce dynamics in SMEs within the Balochistan context.

8.2 Managerial Implications

Balochistan SME managers are advised to recognize the generationally heterogeneous nature of their workforce and to develop differentiated retention strategies that address the distinct motivational profiles and organizational expectations of Baby Boomers, Generation X, Millennials, and Generation Z. The low resource intensity of several recommended retention interventions including structured feedback programs, transparent career criteria, mentorship arrangements, and supervisory support training renders these measures feasible even for resource constrained smaller enterprises. Blanket, one size fits all HR policies are likely to systematically underserve the retention needs of at least some generational cohorts and should be replaced with generation informed, segmented approaches where resources permit.

8.3 Limitations

The study has several limitations that must be transparently acknowledged. The most significant is the small sample size ($N = 50$), which constrains statistical power, limits multivariate analytical options, and precludes definitive causal inference or

population-level generalization. Findings should be treated as exploratory and hypothesis-generating rather than confirmatory. The cross-sectional design prevents temporal causal inference. The purposive sampling strategy, while theoretically appropriate, introduces researcher judgment into participant selection, creating potential for selection bias. The study's geographic restriction to selected Balochistan districts limits within-province generalizability. Finally, self-report questionnaire data are susceptible to social desirability bias, though the anonymous survey design mitigates this concern.

8.4 Suggestions for Future Research

Future research should address these limitations through several methodological enhancements. First, a large scale probability sampled quantitative study employing PLS SEM with multigroup analysis and MICOM measurement invariance testing, following the methodological template established by Jabid et al., would enable rigorous statistical testing of the generational moderation hypotheses with appropriate statistical power. A minimum sample of $N = 300$ to 500 should be targeted to support robust MGA across four generational cohorts. Second, qualitative or mixed methods research incorporating in depth interviews and focus groups with Balochistan SME employees would provide the rich contextual understanding of cultural, tribal, and institutional mechanisms necessary to explain why and how generational turnover dynamics may operate differently in Balochistan compared to other contexts (Ahmad and Wilkins, 2024). Third, cross provincial comparative studies contrasting Balochistan findings with evidence from Punjab, Sindh, and Khyber Pakhtunkhwa would enable systematic examination of how provincial level institutional and cultural variation moderates generational turnover patterns within Pakistan. Fourth, longitudinal panel studies tracking the same participants' turnover intentions over time would enable examination of whether generational differences persist as cohorts age and regional labor market conditions evolve (Moon et al., 2024). Fifth, future research should examine the role of organizational culture, leadership style, and technological infrastructure as additional antecedents and contextual moderators of

generational turnover dynamics in Balochistan SMEs.

8.5 Policy Recommendations

Three specific policy recommendations are advanced. First, SMEDA should develop and deploy a Generational Workforce Management training program specifically adapted to the Balochistan SME context, equipping managers with practical, low cost tools for designing generation sensitive retention strategies. Second, provincial industrial policy should incorporate human capital retention metrics into the performance evaluation frameworks for business development programs. Third, targeted financial incentive programs including training subsidies and HR development grants specifically designed for SMEs in underserved districts should be established to reduce the structural disadvantage that resource constrained Balochistan SMEs face relative to large corporations in workforce retention capabilities.

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