



**ST. MARY'S UNIVERSITY**  
**SCHOOL OF GRADUATE STUDIES**

**A THESIS ON**  
**FACTORS AFFECTING EMPLOYEE TURNOVER INTENTION: IN**  
**CASE OF NIB INTERNATIONAL BANK S.C (NIB)**

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**JUNE, 2015**  
**ADDIS ABABA,**  
**ETHIOPIA**

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IN CASE OF NIB INTERNATIONAL BANK S.C (NIB)**

**A THESIS SUBMITTED TO ST.MARY’S UNIVERSITY, SCHOOL  
OF GRADUATE STUDIES IN PARTIAL FULFILLMENT OF  
THE REQUIREMENTS FOR THE DEGREE OF MASTER OF  
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III

**DECLARATION**

I the undersigned, declare that this thesis is my original work, prepared under the guidance of Dr. Matiwos Ensermu. All sources of materials used for the thesis have been duly acknowledged. I further confirm that the thesis has not been submitted either in part or in full to any other higher learning institution for the

purpose of earning any degree.

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Name Signature

**St. Mary's University, Addis Ababa**

**June, 2015**

IV

**ENDORSEMENT**

This thesis has been submitted to St. Mary's University, School of Graduate Studies for examination with my approval as a university advisor.

\_\_\_\_\_Advisor Name

\_\_\_\_\_Advisor Signature

**St. Mary's University, Addis Ababa June, 2015**

## **ABSTRACT**

The present research attempts to examine the relationship with Turnover Intention and organizational factors. A cross-sectional survey was conducted on a random sample of employees from twenty one branches of Nib International Bank, a private bank in Ethiopia. Correlation and regression analyses revealed a number of significant relationships between the two variables. The findings of the study found dissatisfaction with benefits and reward system, the poor job and organizational specific communication, dissatisfaction with the work itself are the most important organizational factors to cause turnover intention of employees.

**Key Words:** Job satisfaction, Turnover Intentions, Pay, Nature of work, Supervision

I thank the Almighty God for His Graces, which enabled me to complete this work. In a special way, I express my sincere thanks and gratitude to Dr. Matiwos Ensermu (Supervisor) for his direction, corrections and suggestions particularly on how I should undertake this work and his time spent in reviewing my work.

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## **LIST OF ABBREVIATIONS**

**NIB:** Nib International Bank

**ATM:** Automated Transfer Money

**PoS :** Point of Sales



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# CHAPTER ONE

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## 1. INTRODUCTION

### 1.1. Background of the Study

In this world of globalization there are growing changes and challenges in the society in which we live and in which our work organizations operate. There are also growing changes and challenges taking place inside work organizations themselves. These changes and challenges are having an impact upon the management of people in work organization and the performance of these organizations on the one hand and upon the environment in which work organization must exist on the other hand. (Ngirwa, 2005). Employee turnover is one of the challenges that faced the work organization and have impact in the performance of those organizations.

Employee turnover is a persistent phenomenon that produces a serious problem for organizations. The loss of qualified and skilled employees is related to the reduction in the competitiveness, innovation, and quality of offered service to customers (Miller, 2010). Moreover, turnover entails significant costs of recruitment, selection, hiring and training of newcomers. Turnover of employees can be voluntary, involuntary, functional or dysfunctional.

Turnover can be described as a process in which job dissatisfaction is the first step, followed by intention to leave, which finally, can result in actual turnover (Bannister and Griffith, 1986). According to Meyer (1993) turnover intention is a conscious willfulness to seek other alternative job opportunities in other organization. Intentions are, according to researchers such as Ajzen and Fishbein (1980) and Igbaria and Greenhaus (1992), the most immediate determinants of actual Behavior.

Recent research has shown the negative effects of turnover alone on performance, organizational deviance, and organizational citizenship behaviors (Krishnan & Singh, 2010). Practically, most employees make their decision to leave over a lengthy period lasting months or even years. This

means organizations have time to implement positive changes and retain workers that have intentions to leave before it is too late or actual turnover happens.

There are number of factors that contribute to employee turnover. One of the most common reasons given for leaving the job is the availability of higher paying jobs. In a better economy the availability of alternative jobs plays a role in turnover, but this tends to be overstated in exit interviews.

Many academic scholars pointed out turnover as the correlation between job dissatisfaction and decreased organizational commitment. Karsh, Booske & Sainfort (2005) suggested that job satisfaction and organizational commitment are predictors of turnover intention. According to Guimaraes & Igarria (1992) organizational commitment was an intervening variable in models of turnover and job satisfaction had direct effect on turnover intentions, and indirect effect through organizational commitment (Aryee, Wyatt & Min, 1990) have also identified job satisfaction and organizational commitment as main predictors of turnover intention. A research in Turkish context by Wasti (2003) also proved organizational commitment to be a predictor of turnover intentions. The stronger the feeling of discontent in one's job, the more likely one is to begin a search for an alternative job (Karsh et al., 2005). This perspective on turnover highlights the role of emotions and attitudes as antecedents of behavior. Spector (1997), the proposed model specifies how each organizational factors associated to Job satisfaction independently contribute to the prediction of turnover intention.

The arrow shows the predicted dependent-independent relationship among the variables Spector (1997) specifies that organizational factors like pay, promotion opportunity, supervision, co-workers, nature of the work, operating procedures, personal development, fringe benefits, Performance management, contingent rewards and communication associated to job satisfaction independently contribute to turnover.

Therefore this study tries to focus on ascertaining how employees' satisfaction with variables such as Pay, Promotion opportunity, Supervision, Co-workers, Nature of the work, Operating procedures, Personal development, Fringe benefits, Performance management, Contingent rewards and Communication affect turnover of employees and to measure the extent of the

influence of these different organizational factors on turnover of employees by testing formulated hypotheses so as to recommend the possible solution in order to tackle these most critical factors in one of the private banks , Nib International Bank.

## **1.2. Background of the Organization Study**

As per the manual of Nib International Bank S.C. (NIB), it is one of the private banks in Ethiopia, which was established on 26 May 1999 under License No. LBB/007/99 and commenced operation on 28 October 1999, with a paid up capital of Birr 27.6 million and authorized capital Birr 150 million. The number of shareholders and employees were 717 and 27, respectively. It joined the banking industry as the sixth private bank licensed in the country.

According to the annual report of the Bank, NIB registered a steady and remarkable growth and achievement in all aspects of its operations since its establishment. At the end of 2013/14 financial year, its total deposits stood at birr 7.9 billion. Total assets also grew to Birr 10.7 billion and paid up capital, reserves, retained earnings and undistributed profit reached Birr 1.9 billion. In terms of paid up capital the Bank is one of the strongest banks in the country.

NIB has been profitable since its first year of operation. The level of net profit before tax and after tax which were only Birr 18.0 million and Birr 11.6 million in 2001/2002, stood at over Birr 314 million in 2013/14 financial year.

The Bank's shareholders now reached 3894 and its customer's base exceeds more than 200,000. This clearly demonstrates the high level esteem it enjoys from the public.

Currently, the bank's employees reached about 2582. It has 104 branches, of which 62 are located in Addis Ababa and the remaining in regional towns.

In order to make more efficient its service delivery, the Bank has replaced core banking system with the most up-to-date system called T -24 since August 2013; a banking software of Temenos and electronic Payment Service ATM service with other five private banks currently together by the coordination of PSS (Premium Switch Solution). Besides, it has introduced electronic payment service (ATM, PoS, Mobile banking etc) together with Awash International Bank and United Bank.

### **1.3. Statement of the problem**

Employee turnover has been recognized as a major managerial concern in contemporary work organizations. First, replacing employees may be costly, both in recruiting and training employees to obtain satisfactory levels of performance over time (Collins and Smith, 2006). In addition, high levels of employee turnover may impede the quality, consistency and stability of services that organizations provide to clients and customers (Trevor and Nyberg, 2008) and in turn increased client dissatisfaction with the services provided by the organization (Lin and Chang, 2005).

In banking organization the Department of Human Resource Management has become a focal point for organization performance. It is in this department where by planning, recruitment, motivation, compensation and training need assessment is done.

Employees in banking organizations are crucial in the building of service excellence as there is high competition (Svensson and Svaeri, 2011). A critical issue in service organizations may be to retain service employees in general, and specifically those employees who are talented in working with customers and delivering excellent service quality (Svensson and Svaeri, 2011).

Many reasons explain why employees withdraw from an organization especially in an economy where skills are relatively scarce and recruitment is costly, or where it takes several months to fill vacant positions as the present situation in the Ethiopian public sector.

Employees voluntarily resign their appointments in organizations for various reasons which can be classified into two: pull and push factors. The pull factors, according to Sherratt (2000:38) include the attraction of a new job especially in a growing economy. In such cases, it is the availability of alternative jobs that attracts an employee to withdraw from a particular organization Sherratt (2000:38) also explains that the push factor may be dissatisfaction with the present job that motivates an employee to seek alternative employment elsewhere. Sometimes, it is a mixture of both the pull and push factors. However, some reasons for leaving are entirely explained by domestic circumstances outside the control of any employer, as is the case when employees relocate with their spouses or partners.

Recent research by the British Chartered Institute of Personnel and Development Shows that push factors are a great deal more significant in most resignations than most managers appreciate. The research contends that it is relatively rare for people to leave jobs in which they are happy, even when offered higher pay elsewhere. Research conducted by the Hay group and reported by Sharman et al. (2006:22) reveals that about one third of the millions of employees surveyed worldwide plan to quit their jobs within two years.

Various studies were carried out to understand the major causes of employees turnover and retentions mechanisms that organizations should develop. Most of these studies were carried out by developed countries and few developing countries. Some studies indicate that every aspect of organizations is employees because turnover of employee leads to incurring of costs.

The banking industry in Ethiopia has witnessed a remarkable growth over the past two decades. According to the annual report of the NIB, the establishment of private banks and the resultant improvement in financial intermediation has been at the forefront for the commendable achievement registered so far. The report also states that the industry has been one of the most lucrative sectors in the country fetching an average return on equity every year. It can be said that private banks have been in honeymoon until recently. Nib International Bank has also enjoyed similar success stories.

However, Nib International Bank is currently under a serious threat from high rate of employee turnover. The turnover has been at an alarming rate over the past 2 years. The official data that has indicated the exit of 192 employees before nine months. Biannual Report of NIB calls the attention of both the management and any one that comes across of the information. Since July 2013, eight percent of the employees have left the organization.

Therefore, the purpose of this study is to assess employees' turnover in Nib International Bank and to investigate the intention and causes of employee turnover as well as proposing employee retention strategies.

And this study aims at investigating and finding solutions to the question “why is the employee turnover rate at the increase” given all the measures and efforts the Nib International Bank S.c has taken to address the problem? This is because many studies was conducted as will be shown



in the literature review but still there is a research gap on the retention program that organizations adopts in solving this problem. Perhaps this study will help to identify the solution to solve or reduce the gap.

#### **1.4. Objective of the study**

The study has the following general and specific Objectives.

##### **1.4.1. General Objective**

The general objective of the study is to assess the factors affecting of employees' turnover intention in NIB.

##### **1.4.2. Specific Objectives**

Based on the above general objective, the study would have the following specific objectives.

These are:-

- To identify the factors which lead to employee turnover in NIB.
- To examine the different demographic factors that affect employee turnover in NIB
- To investigate whether employees are satisfied with the work if dissatisfied to identify the reasons.
- To identify the effectiveness of retention strategies that needs to be in place.
- To find out the effect of employees' perception on the application of organizational procedures on turnover intention.

#### **1.5. Research Questions**

The following research questions are designed to guide the attainment of the objectives of the study.

- What are the factors which lead to employee turnover in NIB?
- Is there any retention strategies adopted by the organization? If yes are the retention strategies effective?
- What is the importance of having a retention strategy to the NIB and what are the variables that the retention strategy should focus?

### **1.6. Significance of the Study**

This study is expected to generate the following three benefits. The result of this study has greater importance for those who are responsible for the designing and administering employees' retention and development system of NIB to achieve organization objective through managing the behavior of individual employees. It also helps other similar service giving private banks in Ethiopia.

The findings and recommendations of this research bridges the gap between the knowledge, rationales, existing systems and functions nationally and the prevailing practices and experiences in NIB in terms of handling employees' behavior.

Since the research work is carried out to partially fulfill the requirements for the award of the Masters of Arts in Human Resource Management, it provides personal development and learning opportunities to the researcher.

### **1.7. Delimitation/Scope of the Study**

The researcher is expected to face a time constraints since this is an academic paper and needs to be completed according to the academic calendar, hence it will be a short period of time for making the whole research report compiled, reviewed and analyzed thoroughly.

The researcher could be willing to cover more than one private bank; however it won't be possible due to financial constraints or budget constraints.

### **1.8. Organization of the Report**

This study is organized in five chapters as follows. Chapter one includes the introduction which encompasses the background of the study, statement of the problem, basic research questions, objectives of the study, hypothesis, significance of the study and delimitation /scope of the study. Chapter two explores the literature review related to factors of job and turnover intention of employees. Chapter three explains the research design and methodology employed. In chapter four the researcher summarizes the results and interprets and discusses the findings. The last chapter, chapter five concludes the paper by providing summary and recommendations.

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# CHAPTER TWO

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## **REVIEW of RELATED LITERATURE**

Employee turnover is a major concern for organizations since it leads to increased hiring and training costs; loss of continuity and more importantly affects organizational productivity (Firth, Mellor, Moore, Loquet, C., 2004). These important consequences of turnover, have led to much research of this topic. However, the lack of standard records of why employees leave Lee and Mitchell (1994) and Morrel (2004) have stymied research in this area. Organizations need to understand the reasons why employees leave in order to lower their turnover rates.

### **2.1 Definition of Employee Turnover**

Employee turnover (sometimes known as labour turnover or wastage or attrition) is the rate at which people leave an organization (Armstrong, 2010).

Stan Kossen (1991) defined staff turnover as it is the amount of movement in and out (of Employees) in an organization.

Employee turnover is defined as the intention to exit an organization voluntarily (Nazim, 2008).

Turnover intention or Intent to leave the organization is one's behavioral attitude to withdraw from the organization, while turnover is considered the actual separation from the organization.

Intent to leave has been identified to be the strongest predictor of actual turnover in the studies that have actually examined turnover (Keaveney, 1992). Intent to leave is based upon an attitudinal variable and is most typically found in job-related turnover (Cotton and Tuttle, 1986).

### **2.2 Types of Turnover**

Two popular ways of classifying employee turnover are voluntary versus involuntary and functional versus dysfunctional.

#### **2.2.1 Voluntary Turnover**

The specific form of turnover of interest for most organizational research is voluntary separations or quits (Bluedorn, 1982); (Price, 1997).

According to Lee & Maurer (1997) voluntary employee turnover has been a growing concern amongst HRM managers and researchers during the last century (Barnard, 1938); March & Simon (1958) probably because retention of knowledge workers can become a source of competitive advantage for a company (Sigler, 1999).

Voluntary turnover refers to an employee's chosen exit from the organization. They may be accepting employment with another company, relocating to a new area or dealing with a personal matter that makes it impossible to work. (<http://smallbusiness.chron.com>)

Theoretical Base for Voluntary Employee Turnover:-

Research and theory regarding voluntary employee turnover have for a long time been mainly influenced by 'Perceived ease and desirability of movement' framework (Lee & Mitchell, 1996). The perceived ease of movement has over the years evolved to mean perceived job alternatives Lee & Mitchell (1994) whilst the perceived desirability of movement is represented by job satisfaction (Jackofsky & Peters, 1983).

A dissatisfied employee undergoes in deciding when to terminate his/her employment with the organization (Mobley, 1977). Here it can be seen that voluntary turnover is based on the personal individual decision of an employee to resign to work for a particular organization.

### **2.2.2 Involuntary Turnover**

These type of turnover usually initiated by the employer or they occur when management decides that it needs to terminate its relationship with an employee due to an economic necessity or poor fit between employee and the organization. It is the result of very serious and painful decisions that can profound impact on the entire organization, especially the employee losing his/her job.

There are two types of involuntary separations; Discharge and Layoff. Discharge- takes place when management decides that there is a poor fit between an employee and the organization.

The discharge is a result of poor performance or failure to change some unacceptable behavior that management has tried repeatedly to correct. Layoff, employees lose their jobs because a change in a company's environment or strategy forces it to reduce the size of its work force. Global competition, reduction in product demand, changing technologies are those reduce the need for workers. Layoff has a powerful impact on the organization's remaining employees, who fear losing their job in the future.

### **2.2.3 Functional vs. Dysfunctional Turnover**

Functional Turnover describes the situation where a poorly performing employee leaves the organization). It is, therefore, functional from the employer's perspective. Dysfunctional Turnover on the other hand is a term used to describe the situation when high performing employees leave the organization which is costly to the organization and considered a problem when it constitutes of several of such kind of employees. (<http://www.mintrac.com.au>)

## **Turnover Causes and Influencing Factors**

According to the study by Bowen & Sihel (1997) turnover is a consequence of two variables. The first one is; (1) Perceived desire of movement, whereat high desire is due to lack of job satisfaction and lack of internal careers opportunities. The other variable, (2) Perceived ease of movement, are due to the number of external job alternatives. These variables can help organizations to predict voluntary turnover.

Researchers like Teeraprasert, Piriyaikul and Khantanapha (2012) find out that employees who leave their organization are highly affected by the lack of job satisfaction. Their study focuses on voluntary turnover on dissatisfaction. According to the study the decision to leave is often associated with employees being unhappy with their current job and comes across another more attractive opportunity. Companies try to fight dissatisfaction in hope of reducing loss of valuable staff, as many studies would recommend (Lee & Mitchell 1994); (Bowen & Sihel, 1997); (Lee & Mitchell, 2004). Fredric Herzberg and his associates conducted a famous survey of 200 accountants and engineers that laid the foundation for the motivator-hygiene theory from 1959 (Ramlall, 2004). Herzberg's theory indicates that eliminating factors contributing to dissatisfaction does not necessarily increase job satisfaction. Consequently, factors that can create dissatisfaction must be met before factors affecting job satisfaction can be activated (ibid). Ronra and Chaisawat (2009) conducted their study of employee turnover based on Herzberg's 'motivator—hygiene theory. The result of the findings indicate that factors affecting employees' turnover was inadequate recognition from managers, inadequate salary and benefits that did not meet the employees' needs, salary and responsibilities were not compatible and inadequate career path advancement. In contrast, the factors which influenced employees' job satisfaction were that the employee felt appreciated for completed task and that the company recognized their achievements. The pride to work for the organization, the understanding of how the job aligns with the company's mission and the balance between job and families responsibilities were also seen as important for the employees (Ronra et al., 2009).

Another research studies indicated that employees resign their organization for a variety of reasons; these can be classified into the following parts.

### **2.3.1 Demographic Factors:**

Studies focus on the demographic factors to see whether turnover is associated to age, marital status, gender, number of children, education, experience and employment tenure (Spector,

2008). Empirical studies have demonstrated that turnover is associated in particular situations with demographic and biographical characteristics of workers. Several studies have reported negative relationship between turnover and three demographic factors, age, tenure, and income level (Arnold & Feldman, 1982); (Cotton & Tuttle, 1986); (Mobley et al., 1979); (Price & Mueller, 1986).

According to Kondalkar (2007), the most significant factors among demographic factors to affect turnover are listed as follows.

**i. Age:** Age is one of the important factors to generate productivity. Job performance and turnover declines with increasing age and therefore less job opportunities, hence there are less of resignations. Older people generally get higher wages, longer paid vacation and they stick on to the job because of pensionary benefits.

**ii. Marital Status:** Marriage imposes increased responsibilities on an individual; therefore an individual desires to have a steady job. Married employees have fewer absences, lesser turnover and higher job satisfaction. Even if there is no clear cut information about the impact of marital status on productivity, absenteeism, turnover and job satisfaction, since marriage increases the family commitment, it is expected for an individual to not change organizations.

**iii. Tenure:** Tenure is referred to as experience. There is a positive relationship between seniority and job performance and negative relationship between seniority and absenteeism. Employee turnover is negatively related to seniority. Research indicates that experience and satisfaction are positively related. Seniority and experience is a better indicator of job satisfaction than the age of a person.

Level of education, on the other hand, is found to be positively associated with turnover suggesting that the more educated employees quit more often (Cotton & Tuttle, 1986).

### **2.3.2 Personal Factors**

Personal factors such as health problem, family related issues, children education and social status contributes in turnover intentions. There is another important variable “Job-Hopping” which also contributes in turnover intentions. When there is a labor shortage, employees have plenty of jobs available. Consequently, they can afford to switch jobs for a few additional money. Unrealistic expectation of employee’s is also an important personal factor which contributes in turnover. Many people keep unrealistic expectations from organization when they join. When these unrealistic expectations are not realized, the worker becomes disappointed/dissatisfied and

quit. Masahudu (2008) cited in Ali Shah et al. (2010) has identified “employers’ geographic location” as important variable that may determine turnover. The closeness of employees to their families and significant others may be a reason to look elsewhere for opportunities or stay with their current employers.

### **2.3.3 Pull Factors**

Pull factors are those reasons that attract the employee to a new place of work. In some researches pull factors are named as uncontrolled factors because it is out of the control of organizations. So in this category we would have, a better paying job, a career advancement opportunity that they wouldn't have got in the short term had they stayed with their present employer, new challenge and interesting work, good location of company, life-work balance and more benefits and good boss and so on.

### **2.3.4 Push Factor**

Push factors are aspects that push the employee towards the exit door. In the literature it is also called controlled factors because these factors are internal and can be controlled by organizations. According to Loquercio (2006) (cited in Ali Shah et al, 2010), it is relatively rare for people to leave jobs in which they are happy, even when offered higher pay elsewhere. However, sometimes employees are 'pushed' due to dissatisfaction in their present jobs to seek alternative employment. On the basis of available literature, push factor can be classified into:

### **2.3.5 Organizational Factors**

There are many factors which are attached with an organization and work as push factors for employees to quit. Among them which are derived from various studies are: salary, benefits and facilities; size of organization (the number of staff in the organization); location of the organization (small or big city); nature and kind of organization; stability of organization; communication system in organization; management practice and policies; employees’ empowerment and organizational justice. According to Stredwick (2005) organizational justice means fairness in the workplace. There are two forms of organizational justice: distributive justice, who describes the fairness of the distribution of pay in line with employee’s worth and output; and procedural justice, describes the fairness of the procedures used to determine those outcomes.

### **2.3.6 Attitude Factors**

In the literature, attitude is another kind of push factor which is mostly attached with employee behavior. Attitude factors are further classified into job stress and job satisfaction. Job stress

includes variables such as role ambiguity, role conflict, work-overload and work-family conflicts that creates stress on the individual employee which pushes him to leave.

Job satisfaction on the other hand, can be defined as an individuals' total feeling about their job and the attitudes they have towards various aspects or facets of their job, as well as an attitude and perception that the individual has towards the organization (Spector, 1997).

Job satisfaction has been the most frequently investigated variable affecting job performance and organizational effectiveness in human resources and organizational behavior and management.

(Spector, 1997) states that job satisfaction influences people's attitude towards their jobs and various aspects of their jobs. The consequences of job satisfaction include better performance and a reduction in withdrawal and counter-productive behaviors. Since job satisfaction involves employees' emotions, it influences an organization's well-being with regard to job productivity, employee turnover, absenteeism and life satisfaction.

There are two types of job satisfaction which are based on the level of employees' feelings regarding their jobs. The first, and most studied, is global job satisfaction, which refers to employees' overall feelings about their jobs. The second is job facet satisfaction, which refers to feelings about specific job aspects, such as salary, benefits, and the quality of relationships with one's co-workers. According to Kerber and Campbell (1987) measurements of job facet satisfaction will be helpful in identifying which specific aspects of a job require improvements. The results will aid organizations in improving overall job satisfaction or in explaining organizational issues such as high turnover.

In previous several researches it is found that job satisfaction and turnover are inversely related. Turnover is high when total job satisfaction is low, while when satisfaction remains at a high level, employee turnover is low. Nevertheless, it must be stressed that this relationship is not necessarily observed in all circumstances. Some people remain in their jobs although they do not feel satisfied. This is mainly observed in situations where unemployment rate is high, few job are available and, consequently, the cost of quitting for the individual is high (Peerbhai, 2006) (cited in Chatzoglou, 2011).

## **2.4 Effects of Employees Turnover**

Turnover leads to various costs for the organization to bear. Some of them are:-Severance pay, advertisings and recruiting to replace the departed employee, orientation and training for a new employee, lost production time during the process of recruitment and replacement, and lower



productivity while the new employee learns the job. Other costs to bear are effluent from the fact the resigned employees may take with them their valuable tacit knowledge and expertise gained during the work in an organization (Bluedorn, 2001). Quite often leaving employees also can take together with them clients from the former organization (Mitchell et al., 2001).

## **2.5 Methods of Identifying Reasons for Staff Turnover**

Since turnover involves the most important resource of an organization, it needs to be examined and monitored. Organizations need to know who is leaving, why they are leaving, and whether any effort on their part can slow turnover. Several different methods are available to researchers seeking to investigate why employees choose to leave. Here we consider four contrasting approaches: exit interviews, survey of ex-employees, attitude surveys, and quantitative approaches (Taylor, Stephen, 1998).

### **2.5.1 Interview**

Undertaking formal interviews with employees before they leave the organization is a common method used to develop an understanding of their motivation for resigning. The most straightforward approach is to take the resigned through a questionnaire of direct question concerning his/her satisfaction with pay, supervisor, development opportunities, relationships with colleagues and job content. There are, however, a number of problems with such approaches that can serve to reduce their effectiveness. First, there is the tendency of employees to develop a far more optimistic outlook after they have secured a new job and resigned. Their original reasons for seeking alternative employment offer get forgotten as they move toward their last day.

Such feelings are compounded if counter-offers are made to encourage them to stay and may disappear completely in the last days as cards are signed, leaving presents bought, affectionate speeches given and farewell parties held. This is often not, therefore, the best time to ask them for an honest and well-balanced assessment of their reasons for quitting (Taylor, Stephen, 1998).

A further problem arises when supervisors or department heads undertake exit interviews, because leavers will often hesitate to implying any criticism of them-particularly if they believe that they will require positive references in the future. The reason given for leaving may thus obscure the whole truth or may even be entirely false, (ACAS, 2005). It can thus be argued that exit interviews, if used at all, should be undertaken very soon after the resignation has been

confirmed, and that they should be carried out by an individual who will not have any role in writing future job references (Taylor, Stephen, 1998).

### **2.5.2 Surveys of Ex-employees**

Another way of collecting information about the reason for staff resignation is to contact former employees some months after they left the organization and ask them for a considered view of their reasons for resignation. While the use of this method is relatively rare, as cited by Stephen Taylor, there have been a number of cases covered recently in the personnel journals that indicate some large organizations are experimenting with it. Openness is further encouraged if the surveys are carried out by independent bodies and are clearly labeled “private and confidential”.

### **2.5.3 Attitude Surveys**

A third approach is to seek the views of employees before they leave and so provide a basis for the development of policies and practices that will deter them from so doing. These too are truly effective only if confidential-so as to maximize the chance of employees’ stating honestly how they feel about their jobs, their perceived opportunities, their bosses, colleagues and the organization as a whole. Questions can also be asked about their current intentions as regards the future and about their perception of alternative career paths open to them. Such approaches enable employers to anticipate in which areas future turnover is most likely to occur, and to gain an insight into the main causes, (Taylor, Stephen, 1998).

### **2.5.4 Quantitative Approaches**

An alternative method to the use of surveys is to make use of the employee records to compare the data or characteristics of those who leave with those who stay. Although quantitative approaches are unlikely in themselves to give a particularly clear picture of reasons for turnover, they may reveal some interesting general trends and can usefully supplement information gathered using the three other methods outlined above.

## **2.6 Reducing Labour Turnover**

Based on the review of literature the list of practices used to reduce labour turnover that capture the main types of interventions are:

### **2.6.1 Compensation and Benefits**

**Compensation Levels:-**Competitive compensation packages can signal strong commitment on the part of the organization, and can therefore build a strong reciprocal commitment on the part of workers. However, to the extent that it contributes to retention, competitive compensation is

also likely to affect both desirable and undesirable turnover: it will help to retain workers, irrespective of the quality of their contribution to the company (Lochhead C. & Stephens A., 2004).

While there is general agreement about the importance of competitive compensation for employee retention, there is also a growing consensus that competitive, or even generous compensation will not single-handedly guarantee that a company will be able to keep its most valuable employees (Lochhead C. & Stephens A., 2004).

Building “affective commitment” Meyer et al (2003) involves much more than paying well, and that retention based on the principle of “compensation-based commitment” is sensitive to changes in compensation within the organization. Employers that base their retention on compensation-based commitment will always be vulnerable to the possibility that their competitors will be able to offer better wages and thus lure away their employees.

Companies that wish to develop a successful retention plan that includes compensation and benefits must always understand their own unique characteristics and circumstances (Lochhead C. & Stephens A., 2004).

According to Branham (2000) compensation can also drive commitment-oriented behaviour by: Sending employees a strong message about what results are valued, Recognize and reinforce important contributions so that employees feel valued, Provide a sense of “emotional ownership” and increased commitment that comes from giving employees “a piece of the action,” Maintain or cut fixed payroll costs and allocate variable pay to the employees they most want to attract and keep.

**Benefits:** - Benefits can demonstrate to employees that an organization is supportive and fair, and there is evidence to suggest that stable benefits are at the top of the list of reasons why employees choose to stay with their employer or to join the organization in the first place (Tompkins and Beech, 2002).

Employee benefits are constantly evolving as the workforce itself evolves, and as people identify new priorities as being important. It is important to note that the relative importance of benefits will vary according to the specific needs of each individual (Lochhead C. & Stephens A. 2004). The importance of a benefit plan to an employee with dependents may assume far greater importance particularly in an environment where benefits costs are increasing rapidly (Tompkins and Beech, 2002). Organizations with an older workforce demographic might see their retention

efforts best served through benefit plans that cover health-related expenses, care for elderly parents, etc. Companies with a significantly younger demographic may find education subsidies or tuition rebate to be more effective retention drivers.

**Performance-based Compensation:** In general, the key purpose behind performance-based compensation is twofold. It is (i) a means of modifying individuals' behaviour within an establishment in order to better align their activity with particular business objectives, and (ii) a way of influencing the development of particular types of organizational culture e.g., team based pay can lead to a stronger team-based culture, skill-based pay, or Retention-based Compensation can contribute to a culture of stability and mutual commitment, etc.; (Meyer, 2003).

The major advantage of performance-based pay system is that it can promote a culture of flexibility. Individuals can perform multiple tasks, including filling jobs in the wake of turnover. Skill-based pay can also contribute to lower turnover since individuals will be paid more for their knowledge and will be unlikely to find similarly attractive pay in firms using more traditional job-based pay systems.

#### **2.6.2. Recognition and Rewards**

Rotundo (2002) argues that reward systems ought to be a significant sphere of innovation for employers. The increasing diversity of the workforce, she says, suggests the need for more creative approaches to tailoring the right rewards to the right people. It would, however, be impossible to list all of the various types of recognition and rewards that companies actually give their workers. It is clear that recognition and rewards—as part of a more comprehensive effort at keeping workers or adopting good workplace practices—can contribute to increased retention.

#### **2.6.3 Training, Professional Development and Career Planning**

Training and development are so enthusiastically embraced as key factors to good retention with no doubt due to the fact that well-developed training programs are becoming ever more essential to the ongoing survival of most modern organizations, whether or not retention is an important issue to that organization. To the extent that operational paradigms such as “The Learning Organization” or the “Knowledge-Based Organization” continue to take hold in the contemporary business world, training is only likely to become more important (Lochhead C. & Stephens A., 2004). In any event, retention reflects a desire to keep one's valued people; but it is just as much about keeping and managing the skills that a company needs to meet its goals. The provision of training is a way of developing those skills in the first place. The fact that providing

it also turns out to be a benefit that is highly valued by those who receive it makes for a very powerful approach to doing business (Lochhead C. & Stephens A., 2004).

Because training and professional development are so fundamental to the operation of an organization, it goes against intuition to suggest that training and development are to be thought of primarily as “retention” tools. The evidence seems to confirm that the link between training and retention is even stronger for more highly skilled workers (Paré et al, 2000).

Meyer et al. (2003) suggest that employee learning - which encompasses training and development but is also related to socialization within the workplace - contributes to retention by: Building employee commitment through a show of support, Providing employees with the means to deal with stress related to job demands and change, Serving as an incentive to stay, and creating a culture of caring.

Thus, training and professional development are seen as ways of building employee commitment in that they allow employees to “see a future” where they work, and provide them with the support necessary to face the on-going challenges related to their work.

Many employers will voice the familiar concern that there is a risk that once trained workers may be tempted to leave the company for other opportunities. This is no doubt a valid concern amongst many employers, particularly those in large industrial centers. Lochhead C. & Stephens A. (2004) As such, companies are only willing to provide training at the minimum level or to provide more extensive training on proprietary equipment and processes. The picture may be somewhat different for more highly-skilled segments of the workforce, where employers appear to be more willing to make greater investments.

There is a good fit between training and a number of other retention-related practices, such as career development and planning, skill-based pay, and others. Taken together such practices can usefully complement one another. Training can be a particularly strong retention tool when it is combined with measures designed to allow people to develop and progress within a company (Meyer et al, 2003). It sends a very strong signal to employees that they are important to the company, and that the company is willing to make real investments in keeping them there. In addition, the advantage to training-related incentives is that they can allow companies to focus particularly on employees who demonstrate a strong potential for growth and contribution to the company.

Such arrangements end up being to the advantage of both parties. The company is able to secure the skills it needs while at the same time gaining some reassurance that its skills development investments are also creating the conditions that will keep those skills in the company. The employee, meanwhile, gains the opportunity to securely move towards better pay and more challenging responsibilities.

Training is always unique to the circumstances of each company and that there is no formula that dictates how much and what kind of training is given. It does seem plausible that training, when combined with well-communicated plans for advancement and ongoing professional development within the company, can help organizations to keep their valued employees (Lochhead C. & Stephens A., 2004).

#### **2.6.4 Recruitment and Orientation**

How organizations recruit and how they provide orientation in the first days on the job can be of crucial importance to keeping workers over the longer term. Failure to effectively recruit and orient employees may impose significant separation and replacement costs down the road (Lochhead C. & Stephens A., 2004). Smith (2001) attributes 60% of undesirable turnover to bad hiring decisions on the part of the employer. “Bad hiring decisions” may cover a number of considerations, including overly hasty selection processes that fail to ensure that the job candidate really has the adequate skills and qualifications to do the job for which she or he is hired. Research confirmed that good employee retention is in part a result of a good “fit” between a company’s workplace culture — its way of doing business and the qualities that it espouses as valuable — and the interests, character, and motivations of the individuals that exist within it. In terms of recruitment, companies should therefore put an emphasis on not only evaluating formal qualifications, job-relevant technical ability, etc., but also more general types of qualifications and dispositions on the part of the recruit. If work in the company involves being part of a highly cohesive team, the company may want to recruit individuals who are interested in and capable of working in such an environment. (Lochhead C. & Stephens A., 2004)

It is important for the individual job candidate to have a fair chance at deciding whether the company is a good fit for him or her. Meyer et al. (2003) have emphasized the importance of providing “realistic job previews” to potential employees. These previews provide potential new hires with more than just a cursory glance at the organization’s operations, providing the

candidate with enough information to make a decision about whether it is the right workplace for her or him. The organization must have at its disposal the right tools to enable it to make reasonably accurate evaluations about the type of people it might hire; and there exist a great number of evaluation tools at the employer's disposal.

Including one's employees in helping to evaluate candidates may also be particularly effective with respect to retention in workplaces where team-based work is the norm (Meyer, 2003).

Allowing employees to have a say in who they will be working with, and asking for their assistance in evaluating whether that person will be a good fit, may prove helpful in ensuring that the candidate not only has the requisite experience but will also be an effective member of the work team.

### **2.6.5. Healthy Workplace and Well-being Programs**

There is a growing body of evidence that workplace safety, health and wellness initiatives can make a fundamental contribution to business performance as well as the improved health and well-being of individual employees. Healthy workplace practices take on a variety of forms, including those directed at the physical work environment (safety, ergonomics, etc.); health practices (supporting healthy lifestyles, fitness, diet, etc.); and social environment and personal resources (organizational culture, a sense of control over one's work, work-family balance, etc.). Thus, to the extent that emotional and mental wellness is important to good retention and other indicators of business performance, organizations might be well-advised to turn their attention to factors in the workplace that cause stress in the workplace (Lochhead C. & Stephens A., 2004).

### **2.6.6. Work-Life Balance**

Work-life balance programs cover a variety of interventions, and include such practices as dependent care leave, childcare subsidies, eldercare programs, counseling and referral, and flexible working hours (Withers, 2001). As the list suggests, the concept of "work-life balance" recognizes that employees have important family and extraprofessional obligations that compete with their professional commitments; benefits that may be grouped under this concept therefore allow people to strike a more meaningful and potentially less stressful balance between obligations at the workplace and obligations at home. Duxbury & Higgins (2001) note that the 1990s saw an intensification of work-life conflicts for many workers. Jobs have become more stressful and less satisfying, and employees generally exhibit less commitment to their employers and higher absence rates from work. They add that high levels of "role overload" and "work to

family interference” play a significant role in frustrating recruitment and retention in organizations. Many employers have begun to respond to such demands by implementing “work-life balance” initiatives in their workplace, and have done so out of a conviction that providing such benefits can substantially enhance productivity, revenues, and employee retention and commitment (Withers, 2001)

The key to success in this area appears to be, first and foremost, a good channel of communications and a workplace culture in which employees feel comfortable in asking for time off to deal with pressing family matters, and employers are willing to recognize that granting time off in such a manner ultimately may contribute to greater employee commitment and productivity in the long run. Duxbury and Higgins (2001) argue that employers can help to create more supportive work environments by:

(i) Working with employees to identify and implement the types of support they need, and better inform them about policies that may currently be available to them, and (ii) Encouraging employees to use the supports that are readily available and ensure that employees who could make use of such assistance do not feel that their career prospects would be jeopardized by doing so (Duxbury and Higgins, 2001).

### **2.6.7 Job Design and Work Teams**

With respect to retention, “intrinsic” rewards are just as important as material rewards. That is workers value their jobs not only when they are well compensated, but often because doing the job is in itself a rewarding experience — in other words, it is fulfilling, challenging, interesting and stimulating. Practices such as autonomous or semi-autonomous work teams, ‘self scheduling, and job rotation can not only improve retention but have also been shown to improve a number of other important indicators such as productivity, accidents and injuries and product quality (Lochhead C. & Stephens A., 2004).

Based on the theoretical and empirical literature the factors that make employees to be satisfied includes interesting work, fair and competitive pay, good promotional opportunities, supportive and considerate supervisor, friendly co-workers, justifiable policies and procedures and satisfaction in the information flow within the organization. As per Brief (1998), (cited in Armstrong, 2007) “if the pleasures associated with one's job outweigh the pains, there is some level of job satisfaction”.



Therefore, this research would indicate a connection between these previously identified variables and employee turnover.

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## CHAPTER THREE

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### **3.1. RESEARCH DESIGN AND METHODOLOGY**

This chapter explains the way in which the research will be carried out. How the research problem was explored, with specific reference made to how the participants were selected and the procedure followed to gather the data. In addition, the measuring instruments to gather the data and the statistics technique utilized are discussed.

#### **3.1.1. Research Design**

The research design helps the researcher to obtain relevant data to fulfill the objectives of the study (Churchill and Iacobucci, 2002). In order to fulfill the research objectives, it is important that research is designed in approach that data collected in both accurate and relevant. Kinner et al (1996) suggested that a research design is the basic plan that guides the data collection and analysis. It is the structure that specifies the kind of information to be collected, the sources of data and the data collection procedure. An examination of research literatures suggests that research design can be classified according to the research objectives or the type of research being employed. This study will employ a descriptive design in collecting primary data.

### **3.2. Population and Sampling Techniques**

#### **3.2.1. Population**

Target population is the specific, complete groups that are relevant to the research. The aim of this research is to identify the factors influencing employee turnover intention among NIB employees in Addis Ababa. NIB has 104 branch offices including the Headquarter. Of the 104 branches, 62 branches are located in Addis Ababa and the rest in the different regions of the country. The study area is the head office and 21 purposefully selected branches located in Addis Ababa only. The justification for purposefully select these 21 branches of the organization is because these branches have several employees compared to other branches. Moreover the selection considers the representation of both customer service and back office category of the work and non-professional and professional workers, the target population for this research would be 210 staffs working in these 21 branches. Minimum of 10 staffs per each branch would be considered 2 managerial staffs from each branch total of 42 respondents 6 clerical but not managerial staffs per branch total of 126 respondents and 2 non-clerical staffs in total of 42 respondents would be involved.

#### **3.2.2. Sampling Techniques**

Stratified sampling technique is used to select samples from the existing employees of the organization; this is because, the study focuses on different job grades of respondents and each group of the respondents is required to have its own representative from the total sample size. From each stratum respondents are selected through random sampling method, from management body sample respondents were selected purposely (Purposive sampling method) and the representative of ex-employees selected through convenience sampling method.

In NIB there are 21 job grades. The strata of the existing employees, therefore, are equally distributed among these 21 job grades from the total population.

In determining the sample size from total population (Naresh, 2007) was used and the researcher believed and selected the sixth stage because the total population is about 2582.

#### **3.2.3. Sample Determination**

**Table 1 Sample Determination**

<b>Population</b>	<b>Sample Size</b>
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	<b>Low</b>	<b>Medium</b>	<b>High</b>
51-90	5	13	20
91-150	8	20	32
151-280	13	32	50
281-500	20	50	80
501-1200	32	80	125
1201-3200	50	125	200
3201-10,000	80	200	315
10,001-35,000	125	315	500
35001-150,000	200	500	800

**Source; Naresh, M. (2007).Marketing Research: an applied approach**

### **3.3. Research data sources.**

There are two basic types of data further on which research can be originated, primary and secondary data.

#### **3.3.1. Primary data research**

The research will use primary data collection method; first-hand data will be collected through survey questionnaires. The data acquiring process will have few stages; namely, identification of areas for questionnaire distribution, distribution of questionnaires, reminding respondents of questionnaire deadline and gathering of questionnaire.

#### **3.3.2. Secondary data research**

Secondary data research concerns the examination and evaluation of existing data collected by previous research projects. It can be available to researchers on two types internal and external data. Kinner et al (1996) describes internal data is that exists within an organization itself and comes from sources such as organization figures, reports and past research.

External secondary data relays to sources such as reports and statistics from the government agencies, journal and textbooks. Proctor (2000) suggested that also internet appeared as a data

source assists the collection of secondary data is available through online reports, journals and magazines because of several websites that have been created by government agencies and companies. In this method, this study will use only reliable information sources in order to present applicable, appropriate research sources.

### 3.3.3. Research questionnaires

Sarantakos, (1998), explains questionnaire as a method for collecting and analyzing social data via highly structures and often very detailed interviews or questionnaires in order to obtain information from large numbers of respondents presumed to be representative of a specific population.’’

Saunders, (2007) Questionnaires can be used for descriptive and explanatory research. Descriptive research such as that undertaken using attitude and opinion questionnaires and questionnaires of organizational practices will enable researcher to identify and describe the variability in different phenomena.

### 3.3.4. Procedures of Data Collection

Questionnaire survey is the most common method and it will be adopted in this research. The questionnaire consists of nine sections : Demographic factors such as age, educational level, number of years with current organization, job grade in NIB, marital status, gender and category of work will be in (Section I); main questioner part will be coded as 1= strongly disagree, 2=disagree,3=neutral,4= agree and 5= strongly disagree and these dimensions are: pay, promotion (Section II), supervision (Section III), benefit (Section IV), operating procedure (Section V), Coworkers (Section VI), nature of work (Section VII), communication (Section VIII) and turnover intention (section IX).

Table Two

Variables	Number of Items	Source of the Instruments
Pay	4	(Smith, 1976)
Promotion Opportunity	4	(Tate et al. 1997)
Supervision	7	(Smith 1976)
Benefit and Rewards	8	(Folger&Konovsky, 1989)

Operating Procedure	4	(Magner et al., 1994)
Coworkers	4	(Weiss et al., 1967)
Nature of work	7	Weiss et al., 1967
Communication	4	(Smith, 1976)
Turnover Intention		Cummann et al, 1979

### 3.3.5. Analysis of data

The researcher used deductive based analytical procedures to analyses data where the researcher used the Causal mode of turnover as the framework for analyzing data. The deductive requires a greater structure and set of procedures to follow where data categories and codes to analyze data are derive from theory and analytical framework, Saunders, 2007).

### **3.3.6. Descriptive Analysis**

Descriptive statistics describes data through tables, diagrams and graphs. In this research, the descriptive analysis used to analyze the respondent's demographic information through tables in addition to general research issues.

### **3.3.7. Research limitations**

The specific problems and limitations that had been experienced in undertaking the research identified after conducting the research. Nevertheless, this chapter set out some identified limitations of the research design and general possible limitations predicted in carrying out the study. The predictable research limitations include the following.

#### **3.4. Time restraints.**

This is major concern when identifying the case study as a researcher has to conduct research at the head quarter and branches.

### **3.5. Access to key information and information holders**

The case study strategy in particular requires an in depth understanding that only practical if key practitioners are prepared to cooperate by providing access to documents and taking part in interviews, even where people are willing to participate it can be difficult co-coordinating meeting.

### **3.6. Study Model**

The study used regression model to present and combine the results of the collected data on the suitable way of data analysis. The main model considered for the research has been formulated like.

$$TI = \alpha TI + \beta_1 (SP) + \beta_2 (BR) + \beta_3 (CW) + \beta_4 (NW) + \beta_5 (PR) + \beta_6 (CM) + \varepsilon$$

Where

TI = Turnover Intension

SP = Supervision

BR = Benefits and Rewards

CW = Co-Workers

NW = Nature of Work

PR = Promotion

CM = Communication

E = Standard error

$\alpha_{TI}$  = The regression constant

$\beta_1, \beta_2, \dots, \beta_i$  the partial regression coefficient for the independent variable

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## CHAPTER FOUR

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### 4. Data Presentation and analysis

This chapter discusses the analysis of the data collected and the results of the regression analysis.

#### 4.1. Survey results

All questioners were distributed to those selected banks branches, as a result 125 questioners returned successfully.

Sample size and returned questioners.

**Table 4.1.1 sample size**

<b>Sample size</b>	150
Successfully returned questioners	125
Response rate	83.33%

Out of one hundred fifty total distributed questioners, one hundred twenty five questioners collected successfully and we can say that 83.33% of the total target population has been involved in giving the realistic view of various thoughts and feelings on the selected study area respective of their organization.

**Table 4.1.2 Respondent's educational background**

<b>Education level</b>	
Degree and above	88
Diploma	20
Certificate	17
Total	100%

Out of those one hundred twenty five respondents, eighty eight respondents were first degree and above holders, twenty respondents were diploma holders and seventeen respondents were certificate holders.

**Table 4.1.3.Length of stay in current bank of the respondents in years**

<b>Length of stay</b>	<b>Sum</b>	<b>Rate</b>
Below two years	24	19.2%
2-5 years	49	39.2%
6-10 years	39	31.2%
Greater than ten years	13	10.4%
Total	125	100%

In respect of the length of stay in the bank, twenty five respondents were in below two service years, forty nine respondents have between two and five service years, thirty nine respondents were in six and ten service years in the bank and only thirteen respondents were in more than ten service years.

#### 4.2. Descriptive analysis in terms of frequency per each variable Statistics



For all Variables

N	Valid	125
	Missing	0

### Frequency Table

**Table 4.2.1. Fairpay**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	4	3.2	3.2	3.2
Valid ----slightly disagree	49	39.2	39.2	42.4
neutral	41	32.8	32.8	75.2
slightly agree	29	23.2	23.2	98.4
strongly agree	2	1.6	1.6	100.0
Total	125	100.0	100.0	

Regarding the fair pay assumption of employees on their contribution to the bank, 3.2% of the respondents strongly disagreed, 39% of the respondents slightly disagreed, and 32.8% of the respondents were neutral and only 24% of the respondents agreed on their banks fairness on salary payment. As this data can explain

There is less remuneration or fair pay system in the bank; employees are dissatisfied with current pay structure of NIB.

**Table 4.2.2. Appreciation**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	7	5.6	5.6	5.6
slightly disagree	48	38.4	38.4	44.0
neutral	51	40.8	40.8	84.8
slightly agree	17	13.6	13.6	98.4
strongly agree	2	1.6	1.6	100.0
Total	125	100.0	100.0	

On the subject of the Appreciation for good work, 5.6% of the respondents strongly disagreed, 38.4% of the respondents slightly disagreed, 40.8% of the respondents were neutral, 13.6% of the respondents slightly agree and only 1.6% of the respondents strongly agreed.

There is lack of appreciation for good work done by employees, which implies that employees are doing their job without expecting some recognition and appreciations from their supervisors.

**Table 4.2.3.Promotion**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	6	4.8	4.8	4.8
slightly disagree	46	36.8	36.8	41.6
neutral	48	38.4	38.4	80.0
slightly agree	24	19.2	19.2	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

For promotion 4.8% of the respondents strongly disagreed, 36.8% of the respondents slightly disagreed, 38.4% of the respondents were neutral, 19.2% of the respondents slightly agree and only .8% of the respondents strongly agreed.

Most Employees are not benefited from timely promotion within the bank even if there experience and stay in the bank deserves.

**Table 4.2.4.Competent supervisor**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	7	5.6	5.6	5.6
Valid---slightly disagree	62	49.6	49.6	55.2
neutral	38	30.4	30.4	85.6
slightly agree	18	14.4	14.4	100.0
Total	125	100.0	100.0	

Regarding competent supervisor, 5.6% of the respondents strongly disagreed, 49.6% of the respondents slightly disagreed, 30.4% of the respondents were neutral and 14.4% of the respondents slightly agreed.

The bank has lack of competent supervisors in various work units as per the view of the respondents.

**Table 4.2.5.Littleinterestforsubordinates**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	2	1.6	1.6	1.6
slightly disagree	31	24.8	24.8	26.4
neutral	54	43.2	43.2	69.6
slightly agree	37	29.6	29.6	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

About little interest for subordinates, 1.6% of the respondents strongly disagreed, 24.8% of the respondents slightly disagreed, 43.2% of the respondents were neutral, 29.6% of the respondents slightly agree and only 0.8% of the respondents strongly agreed.

Employees have good feelings for their subordinates within the bank which can strengthen the maintenance of good relationship within the bank.

**Table 4.2.6.Easycommunicationwithsupervisor**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	4	3.2	3.2	3.2
Valid---slightly disagree	56	44.8	44.8	48.0
neutral	27	21.6	21.6	69.6

slightly agree	37	29.6	29.6	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

Regarding easy communication with supervisors, 3.2% of the respondents strongly disagreed, 44.8% of the respondents slightly disagreed, 21.6% of the respondents were neutral, 29.6% of the respondents slightly agree and only 0.8% of the respondents strongly agreed.

Most employees are suffering from challenges for easy communication with their supervisors.

**Table 4.2.7. Rules and procedures**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	6	4.8	4.8	4.8
slightly disagree	40	32.0	32.0	36.8
Valid---neutral	52	41.6	41.6	78.4
slightly agree	26	20.8	20.8	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

On the topic of rules and procedures application and distribution, 4.8% of the respondents strongly disagreed, 32% of the respondents slightly disagreed, 41.6% of the respondents were neutral, 20.8% of the respondents slightly agree and only 0.08% of the respondents strongly agreed.

Various policies and procedures of the bank are not distributed in a wide range of distribution, most of employees fail to response for the effectiveness of the bank's operational policies and procedures.

**Table 4.2.8. Too much work**

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	strongly disagree	4	3.2	3.2	3.2
	slightly disagree	42	33.6	33.6	36.8
	neutral	42	33.6	33.6	70.4
	slightly agree	37	29.6	29.6	100.0
	Total	125	100.0	100.0	

On the topic of too much work, 3.2% of the respondents strongly disagreed, 33.6% of the respondents slightly disagreed, 33.6% of the respondents were neutral and 29.6% of the respondents slightly agreed.

Work volume varies from post to post of several work units of the bank, there are employees who are so loaded with too much work and vice versa.

**Table 4.2.9. Incompetence of people**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	5	4.0	4.0	4.0
Valid---slightly disagree	47	37.6	37.6	41.6
neutral	45	36.0	36.0	77.6
slightly agree	28	22.4	22.4	100.0
Total	125	100.0	100.0	

When incompetence of people is evaluated, 4% of the respondents strongly disagreed, 37.6% of the respondents slightly disagreed, 36% of the respondents were neutral, 22% of the respondents slightly agreed.

There are competent staffs with in the bank.

**Table 4.2.10. Fighting at work**

	Frequency	Percent	Valid Percent	Cumulative Percent
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strongly disagree	5	4.0	4.0	4.0
Valid---slightly disagree	51	40.8	40.8	44.8
neutral	39	31.2	31.2	76.0
slightly agree	29	23.2	23.2	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

Regarding fighting at work, 4% of the respondents strongly disagreed, 40.8% of the respondents slightly disagreed, 31.2% of the respondents were neutral, 23.2% of the respondents slightly agreed and only 0.08% of the respondent strongly agreed.

There is little fight at work between some employees of the banks, the bank has not that much problem from such a like problems.

**Table 4.2.11. Clear responsibilities**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	9	7.2	7.2	7.2
Valid---slightly disagree	56	44.8	44.8	52.0
neutral	32	25.6	25.6	77.6
slightly agree	26	20.8	20.8	98.4
strongly agree	2	1.6	1.6	100.0
Total	125	100.0	100.0	

Regarding clear responsibilities, 7.2% of the respondents strongly disagreed, 44.8% of the respondents slightly disagreed, 25.6% of the respondents were neutral, 20.8% of the respondents slightly agreed and only 1.6% of the respondent strongly agreed.

Most of the responsibilities and tasks given for employees are clear and easily understandable, which employees can do them without spending too long time and resources.

**Table 4.2.12. Enough time**

	Frequency	Percent	Valid Percent	Cumulative Percent
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strongly disagree	5	4.0	4.0	4.0
Valid---slightly disagree	54	43.2	43.2	47.2
neutral	35	28.0	28.0	75.2
slightly agree	30	24.0	24.0	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

On the subject of enough time given for work, 4% of the respondents strongly disagreed, 43.2% of the respondents slightly disagreed, 28% of the respondents were neutral, 24% of the respondents slightly agreed and only 0.8% of the respondent strongly agreed.

The time given for various tasks in numerous work units is not enough to complete as per available resources and employees capability to do as it is expected from them.

**Table 4.2.13.Frustrationatjob**

	Frequency	Percent	Valid Percent	Cumulative Percent
strongly disagree	3	2.4	2.4	2.4
Valid---slightly disagree	49	39.2	39.2	41.6
neutral	46	36.8	36.8	78.4
slightly agree	26	20.8	20.8	99.2
strongly agree	1	.8	.8	100.0
Total	125	100.0	100.0	

Regarding frustration at job, 2.4% of the respondents strongly disagreed, 39.2% of the respondents slightly disagreed, 36.8% of the respondents were neutral, 20.8% of the respondents slightly agreed and only 0.08% of the respondent strongly agreed.

Frustration at job by employees raised from various reasons is widely disseminated within the bank.

Most work units of the bank needs plenty of time to be done as a result employees are unable to spend their slack time with their family and relatives.

**Table 4.2.14.Clear organizational goals**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	4	3.2	3.2	3.2
slightly disagree	44	35.2	35.2	38.4
neutral	55	44.0	44.0	82.4
slightly agree	22	17.6	17.6	100.0
Total	125	100.0	100.0	

When the respondents are asked for their organization goal clearness, 3.2% of the respondents strongly disagreed, 35.2% of the respondents slightly disagreed, 44% of the respondents were neutral, 17.6% of the respondents slightly agreed.

Most of the bank's goals are not clear for greatest number of employees in the bank.

**Table 4.2.15.Lookingfornewjob**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid strongly disagree	3	2.4	2.4	2.4
slightly disagree	41	32.8	32.8	35.2
neutral	40	32.0	32.0	67.2
slightly agree	41	32.8	32.8	100.0
Total	125	100.0	100.0	

When respondents are asked for their feelings on looking for new job, 2.4% of the respondents strongly disagreed, 32.8% of the respondents slightly disagreed, 32% of the respondents were neutral, 32.8% of the respondents slightly agreed.

Most of workers of the bank are looking for new job.

### 4.3. Descriptive Statistics

In the descriptive statistics important observations related to the dependent and independent variables has been made. The dependent variable is employee turnover intention and independent variables are promotion, supervision, benefits and rewards, co-workers, nature of work and poor communication.

The descriptive statistics for selected variables is shown in Table 4.3.1 below.



**Table 4.3.1.Descriptive Statistics**

	N	Minimum	Maximum	Mean	Std. Deviation
Supervision	125	2	3	2.86	.349
Benefits and rewards	125	1	4	2.96	.514
Co-workers	125	1	4	2.99	.528
Nature of work	125	1	4	3.09	.509
Promotion	125	2	4	3.15	.443
Communication	125	2	4	2.94	.359
Turnover intention	125	2	4	2.96	.374
Valid N (listwise)	125				

The mean value of supervision, rewards, co-workers, nature of work, promotion and communication are 2.86, 2.96, 2.99, 3.09, 3.15 and 2.94 respectively. The standard deviation for supervision is 3.49% showing little control of supervision from its mean and the maximum and minimum values for supervision are 2 and 3, respectively.

The standard deviation for communication is 3.59% showing again little dispersion of good communication to employee turnover intention from its mean and the maximum and minimum values of communication are 2 and 4, respectively.

The mean value of fast chance of promotion is 3.15; this indicates that employee turnover is highly tied up with promotion. The standard deviation for promotion is 44.3% which implies higher dispersion from its mean. The maximum value for promotion is 4 and the minimum is 2. This indicates that there is variation on promotion within the bank on a variety of employees' promotion profile.

The mean value for turnover intention is 2.96 and the maximum and minimum values 4 and 2, respectively.

The mean of the mean computed from all those variables is 2.99 which explain that the variables mean is more than average value so they described the dependent variable as it is required.

#### **4.4. Results for Pearson Correlation Coefficient**

Table 4.2 depicts the Pearson Correlation for the variables used in the regression model. This analysis is performed to find the relationship between employee turnover intention and

supervisory help, benefits and rewards, feeling for co-workers, nature of work, chance of promotion and good communication.

**Table 4.4.1 correlation matrix**

		<b>Correlations</b>					
		Supervision	Benefits and rewards	Co-workers	Nature of work	promotion	Communication
Supervision	Pearson Correlation	1	.014	-.010	.092	-.085	.167**
	Sig. (1-tailed)		.415	.440	.079	.097	.005
	N	125	125	125	125	125	125
Benefits and rewards	Pearson Correlation	.014	1	.030	.047	-.123*	.032
	Sig. (1-tailed)	.415		.326	.238	.031	.315
	N	125	125	125	125	125	125
Co-workers	Pearson Correlation	-.010	.030	1	-.028	-.102	.064
	Sig. (1-tailed)	.440	.326		.336	.060	.167
	N	234	234	234	234	234	234
Nature of work	Pearson Correlation	.092	.047	-.028	1	-.019	.030
	Sig. (1-tailed)	.079	.238	.336		.387	.323
	N	125	125	125	125	125	125
promotion	Pearson Correlation	-.085	-.123*	-.102	-.019	1	.114*
	Sig. (1-tailed)	.097	.031	.060	.387		.040
	N	125	125	125	125	125	125
Communication	Pearson Correlation	.167**	.032	.064	.030	.114*	1
	Sig. (1-tailed)	.005	.315	.167	.323	.040	
	N	125	125	125	125	125	125
Turnover intention	Pearson Correlation	.287**	-.371**	.280**	-.378**	-.190**	.333**
	Sig. (1-tailed)	.000	.000	.000	.000	.002	.000
	N	125	125	125	125	125	125

\*\* . Correlation is significant at the 0.01 level (1-tailed).

\* . Correlation is significant at the 0.05 level (1-tailed).

In the above correlation matrix the correlation coefficient between the dependent and independent variables shows promotion, benefits and rewards and nature of work are negatively correlated with turnover intention with value of .371,.378 and .190 respectively. On the other supervision, co-workers and communication are positively correlated with the turnover intention.

#### 4.5. Results of the regression analysis

The preliminary analysis made in previous section showed that the assumptions were not violated. In addition when evaluating the significance of the model in ANOVA and Model Summery, the result in the ANOVA for linear regression predicts the outcome variable significant with P-value of 0.000 showing the model applied was significant enough in predicting the outcome variable.

The model summery table also shows that the dependent variable employee turnover intention is 54.2 percent explained by the independent variables. Thus, the regression model used for the study confirmed that important variables that affect the result of the study are included in the model.

**Table 4.5.1.Variables Entered/Removed<sup>a</sup>**

Mode 1	Variables Entered	Variables Removed	Method
1	Supervision Benefits and rewards Co-workers Nature of work Promotion Communication Turnover intention		Enter

a. Dependent Variable: Turnover intention

b. All requested variables entered.

**Table 4.5.2.Model Summary<sup>b</sup>**

Mode 1	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.736 <sup>a</sup>	.542	.530	.257
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a. Predictors: (Constant), supervision, benefits and rewards, co-workers, nature of work, promotion and communication

b. Dependent Variable: Turnover intention

**Table 4.5.3.ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.693	6	2.949	44.743	.000 <sup>b</sup>
	Residual	14.961	227	.066		
	Total	32.654	233			

a. Dependent Variable: Turnover intention

b. Predictors: (Constant), supervision, , benefits and rewards, co-workers, nature of work, promotion communication

The regression analysis is conducted using employee turnover intention factors, supervision, benefits and rewards, co-workers, nature of work, promotion communication and the dependent variable turnover intention measured by employee satisfaction with salary increase and chance of promotion.

**Table 4.5.4.Coefficients<sup>a</sup>**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	-1.356	.276		-4.915	.000	-1.900	-.812
	Supervision	.256	.049	.538	5.178	.000	.158	.353
	Benefit and rewards	.268	.033	-.668	8.111	.041	.203	.333
	Co-workers	.208	.032	.594	6.481	.000	.145	.272
	Nature of work	.254	.033	.545	7.639	.002	.189	.320
	Promotion	.225	.039	-.666	5.775	.032	.148	.302

	Communication	.231	.048	.522	4.802	.000	.136	.326
a. Dependent Variable: Turnover intention								

The result of the multiple regressions for all independent variable indicated that supervision (.538) and co-workers (.594), nature of work (.545) and communication(.522) had positive coefficient(standardized) whereas, benefits and rewards ( -.668), and promotion (-.666) had negative coefficient. In addition the P-value for all variables is blow 0.05.

When evaluating the independent variables in the standardized coefficients column the beta value, benefits and rewards made the strongest unique contribution in explaining the dependent variable turnover and the variable that made less contribution is communication within the bank. The result also revealed that all independent variables made a statistically significant contribution to the prediction of the dependent variable ROA.

#### **4.6. Discussion**

The above findings suggest that age, gender, promotion opportunities and relationship with co-workers are unimportant in predicting employee turnover in NIB. If an individual has been in one job for a long time, he or she does not need to change his or her job. Supervision mattered a lot in the Bank that it has a high negative relationship with turnover intention. Dissatisfaction with benefit and rewards were the other important factors which lead to turnover intention. Similarly, dissatisfaction with nature of work was the most important predictor of turnover intention in the study. The other important predictor of turnover intention was poor organizational and job specific communication.

Based on the above analysis the next section explained these major results by relating it with the actual practices of the organization in the section that follows.

##### **4.6.1. Supervision support**

Supervision support is one of the most important factor in the Bank that predicts turnover intention. A poor relationship with one's immediate superior has been found to be decisive for the decision to leave (Samantrai, 1992). Managers and supervisors influence employees' satisfaction through management styles. A supervisor has the ability to ensure that all employees are satisfied. Turning dissatisfied employees into happy workers requires constant communication, a personable attitude, and the ability to empower and motivate.

Debrah (1993) also noted that a supervisor with poor interpersonal skills and who is also inflexible very quickly drives employees away. The researcher emphasizes the critical role of supervision in retaining employees in NIB.

#### **4.6.2 Benefits and Rewards**

Benefits can demonstrate to employees that an organization is supportive and fair, and there is evidence to suggest that stable benefits are at the top of the list of reasons why employees choose to stay with their employer or to join the organization in the first place (Tompkins and Beech, 2002). Employee benefits are constantly evolving as the workforce itself evolves, and as people identify new priorities as being important. It is important to note that the relative importance of benefits will vary according to the specific needs of each individual. (Lochhead C. & Stephens A. 2004). The importance of a benefit plan to an employee with dependents may assume far greater importance particularly in an environment where benefits costs are increasing rapidly (Tompkins and Beech, 2002).

The findings of this study show that employees of NIB seem to be unsatisfied by the benefits and rewards system of the Bank, because the organization doesn't have adequate reward system when compared with other banks.

#### **4.6.3 Nature of the work**

Although a widely accepted definition of job satisfaction has not yet been established, job satisfaction generally describes the degree to which somebody is pleased or not with his/her job. Locke (1976, p. 1300) defines job satisfaction as "pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences". According to Spector (1997), job satisfaction is an emotional reaction to work and the different facets of work nature. Some jobs are intrinsically more attractive than others. A job's attractiveness will be affected by many characteristics, including its repetitiveness, challenges, danger, perceived importance and capacity to elicit a sense of accomplishment.

Employees prefer work that is mentally challenging in that it provides them with opportunities to use their skills and abilities and offers a variety of tasks, freedom and feedback on how well they are doing (Robbins 1993). The result of this study is coherent with other available studies in the area as Koh and Goh (1995) found that satisfaction with the nature of work was negatively associated with turnover intention in their sample of clerical employees in the banking industry.

Moreover, satisfaction with the nature of work was found by Westlund and Hannon (2008) to be significantly related to an employee's intention to remain/leave with an organization.

The nature of work in NIB seems more of a routine in most of the positions, specially the tailors; and it is expected that there could be a work load in some workers due to their work assignment and the sensitive nature of the work for fraud can be attributed to the dissatisfaction of employees observed in this aspect.

#### **4.6.4 Organization and Job Specific Communication**

Communication plays an enormous part in retaining employees. Without communications, many of practices would be difficult to implement, or it would at least be difficult to implement them with the goal of retaining employees. Organizational communication is the specific process through which information moves and is exchanged throughout the organization. It is through a direct and open communication system that employees understand what is going on in their organization and important organizational behaviors such as organizational citizenship behavior and ethical workforce can be achieved. Due to the nature of the job, several regulations and procedures are put in place regularly as the need arises and because employees who used these procedures into practice are not properly communicated of the change, different employees handle similar cases differently and this has been what customers usually complain about the organization.

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## CHAPTER FIVE

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## **5. Summary of Findings, Conclusion and Recommendation**

### **5.1. Summary of Findings**

The issue of employee turnover intention is an existing issue which is confronted by several organizations as a result of company's different internal factors and employees own reasons. The researcher has summarized the most important findings in relation to the raised research questions of the study. According to the findings, the major determinant factors for turnover intention in Nib International Bank are lack of fair pay, dissatisfaction with benefits and rewards, lack of work appreciation and lack of salary increment satisfaction followed by poor organizational and job specific communication. Also, the turnover intention is the consequence of dissatisfaction with the nature of the work and poor supervisory support.

There is no good communication channel or medium within the bank to distribute same information at a time for different staffs at various locations.

The time given for various tasks in numerous work units is not enough to complete as per available resources and employees capability to do as it is expected from them.

Most of the responsibilities and tasks given for employees are clear and easily understandable, which employees can do them without spending too long time and resources.

Most employees have no good feelings for their colleagues within the bank on their work assumptions and on how they perform their activities.

Employees are afraid of their supervisors negative thoughts directed to them on numerous operational doings of their tasks.

Various policies and procedures of the bank are not distributed in a wide range of distribution, most of employees fail to response for the effectiveness of the bank's operational policies and procedures.

Supervisors within various posts of the bank are failed to build a good image of themselves within the mind of their subordinates which resulted in that most employees have no good feelings for their supervisors.

Most employees are suffering from challenges for easy communication with their supervisors.

The bank has lack of competent supervisors in various work units as per the view of the respondents.

There is lack of appreciation for good work done by employees, which implies that employees are doing their job without expecting some recognition and appreciations from their supervisors.



There is less remuneration or fair pay system in the bank; employees are dissatisfied with current pay structure of NIB.

Most of the bank's goals are not clear for greatest number of employees in the bank.

Most of workers of the bank are looking for new job.

## **5.2 Conclusion**

The study examined the impact of employee turnover variables such as fair pay, promotion, supervision, operating procedures, rewards, communication, the work itself and relationships with co-workers on employees' turnover intention in Nib International Bank.

As stated in the summary of the findings, the study indicates that employees at Nib International Bank are mostly dissatisfied with their salary, rewards and benefits system, the poor job and organizational specific communication, with the nature of the work and with poor supervisory support. They however, indicated that they are moderately satisfied their work freedom to family time and organizational goals and they are clear with the objectives, in addition they have agreed moderately on their feelings to subordinates.

In terms of the stated research hypotheses the following specific empirical findings emerged from the investigation:

The data collected from the data sources based on the acceptable measurements. The data was presented using descriptive statistics. Correlation and Regression analysis for turnover intention were conducted.

- This study revealed that there does not exist a significant difference among the five age groups of respondents (21 or younger, 22-30 year, 31-40 years, 41-50 years and 51 or older) in their intention to quit their job in NIB.
- The study examined that there exists a significant difference between employees whose working experience is less than 5 years and that of the employees whose working experience is greater than 5 years in their intention to leave NIB.
- The study showed that Gender does not affect turnover intention of respondents (i.e. there is no significant difference between male and female respondents in their intention to leave NIB).
- Chance of promotion and proportional rewards within the same industry are slight in Nib which can lead the employees of the bank to shift to another financial institution.

- The study revealed that most employees are looking for another job for the coming years.
- The study discovered that there exists a very significant (positive) relationship between poor communication with NIB and turnover intention.
- The study provides that there is significant difference between employees who are semiprofessionals and those who belong to the senior level management in their intention to leave NIB.

### **5.3 Recommendation**

The researcher suggests the following recommendations based on the findings of the research.

- The management should create a stimulating work environment that makes effective use of people's skills and knowledge, allow employees a degree of autonomy on the job, provide an avenue for them to contribute ideas, and allow them to see how their own contribution influence the organization's well-being.
- The senior managers should encourage the supervisors to be more active in promoting themselves as major source of support in the organization. This can be done by having regular meetings with their subordinates to inquire what forms of practical support may be provided from the organization to help individuals perform better in their job.
- The bank has to evaluate and re-structure its current salary, benefit and reward packages to refrain its employees from leaving the organization.
- As the bank is increasing its area coverage within the country, existing staffs have to get chance of promotion and entitled with new job opportunities.
- Employees should be communicated on how they have performed in terms of results and goal achievements. Feedback generates change in job behavior if it is related to recognition and reward for exemplary performance.
- Training should be given to supervisors and other HR managers how to retain employees like.

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## APPENDIX

**St. MARY'S UNIVERSITY**  
**SCHOOL OF GRADUATE STUDIES**  
**MASTER OF BUSINESS ADMINISTRATION IN GENERAL**  
**MANAGEMENT**

**TOPIC- FACTORS AFFECTING EMPLOYEE TURNOVER INTENTION  
IN CASE OF NIB INTERNATIONAL BANK S.C**

Dear Respondent:

The main Objective of this Questionnaire is to gather data and weigh the opinion of employees of Nib International Bank regarding the organizational factors that affect the turnover intention of employees. The data and opinion will be strictly used for writing a research thesis which shall be submitted in partial fulfillment of Masters Degree in Business Administration in General Management.

Thus your honest, immediate and thoughtful response will be appreciated, and certainly make the research work fruitful.

**Note:**

- Please do not write your name.
- After filling all the questions, insert the questionnaire in the envelope provided together with the questionnaire and seal it and hand it to the researcher.

If you have any question to ask please don't hesitate to contact me at any time through the following address. Tel-.**0911 41 97 20**

**Part one: Demographic Factors**

Please put a tick ( ✓ ) mark just inside the given box.

1. Gender

Male

Female

2. Age

21 years and younger

41- 50 years old

22-30 years old

51 years and older

31-40 years old

3. Marital Status



- Single
- Married
- Divorced
- Widowed

4. Educational Level

- High school Complete
- Certificate
- Diploma
- Degree
- Master's Degree
- Doctorate Degree
- If any other, please specify \_\_\_\_\_

5. What is the category of your work?

- Customer Service
- Back Office
- Both
- Others

6. For how long have you been employed in this organization? (Tenure)

- Less than 3 Years
- 3 to 5 Years
- 6 to 10 Years
- 11 to 20 Years
- Greater than 20 Years

7. Your Job Grade in NIB

- 1-5 (Semi –professional)
- 6-8 (professional)
- 9-11 (Low)
- 12-13 (Senior)

***Questionnaire to be filled by Current Employees of NIB***

<b>Part Two</b>						
<b>PLEASE CIRCLE THE ONE NUMBER FOR EACH QUESTION THAT COMES CLOSEST TO REFLECTING YOUR OPINION ABOUT IT.</b>						
		<b>Strongly disagree</b>				<b>Disagree</b>
		<b>nor Disagree</b>		<b>Neither Agree</b>		<b>Agree</b>
		<b>Strongly agree</b>				
<b>1</b>	I feel I am being paid a fair amount for the work I do.	1	2	3	4	5
<b>2</b>	Raises are too few and far between.	1	2	3	4	5

3	I feel unappreciated by the organization when I think about what they pay me.	5	1	2	3	4	
4	I feel satisfied with my chances for salary increases.	5	1	2	3	4	
5	There is really too little chance for promotion on my job.	5	1	2	3	4	
6	Those who do well on the job stand a fair chance of being promoted.	5	1	2	3	4	
7	People get ahead as fast here as they do in other places.	5	1	2	3	4	
8	I am satisfied with my chances for promotion.	5	1	2	3	4	
9	My supervisor is quite competent in doing his/her job.	5	1	2	3	4	
10	My supervisor is unfair to me.	5	1	2	3	4	
11	My supervisor shows too little interest in the feelings of subordinates.	5	1	2	3	4	
12	My supervisor goes out of her/his way to make my work life easier for me.	5	1	2	3	4	
13	It is easy for me to talk with my immediate supervisor about my job related problem.	5	1	2	3	4	
14	I relied on my immediate supervisor when things get tough at my job	5	1	2	3	4	
15	I like my supervisor.	5	1	2	3	4	
16	I am not satisfied with the benefits I receive.	5	1	2	3	4	
17	The benefits we receive are as good as most other organizations offer.	5	1	2	3	4	
18	The benefit package we have is equitable.	5	1	2	3	4	
19	There are benefits we do not have which we should have.	5	1	2	3	4	
20	When I do a good job, I receive the recognition for it that I should receive.		1	2	3	4	5
21	I do not feel that the work I do is appreciated.		1	2	3	4	5
22	There are few rewards for those who work here.		1	2	3	4	5
23	I don't feel my efforts are rewarded the way they should be.		1	2	3	4	5
24	Many of our rules and procedures make doing a good job difficult.		1	2	3	4	5

25	My efforts to do a good job are seldom blocked by red tape.	1	2	3	4	5
26	I have too much to do at work.	1	2	3	4	5
27	I have too much paperwork.	1	2	3	4	5
28	I like the people I work with.	1	2	3	4	5
29	I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5
30	I enjoy my coworkers.	1	2	3	4	5
31	There is too much bickering and fighting at work.	1	2	3	4	5
32	My job responsibilities are clear to me	1	2	3	4	5
33	I like doing the things I do at work.	1	2	3	4	5
34	I feel a sense of pride in doing my job.	1	2	3	4	5
35	It is clear to me what others expect of me at my job.	1	2	3	4	5
36	I am given enough time to do what is expected of me at my job.	1	2	3	4	5
	PLEASE CIRCLE THE ONE NUMBER FOR EACH QUESTION THAT COMES CLOSEST TO REFLECTING YOUR OPINION ABOUT IT.	<p><b>Strongly disagree</b></p> <p><b>Disagree</b></p> <p><b>Neither Agree nor Disagree</b></p> <p><b>Agree</b></p> <p><b>Strongly agree</b></p>				
37	I feel frustrated at my job.	1	2	3	4	5
38	My job gives me enough time for family activities.	1	2	3	4	5
39	Communications seem good within this organization.	1	2	3	4	5
40	The goals of this organization are not clear to me.	1	2	3	4	5
41	I often feel that I do not know what is going on with the organization.	1	2	3	4	5
42	Work assignments are not fully explained.	1	2	3	4	5
43	It is likely that I will actively look for a new job in the next year	1	2	3	4	5
44	I often think about quitting	1	2	3	4	5

45	I will probably look for a new job in the next year	1	2	3	4	5
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**Thank You Very Much for your Cooperation!**