



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

**AN ASSESSMENT OF FACTORS AFFECTING EMPLOYEES'
TURNOVER INTENTION IN ETHIOPIAN REVENUES AND
CUSTOMS AUTHORITY**

**BY:
BEZA LEMMA**

**MAY, 2019
ADDIS ABABA, ETHIOPIA**

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**A THESIS SUBMITTED TO ST. MARY'S UNIVERSITY, SCHOOL
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Statement of Declaration

I, Beza Lemma Dibaba, declare that this thesis entitled "An assessment of factors affecting employees' turnover intention: In Ethiopian Revenues and Customs Authority Kaliti Branch" is the outcome of my own effort and study. All sources of materials used for the study have been duly acknowledged. I have produced it independently except for the guidance and suggestion of the research advisor. This study has not been submitted for any degree in this University or any other University.

Beza Lemma Dibaba

Name

Signature

Date

ENDORSEMENT

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

Goitom Abraham (Asst. Prof)

Advisor

Signature and Date

St. Mary's University, Addis Ababa

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LIST OF ABBREVIATIONS AND ACRONYMS

ERCA-Ethiopian Revenues and Customs Authority

HRD-Human Resource Department

SPSS- Statistical Package for Social Sciences

SMU-St. Mary's University

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ABSTRACT

This thesis was entitled “An Assessment of factors affecting employees’ turnover intention: In Ethiopian Revenues and Customs Authority (ERCA), Kaliti Branch. The general objective of the study was, therefore, to identify the factors that are significantly arising employees’ turnover intention at ERCA Kaliti branch. More specifically, it was meant to: identify the level of turnover intention of the current employees; examine to what extent the management of ERCA is aware about the determinant factors of employees’ turnover; identify the factors that drive employees’ turnover intention; and examine the strategies in place to minimize employees’ turnover intention at ERCA Kaliti branch. In relation to factors that drive employees’ turnover intention, three variables were proposed to be linked to it namely job stress, work overload, and working environment. The population of the study was employees of ERCA, which were 688 in size. Out of this, a sample of 253 was taken using simple random sampling technique. In addition to existing employees, some the management bodies of ERCA were also selected by using purposive sampling technique. As part of methods and instruments of data collection, structured survey questionnaire and semi-structured interview guide were used for employees and the management of the organization respectively. To analyze the data obtained from the survey questionnaire descriptive statistics (mean) and inferential statistics (Pearson Correlation and linear regressions were used). The inferential analysis was essentially needed so as to establish the relationship between the independent variable (job stress, work overload, and working environment) and dependent variable (turnover intention). The data collected from the management through interview method were also analyzed qualitatively in the form of presentation of the narrative accounts. The key findings revealed that: a) the turnover over intention is as high as 4.3 out of a five point scale; b) the management of the ERCA had no sufficient awareness about the turnover intentions of the Company and the key determinants needed thereof; c) the independent variables (i.e. job stress, work overload and work place environment each) are found to have statistically significant correlation with turnover intention. The regression analysis also revealed that the three independent variables in group predict 68.7% of the variations in the turnover intentions with particular reference to ERCA although working environment has the highest contribution. Therefore, the general conclusion is that working environment plays a pivotal role in determining employees’ turnover intention. Consequently, management should work towards creating smooth and conducive working environment which may include, among others, forming inter personal relationship among informal groups, availing facilities needed at work place, etc. Furthermore, since the majority of the works done in ERCA is risk full there must be some protection and security programs for employees working in the risky positions.

Keywords: *Job Stress, Work Overload, Working Environment, Turnover Intention.*

CHAPTER ONE

INTRODUCTION

1.1. Background of the Study

According to the definition of Jucioous human resource management is planning, organizing, directing and controlling of the procurement, development, compensation, integration, maintenance and separation of human resources to the end that individual, organizational and societal objectives are accomplished (Mahaparo, 2010, pp., 3). The difficulty in doing the above process effectively may lead to employee turnover in which the accomplishment of organizational objectives may become difficult.

Employee turnover, as defined by Hom and Griffeth (1994), is 'voluntary terminations of members from organizations'. On the other hand, Loquercio (2006), observed that staff turnover is the proportion of staff leaving in a given time period but prior to the anticipated end of their contract. According to Singh (1994), staff turnover is the rate of change in the working staffs of a concern during a defined period.

Turnover is a serious and costly problem but it is rarely seen as such by the people who could take action to prevent it (Jenkins, 1988). In broader sense, turnover refers to the movement of into and out of the organization by the workforce (Fhippo, 1980). Managers must be cognizant of the effects that working conditions have on employees job satisfaction and commitment levels since there is significant economic impact with an organization losing any one of its critical employees. Combined with direct and indirect costs, the total cost of employee turnover is a minimum of one year's pay and benefits or a maximum of two years pay and benefits of an employee (Fitz-enz, 1997). About 58% of organizations claim that they are experiencing difficulty retaining these employees (Hale, 1998). The challenge, then, is to develop a corporate culture that is extrinsically rewarding resulting in workforce of highly satisfied and effectively committed workers.

Ethiopian revenue and customs authority as a government department has diverse mandates and functions. The authority's mission is carried out by a number of departmental units and regional offices. Different services are delivered to customers through a network of regional/district offices and service points. The base for these services is human resource.

But when comparing the number of employees hired and the number of employees leaving out the authority, the rate of turnover is decreasing since 2006 E.C. According to the data of human resource department of the authority about 12,361 employees are working now but there was a lot of recruitment process done by the authority to replace the employees that left out the authority with different reasons from different branches of the authority all over Ethiopia. This shows that an employee turnover is a very alarming problem for the authority to achieve its mission and vision as a whole; but the authority chooses to replace employees rather than finding and solving the problem for the high turnover rate.

Thus, high turnover is always a symptom of problem that something is wrong within the organization and/or may be an indicator of better opportunities elsewhere outside the organization. Moreover, studies reveal that excessively high turnover of employees can result in unacceptable replacement costs through recruitment, selection, training and socialization, employment relocation, and additional supervision. Furthermore, too much turnover can have an adverse effect on recruiting efforts in that prospective staff wants to know why the former employee left or were discharged impacts negatively on those remaining employee creating a feeling that may be something is wrong with the organization or that opportunities are better elsewhere. In general, turnover can affect the whole human resource management process (Pennington and Edward, 2000; Taylor, 1998). This study was ,therefore, initiated to determine and/ or identify the factors that contribute for employees turnover intention and suggest corrective measures, accordingly.

1.2. Background of the Organization

The Ethiopian Revenues and Customs Authority (ERCA) was established by the proclamation No .587/2008 on 14 July 2008, by the merger of the Ministry of Revenue, Ethiopian Customs Authority and the Federal Inland Revenue Authority for the purpose of enhancing the mobilization of government revenues, while providing effective tax and Customs administration and sustainability in revenue collection. The main objective of the establishment of ERCA was to streamline the public revenue generation function by bringing the relevant agencies under the umbrella of the central revenue collector body.

This structuring aimed at improving service delivering, facilitating trade, enforcing the tax and customs laws and thereby enhancing mobilization of Government revenue in sustainable manner. A study called "Business Process Re-engineering" had taken place before the merger of the foregoing administrations. The study was undertaken for a year and half beginning from November 2007 by teams of officials selected from within the administration.

The study has looked into the selected key business processes and has come across inefficient organizational structure and unnecessary complicated procedures that permitted insufficient service delivery. The study has also indicated that there was corruption within the administrations and that smuggling and tax evasion were serious problems. These problems have depressed the attempt of the foregoing administrations to be successful in achieving their objectives.

Documents for the import and export goods were processed through the former tax and customs administration and due to the inefficient procedures, these goods were subject to delay at exit or entry points of the former customs Authority. Owing to it, importers or exporters viewed the former customs procedure with disfavor or looks as an impediment for international trade. The former tax and customs administration also has long been criticized for lack of efficient and effective system to control tax evasion.

The administration had inefficient system to control taxpayers who fail to declare their actual income in order to reduce their tax bill and the federal government's revenue. The former administration was also far behind in protecting investors from adverse effects of contraband and illegal practices. In its proposal, the team has suggested merger of the foregoing three administrations.

The researcher believed that it would be better if the three administrations merged, forming a single powerful organization to increase modern and equitable tax and customs administration system, effective resource utilization and quick service delivery. Presently, the Authority is exercising the powers and duties that were granted to the Ministry of Revenue, the Federal Inland Revenue Authority and the Customs Authority by existing laws.

The Addis Ababa City Tax Administration and ERCA have signed a memorandum of understanding in January 2011 to gain support from ERCA. The main objective of the agreement is to enhance the capacity of tax administration of the city to collect its revenue effectively and efficiently. Based on the agreement, the administration part of the city tax administration is temporarily merged to ERCA; the revenue collected is to the Addis Ababa city government administration.

Ethiopian revenue and customs authority has been experiencing the different functions of human resource management practices at different levels including the planning, staffing, recruiting, training and employee benefit functions. Currently, the authority has 12,361 employees of which most of them were recruited through the process of selecting students having a CGPA of 2.75 and above from different fields of studies from higher education institutions/ universities. After selecting them the authority gives an induction training for about 45 days which costs a lot. Those selected and trained employees through the above recruitment process are assigned to different work units such as tax collection and assessment, tax audit, law enforcement and customer service. These tasks are the main reason of which the authority is established to accomplish.

ERCA kaliti customs branch will possess different kinds of recruitment process of such as employees who have a diploma and less than diploma are recruited through the vacancy announcement made through under branch, whereas, the employees who have degree are recruited and assigned to the branch from head office. Since Ethiopian Revenue and Customs authority Kaliti branch is one of the branch offices it is also established to accomplish the authority's vision, mission and objectives.

According to the data of human resource department of Kaliti branch office there were 688 employees under it in 2010 E.C. But when turnover is seen around the rate is getting higher from time to time for 1%, 1.8%, 2.3%, 3.5%, 4.8% of employees hired have left the organization starting from 2006 up to 2010, respectively. This shows that the employee turnover is high on the employees who have degree and above which have a great contribution for the authority's vision, mission and objectives to be achieved. This study is, therefore, intended to examining the turnover intention of employees so that the possible solution will be taken by the authority to reduce the employee turnover problem.

1.3. Statement of the Problem

In today's competitive business world, it is considered to be an important task to manage employee turnover for any organization. These days, the cost of staff turnover becomes one of the major concerns of organizations both in financial and non-financial terms. It is also crucial for any organization to retain its talented employees. Every organization wished to have high productivity, fewer turnovers and to be profitable. Managing turnover successfully is a must to achieve the above goals (Heneman, 1998).

Ethiopian revenue and customs authority is an organization giving service of collecting and administrating domestic taxes and duties using a lot of human resource. ERCA has its own employee recruitment process and procedures. One and the most frequently used recruitment practice is through selecting students who graduate from higher educational institutions (universities) in Ethiopia, particularly starting from 1999 E.C. Ethiopian Revenues and Customs Authority has recruited new graduates based on their CGPA, i.e. students having CGPA of 2.75 and above are selected and trained. Induction training is organized for 45 days to familiarize make them with the country's policies, strategies, rules and regulations that prevail in the authority. The authority has 12,361 employees serving on different departments.

As staff turnover is a crucial problem for most public organizations in Ethiopia, Ethiopian Revenue and Customs Authority is facing similar problem of high employee turnover rate. According to the research done by the human resource department of the authority to know how the trend is growing as a whole around 1%, 1.8%, 2.3%, 3.5%, 4.8% of employees hired have left the organization starting from 2006 up to 2010, respectively, and in order to replace the terminated employees, the authority has incurred a lot of costs. This increasing trend in employee turnover is a crucial problem for a public service giving organization which has a lot of goals and objectives to accomplish throughout the years.

The authority has a branch office in Kaliti. The branch office is also facing high employee turnover rate. Since the employees have great potential and are trained with high expensive costs, the employee turnover within the authority must be seen as crucial and immediate solution seeking problem. The observed reality is that there are 688 employees in the authority in Kaliti

branch level, as the data for the year 2010 indicate. But when turnover is considered the rate is growing up throughout the year starting from 2006 E.C. Starting from 2006 up to 2010 the employee turnover ranges from 3% in 2006 to 15% in 2010, due to different reasons, and replacement process took place which is costly to the branch. Since the terminated employees have a great potential, well trained and recruited through the above mentioned recruiting procedure which is expensive, this issue must be taken as an issue that seeks immediate solution.

There is one study done in the Authority at country level, the study tried to determine how many employees leave the organization at Head Office level as well as branch level. But the study didn't consider why employees leave the organization and didn't suggest about what must be done to minimize the rate of turnover. So this study is planned to fill this gap. Thus, this study is aimed to pinpoint and provide possible suggestions that can help to reduce the problems associated with high staff's turnover in the Ethiopian Revenue and Customs Authority Kaliti branch office, by identifying the factors that contribute for high employee turnover intention.

1.4. Research Questions

This study entails to address the following research questions:

- ✓ What is the intention of the current employees' to leave the company at ERCA Kaliti branch?
- ✓ To what extent is the management of ERCA Kaliti branch aware about the determinant factors of employees' turnover?
- ✓ What are the factors that drive the turnover intention of employees' at ERCA Kaliti branch?
- ✓ What strategies are currently in place to minimize employees' turnover at ERCA Kaliti branch?

1.5. Objectives of the Study

This section deals with the general and specific objectives of the study, which deals with the research topic and research questions respectively.

1.5.1. General Objective

The main objective of this study is to identify the factors that are significantly affecting employee's turnover intention ERCA kaliti branch and to suggest possible solutions to minimize staff's turnover intention.

1.5.2. Specific Objectives

- To identify the level of turnover intention of the current employees' of ERCA Kaliti branch.
- To examine to what extent the management of ERCA Kaliti branch is aware about the determinant factors of employees' turnover.
- To identify the factors those drive the turnover intention of employees' at ERC Kaliti branch.
- To examine what strategies are currently in place to minimize employees' turnover intention at ERCA Kaliti branch.

1.6. Operational definition of terms

The researcher used the following operational definitions of basic terms for this specific research:

- **Turnover:** It is the movement of employees out of an organization (Stan, 1991).
- **Employee Turnover Intention:** Defines as "employees' desire or willingness to leave an organization" (Cuskelly & Boag, 2001).
- **Working Environment:** an environment that is related to safe and motivating workplace and adequacy of the resource needed to achieve the stated objectives (Chan et al., 2000).
- **Work overload:** the amount of that is allocated to an employee to do (Andrew et al., 2008).

1.7. Significance of the Study

This study were gone to assess determinant factors that are significantly affecting employees' turnover intention in ERCA Kaliti branch office, and it provides important information about the existing problem of staff management in this organization. The study also provides sufficient data about the determinant of staff turnover intention and the means for minimizing staffs turnover intention. Moreover, this study laid ground for future researchers and also to provide information for ultimate beneficiaries (e.g. ERCA, policy makers, other researcher, etc.).

1.8. Delimitation/ Scope of the study

This study covers only ERCA Kaliti customs branch. It would have been more convenient if the study was made in all branches of Ethiopia Revenue and Customs Authority Office in Addis Ababa City. But due to time and financial constraints the research was limited to the Kaliti branch office. In terms of time bound this study was confined to assessment of five years (2006-2010 E.C). In terms of key variable used for this study are working environment, job stress and work overload were mainly focused to. Focus was given to these variables because during the preliminary assessment made in the proposal development phase, employees were mainly mentioning these issues as matters of concern to them. In line with the reflection of the employees, there were also some empirical studies which show that these three variables could determine employees' turnover intention (Qureshi, 2012). Finally, regarding units of study only existing employees and management body were involved in the study and ex-employees are omitted.

1.9. Organization of the Research Report

The paper is organized in five chapters. Chapter one incorporate introduction part such as, background of the study, background of the organization, statement of the problem, research questions, general and specific objectives of the study, delimitations of the study, definition of key terms and significance of the study. Chapter two reviews the theoretical and empirical literature review related to this specific study. Chapter three discusses the methodology and model specification part. The fourth chapter deals with data analysis and interpretation of the study. Finally, the summary, conclusions and recommendations are treated in chapter five.

CHAPTER TWO

REVIEW OF RELATED LITRETURE

2.1. Theoretical Literature Review

2.1.1. The Concept of Turnover

According to Ivancevich and Glueck, staff turnover is the net result of the exit of some employees and entrance of others to the organization (Ivancevich & Gluech, 1998). Employee turnover is the rotation of workers around the labor market, between firms, jobs and occupations, and between the states of employment and unemployment (Abassi & Hollman, 2000). Staff turnover that can occur in any organization might be either voluntary or involuntary. Voluntary turnover refers to termination initiated by employees while involuntary turnover is the one in which employee has no choice in the termination as it might be due to long term sickness, death, moving overseas, or employer-initiated termination (Heneman, 1998).

According to Hamermesh (2001), staff turnover encompasses personnel moves including layoffs, firings and promotions. While the idea of staff turnover is harrowing for many businesses, the desire for a stable bottom line often trumps relationships with long time employees. In many cases, staff turnover is limited by union representation and employee contracts. According to Hamermesh (2001), every manager, supervisor and business owner has to understand the complexities of staff turnover before making the first personnel decision. An incorrect promotion or firing can lead to lost productivity as well as diminished loyalty from employees. The function of staff turnover is to keep essential personnel in positions best suited to their skills (Mullins, 2005). According to Booth and Hamer (2007), staff turnover may entail consolidating positions and creating new jobs that reflect the new challenges facing an organization.

According to McConnel (2004), firings and layoffs are used to reduce wages and benefits payments that are diverted elsewhere in the organization. According to Mathis and Jackson (2007), staff turnover can be broken down into internal and external types. Internal staff turnover strategies involve promoting current employees, adding new responsibilities to job titles and bringing in entry-level employees due to company growth. External staff turnover implies that employees are leaving the company to seek new jobs, raise families or enter retirement.

Employees' turnover is a much studied phenomenon Shaw et al. (1998). But there is no standard reason why people leave organization. Employee turnover is the rotation of workers around the labor market; between firms, jobs and occupations; and between the states of employment and unemployment Abassi et al. (2000).

Most of the above scholars have defined staff turnover in terms of the indefinite period (permanent) employment contract made between employer and employee. As a result they have assumed the in and out movement of all staffs without considering the type of employment. However, Loquercio et al. (2006) definition excludes the expected termination of contractual employees which is much more expected and the general characteristics of most civil services.

Staff turnover that can occur in any organization might be either voluntary or involuntary. Voluntary turnover is refers to termination initiated by employees while involuntary turnover is the one in which employee has no choice in the termination as it might be due to long term sickness, death, moving overseas, or employer-initiated termination (Heinemann et al, 1998).

2.2. Types of Turnover

2.2.1. Voluntary Turnover vs Involuntary Turnover

Though there are many causes for staff turnover in an organization, all of them have not negative impact on the well-functioning of an organization. Organizations should differentiate between voluntary and involuntary turnovers and take actions on the one that they have control. Voluntary turnovers are those caused by the interest of the employee (e.g. to take job in other organization for better salary) while involuntary turnovers are the decision of management to quit employees from work (e.g. dismissal for gross misconduct). In general, all resignations not formally initiated by employers are voluntary resignations. Voluntary turnovers are further distinguished between functional and dysfunctional turnovers. (Stephen, 1998, pp. 228).

2.2.2. Functional Turnovers vs Dysfunctional Turnovers

Functional turnovers are the resignation of substandard performers and dysfunctional turnovers are refers to the exit of effective performers. (Loquercio, et al., 2006). They also classified dysfunctional turnover, which is the most concern of management due to its negative impact

on the organization's general performance, into avoidable turnover (caused by lower compensation, poor working condition, etc).

2.2.3. Avoidable Turnover vs Unavoidable Turnovers

A turnover that happens in avoidable circumstances is called 'Avoidable Turnover', the turnover is avoidable when the company does not have control-employees choose to leave because the company is not satisfying their job or career needs and unavoidable turnovers (like family moves, serious illness, death, etc) over which the organization has little or no influence. (Taylor, 1998). Therefore, management should give special attention to avoidable turnover over which it has control and improves the situation and then staffs retention.

2.3. Turnover Intention

Focusing on the causes of employee intention to stay or leave has been one of the recent research approaches in an organizational turnover literature" (Martin, 1979). According to Naumann (1992), turnover as it "typically refers to the separation of an employee from the firm". Conversely turnover intention is defined as a conscious and deliberate willingness to leave the organization (Tett & Meyer, 1993). Although, there is no standard frame work for understanding the employees turnover process as whole, a wide range of factors have been found useful in interpreting employee turnover (Henry, 2007; Kevin & Adrian, 2004). On the job turnover factors such as communication at workplace, environment, assignment given, salary and benefit received not satisfy the employee. The employee will dissatisfy if the assignment received is too many and at the same time they need to meet dateline (Silva, 2006).

2.4. Causes of Staff Turnover Intention

2.4.1. Job Stress

Stress is a term with which everyone is familiar; in fact modern times have been called as the "age of anxiety and stress" (Coleman, 1976) however it is notoriously difficult to define. There are many definitions in the literature and the term is often used to describe feelings of fatigue, distress and inability to cope. Nevertheless, Beehr & Newman (1978), had defined stress as a situation which will force a person had to deviate from normal functioning due to

the change (i.e. disrupt or enhance) in his/her psychological and / or physiological condition, such that the person is forced to deviate from normal functioning.” Work overload has a strong influence on work exhaustion” and sooner or later causes a number of disease. General stress includes “three scales measuring general stress, emotional stress and social stress with their consequences” (Davis, Orzeck & Keelan, 2006).

Job stress refers to the pressure or tension exerted on a material object. It is the body’s way of responding to a challenge. In literature, it has been expressed in numerous ways which include the feelings of distress, disturbance and fatigue. According to Kavanagh (2005), stress is defined as ‘a non-specific response of the body to a stimulus or event’ in organization it is a situation where workers find it hard to adapt themselves to the work and hence the result is biological and psychological disorders (Hsieh et al., 2004). It is feeling of discomfort that shows itself as a first level outcome of organization and job (Parker and Decottis,1983).A variety of studies regarding stress have been conducted by different researchers around the world. It has been found to be phenomenon that is bound to happen (White, 2006).It forces a person to deviate from his / her normal behavior (Beehr, 1976), feel exhaustion and ultimately lead to fatal diseases (Wofford et al., 1999).

2.4.1.1. Symptoms of Stress

Stress reveals itself in a variety of ways. A person may experience headache, anxiety, insomnia, recurring cold or flu and feeling of frustration, etc. (Elizabeth Scott, 2009; Niosh, 1999). The prolonged stress may impair the body’s immunity system, raise the blood pressure and eventually result in hypertension, abnormal functioning of adrenal gland, tiredness and weakness of muscles disorder in digestive system, dizziness and disturbance of sleep habit (Palmer and Dryden, 1994).The causes of stress different research findings have been reported to include work overload , burden of responsibility, role ambiguity, role conflict ,financial insecurity , lack of feedback , coping with sudden change , etc.

2.4.2. Stress and Turnover Intention

Stress among employees and their turnover intention have always been important issues for managers. Studies have attempted to answer the question of what determines people’s

intention to quit by investigating possible antecedents of employees intentions to quit. Firth et al. (2004) identified that experience of job related stress; the range factors that lead to job related stress (stressors) make employees to quit the organization. An unstable, unsecured work environment that includes job security, continuity, procedural justice deviate the employees satisfaction level, insert to stress at work and as a result increase their turnover intention (Ali & Baloch, 2008). Mano & Shay, (2004) argue that financial insecure condition of employees generates stress among them and they often quit from organization due financial reasons in order to search the better opportunities. Role stressors also lead to employees' turnover. This causes uncertainty about what our role should be. It can be a result of misunderstanding what is expected, how to meet the expectations, or the employee thinking the job should be different (Kahn et al., 1964). Insufficient information on how to perform the job adequately, unclear expectation of peers and supervisors, extensive job pressures and lack of consensus on job functions or duties may cause employees to feel less involved and less satisfied with their jobs and careers, less committed to their organizations, undergo stress and eventually display a propensity to leave the organization (Tor et al., 1997). Lack of job security and status dissimilarity among employees and the same level also cause stress which may lead their intention to leave the organization (Brook, 1973; Erikson & Gunderson, 1972; Kahn, et al., 1964).

Turnover may be the consequence of numerous factors but stress is considered to be the most important one (Leontaridi and ward, 2002). Stress is the outcome of tensions and according to Cote and Morgan (2002), it can aggravate the employee turnover. The job-related tension badly influences job satisfaction that can be lead to high turnover intentions (Kemery et al., 1987). The mental stress enhances turnover intention. On the other hand, leaving intentions reduce in case of work satisfaction (Otis and Pelletier, 2005). There has been a close relationship between stress levels and intentions to leave (Leontaridi and Ward, 2002). Job stress is directly related to turnover intention (Williams, 2003). Greater stress increases the ratio of employees intention to quit their job (Kavangah, 2005; Cropanzano et al., 2003). "The amount of stress has a significant positive effect on turnover intention" (Layne et al., 2004).

2.4.3. Work Overload and Turnover Intention

“Workload refers to the amount of work that is allocated to an employee to do” (Qureshi et al., 2012). A number of researchers have supported a positive relationship between workload, stress and turnover intention. Glaser et al. found that significant relationships between workload and stress and stress and turnover, this research assumes that stress will play an arbitrator role between workload and turnover intentions. Work overload has a significant impact on work exhaustion (Alhja et al., 2007). In an increasingly competitive environment, work overload is not an uncommon issue faced by most of the employees. It is considered to be a real problem in most every organization (Altaf & Awan, 2011). The cause of stress happens to me be the work overload resulting from time constraint and complexity of work (Mazioum et al., 2008). Burnout is the consequence of lesser job satisfaction (Nirel et al., 2008) and increased withdrawal of retained employees would be obvious in job dissatisfaction (Sheridan and Abelson, 1983). A direct relationship has been found between work load, stress and turnover intention (Wefaldet al., 2008).

2.4.4. Working Environment and Turnover Intention

One among high turnover factors within the workplace is organization working environment which comprise communication at work place, political environment, colleagues and manager behavior will not satisfy the employee (Paula Silva, 2006). unfavorable and poor working conditions are cited as a major reason for high turnover intention among employees (Milman, 2002). The quality of supervision was a significant influence on intent to leave across settings. Little supervision and less support from manager in conducting the assignment will lead towards high level of stress and turnover intention (Shah et al., 2010).

Poor working conditions are reported to be a crucial factor for high turnover intention (Milman, 2002) the flexible work arrangements result a higher job satisfaction which in turn paves way of reduced quitting intentions (Menall et al., 2010). The guts of supervision had a drastic effect turnover intentions, in different organization (Brannon et al., 2007) absence proper supervision appropriate support from the authority towards accomplishment of assigned take will instrumental in causing high stress and intentions to leave (Yahaya et al., 2009).

2.5. Empirical literature review

Research also indicates that HR practices such as pay, benefits and training are negatively related to turnover because they motivate employees and "lock" them to their jobs (Lazear 1986; Madrian, 1994; Gruber & Madrian, 1994). Training can define roles more clearly to employees, thereby reducing job stress. Organizations with substantial training opportunities should thus have lower involuntary turnover rates. The foregoing shows that HR practices seem to be negatively associated with voluntary turnover which forms the basis for the first hypothesis:

Empirical studies such as those conducted by Shaw et al. (1998) indicate that involuntary turnover is affected by staffing practices (recruitment and selection process) and employee monitoring (performance appraisal). Similarly, Schmidt and Hunter (1983) argue that the attention organizations pay their employee selection affects the quality of those recruited. This is reflected in the staffing process – the selection ratio (that is how selective the organization can be) and the validity of the selection process. Using valid selection procedures is likely to result in to better-informed recruitment and selection decisions leading to lower involuntary turnover. Huselid (1995) showed that selective staffing practices are related to total turnover.

In the case of monitoring employee performance, the use of performance appraisal is a way organizations keep track of the contributions of each employee (Murphy & Cleveland, 1991). This enables the organization to terminate an employee when his/her contribution is less than desirable. In sum, organizations with effective performance appraisal systems are likely to be able to track down and terminate poor performers. Thus, effective processes of employee selection coupled with performance-based pay system are likely to enable managers to reduce involuntary turnover.

According to research done by Vuyisile Mabindisa, 1998, Durban University of technology Staff turnover is caused by lack of opportunities for career development, remuneration and working condition. Staff turnover if not taken into consideration will damage the image of the organization, where customers will lose trust in the organization.

Staff retention is of interest to employers because of the implications of high staff turnover. Dibble (1999) argues that retention of employees needs to be managed and identifies remuneration, development, career opportunity, work environment, performance management

and work ,family and flex time as areas that have an effect on retention of employees. Studies have identified an array of factors that influence employee retention. Gaiduk et al., (2009) observed that previous studies have found that employee intentions to remain with an organization are influenced by three major groups of variable which are: employee personal characteristics such as gender, age, position level; the nature of an employee's current job; and adequate working arrangements including such aspects as the quality of current supervision, opportunities for promotion, available training, and quality of communication within the organization.

In a study of retention of employees in Australian Organizations, Chew (2004) established that younger employees focused on remuneration, training and development, career advancement, challenging work, growth opportunities and recognition. For older employees autonomy, opportunities to mentor and job challenge were of great importance. A study of 139 academics from Jordanian University (Al- Omari et al., 2009) established that job satisfaction and organizational commitment had a significant positive effect on intention to stay among the academic staff. A study by Daly et al. (2006) on turnover intention of academics in public urban universities, established that structural factors such as faculty work environment, autonomy, communication, distributive justice and workload were related to intent to stay. A study of academics in Makerere University, (Amutuhaire, 2010) established that remuneration and tenure influenced their retention. Locally, Kipkebut (2010) in a study on organizational commitment and job satisfaction of employees in universities in Kenya established that role conflict, promotional opportunities, age were some of the factors that influenced employee intention to quit the university. These findings reflect a mixture of internal and external factors.

According to the research done by Vuyisile Mabindisa, (2013) Durban University the reasons for employee turnover in public sector are prevalence of low salary and benefit, lack of recognition by the top management, work load, over time work and lack of training. To minimize high employee turnover top management should ensure that a reasonable salary is paid to employees in the organization, should provide a benefit that will attract the best employees to remain in the organization in order to improve service delivery and should also appreciate employee's input in the organization when they meet organizational goals.

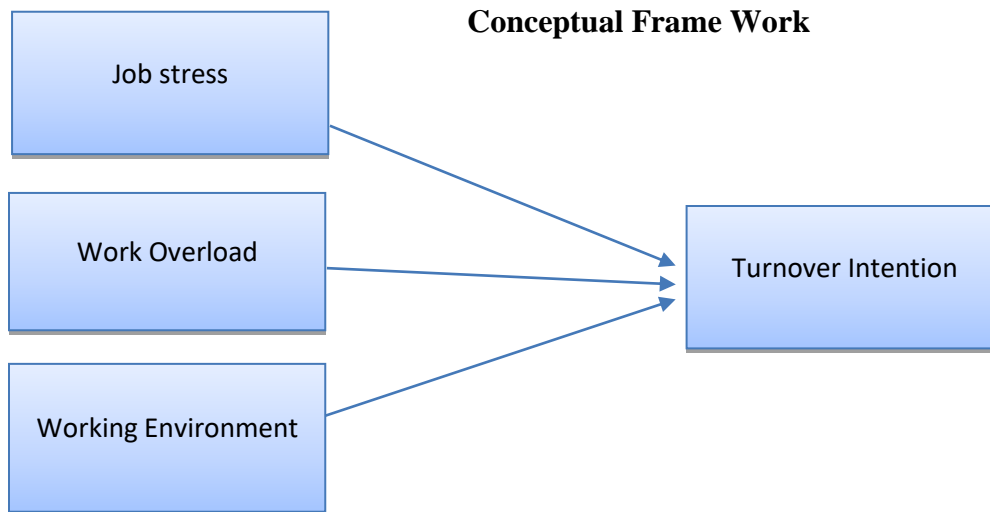


Figure 1. Adopted from Qureshi et al. (2012)

According to research done by (Qureshi et al., 2012) on textile sector on Pakistan the most reasons for employees to leave the organization is working environment, work overload, job stress. As a result of the finding employee turnover intentions are positively related with the job stress, work overload, While negative relationship with working environment. The above mentioned reasons as employee's qualification decrease their chance of staying will decrease.

The researcher was focus on only key variables because during the preliminary assessment made in the proposal development phase, employees were mainly mentioning these issues as matters of concern to them. In line with the reflection of the employees, there were also some empirical studies which show that these three variables could determine employees' turnover intention (Qureshi, 2012).

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

This chapter deals with the research design and methodology that was used for gathering and analyzing data for the study. It contains research design, sampling method, the population and sample size, source of data and data collection instrument used, data collection procedure followed and data analysis techniques employed.

3.1. Research Design and Approach

In order to achieve the objective of the study the research design used descriptive and explanatory type of research design. Descriptive statics analysis is used to describe respondents and their perception on variables identified and it is also explanatory statics analysis as the research seeks to discover relationship between the independent and dependent variables which means determinant factors and employee turnover intention.

The mixed research approach, particularly the concurrent embedded mixed method strategy was used in this study to identify the determinant factors of employee turnover intention. In order to find answers to the research questions, the researcher were deploy quantitative and qualitative data.

3.2. Population, Sample Size and Sampling Techniques

The population of the study was employees of ERCA, which were 688 in size. Sample size decision was determined using Yamane, (1967) as cited in Glenn, (2012) because it is commonly used by researchers. Accordingly, the sample size was determined using the formula as indicated below;

$$n = \frac{N}{1 + N(e)^2}$$

Source: Glenn D. (2013)

Where, N=population e=margin errors and n=sample size. With 95% confidence interval and at 5% error margin, the sample size for a population of 688 was found to be as follow:

$$n = \frac{688}{1+688 (0.05)^2} = 253$$

For the sake of selection of the members simple random sampling technique was used. Regarding the administration of this, 688 lots were prepared by the name of the employees from which 253 selections were conducted with the guidance of one senior employees of the company. In addition to existing employees, the management bodies of ERCA were also selected by using purposive sampling technique.

3.3. Source of data

To conduct this research, information obtained from both primary and secondary data sources were used. The primary data was collected from employees that are currently working in the organization and the management of the organization.

The secondary data obtained from written materials like: academic books, journals, research papers, internet resources for literature review.

3.4. Methods and Instruments of Data Collection

The primary data were particularly collected through the distribution of questionnaire to employees and the administration of structured interview with the human resource officials. Regarding procedures followed, permission was secured from ERCA after letter of request was issued by SMU. Then, copies of the questionnaire were distributed to the respondents with the support of an employee assigned for the researcher for this given mission. Questions were systematically categorized so that respondents could easily understand and express their feelings. The type of questions that were raised in the question was close ended with the structured format. The researcher used Likert scale that enabled to understand respondent's level of agreement with each question. Each question allocated to five point Likert Scales ranging from strongly agree to strongly disagree.

In each questionnaire, Likert-type scales were developed by utilizing the item analysis approach wherein a particular item is evaluated on the basis of how well it discriminates between those persons whose total score is high and those whose score is low. The respondent indicates his/her agreement or disagreement with each statement in the instrument. The overall score represents the respondent's position on the continuum of favorable/ unfavourableness towards an issue. In a Likert scale, a respondent was asked to respond to each of the statements in terms of several

degrees, usually five degrees of agreement or disagreement. Respondents responded in any one of the following ways: (i) strongly agree, (ii) agree, (iii) neutral, (iv) disagree, (v) strongly disagree.

The procedure followed for developing a Likert-type scale is as follows:

- (i) As a first step, the researcher collected a large number of statements which are relevant to the issue being studied and each of the statements expresses definite favorableness or unfavorableness to a particular point of view.
- (ii) After the statements have been gathered, a pilot survey was administered to a number of subjects.
- (iii) The response to various statements was scored in such a way that a response indicative of the most favorable attitude was given the highest score of 5 and that with the most unfavorable attitude was given the lowest score, say, of 1.
- (iv) Then the total score of each respondent was obtained by adding his scores that he/she received for separate statements.

3.5. Reliability and Validity

In a study it is important to show that the quality of the study is good. In any market research process, it is paramount to use “good” measures. Good measures are those that consistently measure what they are supposed to measure (Mooi and Sarstedt, 2011).

3.5.1. Reliability Assurance

Reliability is the degree to which what researchers measure is free from random error (Mooi and Sarstedt 2011) and it is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions. If the measurement is reliable, then there is less chance that the obtained score is due to random factors and measurement error (Marczyk et al. 2005).

Accordingly, before distributing the questionnaire, the researcher made a pilot study, then the researcher randomly select 15 participants from kaliti branch office. Among 15 questionnaires

distributed, 10 returned. Based on the result of the pilot study the reliability of the questions was checked. To this effect, Cronbach's alpha (α) was used in this study to test the reliability (internal consistency) of the measure. The test score as depicted in table 3.1 reveals that Cronbach's alpha for the entire items was 0.918. Usually, reliability coefficients should be at least '.70' and the higher is the better. All the major research measures met Nunnally's (1978) internal consistency (reliability) standard. Therefore, subjects to the specific and unusual limitations associated with this type of research, the research instrument appears reliable and valid. In short the test score for both the scale and the subscales are greater than 0.7 in all cases; hence were found be reliable.

Table 3.1: Reliability Coefficients of Research Measures (Cronbach's Alpha)

| Items | Cronbach's Alpha | N of Items |
|---------------------|------------------|------------|
| Job Stress | .792 | 8 |
| Work Overload | .783 | 6 |
| Working Environment | .873 | 6 |
| Turnover Intention | .721 | 6 |
| Overall Reliability | .918 | 26 |

Source: Own survey (2019)

3.5.2. Validity Assurance

Validity refers to whether we are measuring what we want to measure (Mooi and Sarstedt, 2011). It is related to research methodology because its primary purpose is to increase the accuracy and usefulness of findings by eliminating or controlling as many confounding variables as possible, which allows for greater confidence in the findings of any given study (Marczyk et al., 2005).

Attempts were made in this study to ensure at least two aspects of validity namely, face-validity and content validity. To ensure face validity the draft of the questionnaire was initially given to the researcher advisor and one expert in the area of human resource management. A few feedbacks were obtained from both parties and corrections were made on the questionnaire accordingly. Concerning the content validity of the study, the researcher reviewed extensive

literature review as per the suggestion of Quresh et al., (2012) so as to explore the theoretical constructs of factors affecting turnover intention. Consequently, the researcher asserts that the research was being conducting after making sure that the instrument of data collection used herein could meet both reliability and validity requirements.

3.6. Method of Data Analysis

Before conducting the actual analysis, the data was first collected and coded in order to make easy for further analysis. The coded data was captured on computer and the captured data was analyzed using frequencies, percentage, mean, correlation analysis, and regression analysis. This study investigated the relation between employee turnover and its determinant factors using Pearson's correlation coefficient with the help of Statistical Package for the Social Science (SPSS) version 20 for windows in frequencies and percentage and analyzed data was displayed in tables. The inferential statics analysis was applied so as to establish the relationship between the independent variable (job stress, work overload, and working environment) and dependent variable (turnover intention).

In order to carry out inferential statics analysis, a number of tools were employed. The statistical methods that were used under this study include frequencies, descriptive statistics, bivariate correlation analysis (two-tiled) and Regression analysis.

- i. Frequencies were used to determine the number and percentage of background information about employees.
- ii. Bivariate Correlation Analysis (two-tiled) was used; the Pearson correlation coefficient was carried out to determine the extent to which values of two variables (each identified determinants factors of turnover Vs. turnover intention) are related. In this case, it was used to assess the association between determinants factors of turnover, turnover intention.
- iii. Regression analysis was used to identify the relationship between the independent variable (job stress, work overload, and working environment) and dependent variable (turnover intention).

3.7. Ethical Considerations

Regarding ethical consideration an attempt was made to ensure all respondents to keep their identity and responses as confidential in order for all the information to be given in full confidence. The questionnaire was distributed based on willingness of each respondent. In addition, the purpose of the questionnaire and interview was clearly indicated beforehand within questions. On the other hand, the study was conducted with the consent of the managements. The researcher has also tried to use polite words when writing the research report and care was taken not to disappoint the target organization and those involved in the study. In addition, great care was taken to avoid plagiarism. To this end all sources consulted have been duly acknowledged.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

The main aim of this study is to identify the factors that are significantly affecting employee turnover of ERCA Kaliti branch. To show this the researcher followed a various steps such us data collection, coding, feeding the data in to SPSS 20, analyzing using different statistical approaches such as frequency, descriptive statistics, reliability test and correlation test and regression to test the significances.

The primary data was collected through distribution of questionnaire to the current employees. The total population 688 employees currently working in the organization the sample size is 253 had taken the questionnaire but only 212 employees has responded which accounts 83.79% of the population. According to Saunders (2002), a response rate of 70% and above for questionnaire survey is sufficient to carry out the analysis.

The data presentation and analysis part of this study consists of three main and broad parts, i.e. part one discusses about the discussion of the demographic data of the employees currently working in the organization and descriptive analysis. Part two consist of correlation test and regression test of the relationship between determinant of turnover intention and employee turnover intention. Part three deal with the responses of interview made with HRD of ERCA Kaliti branch and the management staffs of the organization to what were extent the management staff aware about the determinant of employee turnover intention.

4.1. Descriptive Analysis

4.1.1. Respondents' Characteristic

The personal information of respondents obtained from returned questionnaires summarized and described as follows.

Table 4.1: Demographic Characteristic of the Respondents

| No. | Item | Measurement | Frequency | Percentage | |
|-----|------------------------|-------------|-----------|------------|--------------|
| | | | | Valid % | Cumulative % |
| 1 | Gender | Male | 138 | 65.1 | 65.1 |
| | | Female | 74 | 34.9 | 100.0 |
| | | Total | 212 | 100.0 | - |
| 2 | Age | 18- 25 | 91 | 42.9 | 42.9 |
| | | 26-35 | 95 | 44.8 | 87.7 |
| | | 36-45 | 26 | 12.3 | 100.0 |
| | | Total | 212 | 100.0 | - |
| 3 | Academic Qualification | Diploma | 22 | 10.4 | 10.4 |
| | | BA/BSC | 128 | 60.4 | 70.8 |
| | | MA/MSc | 62 | 29.2 | 100.0 |
| | | Total | 212 | 100.0 | - |
| 4 | Working Experience | 1-5 Years | 124 | 58.5 | 58.5 |
| | | 6-10 Years | 76 | 35.8 | 94.3 |
| | | 11-15 Years | 12 | 5.7 | 100.0 |
| | | Total | 212 | 100.0 | - |

Source: Own Survey, 2019

Before starting the analysis of the data some background information such as demographic data, is useful in order to make the analysis more meaningful for the readers. Accordingly, in table 4.1 (item 1) it is revealed that the sample consisted of 212 respondents and in terms of gender, respondents were roughly proportionate between male and female, even though the numbers of male respondents were a bit higher (male 65.1 % and female 34.9 %). Regarding the age of respondents, as seen in item 2 of the same table the sample population was largely dominated by

the age group of 26-35 (44.8 %) followed by the group between the age of 18-25 (42.9%). This implies that most of the sample respondents were middle aged. The rest of the respondents consisted, 26 (12.3 %) with the age of 36-45. This data shows that more than half of the employees working in ERCA are young and energetic employees.

As depicted in item 3 table 4.1, the largest group of the sample population comprised first-degree holders, which is 60.4% of the total respondents; followed by second-degree holders which comprised 29.2% and Diploma holders, which is 10.4% .This shows that the majority of the respondents were with sufficient educational background. As indicated in item 4 of table 4.1 the experience of the respondents in the organization. 124 of the respondent employees have an experience of less than 5 years consisting around 58.5% of the total respondents and 76 employees have the experience of greater than or equal to 6 years but less than or equal to 10 years, this accounts for 35.8% of the total respondents. Only 12 respondent employees have an experience of greater than or equal to 11 years but less than or equal to 15 years consisting of 5.7% of the total respondents.

Table 4.2: Job Stress Related Item

| S.N | Item | Level of Respondents Agreements | | | | | Mean | Total | |
|-----|---|---------------------------------|-------|-------|-------|-------|-------|-------|-----|
| | | F(n) | SD | D | N | A | | | SA |
| 1. | I often feel stress at work. | F(n) | 60 | 25 | 14 | 99 | 14 | 3.44 | 212 |
| | | % | 28.3 | 11.8% | 6.6% | 46.7% | 6.6% | | 100 |
| 2. | The job difficulty usually brings me sleeplessness. | F(n) | 51 | 28 | 17 | 71 | 45 | 3.26 | 212 |
| | | % | 24.1% | 13.2% | 8% | 33.5% | 21.2% | | 100 |
| 3. | My job makes me nervous. | F(n) | 60 | 20 | 24 | 94 | 14 | 3.49 | 212 |
| | | % | 28.3% | 9.4% | 11.3% | 44.3% | 6.6% | | 100 |
| 4. | I feel exhausted after daily work. | F(n) | 70 | 18 | 10 | 98 | 16 | 3.45 | 212 |
| | | % | 33.1% | 8.5% | 4.7% | 46.2% | 7.5% | | 100 |
| 5. | It's helpful for my health if I change my job. | F(n) | 60 | 28 | 20 | 80 | 24 | 3.23 | 212 |
| | | % | 28.3% | 13.2% | 9.4% | 37.7% | 11.3% | | 100 |
| 6. | I feel weak and dispirited at work. | F(n) | - | 36 | 18 | 112 | 46 | 3.88 | 212 |
| | | % | - | 17.0% | 8.5% | 52.8% | 21.7% | | 100 |
| 7. | I feel more hot tempered at work. | F(n) | 51 | 28 | 17 | 71 | 45 | 3.34 | 212 |
| | | % | 24.1% | 13.2% | 8% | 33.5% | 21.2% | | 100 |
| 8. | I feel depressed and unhappy at work. | F(n) | - | 49 | 14 | 92 | 57 | 3.84 | 212 |
| | | % | - | 23.1% | 6.6% | 43.4% | 26.9% | | 100 |

Aggregate Mean = **3.492**

Source: Own Survey, 2019

Accordingly, in table 4.2 (item 1) it is revealed that the frequency and percentage distribution of agreement and disagreement on the determinants factors of turnover intention 40.1% of the respondents' responded disagree or strongly disagree, 6.6% of the respondents' responded neutral, 53.3% respondents agree or strongly disagree they often feel stress at work.

Regarding the second item of table 4.2, 37.3% of the respondents disagreed or strongly disagree to the same statement difficulty usually brings sleeplessness, whereas, 8% of the respondents' responded neutral and 54.7% of the respondents agree or strongly agree. Even if the mean score obtained i.e, the central tendency is towards neutrally, the fact that more than half of the respondents agreed to the statement imply that there are perceived gaps in relation to the job content.

Likewise, concerning item 3 of the same table 37.7% of the respondents disagree or strongly disagree on the on the jobs makes nervous ,11.3% being neutral and 50.9 % of the respondents agree or strongly agree on the nature of jobs makes nervous. This indicates that employee gets high workload are also one of the reasons for turnover intention in the workplace.

As depicted in item 4 of the same table 41.6% of the respondents disagree or strongly disagree on they feel exhausted after daily work, 4.7% remain neutral and 53.7% agree or strongly agree on the feel exhausted after daily work.

As depicted in item 5 of the same table 41.5% of the respondents responded disagree or strongly disagree, 9.4% remain neutral whereas 49% of the respondents agree or strongly agree on its helpful for my health if i change my job.

As depicted in item 6 of the same table 17.0% of the respondents disagree that feel weak and dispirited at work is not the reason why employees leave the organization, 8.5% of the respondents are neutral whether feel weak and dispirited at work is causes employee turnover intention to stay or not and 74.5% of the respondents agree or strongly agree that job stress is one of the causes for employees to left the organization.

As depicted in item 7 of the same table 37.3% of the respondents disagree or strongly disagree on the on hot tempered at work ,8% being neutral and 54.7% of the respondents agree or strongly agree on the nature of hot tempered at work.

As indicated in item 8 of table 4.2 the respondents disagree on they feel depressed and unhappy at work 23.1%, 6.6% remain neutral and 70.3% agree or strongly agree on the feel depressed and unhappy at work.

Table 4.3: Work Overload Related Item

| S. N | Item | Level of Respondents Agreements | | | | | Mean | Total | |
|------|---|---------------------------------|-------|-------|------|-------|-------|-------|-------|
| | | | SD(1) | D(2) | N(3) | A(4) | | | SA(5) |
| 1. | I experience excessive work pressure | Freq' | - | 34 | 18 | 107 | 53 | 3.92 | 212 |
| | | % age | - | 16% | 8.5% | 50.0% | 25.0% | | 100 |
| 2. | I work for long hours, on overtime and even on holidays | Freq' | - | 30 | 19 | 125 | 38 | 3.86 | 212 |
| | | % age | - | 14.2% | 9.0% | 59.0% | 17.9% | | 100 |
| 3. | I am unable to meet out the demands of my job | Freq' | - | 34 | 18 | 104 | 56 | 3.93 | 212 |
| | | % age | - | 16% | 8.5% | 49.1% | 26.4% | | 100 |
| 4. | I spend so long at work that my outside relationships are suffering. | Freq' | - | 33 | 20 | 121 | 38 | 3.83 | 212 |
| | | % age | - | 15.6% | 9.4% | 57.1% | 17.9% | | 100 |
| 5. | I am so busy I find it increasingly difficult to concentrate on the job in front of me. | Freq' | - | 34 | 18 | 107 | 53 | 3.92 | 212 |
| | | % age | - | 16% | 8.5% | 50.5% | 25.0% | | 100 |
| 6. | I feel tired during the day due to excessive work load | Freq' | - | 21 | 18 | 92 | 81 | 4.11 | 212 |
| | | % age | - | 9.9% | 8.5% | 43.4% | 38.2% | | 100 |

Aggregate Mean = **3.93**

Source: Own Survey, 2019

The above table 4.3 shows that 16% of the respondents disagree with experience excessive work pressure in the organization 8.5% remain neutral whereas 75% of the respondents agree or strongly agree on excessive work pressure.

Regarding the second item of table 4.3, shows that 14.2% of the respondents disagree on work for long hours, on overtime and even holiday in ERCA, whereas 9.0% of the respondents are being neutral and whereas 76.9% of the respondents are agree or strongly agree that working for long hour is cause of turnover intention to left in the organization.

Likewise, concerning item 3 of the same table 16.0% of the respondents disagree that unable to meet out the demand of job, while 8.5% of the respondents being neutral and 75.5% of the respondents agree or strongly agree on due to work load it is difficult to meet out the demand of the job.

As depicted in item 4 the same table 15.6% of the respondents disagree on spend so long at work at work employees outside relationship is suffering while 9.4% of the respondents being neutral and 75% of the respondents agree or strongly agree on the spend so long at work is cause for turnover intention to left the organization.

As indicated in item 5 the same table 16.0% of the respondents disagree on it is difficult to concentrate on job in the organization while 8.5% being neutral on the subject and the rest of 75.5% of the respondents agree or strongly agree on difficult to concentrate on job due to work overload in the organization.

As depicted in item 6 of the same table 9.9% of the respondents disagree on feel tired during the day due to excessive work load at work while 8.5% being neutral and the majority of the respondents 81.6% agree or strongly agree on there is excessive work overload is one of the cause for employees left in the organization. The above table also shows that the majority of the employees agreed on job work overload. Therefore, this implies that due to excessive work pressure employees face work overload.

Table 4.4: Working Environment Related Item

| S.N | Item | Level of Respondents Agreements | | | | | Mean | Total | |
|-----|--|---------------------------------|-------|-------|------|-------|-------|-------|-------|
| | | | SD(1) | D(2) | N(3) | A(4) | | | SA(5) |
| 1. | I feel comfortable to work with the latest technologies in the organization. | Freq' | - | 30 | 17 | 90 | 75 | 3.99 | 212 |
| | | % age | - | 14.1% | 8.0% | 42.5% | 35.4% | | 100 |
| 2. | I feel insecure in the working environment. | Freq' | - | 45 | 17 | 90 | 60 | 3.78 | 212 |
| | | % age | - | 21.2% | 8.0% | 42.5% | 28.3% | | 100 |
| 3. | I experience unwelcome verbal and physical conduct from my boss. | Freq' | - | 25 | 18 | 76 | 93 | 3.55 | 212 |
| | | % age | - | 11.8 | 8.5% | 35.8% | 43.9% | | 100 |
| 4. | I am not able to receive support from my boss, colleague and juniors. | Freq' | 20 | 17 | 10 | 90 | 75 | 3.86 | 212 |
| | | % age | 9.4% | 8.0% | 4.7% | 42.5% | 35.4% | | 100 |
| 5. | My relationship with colleagues and peers is not smooth and cordial. | Freq' | - | 20 | 10 | 86 | 96 | 4.22 | 212 |
| | | % age | - | 9.4% | 4.7% | 40.6% | 45.3% | | 100 |
| 6. | Working environment of team is not good for career growth. | Freq' | - | 12 | 11 | 97 | 92 | 4.27 | 212 |
| | | % age | - | 5.7% | 5.2% | 45.8% | 43.4% | | 100 |

Aggregate Mean = **3.945**

Source: Own survey (2019)

The above table 4.4 shows the frequency and percentage distribution of agreement and disagreement on the determinants factors of turnover intention 14.1% of the respondents' responded disagree, whereas 8.0% responded being neutral on the subject, the majority of the respondent 77.9% agree or strongly agree this implies that they are interesting to work with latest technologies in the organization.

Regarding the second item of the same table 21.2% of the respondents disagreed that they feel insecure in the working environment whereas 70.8% of the respondents agree or strongly agree on they feel insecure in working environment, 8.0% of the respondents being neutral. This shows that the majority of the respondent agreed that the working environment was not conducive for employees' environment including the offices is unattractive. There exists insufficient spaces for

all employees to get their own place, office and utilities that help the employees perform their jobs. Therefore this shows that the employees feel insecure in the working environment.

This can be affirmed with the empirical data as 11.8% of the respondents responded disagree, 8.5% remain neutral and whereas 79.7% of the respondents agree or strongly agree on there is unwelcome verbal and physical conduct from manager of organization.

As depicted in item 4 of the same table 17.4% of the respondents disagree or strongly disagree that the employees not able to receive support from boss, colleagues and juniors, 4.7% of the respondents are neutral on the subject and 77.9% of the respondents agree or strongly agree that one of the causes for employees to left the organization there is lack of interpersonal relation between employees and between employees, colleagues and managers.

Likewise, concerning item 5 of the same table 9.4% the respondents disagree with the statement 4.7% of respondent being neutral on the subject and 85.9% of the respondent agree or strongly agree that poor interpersonal relation between employees and between employees and managers. This shows that a lack of interpersonal support or poor working relationships leading to a sense of isolation.

As indicated in item 6 of table 4.4 the respondents disagree on working environment is not good for career growth 5.7%; whereas, 5.2% being neutral on the subject and 89.2% of the respondent agree or strongly agree that not satisfied with working environment in the organization.

Table 4.5: Turnover Intention Related Item

| S. N | Item | Level of Respondents Agreements | | | | | | | |
|------|---|---------------------------------|-------|-------|-------|-------|-------|------|-------|
| | | | SD(1) | D(2) | N(3) | A(4) | SA(5) | Mean | Total |
| 1 | I like to resign myself from the current job. | Freq' | 10 | 74 | 9 | 99 | 20 | 4.33 | 212 |
| | | % age | 4.7% | 34.9% | 4.2% | 46.7% | 9.4% | | 100 |
| 2 | I will probably resign myself from the current job in a year. | Freq' | 7 | 90 | 13 | 100 | 2 | 4.31 | 212 |
| | | % age | 3.3% | 42.5% | 6.1% | 47.2% | 0.9% | | 100 |
| 3. | I like to work for some other company. | Freq' | 14 | 87 | 5 | 92 | 14 | 4.29 | 212 |
| | | % age | 6.6% | 41.0% | 2.4% | 43.4% | 6.6% | | 100 |
| 4. | I like to switch to other business or sector. | Freq' | 14 | 64 | 22 | 92 | 20 | 4.28 | 212 |
| | | % age | 6.6% | 30.2% | 10.4% | 43.4% | 9.4% | | 100 |
| 5 | I have actually looked for other jobs after I entered the current company | Freq' | 11 | 20 | 10 | 96 | 75 | 4.29 | 212 |
| | | % age | 5.2% | 9.4% | 4.7% | 45.3% | 35.4% | | 100 |
| 6. | I don't like to continue in the organization for a long period. | Freq' | 32 | 9 | 11 | 73 | 87 | 4.05 | 212 |
| | | % age | 15.1% | 4.2% | 5.2% | 34.4% | 41.0% | | 100 |

Aggregate Mean = 4.257

Source: Own Survey, 2019

According to Item - 1 of the above table 4.5 shows that 39.6% of the respondents disagree or strongly disagree respectively about quitting from current job, whereas, 4.2% of the respondent being neutral. On the contrary, 56.1% of the respondent agree or strongly agree that resign from current job.

Item - 2 of the table indicates 45.8% of the respondents disagree or strongly disagree probably resign from my current job in a year, 6.1% neutral and 48.1% of the respondent agree or strongly agree respectively.

As displayed in Item - 3 of the table, 47.6% the respondents disagree or strongly disagree about looking for some other company. 2.4% of the respondent being neutral. Whereas, the majority of the respondent 50% agree or strongly agree with the statement they are interesting to work some other company.

Along with Item - 4 of the table, 36.8% the respondents disagree or strongly disagree about they are interested to switch to other business or sector. However, 52.8% of the respondent agree or strongly agree respectively. Whereas, 10.4% neutral about the issue.

Item - 5 of the table, 14.6% disagree or strongly disagree about they are actually looked for other jobs after i entered the current company. Whereas 4.7% of the respondent being neutral, 80.7 % the respondent are agree or strongly agree they are looking for other alternative jobs.

Along with Item - 6 of the table, 19.3% disagree or strongly disagree about they are not interested to stay in the organization for a long period. However, 75.4% of the respondent agree or strongly agree respectively. Whereas, 5.2% neutral about the issue.

Therefore, generally seeing most of the current employees have an intention to leave due to the above mention determinant factors of employee's turnover intention job stress, work overload and working environment within the organization and also for a better job in the market.

The mean indicates to what extent the sample group on average agrees or does not agree with the different statement. The lower the mean, the more the respondents disagree with the statement. The higher the mean, the more the respondents agree with the statement. (Marczyk et al. 2005).

Based on the above table 4.5, turnover intention has the highest mean score of 4.257 followed by working environment with a mean score of 3.945. Work overload next scoring 3.9300 mean value which was also followed by job stress was the least variable with mean score of 3.492.

4.2. Analysis of the interview

4.2.1. View of Management and Employees on Turnover at ERCA Kaliti Branch

The following result shows interview made with human resource department head of ERCA Kaliti branch on the issues of related to the major reason of turnover and determinant factor of employee turnover and what retention mechanisms are made.

4.2.2. Reasons for Turnover of Employees

According to the information given from the management and human resource department of the organization they both are aware of intensive turnover of professional employees. According to HRD (Human Resource Department) the employee turnover made for the organization difficult achieve its mission as per plan. The view of the HRD is currently the organization is losing its employees due to the availability of alternative and better jobs in the market, also the employees was recruited through their CGPA which is greater than 2.75 the employees are more competitive and wanted by the other governmental and non-governmental organizations such as Commercial Bank, Ethiopian Telecommunication, Ethiopian Airlines, other privately owned Banks and NGO's. Those organizations pay more salary and give them better allowances and fringe benefits. According to the HRD and management staffs the reason the employees put when they leave the organization via the exit interview is another reasons rather than mentioning that they got a better job elsewhere in order to get a good resignation letter and recommendation.

Apart from the salary and benefits the employees leave the organization due to the working condition and lack of facilities that can mitigate the working condition and hardship especially out of office work like inspection and controlling department. In addition to the above reasons the HRD is aware of another reason making employees to leave is the riskiness of the job. According to the HRD the job that majority of the employees do confronts them directly to the illegal actors like contrabandists, tax fraud and illegal traders which makes employees to fear because the organization have no security protection programs or facilities.

Apart from problems stated above, HRD and management stated that there are no difficulties with training and development, employee relation are smooth, existence of equal opportunities for promotion, career development, impartial grievance handling mechanisms and others job assignment of the organization is based on performance status and skill that they have.

4.2.3. Costs and Retention Mechanisms of Turnover at ERCA

The management and HRD believe that the open vacant places created due to employee turnover must be filled. But to do so the organization will have incurred different costs such as the

advertisement cost through newspapers, the cost of recruitment and interview, cost of training. The management and HRD also believe that the cost also include time for each process done to hire new employee.

With regard to the retention mechanism the management and responsible bodies of the organization it is trying to maintain stable work force through various mechanisms. In the first place full orientation is given for new employees when they are hired about working condition of the organization, duties and responsibilities in each one of position will be explained according to HRD and management staffs the benefit and salary improvement are made in the organization in last year, but most the employees' didn't satisfy the salary increment as compared different sector such as Commercial Bank of Ethiopian, Ethiopian Airlines, Ethiopian Telecommunication, privately owned banks and insurances and different NGO's.

According to management and HRD of ERCA, the organization is trying to maintain stable work force through informing the exact working environment such as the working place and its distance, the benefits they will get, the hardship they may face.

4.3. Correlation Analysis

A correlation coefficient is a very useful means to summarize the relationship between two variables with a single number that falls between -1 and +1 (Field 2005). A correlation analysis with Pearson's correlation coefficient was conducted on all the independent and dependent variables in this study to explore the relationship between variables. According to guidelines suggested by Field (2005) to interpret the strength of relationship between variables, the correlation coefficient(r) is as follows: if the correlation coefficient falls between 0.1 to 0.29, it is weak; 0.3 to 0.49 is moderate; and > 0.5 is strong relationship between variables.

In this study, bivariate Pearson correlation was used to examine the relationship between each of the independent variables and the dependent variable using a two tailed test of statistical significance at the level of 99% confidence and significance < 0.01 .

Table 4.6: Correlation between independent and dependent variables

| | | Job Stress | Work Overload | Working Environment | Turnover Intention |
|---------------------|---------------------|------------|---------------|---------------------|--------------------|
| Job Stress | Pearson Correlation | 1 | | | |
| | Sig. (2-tailed) | .000 | | | |
| Work Overload | Pearson Correlation | .535** | 1 | | |
| | Sig. (2-tailed) | .000 | | | |
| Working Environment | Pearson Correlation | -.787** | .553** | 1 | |
| | Sig. (2-tailed) | .000 | .000 | | |
| Turnover Intention | Pearson Correlation | .570** | .539** | -.813** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |

Source: Own survey (2019)

From the results shown in table 4.6 above, each variable correlated perfectly with itself with coefficients value of +1.00. The correlation matrix shows that there is a strong, negative significant relationship between working environment and turnover intention with a value of $r = -0.813$ at 0.01 significant level. This implies that a healthy and relaxed work environment would help in employee's retention and ultimately reduced turnover intention.

The results of Pearson correlation matrix also shows that there is a strong positive relationship between job stress and turnover intention; between work overload and turnover intention $r = 0.570$, $r = 0.539$ respectively. The correlation between job stress and work environment is proved to be positive and significant relationship with dependent variable which means the increase in job stress results that leads to increase turnover intention. The same finding was obtained between work overload and turnover intention. While working environment is negative relationship with employee turnover intention. The strength of correlation is highest for working environment followed by job stress with turnover intention and work overload. The correlation is also significant at .01 level two tailed. This shows that good and health work environment will lead to the less employee turnover intention.

4.4. Regression Analysis

Table 4.7: Regression Analysis between Independent and Dependent Variable

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|--|-------------------|----------|-------------------|----------------------------|
| 1 | .831 ^a | .691 | .687 | .29662 |
| a. Predictors: (Constant), Job stress, Work overload, Working environment. | | | | |
| b. Dependent Variable: Turnover Intention | | | | |

Source: Own survey (2019)

The regression model presents how much of the variance in the measure of turnover intention is explained by the underlying dimensions of turnover intention (the model). Adjusted R square was used to measure the percentage of variance in the turnover intention explained by job stress, work overload and working environment with turnover intention. Based on table 4.7 above, the model or the predictor variables have accounted for 68.70% (adjusted R square of 68.70% with estimated standard deviation 0.29662) of the variance in the criterion variable (turnover intention). The other variables that were not considered in this study contribute about 31.3% of the variability of turnover intention.

Table 4.8: ANOVA of turnover intention

| Model | | Sum of Squares | Df | Mean Square | F | Sig. |
|--|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 40.938 | 3 | 13.646 | 155.094 | .000 ^b |
| | Residual | 18.301 | 208 | .088 | | |
| | Total | 59.239 | 211 | | | |
| a. Predictors: (Constant), Job stress, Work overload, Working environment. | | | | | | |
| b. Dependent Variable: Turnover Intention | | | | | | |

Source: Own survey (2019)

From the linear regression equation, the standard regression coefficient (beta weight) was determined to compare the effect of each independent variable has on the variability of the overall turnover intention. The regression coefficient explains the average amount of change in

dependent variable that is caused by a unit of change in the independent variable. The larger value of Beta coefficient that an independent variable has, the more support to the independent variable as the more important determinant in predicting the dependent variable. Tables 4.8 provide the results of the regression analysis.

Table 4.9: Regression for turnover intention

| Coefficients ^a | | | | | | |
|---------------------------|---------------------|-----------------------------|------------|---------------------------|--------|------|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | T | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 0.714 | 0.174 | | 4.108 | .000 |
| | Job Stress | -0.242 | .068 | -0.226 | -3.550 | .000 |
| | Work Overload | .144 | .042 | .161 | 3.418 | .001 |
| | Working Environment | .952 | .068 | -.902 | 13.965 | .000 |

a. Dependent Variable: Turnover Intention

Source: Own survey (2019)

According to Table 4.9 above, the regression standardized coefficients for the three dependent variables, i.e. job stress, work overload, and working environment with turnover intention are -0.226, 0.161 and -0.902 respectively. Their significance levels are 0.000, 0.001, and 0.000 respectively, which are less than 0.05. This indicates significant relationship between them and the dependent variable (turnover intention). Since, coefficients of the predictor variables are statistically significant a less than five percent. The result also indicated that working environment is the most important factor influencing turnover intention in Ethiopian Revenue and Customs Authority Kaliti branch.

Finally, the t-test showed that job stress, work overload and working environment with turnover intention were perceived to be important to decrease turnover intention to stay or quit the organization. The result showed that from the mentioned three factors that influencing turnover intention to stay or quit it affected by the three of them; job stress, work overload and working environment.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

The purpose of the study was to examine the factors that are significantly affecting employee turnover intention ERCA Kaliti branch. In this chapter of the study, summary of findings, conclusion drawn, and recommendations of the study are stated.

5.1. Summary of the major findings

From the demographic characteristics of the respondents, female 34.9% and male 65.1% respondents were roughly proportionate. Besides, respondents participated in the survey were middle aged between 26-35 (44.8%). Regarding educational back ground, majority have got first degree and above. In terms of years of service experience, the majority 60.4% have the experience between 1 to 5 years with their current organization.

- ❖ The employees' turnover intention rate 80.7% is high as evidenced turnover intention, working environment, work overload and job stress with a mean score of 4.3, 3.945, 3.93, and 3.49, respectively.
- ❖ Management staffs and HRD of the organization is aware of skilled manpower turnover that the organization is facing. Most management staffs and HRD of the organization believe that the low salary and benefit package, nature of job in ERCA made employees to leave the organization. And also the management staffs are aware of the different cost incurred due to high employee turnover rate, such as cost of advertisement, cost of interview and cost of training and development for new staff members.
- ❖ The key factors affecting employees' turnover intention shows that the three independent variables job stress, work overload and working environment. Working environment is the most significant factor that influence turnover intention in ERCA Kaliti branch.
- ❖ The retention mechanisms designed by the organization to minimize employee turnover intention according to HRD and management staffs there is no relevant retention strategy has been in place at ERCA.

5.2. Conclusion

This study was conducted with the view to: identify the level of turnover intention of the current employees; to examine to what extent the management of ERCA is aware about the determinant factors of employees' turnover; to identify the factors that drive employees' turnover intention; and to examine the strategies in place to minimize employees' turnover intention at ERCA Kaliti branch.

In relation to determining the extent of the turnover intention of the current employees, from the score obtained and percentage values, it can be inferred that the intention is high to the level that it would be considered treating for the company. When employees' intention is as high as this, it could be a strong signal for the Company that it faced a threatening situation whereby it could lose its workforce. This would ultimately is linked to the possibility to affect the sustainability of the Company itself. Therefore, it is possible to conclude that ERCA has faced a serious challenge with respect to the possibility to lose its key employees and for that matter the possibility to pursue its mission sustainably.

Beyond determining the turnover intention, attempts were also made to examine whether the management bodies were well aware about the existing state of the employees' sense of belongingness with ERCA. From the analysis of the interview result and the narrations made thereon, it can be concluded that the management members are not as such ware about the degree of turnover intention. Even if it is a natural order that in every company turnover is an avoidable situation, it matters whether a company has the ability to proactively anticipate the possibility to lose its key employees or not. If not proactively, at least reacting to such tough situations is a mandatory requirement. That is, when the possibility to lose its employees is observed to be high, the Company is required to devise a system whereby its employee could stay out there. However, the assessment result revealed that the management of the company is neither proactively nor reactively making sense of the turnover intention at ERCA.

Concerning key factors affecting employees' turnover intention with practical reference to ERCA, as examined through inferential analysis, three factors were found to have significant impact both individually and collectively. The correlation of turnover intention with the three variable tested in this study were found to be significant and strong. From the regression analysis

also it was found out that the variations in the independent variables (working environment, work overload and job stress) could have the possibility to predict about sixty eight percent of the variations in the dependent variable (turnover intention). The fact that a negative and strong correlation existed between working environment and turnover intention imply that the two variables have inverse relationship, i.e., when the working environment is perceived to be bad, the turnover intention is expected to be high. The same was found to be true between job stress and turnover intention. The regression coefficient also confirmed the same. Therefore, for the high turnover intention observed at ERCA, the perceived undesirable working environment, the perceived existing work stress and work overload have been found to have a strong effect size.

Finally, it can be concluded that no relevant retention strategy has been in place at ERCA. Where strong retention efforts and strategies exist, the turnover intention rate is expected to be low. Even if the management members claim that the organization has a retention strategy, it has not been perceived to be strong as seen by employees. So, this could also be additional factor which may hamper the efficacy of employees and leading them to develop the intent to leave the organization.

5.3. Recommendations

In general market place, organizations worldwide rely on their employees in order to compete favorably and gain competitive advantage. There is growing need to public sector organizations in Ethiopia to improve on service delivery. To be able to do this effectively, managers in public sector organizations must devise a practical means of retaining key employees whose expertise is critical to service delivery. One of achieving this is to motivate these employees through comprehensive and proactive retention program.

- ✓ Since the management of the organization is aware of skilled manpower turnover, it could strongly work on retention mechanisms like reduce employees job stress, arrange good working environment, giving promotions, sharing benefits based on their performance, giving clear path for career advancement.
- ✓ Management should work towards creating smooth and conducive inter personal relationship since informal group contribute to effectiveness of work carried out by employees of the organization.
- ✓ Since the majority of the works done in ERCA is risk full there must be some protection and security programs for employees working in the risky positions.
- ✓ Finally the HRM Directorate should develop employee retention mechanism especially for skilled manpower; since they are the back bone of the organization. The organization should improve its benefit strategies. Benefits include house and transport allowances, bonuses when success is achieved etc. Currently other financial institutions like banks and insurances practices this well and to be competitive, ERCA should also give it employee's those benefits.

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APPENDIX A

ST. MARY'S UNIVERSITY

SCHOOL OF GRADUATE STUDIES PROGRAM

MBA PROGRAM



Questionnaire to be completed by respondents currently working in the organization.

Dear Respondent

The researcher is a graduate student pursuing a Master of Art degree in Business Administration in General Management at St Mary University. The researcher is also conducting a research study on “Factors Determining Employee’s Turnover Intention the case of ERCA Kaliti Customs Branch”. The main aim of this study is to identify the factors that are significantly affecting employee turnover intention of ERCA kaliti branch and to suggest possible solutions to minimize staff’s turnover. As you have been selected as a respondent you are kindly requested to answer the questions below displaying in good faith. The study is purely for academic purpose and all information provided will be treated confidential. Please feel free to express your feelings in an open manner. Your honest responses are very important for the success of this study. Your prompt response will be highly appreciated.

1. Please tick one of the correct answers with an (X)
2. Answer all questions.

Section A: Demographic factors

1. Gender

| | |
|----------|------------|
| Male (1) | Female (2) |
|----------|------------|

2. Age

| | | | | |
|-----------------|-----------------|-----------------|-----------------|------------------|
| 18-25 years (1) | 26-35 years (2) | 36-45 years (3) | 46-55 years (4) | 56 and above (5) |
| | | | | |

3. Academic Qualification

| | | | | |
|----------|----------|-------------|------------|------------|
| 10+2 (1) | 10+3 (2) | (3) Diploma | BA/BSC (4) | MA/MSC (5) |
| | | | | |

4. Work Experience

| | | | | |
|---------------|----------------|-----------------|-----------------|------------------|
| 1-5 years (1) | 6-10 years (2) | 11-15 years (3) | 16-20 years (4) | 21 and above (5) |
| | | | | |

Section B

Please tick the correct answer (X)

Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD)

| No | ITEM | SD(1) | D(2) | N(3) | A(4) | SA(5) |
|------|---|-------|------|------|------|-------|
| 1. | Job Stress | | | | | |
| Q1.1 | I often feel stress at work. | | | | | |
| Q1.2 | The job difficulty usually brings me sleeplessness. | | | | | |
| Q1.3 | My job makes me nervous. | | | | | |

| | | | | | | |
|-----------|---|--------------|-------------|-------------|-------------|--------------|
| Q1.4 | I feel exhausted after daily work. | | | | | |
| Q1.5 | It's helpful for my health if I change my job. | | | | | |
| Q1.6 | I feel weak and dispirited at work. | | | | | |
| Q1.7 | I feel more hot tempered at work. | | | | | |
| Q1.8 | I feel depressed and unhappy at work. | | | | | |
| 2. | Work Overload | SD(1) | D(2) | N(3) | A(4) | SA(5) |
| Q2.1 | I experience excessive work pressure. | | | | | |
| Q2.2 | I work for long hours, on overtime and even on holidays. | | | | | |
| Q2.3 | I am unable to meet out the demands of my job. | | | | | |
| Q2.4 | I spend so long at work that my outside relationships are suffering. | | | | | |
| Q2.5 | I am so busy I find it increasingly difficult to concentrate on the job in front of me. | | | | | |
| Q2.6 | I feel tired during the day due to excessive work load. | | | | | |
| 3. | Working Environment | SD(1) | D(2) | N(3) | A(4) | SA(5) |
| Q3.1 | I feel comfortable to work with latest technologies in the organization. | | | | | |
| Q3.2 | I feel insecure in the working environment. | | | | | |
| Q3.3 | I experience unwelcome verbal and physical conduct from my boss. | | | | | |

| | | | | | | |
|-----------|--|--------------|-------------|-------------|-------------|--------------|
| Q3.4 | I am not able to receive support from my boss, colleagues and juniors. | | | | | |
| Q3.5 | My relationship with colleagues and peers is not smooth and cordial. | | | | | |
| Q3.6 | Working environment of team is not good for career growth. | | | | | |
| 4. | Turnover Intention | SD(1) | D(2) | N(3) | A(4) | SA(5) |
| Q4.1 | I like to resign myself from the current job. | | | | | |
| Q4.2 | I will probably resign myself from the current job in a year. | | | | | |
| Q4.3 | I like to work for some other company. | | | | | |
| Q4.4 | I like to switch to other business or sector. | | | | | |
| Q4.5 | I have actually looked for other jobs after I entered the current company. | | | | | |
| Q4.6 | I don't like to continue in the organization for a long period. | | | | | |

Thank you!!!!

APPENDIX B

St. Mary's University

II. Interview Question to Concerned Body (Department of Human Resource Directorate and Management) of ERCA Kaliti Customs Branch

1. Is the management aware of the major determinants of turnover in the organization?
2. What do you think are the major reasons for turnover of employees?
3. What retention mechanisms the organization made to proactively retain existing employees?
4. What costs the organization experience due to turnover?

APPENDIX C

Age of Respondent

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------|-----------|---------|---------------|--------------------|
| Valid | 18-25 Years | 91 | 42.9 | 42.9 | 42.9 |
| | 26-35 Years | 95 | 44.8 | 44.8 | 87.7 |
| | 36-45 Years | 26 | 12.3 | 12.3 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

Gender of Respondent

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|--------|-----------|---------|---------------|--------------------|
| Valid | Male | 138 | 65.1 | 65.1 | 65.1 |
| | Female | 74 | 34.9 | 34.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

Academic Qualification of Respondent

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|---------|-----------|---------|---------------|--------------------|
| Valid | Diploma | 22 | 10.4 | 10.4 | 10.4 |
| | BA/BSC | 128 | 60.4 | 60.4 | 70.8 |
| | MA/MSC | 62 | 29.2 | 29.2 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

Work Experience of Respondent

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-----------------|-----------|---------|---------------|--------------------|
| Valid 1-5 Years | 119 | 56.1 | 56.1 | 56.1 |
| 6-10 Years | 65 | 30.7 | 30.7 | 86.8 |
| 11-15 Years | 12 | 5.7 | 5.7 | 92.5 |
| 16-20 Years | 16 | 7.5 | 7.5 | 100.0 |
| Total | 212 | 100.0 | 100.0 | |

I often feel stress at work

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------|-----------|---------|---------------|--------------------|
| Valid Strongly Disagree | 60 | 28.3 | 28.3 | 28.3 |
| Neutral | 14 | 6.6 | 6.6 | 34.9 |
| Disagree | 25 | 11.8 | 11.8 | 46.7 |
| Agree | 99 | 46.7 | 46.7 | 93.4 |
| Strongly Agree | 14 | 6.6 | 6.6 | 100.0 |
| Total | 212 | 100.0 | 100.0 | |

The job difficulty usually brings me sleeplessness

| | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------------------------|-----------|---------|---------------|--------------------|
| Valid Strongly Disagree | 51 | 24.1 | 24.1 | 24.1 |
| Disagree | 28 | 13.2 | 13.2 | 37.3 |
| Neutral | 17 | 8 | 8 | 45.3 |
| Agree | 71 | 33.5 | 33.5 | 78.8 |
| Strongly Agree | 45 | 45 | 21.2 | 100.0 |
| Total | 212 | 100.0 | 100.0 | |

My job makes me nervous

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 60 | 28.3 | 28.3 | 28.3 |
| | Disagree | 20 | 9.4 | 9.4 | 37.7 |
| | Neutral | 24 | 11.3 | 11.3 | 49.1 |
| | Agree | 94 | 44.3 | 44.3 | 93.4 |
| | Strongly Agree | 14 | 6.6 | 6.6 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I feel exhausted after daily work

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 70 | 33.1 | 33.1 | 33.1 |
| | Disagree | 18 | 8.5 | 8.5 | 41.5 |
| | Neutral | 8 | 4.7 | 4.7 | 45.3 |
| | Agree | 98 | 46.2 | 46.2 | 91.5 |
| | Strongly Agree | 16 | 7.5 | 7.5 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

It's helpful for my health if i change my job

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 60 | 28.3 | 28.3 | 28.3 |
| | Disagree | 28 | 13.2 | 13.2 | 41.5 |
| | Neutral | 20 | 9.4 | 9.4 | 50.9 |
| | Agree | 80 | 37.7 | 37.7 | 88.7 |
| | Strongly Agree | 24 | 11.3 | 11.3 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

| I feel weak and dispirited at work | | | | | |
|---|----------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Disagree | 36 | 17.0 | 17.0 | 17.0 |
| | Neutral | 18 | 8.5 | 8.5 | 25.5 |
| | Agree | 112 | 52.8 | 52.8 | 78.3 |
| | Strongly Agree | 46 | 21.7 | 21.7 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

| I feel more hot-tempered at work | | | | | |
|---|-------------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Strongly Disagree | 51 | 24.1 | 24.1 | 24.1 |
| | Disagree | 28 | 13.2 | 13.2 | 37.3 |
| | Neutral | 17 | 8 | 8 | 45.3 |
| | Agree | 71 | 33.5 | 33.5 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

| I feel depressed and unhappy at work | | | | | |
|---|----------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Disagree | 49 | 23.1 | 23.1 | 23.1 |
| | Neutral | 14 | 6.6 | 6.6 | 29.7 |
| | Agree | 92 | 43.4 | 43.4 | 73.1 |
| | Strongly Agree | 57 | 26.9 | 26.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

| I experience excessive work pressure | | | | | |
|---|----------------|-----------|---------|---------------|--------------------|
| | | Frequency | Percent | Valid Percent | Cumulative Percent |
| Valid | Disagree | 34 | 16.0 | 16.0 | 16.0 |
| | Neutral | 18 | 8.5 | 8.5 | 24.5 |
| | Agree | 107 | 50.5 | 50.5 | 75.0 |
| | Strongly Agree | 53 | 25.0 | 25.0 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I work for long hours, on overtime and even on holiday

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 30 | 14.2 | 14.2 | 14.2 |
| | Neutral | 19 | 9.0 | 9.0 | 23.1 |
| | Agree | 125 | 59.0 | 59.0 | 82.1 |
| | Strongly Agree | 38 | 17.9 | 17.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I am unable to meet out the demands of my job

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 34 | 16.0 | 16.0 | 16.0 |
| | Neutral | 18 | 8.5 | 8.5 | 24.5 |
| | Agree | 104 | 49.1 | 49.1 | 73.6 |
| | Strongly Agree | 56 | 26.4 | 26.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I spend so long at work that my outside relationships are suffering

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 33 | 15.6 | 15.6 | 15.6 |
| | Neutral | 20 | 9.4 | 9.4 | 25.0 |
| | Agree | 121 | 57.1 | 57.1 | 82.1 |
| | Strongly Agree | 38 | 17.9 | 17.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I am so busy I find it increasingly difficult to concentrate on the job in front of me

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 34 | 16.0 | 16.0 | 16.0 |
| | Neutral | 18 | 8.5 | 8.5 | 24.5 |
| | Agree | 107 | 50.5 | 50.5 | 75.0 |
| | Strongly Agree | 53 | 25.0 | 25.0 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I feel tired during the day due to excessive work load

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 21 | 9.9 | 9.9 | 9.9 |
| | Neutral | 18 | 8.5 | 8.5 | 18.4 |
| | Agree | 92 | 43.4 | 43.4 | 61.8 |
| | Strongly Agree | 81 | 38.2 | 38.2 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I feel comfortable to work with latest technologies in the organization

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 30 | 14.1 | 14.1 | 14.1 |
| | Neutral | 17 | 8.0 | 8.0 | 22.2 |
| | Agree | 90 | 42.5 | 42.5 | 64.6 |
| | Strongly Agree | 75 | 35.4 | 35.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I feel insecure in the working environment

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 45 | 21.2 | 21.2 | 21.2 |
| | Neutral | 17 | 8.0 | 8.0 | 29.3 |
| | Agree | 90 | 42.5 | 42.5 | 71.7 |
| | Strongly Agree | 60 | 28.3 | 28.3 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I experience unwelcome verbal and physical conduct from my boss

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 25 | 11.8 | 11.8 | 11.8 |
| | Neutral | 18 | 8.5 | 8.5 | 20.3 |
| | Agree | 76 | 35.8 | 35.8 | 56.1 |
| | Strongly Agree | 93 | 43.9 | 43.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I am not able to receive support from my boss, colleagues and juniors

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 20 | 9.4 | 9.4 | 9.4 |
| | Disagree | 17 | 8.0 | 8.0 | 17.4 |
| | Neutral | 10 | 4.7 | 4.7 | 22.2 |
| | Agree | 90 | 42.5 | 42.5 | 64.6 |
| | Strongly Agree | 75 | 35.4 | 35.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

My relationship with colleagues and peers is not smooth and cordial

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 20 | 9.4 | 9.4 | 9.4 |
| | Neutral | 10 | 4.7 | 4.7 | 14.2 |
| | Agree | 86 | 40.6 | 40.6 | 54.7 |
| | Strongly Agree | 96 | 45.3 | 45.3 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

Working environment of team is not good for career growth

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|----------------|-----------|---------|---------------|--------------------|
| Valid | Disagree | 12 | 5.7 | 5.7 | 5.7 |
| | Neutral | 11 | 5.2 | 5.2 | 10.8 |
| | Agree | 97 | 45.8 | 45.8 | 56.6 |
| | Strongly Agree | 92 | 43.4 | 43.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I like to resign myself from the current job

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 10 | 4.7 | 4.7 | 4.7 |
| | Disagree | 74 | 34.9 | 34.9 | 39.6 |
| | Neutral | 9 | 4.2 | 4.2 | 43.9 |
| | Agree | 99 | 46.7 | 46.7 | 90.6 |
| | Strongly Agree | 20 | 9.4 | 9.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I will probably resign myself from the current job in a year

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 7 | 3.3 | 3.3 | 3.3 |
| | Disagree | 90 | 42.5 | 42.5 | 45.8 |
| | Neutral | 13 | 6.1 | 6.1 | 51.9 |
| | Agree | 100 | 47.2 | 47.2 | 99.1 |
| | Strongly Agree | 2 | 0.9 | 0.9 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I like to work for some other company

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 14 | 6.6 | 6.6 | 6.6 |
| | Disagree | 87 | 41.0 | 41.0 | 47.6 |
| | Neutral | 5 | 2.4 | 2.4 | 50.0 |
| | Agree | 92 | 43.4 | 43.4 | 93.4 |
| | Strongly Agree | 14 | 6.6 | 6.6 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I like to switch to other business or sector

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 14 | 6.6 | 6.6 | 6.6 |
| | Disagree | 64 | 30.2 | 30.2 | 36.8 |
| | Neutral | 22 | 10.4 | 10.4 | 47.2 |
| | Agree | 92 | 43.4 | 43.4 | 90.6 |
| | Strongly Agree | 20 | 9.4 | 9.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I have actually looked for other jobs after i entered the current company

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 11 | 5.2 | 5.2 | 5.2 |
| | Disagree | 20 | 9.4 | 9.4 | 14.6 |
| | Neutral | 10 | 4.7 | 4.7 | 19.3 |
| | Agree | 96 | 45.3 | 45.3 | 64.6 |
| | Strongly Agree | 75 | 35.4 | 35.4 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

I don't like to continue in the organization for a long period

| | | Frequency | Percent | Valid Percent | Cumulative Percent |
|-------|-------------------|-----------|---------|---------------|--------------------|
| Valid | Strongly Disagree | 32 | 15.1 | 15.1 | 15.1 |
| | Disagree | 9 | 4.2 | 4.2 | 19.3 |
| | Neutral | 11 | 5.2 | 5.2 | 24.5 |
| | Agree | 73 | 34.4 | 34.4 | 59.0 |
| | Strongly Agree | 87 | 41.0 | 41.0 | 100.0 |
| | Total | 212 | 100.0 | 100.0 | |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .918 | 26 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .792 | 8 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .783 | 6 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .873 | 6 |

Reliability Statistics

| Cronbach's Alpha | N of Items |
|---------------------|------------|
| .721 | 6 |

Correlations

| | | Job_Stress | Work_Overload | Working_Environment | Turnover_Intention |
|---------------------|---------------------|------------|---------------|---------------------|--------------------|
| Job_Stress | Pearson Correlation | 1 | .535** | -.787** | .570** |
| | Sig. (2-tailed) | | .000 | .000 | .000 |
| | N | 212 | 212 | 212 | 212 |
| Work_Overload | Pearson Correlation | .535** | 1 | .553** | .539** |
| | Sig. (2-tailed) | .000 | | .000 | .000 |
| | N | 212 | 212 | 212 | 212 |
| Working_Environment | Pearson Correlation | .787** | .553** | 1 | .813** |
| | Sig. (2-tailed) | .000 | .000 | | .000 |
| | N | 212 | 212 | 212 | 212 |
| Turnover_Intention | Pearson Correlation | .570** | .539** | -.813** | 1 |
| | Sig. (2-tailed) | .000 | .000 | .000 | |
| | N | 212 | 212 | 212 | 212 |

** . Correlation is significant at the 0.01 level (2-tailed).

Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate |
|-------|-------------------|----------|-------------------|----------------------------|
| 1 | .831 ^a | .691 | .687 | .29662 |

a. Predictors: (Constant), Working_Environment, Work_Overload, Job_Stress

ANOVA^a

| Model | | Sum of Squares | df | Mean Square | F | Sig. |
|-------|------------|----------------|-----|-------------|---------|-------------------|
| 1 | Regression | 40.938 | 3 | 13.646 | 155.094 | .000 ^b |
| | Residual | 18.301 | 208 | .088 | | |
| | Total | 59.239 | 211 | | | |

a. Dependent Variable: Turnover_Intention

b. Predictors: (Constant), Working_Environment, Work_Overload, Job_Stress

Coefficients^a

| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
|-------|---------------------|-----------------------------|------------|---------------------------|--------|------|
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | .714 | .174 | | 4.108 | .000 |
| | Job_Stress | -.242 | .068 | -.226 | -3.550 | .000 |
| | Work_Overload | .144 | .042 | .161 | 3.418 | .001 |
| | Working_Environment | -.952 | .068 | -.902 | 13.965 | .000 |

a. Dependent Variable: Turnover_Intention