FACTORS LEADING TO HIGH EMPLOYEE TURNOVER
A CASE STUDY OF FIRST COMMUNITY BANK

BY

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UNITED STATES INTERNATIONAL UNIVERSITY-AFRICA

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Partial Fulfillment of the Requirement for the Degree of Masters of
Business Administration (MBA)

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AFRICA

SUMMER, 2014
DECLARATION

I, the undersigned, declare that this is my original work and has not been submitted to any other College, Institution or University other than the United States International University-Africa for Academic Credit.

Signed: ___________________________ Date: ______________________

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This Project has been presented for Examination with my Approval as the appointed Supervisor.

Signed: ___________________________ Date: ______________________

Dr. Kefah Njenga

Signed: ___________________________ Date: ______________________

Dean, Chandaria School of Business
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DEDICATION

This project is dedicated to my loving mother Monica Nyaleso Kefa, father Yahya Athuman, sisters the Mwami’s and my daughter Wateen Ruqahya Khalfan for encouraging and supporting me in this great endeavor. The Almighty bless all those who have been inspirational through this process.
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ABSTRACT

The purpose of this study was to examine the relationship among leadership, technology, work role, work load and employee turnover. The study then discussed how organizations can influence the above factors to ensure that they maintain healthy employee turnover rates. The general objective of this study was to investigate factors leading to employee turnover at First Community Bank. The specific objectives were; to establish whether leadership influences employee turnover, to determine whether technology influences employee turnover, to establish whether work role influences employee turnover and to determine whether work load influences employee turnover at First Community Bank.

Descriptive research design was used to explain the relationship among leadership, technology, work role, work load and how they influenced employee turnover in organizations. Stratified sampling was used this ensured that the sample size included all employees in the different strata this include; top level managers, middle level, lower level managers and all the departments. The data was collected using structured questionnaires that had both open ended and close ended questions and the findings analyzed using SPSS and spreadsheets. Regression analysis was used to determine the relationship between independent variable employee turnover and the dependent variables; leadership, technology, work role and work load.

The study established that the leadership style employed by management and employees in supervisory positions greatly influenced the employees’ intention to stay or leave the organization thus had a direct impact on employee turnover.

The study also showed that ICT integration was not among the employers’ major concerns. ICT training from induction and training on the employees’ day to day execution of duties was not emphasized despite it being a key component in service delivery to the organizations.

Furthermore, the study ascertained that, work role ambiguity among employees was a major contributor to turnover as it leads to accountability and reporting issues with a stain on the employee as a result of interconnected roles.
Finally, the study revealed that most employees were stressed from work overload and stringent timelines. This forced them to work overtime which lead to ‘burn out’ affecting the organizational performance and eventually resulting in employee turnover because of the pressure exerted.

It can be concluded that, any investigation in relation to employees’ intentions to leave is of significance to any organization. Therefore, senior managers and human resource departments can take advantage of the relationships between such variables as organizational commitment, person-organization fit, job satisfaction, and work stress to decrease employees’ intention to leave.

Therefore, this study recommends that top level management should apply participative style of management to encourage employees to feel affiliated to the organization through participation in decision making; that top level managers should invest in employee training on ICT skills. This will enable the organization enhance its, service delivery and boosts the confidence of the employees as they are well equipped to serve the customers. Human resource policies should specify roles of each employee and encourage training and development among workers. Compensation policies should be reviewed from time to time to meet the changing needs of the labor market.

Human resource department should develop/ review recruitment policies of the bank and align them with those of competitive banks in the local market to minimize turnover. Human resource policies should specify roles of each employee and encourage trainings among workers. Compensation policies should be reviewed to meet the changing needs of the labor market and policies should be developed to enable employees to have a work-life balance and reduce burn out and turnover.
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<tr>
<td>CEO</td>
<td>Chief Executive Officer</td>
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<td>FCB</td>
<td>First Community Bank</td>
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<td>ICT</td>
<td>Information Communication Technology</td>
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<td>IT</td>
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CHAPTER ONE

1.0 INTRODUCTION

1.1 Background of the Study

For any organization to run successfully, several human elements are essential. One is good leadership that starts from the top geared towards best results. A second need is good organizational and management practices. Third, there must be a team of people with the knowledge, skills, aptitudes, and attitudes to perform a sufficiently high level of production to accomplish the organization mission and financial performance (Hermann, 1999). The same requirements apply whether running a manufacturing company, a service business, a professional firm or a non-profit.

Employee turnover is defined as the “influx and exit of individuals into and out of the work force of an organization over a specific period of time”. Exit from an organization can take the form of resigning, redundancy, retirement, dismissal or death. Voluntary turnover is recognized as any departure as a result of the individual’s decisions or actions while involuntary turnover is due to termination of the employment by the organization. Involuntarily turnover includes all dismissal form of exit which is believed to be beneficial to the organization, while voluntarily turnover accounts for all other forms of exit and is felt to be a loss to the organization (Armstrong, 2006).

On the contrary there may be a role the organization can play in the case of turnover that is driven due to internal factor and termed as avoidable turnover. If the employee is too expensive to retain then it would be better for the organization to let him/her go. Further they argued both retention and turnover involves some cost. Hence organizations should aim to optimize the balance between these costs (the sum of turnover plus the sum of costs associated with reducing it) to the minimum level (Blake, 2006).

High rate of turnover among employees is a serious workforce problem and employee turnover costs are an inevitable cost of doing business. Listing the possible benefits and disadvantages of turnover is not difficult. Voluntary turnover can increase productivity by
securing better matches between jobs and workers. It also provides opportunities for an employer to reduce or change the composition of the workforce, given that some inflow and outflow is recognized as a healthy way to encourage innovation within an organization (Curran, 2001).

On the other hand, turnover generates administrative costs involving the location, selection, and training of new workers. It may also involve actual output losses or quality reductions during the period in which a vacated post remains unfilled or temporarily staffed (Parsons, 2006). For example, a hospital may have to be shut down if nurses are in short supply. It may also take some time for the new worker, once hired, to become fully productive; generally, the length of time is dependent on the skill level of the job (Curran, 2001). Turnover costs are often directly related with the amount of job-specific training a post requires, and if the new worker proves to be less productive than the previous employee, once trained, the costs of turnover to an employer may be substantial.

According to Phillips (2005) turnover clearly involves a trade-off between costs and benefits. In many cases, turnover calculations are complicated by the fact that costs and benefits can be distributed across different components of the organization. For example, when a worker quits her or his job, an organization incurs administrative costs, but if the quitter is replaced by a more productive worker, or if the quitter moves to another job in the same organization where he or she is more productive, the organization may, on final accounting, gains from the quit. According to Gray and Normand (2006) if workers move from one organization to a job in another organization in which their productivity is greater, then the organization as a whole may benefit even if an individual organization incurs a net cost.

Finally, the organization cumulatively may lose when trained workers leave the organization labor force altogether. Turnover cost accounting is also affected by who pays for training. The organization pays for much of the training and education of its workforce as well as post-qualification training (UKCC, 2006). As trainees can be important source of relatively inexpensive labor, work provided by those undertaking training will offset some of the training costs. However, organizations which make greater than average investments in human capital may find turnover costly if they lose
well-trained employees to organizations which have invested less in staff preparation (Fox, 1995).

Some researchers such as Curran (2001) indicate that pay alterations may appear to be a potential tool to use in combating retention problems. However, whether or not turnover is a problem and whether pay increases can be used in a cost-effective way to alter worker behavior remain unclear (Gray and Normand, 2006). While other studies recognizes that wage levels influence workers behavior and that altering pay is likely to be an important tool for human resource managers to have at their disposal, it has expressed doubts concerning the cost-effectiveness of across-the-board pay increases as a means of responding to retention and recruitment difficulties (Pinnington and Edwards, 2000). Thus, this study addresses the question of turnover by looking into the possible factors that lead to employee turnover and the relationship between these factors and employee turnover in order to decrease turnover.

While turnover rates and numbers can be estimated, attaching costs to each turnover episode is difficult. Long run productivity evaluations are necessary to comprehensively assess the effect of turnover. Currently, information on the destination of leavers is sketchy, while empirical productivity assessments associated with job changes do not exist. As a result, quantitative research on the costs and benefits of turnover has been minimal (Fox, 2005). The challenge now remains on how an organization can effectively measure and track turnover costs and make informed decisions about how much it can invest in keeping or retaining employees, and assess whether or not such investments can improve the bottom line results of an organization with respect to First Community Bank.

First Community Bank was established according to Sharia law, in 2007 by Muslims in Kenya and Tanzania as shareholders. It received a Kenyan commercial banking license in 2007 under Cap 488 of the banking act as a full-fledged Sharia compliant institution; however it started operations in June 2008. It is the first Kenyan bank to operate according to the laws of Shariah. As of December 2012 and ranking of 2013, the bank was ranked number 33 out of 43 commercial banks by assets. As a result of that ranking, the bank’s estimated total assets are about US$65 million. Since its founding, another Sharia bank, Gulf African Bank, has received a commercial license from the Central Bank of Kenya (First Community Bank, 2014).
First Community Bank provides employment opportunities in both the local and international markets despite the challenge of high employee turnover. The following guidelines govern the application of First Community Bank human resource policies: first, the bank treats its employee fair in the allocation of resources, rewards and discipline; second, the bank encourages employee commitment by involving employees in matters that affect them, improving job security and rewarding good performance; third, the bank facilitates team work across functions to encourage mutual respect, coordinate team results and reward team effort (First Community Bank, 2014).

Fourth, the bank ensures the flow and exchange of information and involve them in decision making; fifth, the bank recruits excellent employee, provides opportunities for upgrading their skills, set performance and quality standards and monitor performance; sixth, the bank defines job requirements to ensure effective distribution of responsibilities, and increase the extent of delegation of authority and monitor results; lastly, but not least, the bank is mindful of the physical and psychological welfare of employees and facilitates the improvement of the quality of working life (Applebaum, 2000).

Even though turnover is frequently mentioned as a problem in most organizations, there is very limited research has been conducted on the actual costs and benefits associated with it or on the efficacy of certain policies to address it. From an economic perspective, lack of information on the costs and benefits of turnover makes it difficult to evaluate the extent of any problem. Given that wages or comparative time evaluations motivate job changes, pay levels are often viewed as the obvious remedy for retention problems. Evidence from the economics literature suggests that the supply of labor is elastic, and that individuals respond to pay increases by remaining in post longer and also work more hours (Phillips, 2005).

1.2 Problem Statement

The impact of employee turnover has received considerable attention by senior management, human resources professionals and industrial psychologists. A high staff turnover rate has negative consequences on the organization whichever way one looks at it. Besides the costs associated with actual separation of the employee and
Employee turnover is one of the aspects most studied in organizational research as it has a direct implication to the organizations’ day to day running and survival in the industry (Mitri and Gupta, 2002). The cost of high turnover can be substantial, and in fact, according to a study that was conducted by Hay Group (2004), it indicates that employees’ turnover could cost companies up to 40% of their annual profits, and most of the organizations fail to recognize the cost of losing employees, particularly indirect costs. For example, if an employee leaves, there could be a lost opportunity cost in terms of technical expertise, dedication, productivity, drive and determination, high achievement, creative capacity, experience, educational level, position in the industry or field or any combination of these and other factors (Price, 2007).

According to studies that have been conducted by various authors this include; Blake, (2006); Armstrong, (2006); Sekuguchi, (2004), who identified that the common reason why employees leave is the existence of a poor relationship between the employee and his/her immediate manager. There is a saying that “people leave managers, not organizations” many employees decide to resign from an organization as a result of conflict they may be having with their immediate managers. The lack of a career advancement plan is another reason why employees leave their organizations. This results in high job dissatisfaction leading the managerial-level employees to look for alternative employment thereby increasing the employee turnover rates of an organization. Another reason why employees leave their organization is due to the poor match between the employee and the job or the organization (Price, 2007).

The banking industry in Kenya is drastically changing due to increased demand and changing consumer needs, change of technology in service delivery, globalization and competition from other commercial banks (Suzuki, 2007). Performance of commercial banks in Kenya is determined by the workforce if motivated effectively. Despite increased customer demands, First Community Bank is indirectly affected in performance due to high turnover rates for the last two years. It is becoming important to examine the
human capital issues including reasons that affect and trigger human capital migration in banking institutions in relation to turnover. Employee commitment is important, the causes and consequences of turnover must be evaluated to uphold organizational stability and sustain economic growth (Mitri and Gupta, 2002).

Organizations should realize that the human resources working for the organization are the most valuable, the most costly, and the most volatile of all the resources that it can use to accomplish the organization’s work (Yang and Spector, 2008). Organizations need people to get things done. The biggest challenge in management today is to attract, optimize and retain their experienced workers. Moreover, there is very little which is known regarding the factors influencing turnover and to what extent these factors individually or combined affect the bottom line of institutions such as First Community Bank. Hence with this in mind, the research aims to examine the financial rewards and benefits on employee turnover, job enrichment, training and employee turnover and implications of work environment on employee turnover at the bank (Zheng and Lamond, 2010).

However, despite the well-outlined key human resource policies in place, the number of employees who have left the institution form a total of 150 employees is extremely threatening. For instance, in the year 2011 and 2012 alone, 40% and 57% of the staff resigned from the organization, respectively. The employee turnover could simply be an indication that workers are experiencing dissatisfaction at the workplace. In general employees with low levels of turnover of work satisfaction are more likely to leave more than employees reporting high levels of work satisfaction (Spector, 1997).

Therefore, arising from the findings of the previous studies, it is evident that little has been done concerning factors that lead to high employee turnovers in commercial banks in Kenya. Studies that have been carried out focused in different sectors and environments which cannot be applied in this study. However, it is for this reason this study sought to investigate factors leading to employee turnover at First Community Bank in Kenya.
1.3 Purpose of the Study

The purpose of the study was to determine factors leading to employee turnover in Commercial Banks in Kenya

1.4 General Objective

To determine factors leading to employee turnover in Commercial Banks in Kenya

1.4.1 Specific Objectives

The objectives of the study were:

1.4.1.1 To establish whether leadership influences employee turnover at First Community Bank.
1.4.1.2 To determine whether technology influences employee turnover at First Community Bank.
1.4.1.3 To establish whether work role influences employee turnover at First Community Bank.
1.4.1.4 To determine whether work load influences employee turnover at First Community Bank.

1.5 Significance of the Study

The study would have the following benefits to various stakeholders which include:

1.5.1 The Organization

Since employee turnover is costly to any organization, identifying well in advance the factors behind employees’ intention to stay and then on the basis of these factors, classifying employees into those who are likely to stay and those who might leave would be advantageous to any organization. With the focus being on employees, this approach is expected to adequately capture the nuances of turnover decisions taken by individual employees. Subsequent to obtaining the discriminate score, taking into account performance of employees, a strategy to retain high performers and let go poor performers can be developed. Discriminate analysis can thus help an organization be proactive, instead of being reactive and incurring the cost of employee turnover (Stovel and Bontis, 2002).
1.5.2 The Industry
It would enable the industry to analyze the cost in terms replacing employees; loss of productivity; and deterioration of service quality (e.g. on-time delivery). The industry can also learn what level of turnover rate is “acceptable” to them; find whether the current turnover rate is within the acceptable range or not; and reduce the turnover rate only if the current rate is beyond the acceptable range (Suzuki, 2007).

1.5.3 Researchers and Academicians
HR researchers and academicians will gaining significantly due to the strategic relevance of HR in organizational strategy and outcomes of HR research form the basis of corporate level decisions. The basic issues in HR research are to determine the patterns and determinants of individual differences in behavior of human resource in an organization (Suzuki, 2007).

1.6 Scope of the Study
The study was conducted using a sample frame of all employees in 7 branches and the head office located in Nairobi County. The total population of the study was 340. In total there were 170 employees who formed the sampling frame. The data was collected during the month of May and June 2014 using First Community Bank as a case study. This was done using questionnaires administered between 10th of May and 15th of June 2014.

The researcher encountered limitations in the course of the research: not all the questionnaires were returned. Reluctance to give information as some of the respondents expressed fear of being victimized by the information they were required to provide. This was countered by assuring the respondents of anonymity and the research was strictly for academic purpose.

1.7 Definition of Terms
1.7.1 Human Resource Management:
This is the “process of managing human talents to achieve organization’s objective”. The process of managing human talents is said to include the process of recruitment and selection, compensation and benefits, labor and industrial relations and also the management of employees’ safety and health in organizations (Haslinda, 2009).
1.7.2 Turnover
This involves “individual movement across the membership boundary of an organization” (Yücel, 2012). The concept “individual” refers to the employees within an organization and the notion of movement can be interpreted either as an accession or a separation of the company. In turnover literature, authors also used other labels for turnover, such as quits, attrition, exits, mobility, migration or succession (Morrell et. al., 2004).

1.7.3 Shariah
This is an Arabic word that means the Islamic jurisprudence as interpreted by the Shariah supervisory board of the institution (El-Gamal, 2004).

1.8 Chapter Summary
This chapter presented the background of the study which looked into detail factors that influenced employee turnover at First Community Bank. It described problem statement and pointed out the research gap, the purpose of the study, research objectives and significance of the study to the different stakeholders and the scope of the entire study was also described. Chapter two presents the Literature Review based on the research objectives. Chapter three presents the research methodology used, while the fourth Chapter presents a summary of the results and findings of the study. Chapter five presents summary, conclusions, findings and recommendations for improvement and for further studies.
CHAPTER TWO

2.0 LITERATURE REVIEW

2.1 Introduction

This Chapter gives details of the factors that influenced employee turnover at First Community Bank. 2.2 present information on employee turnover. Section 2.2 gives detailed information on leadership factors that influenced employee turnover. Section 2.3 gives detailed information on the Influence of Technology on Employee Turnover. Section 2.4 gives detailed information on the Influence of Work Role on Employee Turnover. Section 2.5 gives detailed information on the Influence of Work Load on Employee Turnover. Section 2.6 gives the chapter summary based on the research objectives at First Community Bank.

2.2 Employee Turnover

Employee turnover has been a phenomenon that has been elusive in management circles. Human resource practitioners and strategic managers have been unable to predict and control. According to Ongori (2007) refers to the ratio of the number of employee who left during the period being considered divided by the average number of people in that organization during the period.

Employee turnover has also been defined as the rotation of workers around the labor market; between firms, jobs and occupation; and between the stated of employment and unemployment (Abassi et al., 2000). Managers have referred to turnover as the process associated with filling a vacant position and according to Ongori (2007) each time a position is vacated, either voluntarily or involuntarily, a new employee who is hired must be trained and this cycle is referred to as turnover.

Employee turnover can either be voluntary by the employee leaving the organization or involuntary by the organization choosing to let go of the employee through termination. A combination of this two is what constitutes employee turnover of an organization.

There are a myriad of factor that contribute to employee turnover rate going beyond acceptable standards for purposes of this study the following factors will be analyzed; Leadership, technology, work role and work load.
2.3 Influence of Leadership Factors on Employee Turnover

2.3.1 Leadership

Leadership is one of the key aspects that result in improved performance of the organization. The approach applied by managers to influence employees to perform will vary from one organization to another in the modern organizational context. Peter Drucker defines leadership as “the only definition of a leader is someone who has followers.” And further states that to gain followers requires influence but does not exclude the lack of integrity in achieving leadership. According to Maxwell (2004) leadership is influence nothing more nothing less. Timmins (2008) states that teamwork among employees and knowledge management is enhanced by good leadership in the organization. Leaders can apply autocratic, participative and laissez-faire style of management to influence employee behavior (Deery and Kinnie, 2002).

2.3.1.1 Autocratic Leadership Style

This leadership style applies a school of thought where leaders have a lot of control over most if not all decisions made in the organizations. There is little if any delegation of duties and input from the employees is not solicited or encouraged. This style is more of a “yes sir” kind of leadership where the leader is always right and the followers do not question authority (Raelin, 2003). Most organization with this style of leadership have a higher turnover and employee and manager conflicts tend to be more frequent this is due to the diversity of cultures and mindset of the individuals working in the organization.

2.3.1.2 Participative Leadership Style

This leadership style is more inclusive and encourages employees’ input in work and work related processes. According to Ulrich et al. (2013) creativity cannot be ordered or demanded, it is through participative leadership that an employee is encouraged and inspired to be creative, perform as a team, analyze complex problems, improve the quality of their output and provide exemplary customer service.

Participative style of leadership provides a more relaxed and balanced approach to leadership that is more of “a middle of the road” approach where both the leaders and the followers give input in comparison a micromanaging form of leadership (Gosling et al., 2012). This allows the organization to innovate and grow in line with changes in business
operations and employees will be more inclined to stay and work longer where such leadership style in implemented as they feel they are part of the organization and thus leaving the organization will be like leaving their home and family.

2.3.1.3 Laissez Faire Leadership Style

This leadership style uses an approach where the leader applies a “hands off” style of leadership and minimizes direction given to followers and the face to face interaction time. This system works well with highly trained, highly motivated employees who can work under minimal supervision (Avolio and Bass, 2001).

According to Avolio and Bass (2001) this leadership style is mostly used by individuals in a group who do not care what happens, avoid taking responsibility cannot take make up their minds and opt to sit and wait for others to take initiative.

Leadership style is a key factor in promoting and implementing effective employee outcomes within organizations. Leadership theories suggest that leaders have specific behaviors that can influence their employees within an organization context resulting to improved performance. Organizational output is influenced by employees’ effort leading to increased productivity, positive employee attitudes and perceptions. Trait theories also argue that individual personality and physical attributes can influence employee performance based on inborn characteristics (Robbins and Judge, 2012).

Participative leadership within an organization influence employee retention and improved performance. Retention is one of the most critical issues facing modern organizational managers as a consequence of the shortage of skilled manpower, economic development and high employee turnover (Deery and Kinnie et al., 2002). It is paramount for organizations through its employment process, to attract competent employees to the organization (Spector, 2008). However, it is more crucial for managers to develop strategies with which to retain the talented and skilled employees in the service of their organizations in order for employees to benefit from the organizational investment.

Leaders and their leadership style influence employee retention in modern, competitive and continuous learning organizations. In the current dynamic business environment, the leaders have to steer their organizations through the competitive business environment by
ensuring the have in place effective human resource management strategies (Savery and Luks, 2001). They will overcome the challenge of employee turnover if they value employees as assets of the organization. This competitive edge will be guaranteed if the key employees are retained for as long period of time so that continuity of competitive goods and services is assured to customers (Appelbaum et al., 1999).

Leadership keeps on evolving due to changing business environments. To achieve results, managers need to influence people to understand organizational objectives easily and to make it less complicated and more practical in daily business (Thorlakson and Murray, 1996). Effective leadership need to identify the skills of their employees and allocate them duties that will enable them perform effectively. Leadership involve encouraging and helping others to do something of their own choice, neither because it is required nor because of the fear of penalties of non-compliance. It encourages and helps others to work enthusiastically towards organizational objectives (Spector, 2008).

2.3.2 Team Work

Good leadership within an organization influence employee retention, enhances team work and vice versa. A well-managed organization promotes team work among workers and motivates them towards shared results. Leadership and Management can be used interchangeably in the organizational context (Deery and Kinnie, 2002). Management involves developing, planning and controlling of organizational resources while leadership is about the aligning resources and people to the expected outcomes of the vision. In order to lead one must be able to manage and influence others towards a common goal. Leaders use their own initiatives to influence people to behave in a particular way towards achieving goals and to maximize the results in the organization (Hermann, 1999).

Team work spells out the influence leaders have over their followers in controlling or directing them to the goals the leaders want to achieve; rather it is the leaders’ own actions that influence the followers’ behavior and actions. Generally, employees in an organization emulate the leader’s actions and behaviors thus achieving the desired objective. One of the critical roles of modern management is to create a work environment that will appeal to the organizations employees. It further influences
employees’ decision on whether to be committed and remain with the organization when presented with other job opportunities outside the organization. The role of leadership and management in the modern organizational context is essentially in staff retention and motivation to perform effectively and effectively (Murphy, 2005).

Hermann (1999) suggests that there are more than eighty traits of a good leader and their leadership qualities. According to Peterson (1983) if traits like integrity, charisma and credibility are lost then management has lost its pedestal to the employees. Effective leaders or managers have qualities that influence people to behave in a particular way towards a particular issue. There are character traits that are Indicative of leadership behavior these include the ability to be ambitious, energetic, honest, courageous and strong. However, the fact that all or some of these individual traits may be evident does not conclude that the person with these traits will be a successful leader. Critical theorists say that power is a source of domination (Appelbaum et al., 1999). It has been observed that management coercion may be seen as an overtly influence outcomes in a non-participatory manner, resulting in de-motivation and dissatisfaction once the participatory outcome has been reached (Thorlakson and Murray, 1996).

Early research by Robbins et al. (2001) identifies the sources of power linked to individuals and organizations as reward power and coercive power. Reward power and coercive power may be used by authoritarian managers to compel people to act in a particular way with the threat of sanctions for non-compliance. Within the university context leadership is expressed in the form of ‘power tactics’ where managers and leaders demand ‘excessive and unreasonable’ performance targets (Deery and Kinnie, et al., 2002). Management theorists on the other hand conclude that one of the main functions of a manager is to motivate employees to achieve organizational goals. They interpret power as legitimate and functional, and suggest that it can be shared supposedly for everyone’s benefit (Fisher et al., 2003). However, management style in the institution tends to be of the command and control in nature, and the manner in which some institution managers are perceived to control, coerce, cajole and threaten their workers is of great concern.

In many organizations, top management tends to put pressure on the supervisors in order to increase performance. This cycle of pressure according to researcher David Oliver
leads to unhappiness at all levels and is a major cause of the high turnover rate experienced in the organization (Murphy, 2005). A research undertaken by Holdsworth and Cartwright (2003) confirms that the controlling aspects of learning institution environments ‘significantly reduce the opportunity to exercise individual autonomy’, which has a negative impact on job satisfaction and wellbeing (Holdsworth and Cartwright, 2003). Other studies demonstrate that employees’ overall job satisfaction is on the whole

An organization perceived to be in economic difficulty will also raise the specter of impending layoffs. Workers believe that it is rational to seek other employment. Much has been written about organizational culture (Jain, 2013). It is sufficient to note that the reward system, the strength of leadership, the ability of the organizations to elicit a sense of commitment on the part of workers, and its development of a sense of shared goals, among other factors, will influence such indices of job satisfaction as turnover intentions and turnover rate (Laka-Mathebula, 2004).

Competitive organizations can no longer afford to leave the responsibility of retaining well-performing employees in the hands of the Human Resource department but rather invest in organizational development. The responsibility and accountability for retaining competent and talented employees needs to move out to the front lines and into the hands of effective managers and leaders who have skills in building a climate of attraction, retention and a welcoming culture that speaks to employees in a way that encourages them to stay, will be an organization ‘strategy to minimize high turnover (Carrithers, 1992).

2.3.3 Communication

Communication is a strategic tool to a competitive organization. Effective communication among employees of the organization promotes cohesiveness and team spirit among workers. Leaders with who promote good communication culture within the organization are therefore the secret weapon in keeping competent and good performing employees longer. Good communication practice is regarded as a core management competency and a key management responsibility to excellent management practices in the modern business environment (Smit and Schabracq, 1998).
Leaders should adopt participative styles of management that would establish and confirm their leadership authority through open system of communication from the top and bottom. Effective leaders should involve members in key decision making in order to minimize resistance. Employees are more likely to remain with an organization if they believe that their managers mind their affairs, motivate them by recognizing their efforts, if they train them, if they delegate and if they receive regular feedbacks on their performance (Holdsworth and Cartwright, 2003).

Good relationship between employees and managers elongates employee stay in an organization. It is evident that incompetent leadership results in poor employee performance, high stress, low job commitment, low job satisfaction and turnover intent (Smit and Schabracq, 1998). Leadership behavior has a positive influence on organizational commitment and turnover intention within the modern context of management practice. Leadership style, further more lack of employee involvement in decision making and poor communication create dissatisfaction of employee resulting to high turnover rates to organizations (Nge’te et al., 2012).

2.4 Influence of Technological Factors on Employee Turnover

2.4.1 Technology
Technology has been defined as the application of scientific knowledge for practical purposes (Dictionary, 1989). The rapid technological advancements have led to inflow and out flow of human capital in many organizations.

According to Chesbrough (1999) employees turn over in relation to technology can be as a result of the employees having advanced their technological capabilities thus feel misplaced in the organization and opt to look for more challenging jobs in companies that are technologically advanced and where they will have a better fit.

The reverse is true, where organizations are constantly upgrading their systems to remain relevant and competitive some employees may become redundant. This caused the employees to either exit voluntarily or be forced out due to lack of performance as they are unable to keep up with the speed of technology (Chesbrough, 1999).
2.4.2 Innovation Culture

Employees with creative and innovative mind are more likely to survive in the changing business environment this is because at the dynamics of the business environment chance they innovate and are still able to remain relevant. Employees who are not technologically savvy are more resistant to change because they believe that the technology might at some point take over their work and deem them redundant in the organization (Nobel, 1995). Organizations have been necessitated to change their practices due to the influence of technology (Smit and Schabracq, 1998). Rapid innovations in information technology, the rise of the Internet and web-based businesses, and the expansion of the information economy have posed challenges for organizations that seek to recruit and retain employees.

Organizations have over the years invested heavily in technology to remain competitive, relevant and survive in and increasing changing business environment both locally and internationally (Lee et al., 2000). Technology has enabled organizations to offer better products and services and drastically reduce the overall turnaround time of the organization thus enhancing service delivery. In addition to the Human Resource practices, ICT has changed the labor market in terms of recruitment and recruitment processes. According to Brown (2011) organizations advertise job openings through their websites and online recruitment agencies such as Brighter Monday to have some form of fairness in the selection and recruitment process. The integration of technology in most work processes has increased efficiency and effectiveness of most organizations worldwide. ICT has facilitated transfer of knowledge across borders among managers (Dessler, 2000).

New ICTs can play an important role in enabling continuous improvement thus creating an environment that encourages people to learn and share knowledge within and outside the organization by aligning organizational goals, integrating bits and pieces of information within and across organization, and generating new knowledge that is beneficial to the organization, new ICTs, are changing organizations enabling a move from an unidirectional top-down and closed working environment, to a more social creative and open environment (Dessler, 2000).
Advancements in ICT is increasingly creating a “Virtual Workspace”, where all employees can find what they need for working, learning and interacting with each other from different locations and different countries (Smit and Schabracq, 1998). In addition, Information and Communication Technology has become a strategic tool for driving new organizational models whose key features are: knowledge exchange, internal and external social networking. This organizational models aim for openness and innovation through important elements such as collaboration, communication and empowerment (Bell and Loane, 2010).

Information technology (IT) is part of the infrastructure supporting all organizations in their growth aspirations and in achieving the organizations vision and objectives. Essential functions such as planning, budgeting, scheduling, grading and maintaining employee records have been integrated in the organization systems to enhancing the decision making process and integrate routine business operations (Kerzner, 2013).

Technology has enabled employee to work more efficiently and effectively from different strategic location without physical offices. In the changing business environment, most organizations are necessitated recruit and develop human resource with modern technological skills to remain competitive (Kennerley and Neely, 2002).

Organizations around the globe are developing computerized expert systems for making employee selection decisions easier and faster. These systems are configured to integrate interview data, test scores, and application blank information concerning applicant information (Smit and Schabracq, 1998). In addition, these organizations are developing compensation systems which provide additional benefits to enable firms reduce costs of operation. Most if not all organizations are developing automated database to centralize all human resource information of their employees and have accurate data as and when it is required. The challenge faced by modern human resource managers is how to learn and familiarize themselves with the new technology at the workplace (Ulrich, 2013).

Technology may be considered an invasive and controversial practice, as employees may not know when or even where their performance is being observed what information may be used against them in future. However, technology has its positive aspects as it facilitates workers in performing their work more efficiently (Adler and Borys, 1996).
The management is instrumental in the choice and implementation of the organization technology; however ironically seldom uses the equipment. Therefore, it is important that management understands the employee’s needs, perceptions and experience of the technology they use (Wims and Lawler, 2007). Areas of concern include the external work environment such as workplace stations and ergonomics related to the worker and his/her well-being. Poor work station design has been linked to muscular-skeletal disorders.

ICT has transformed organizational practices through enhanced communication channels where junior level employees submit their reports through emails this has reduced the long hierarchical levels and this has changed most organizational structures and reporting lines in most organizations (Smit and Schabracq, 1998). The emerging virtual world is enabling organizations adopt new ways to support knowledge and knowledge search processes as these virtual environments consider social aspects that are necessary for knowledge creating and sharing processes among employees of the organization (Alavi and Leidner, 2001).

The use of appropriate ICT tools that are supported by the management creates an enabling environment where employees create reports on successful job tasks accompanied by graphical presentations of their reports to that hasten the speed and accuracy of decision making. This also enhances the morale of the employees as it reduces manual, repetitive work processes and the hustle of contentious paper work (Alavi and Leidner, 2001).

2.4.3 Changing Business Environment

In the business environment the only constant factor is change, how fast organizations are able to change with the environmental change determine the survival of these organizations. These changes threaten the existence of any organization and when employees feel the organization will not keep up with the changes the start looking for alternative employment this in turn increases turnover rate of organizations (Aldrich, 2008).

The increasing rate of recurrence with which the business environment demands strategic change elevates the role of performance measures in assessing alternative business strategies. According to Beer et al.(2004) traditional measures of performance have been
criticized for being inadequate in guiding strategic decisions this has led some employees to feel they were unfairly upraised and this affected their bonus of salary increments at the end of the year. Employees who feel their appraisals were not accurate Vis-a-Vis their work in put start looking for ways to exit the organizations thus increasing the organizations turnover rate (Rice, 2013).

The changing human resource practices due to ICT are perceived as cost and time benevolent by the managers of competitive organization and they add to the satisfaction of the workforce with their job and with their organization (Vanhala and Ahteela, 2011). Managers believe that the enhanced impact of ICT on human resource practices will further improve the functioning of the organization and its productivity. ICT support the more rapid and accurate identification of problems and opportunities in the business environment, increase in the availability of relevant and timely information for strategic decision making and improve both the speed and quality of decision making (Smit and Schabracq, 1998).

Increased competition is a major factor in the changing business environment as it changes the dynamics of the industry as a whole. New organizations are being set up which offer similar products but differentiated service, the customer experience offered becomes the determining factor. In the 21st century high competition and career minded professional have created a situation in which organizations are losing key human capital on a daily basis (Kotler and Armstrong, 2013). This transferred talent can be used against them in this modern and fast paced labor market. The fight for the brightest minds ranging from senior executives, relationship managers and customer service manage has seen HR professionals pay attention to the investments they are making in their employees through training and development, while monitoring their reward and recognition programs to minimize on loss of intellectual capital (Freeman, 2010).

The operational systems have been changed with the change in technology and way of doing things. Generational change in future prosperity is likely to hinge on the use of scientific and technical knowledge, the management of information and the provision of service (Simmie, 2003). The future will depend more on brains than brawn. Though the effect of ICT is obvious on the overall organization but in this research the focus will be on ICT related changes particularly associated with the Human Resource Management. HR personnel are the manager of the ultimate resource of the organization that is “human
resource” the workforce (Huselid et al., 1997). The impact of technology has enhanced the competitiveness of the HR department. HR professionals today do not have as much one-on-one contact with employees as they once did. Today managers and employees want results and answers to their questions, not just meet and greet relationships that historically HR was known for in preceding days (Boudreau and Ramstad, 2007).

The costs associated with employee turnover and the loss of talented employees increase the urgency to identify human resource management practices that affect retention in organizations. Organizations face challenges of managing an effective workforce, including attraction, recruitment, retention, and development strategies (Iqbal, 2010). The efforts to develop competent IT workforce management strategies can be especially hindered by internal and external factors. Organizational rules and regulations, control systems, political context, and limited autonomy and flexibility serve as obstacles to creating outcome-oriented human resource management (Sharfman et al., 2000).

2.5 Influence of Work Role on Employee Turnover

2.5.1 Work role

Work role has been defined as actions and activities assigned to or required or expected of a person or group. Morrison (1994) states that the degree of clarity and ambiguity of work role have a direct relation to turnover. Organizations that have clearly defined work roles has lower turnover as employees know what is expected of them in terms of job deliverables.

Ambiguity of work role results in high employee turnover this is because employees feel they are being exploited by the employers; there are a number of overlapping roles and reporting lines. A good example is when an employee of the credit department of a bank is stationed at the branch level however is reporting to the credit manager on credit issues and is also responsible for branch customer service matters where he reports to the branch manager (Morrison, 1994).

2.5.2 Stress among Workers

Stress among workers can result in high employee turnover in most organizations. Unspecified duties among employees’ have led to employee dissatisfaction this in turn results in poor performance and contribution from employees. Factors that contribute to employee stress at the workplace range from working conditions, work role and poor
organizational structures (Burke and Cooper, 2007). A role is the required pattern of behavior for an individual in the organization (Morrison, 1994).

These roles may result in stressful outcomes if they do not satisfy expectations, and thus are of great significance in organizational psychology as conflicting roles have proved to cause myriad of effect on health and well-being of employees. The roles within organizations may differ from person to person and time to time. Organizational roles may be associated with titles, (manager or supervisor), with its associated role expectations (train driver), or it may be a role relating to a job title, or a role relating to technology (Furnham, 2005).

Within an organization various groups of people work together, such as departmental staff, management teams, unions and individuals. Every group has a designated job to do and an expected role to play that is linked to their job deliverables. Role theory researchers emphasize the importance of ‘role behavior’ in job satisfaction (O’Neil and Greenberger, 1994). The role overload, role ambiguity and role conflict are all cause of employee stress and result in job dissatisfaction. Where job responsibilities and job tasks are not clearly defined, due to organizational factors such as inconsistent expectations and uncertainty, role conflict and role ambiguity result employee turnover (Wright and Davis, 2003).

Ballout (2008) describes ‘intra-role’ conflict as conflicts that occur when conflict involves either different people or different work functions, for instance, two supervisors making conflicting demands on an employee. Organizations and unions are often at loggerheads with one another, shop stewards who represent both the organization as employees and the unions as representatives have two and conflicting roles, by not meeting one or the others expectations.

In addition, ‘extra-role’ conflict occurs when there are conflicting demands between work and non-work demands. Failure to realize the multiple roles in a satisfactory way may cause uncertainty about one’s ability to achieve expected results, thus causing job related stress and in extreme cases may affect one’s self-esteem (Ballout, 2008). This is borne out by Bakker and Demerouti (2007) who suggested that the ‘task requirements’ and the ‘workload’ are the key components of psychological job demands for the majority of workers.
2.5.3 Role Conflict

When the climate is hierarchical, regulatory and enforcing, it demands obligation to organizational goals, ‘even at the expense of personal needs’ resulting in ‘role overload’. On the other hand, a climate emphasizing harmony and recognition of world-view would not find it necessary to pressure people beyond their limits thus, role overload would be unlikely (Gross and Guerrero, 2000). Role conflict, role ambiguity and role overload have negative consequences for top level managers, middle level managers and lower level employees therefore, are regarded as constraints to well-being, health and job satisfaction.

Task requirements’ and the ‘workload’ are the key components of psychological job demands for most of the workers in modern organizations(Suzuki, 2007). In addition, high role conflict and low role clarity are, as psychological risk hazards, as are jobs with low control in modern organizations. Thus, work role is seen to be an important stressor within the organizational climate and particularly within the institution’s climate. It is regarded as a direct constraint to job satisfaction of most workers in organizations (Nasuradin et al., 2000).

Further organizational role dynamics, have direct relationship with work role stressors and a variety of consequences such as job satisfaction, organizational commitment, job performance and turnover (Suzuki, 2007). It is evident from literature that role ambiguity, role conflict, role overload and work–family conflict have a direct influence on organization attraction, retention and development of employees. Role ambiguity occurs when an individual does not have adequate information about the expectations of his or her role in the job or organization (Jain et al., 2009).

Most organizations experience higher levels of role ambiguity, lower job satisfaction, job-related tension, anxiety, lower work commitment and involvement, lower job performance, and a greater propensity to leave the organization by its employees. Role conflict entails incompatibility in communicated expectations that interrupt perceived role performance. It exists when an employee faces incompatible expectations such that compliance with one expectation would make it difficult or impossible to effectively comply with the other expectations (Hermann, 1999).
Similar to role ambiguity, role conflict in organizations is found to be associated with numerous undesirable consequences, including lower job satisfaction, organizational commitment, job performance, and higher turnover intentions. It presents a problem for employees because they need to socialize and share with different groups. Employees need to perform a multiplicity of roles within the organizational context. When these role expectations are incongruent, conflicting and employees do not have adequate time and resources to fulfill these role expectations, they are likely to experience role conflict (Lait and Wallace, 2002).

Role overload involves the absolute amount of work required and the time frame in which work must be completed. Role overload takes place when work role require more time and effort than an individual has for them so that the roles cannot be performed adequately and comfortably (Hermann, 1999). Role overload is one of the aspects that are related to higher levels of strain, anxiety and depression, as well as poor job performance among workers of an organization thus influencing employee turnover. Role overload is an issue that affects many employees since they work on an irregular schedule that involves unpaid overtime. Organizations thrive on the clause that is part of most employment contracts where the employer states the job roles and includes a final clause and ‘any other duties assigned from time to time’. Employees have high involvement in multiple work roles and, thus, they are likely to suffer from role overload (Hermann, 1999).

### 2.5.4 Work-Life Balance

Work–family conflict generally form a basis of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible to some extent, whereby participation in one role is made more difficult by virtue of participation in the other. It is also evident that work–family conflict is associated with a lower level of job satisfaction among workers and a higher propensity to leave the organization. Job-related factors such as work involvement; hours of work and job flexibility are factors that affect the level of work because of high job involvement, as well as long and inflexible working hours (Hermann, 1999).
New employees recruited in organizations bring with them new ideas, attitudes and keep the organization fresh and current. Management defines roles of individual employees based on their educational qualification, work experience and expertise to perform (Bhatt, 2002). Despite the effort of individual employees, unspecified duties and additional responsibilities contribute to poor performance and de-motivation of individual workers. Organizations where employees are being paid as per the industry rate, other factors comes into play, designing a job description to newly recruited employees promote organizational image and stability. A motivated workforce is enhancing by a combination of factors including a manageable workload and clear responsibilities (Appelbaum, 2000).

2.5.5 Personal Factors

Personal factors influence employee performance and indirectly affect organization productivity in the long run. Changes in family situation, a desire to learn a new skill, age, health and social class contribute to employee performance in the organization (Montes et al., 2003). These traits are some of the characteristics that forecast job performance and counterproductive behaviors from employee including; loaﬁng, absenteeism, theft, substance abuse on the job, and sabotage of employer's equipment. These traits can be measured and used in employee screening to identify individuals showing lower probability of turnover within a given period of time (Kuria et al., 2012).

The unrealistic expectations, individual goals and inadequate knowledge that many job applicants have about the job at the time that they receive an offer also inﬂuence their performance directly and indirectly (Lazarova and Cerdin, 2007). When these unrealistic expectations are not realized within a given period of time, the worker becomes disillusioned and decides to leave the organization. In many organizations employee turnover is associated in particular situations with demographic and biographical characteristics of workers. Employee and organizational objectives may differ from one organization to another resulting to high turnover rates due to over expectations from the organization in terms of compensation and beneﬁt schemes (Armstrong, 2006).

2.5.6 Work Environment

Work environment, respect, responsibility and interaction play a huge role in keeping an employee motivated to perform effectively. When Employee turnover is low in an
organization, it is a clear indicator of clear responsibilities, job design and enrichment to existing workers (Appelbaum and Kamal, 2000). Clear responsibilities enable individual workers to set their own objectives and work effectively to achieve the corporate goals with minimal supervision. Employee turnover is a clear indicator of poor leadership and management among many organizations operating in the turbulent business environment. Companies attract, retain and develop employee by designing jobs in the competitive business environment. Human Resource management should align the system and develop structures that spell out duties of individual workers without role ambiguity in order to motivate staff and minimize turnover (Appelbaum and Kamal, 2000).

Organizations should be able to attract, retain and develop well-qualified and talented personnel if they would make it a point to offer and compensate workers’ effectively (Kaplan, 2001). This would possibly resolve the problem of employees leaving based on low salaries. Employers should also offer attractive benefit packages to ensure they attract and retain talent. Many employees always seek well-paying jobs in the market with less responsibilities and workload. The employers need to reduce their bureaucratic procedures in order for the employees to receive the best available benefits without any difficulty. They should match benefits, rewards, compensation schemes and benchmark with other organizations in the labor market (Cappelli, 1999).

Furthermore, it is necessary for companies to evaluate and modify their employment terms and focus more on improving working conditions and redesign jobs in order to attract, develop and retain talented employees. Modern competitive firms around the globe align their practices though better working environment that motivates employees to perform well based on job design, job rotation and job enrichment (Appelbaum, 2000).

It is through effective and efficient human resource management practices organizations achieve long-term goals by using the existing manpower. Therefore, work role is one the key aspects that modern competitive firms should consider when formulating recruitment policies in order to attract, develop and retain productive workforce. Without effective and clear job description, organizations experience decreased productivity and high turnover rates (Beaver and Hutchings, 2005).
2.6 Influence of Work Load on Employee Turnover

2.6.1 Work load

Work load has been defined as the amount of work to be done by someone or something (Dictionary, 1989). It has also been referred to the tasks that someone or something is required to complete within a set period of time. Organizations may have either too much work causing the employee to have work overload or very little work which does not utilize the employees’ capabilities fully. Bliese & Castro (2000) define work overload is an interaction between actual work demands and psychological strain that comes from the meeting that demands. This psychological strain comes when the actual demands are perceived to exceed the capacity of the employees thus lead to employee turnover.

2.6.2 Job Dissatisfaction

According to Hellgren et al. (1999) employees are likely to be dissatisfied when the workload is too much to accommodate. Employees develop attitudes due to inadequate time to attend to their individual issues after work. Too much work among employees is one of the factors that contribute to employee turnover in organizations. Workload involves the amount of work that is allocated to an employee to do in an organization by his/her immediate supervisor.

There is positive relationship between workload, stress and turnover intention. Work is associated with human activity, practitioners, and theorists share an interest in the result or productivity of work (Batt and Valcour, 2003). Over the last two decades, several studies have carried out on the changes taking place in relation to work and consequences of these changes. Technological advances, complex tasks, tight dead-lines, greater emphasis on speed and timeliness all point to a rise in work intensity and workload (Silver, 2007).

Workload has been found to correlate with job dissatisfaction as well as other work strains and excessive work demands may translate into “job pressure” which may result in unexpected costs to the organization such as high absenteeism or staff turnover, ill health or pay rise demands (Silver, 2007). Research has found that heavy workload and high job demands have been linked to increased psychological strain (Sparks et al., 2001).
In relation to work, control, especially organizational control refers to actions aimed at ensuring inputs and outputs of a certain quality and quantity (Simons, 2013). Control includes actions aimed at directing or manipulating the job activity. Control may also be seen as means of measuring actual conditions and comparing them to expected conditions and then taking steps to ‘close the gap’ if there is a discrepancy. Kaydos (1998) states that if you cannot control it you cannot improve. Organizations involve solving problems and resolving complaints quickly, having information, answering questions and being available to the customers twenty-four hours a day, seven days a week, and fifty-two weeks a year and performance management systems focus on ‘operational efficiency’ while the human aspect is often ignored (Silver, 2007).

It is expected that institutions characterized by this type of work environment, where workers perform a range of roles, regarded as tasks with low value, where work is repetitive, intense and employees must work under pressure to keep up with the targets, while having very little influence over their work (Appelbaum, 2000). Individual control within the workplace (decision latitude) is seen as the freedom that employees are given to make decisions about their work. This is one of the core job characteristics that are essential for job satisfaction. Thus, research has theorized that job satisfaction affects life satisfaction (Morris and Venkatesh, 2010).

A heavy workload can sometimes cause even the hardest working and smartest employees to be burnt out at work. By helping employees with workload management can help them enjoy their job and life outside of the work place. In any labor market, employers will face attraction, motivation and retention issues when competing for the best talent (Murphy, 2005). The most successful companies are realizing they must take a more strategic approach to talent acquisition and management. While compensation and benefit programs remain critical components, companies are using a mix of all the total rewards elements to attract, motivate and retain employees. Work life is one of the five total rewards elements and is becoming more important due to the diversity of today’s workforce (Ulrich, 2013).

2.6.3 Dramatic Changes

Dramatic changes in work and people’s lives are changing the way organizations view work life and these changes are having an impact on an organization’s human capital.
strategy. Competitive companies are recognizing the value of a balanced work life. Due to changing business environment, many organizations have found it necessary to align their practice to diverse needs of their workforce in order to compete, survive and thrive (Ulrich, 2013).

Employees’ performance is a major concern for all competitive business organizations in the changing business environment (Kotter, 1995). In many organizations, poor policies at managerial level adversely affect performance and do not permit employees to perform at their full potential. Employee intellectual, physical abilities, qualification, training, experience, culture of the organization, reward systems, career progression opportunities, co-workers behavior, authority, responsibility, workload, and structure of organizations, influence the performance of employees (Robbins and Judge, 2012).

Competitive organizations aim to retain talented employees to compete in global market based on new product development skills and flexibility to learn and cope with changes in the dynamic business environment. Organizations make efforts to achieve maximum productivity from employees by aligning the internal system with the external environment. Employees always desire to earn more by fewer efforts while managers try to pay less to the workers in order to keep the costs of operation minimal (Kanter, 2003).

Workloads involve the intensity of job assignments allocated to individual employees of an organization. Stress factors at work may be classified into four groups that are the working conditions (including shift problems, weekend duty, inadequate pay, working hours, discrimination, and safety issues), relationships at work (including poor relationships at horizontal and vertical levels), ambiguity in authority and responsibility (including ill-defined role, functions, expectations, and duties)and organizational structure and climate (including communication policy and practice, major changes in the workplace, culture of the organization, and lack of participation in decision-making) (Golden and Wiens-Tuers, 2005). In organizations, reaction of people toward workload is different based on intrinsic and extrinsic factors. Some employees cope much better while others suffer in destructive consequences. Just as workload differs as a function of the individual, it also differs as a function of one’s type of occupation (Appelbaum et al., 1999).
Some occupations are inherently more work loaded than others in modern organizations. All the stress, strains in relationships have apparent impact on the organization and industry. Performance of employees in organizations is more concerned with the influence of managers. They always seek and recruit only high performance employees (Johns, 2006). Organizations search and retain talented employees to compete in global market based on skills. Organizations develop systems to avail optimal utilization of human resources available. For this purpose, high performance work teams are developed in the long run. HR practices are combined into an overall system to enhance employee involvement and performance (Robbins and Judge, 2012).

Change in workload tends to change the stress levels of employees, which ultimately affect the performance of employees. Stress is not necessarily bad in itself, while it is typically discussed in a negative context, it is however, considered an opportunity when it offers potential gains. Workload is an opportunity for the employees to learn and prosper more quickly as they come up with ways to work faster (Appelbaum et al., 1999). As employees do their jobs they gain more work experience, which enrich their exposure and open more avenues of prosperity in the job market.

It is also viewed that employees who have enough work to do remain more active and energetic while work-less employees leftover inactive and lazy. Workload pressure can be positive leading to increased productivity of an organization. Underutilization of human skills or failing to reach the full potential of the employees is also one cause to increase stress among workers. Employees who possess the capabilities to perform a job enjoy workload. However, when this pressure becomes excessive it has negative impact to the organization as a whole. In this stage, the individuals perceive that they do not possess necessary skills and abilities, required to overcome the stress (Appelbaum et al., 1999).

Organizations face a number of competitive challenges such as embracing technology, managing change, keeping the customers satisfied, developing intellectual assets, and containing costs. All these challenges require efficient and high performing employees to compete in the global environment. It is the liability of organizations to manage employee related issues to achieve optimal production by the employees. Employee related issues involve managing workforce diversity, recognizing employee rights, and adjusting
workloads. Organizations must create work environments that merge these employees’ related concerns to simultaneously get the optimal from employees to meet the goals of the organization (Mathis and Jackson, 2011).

2.7 Chapter Summary

The chapter discussed the reviewed literature based on the research objectives, which were; to establish whether leadership has influence on employee turnover, to determine whether technology has influence on employee turnover, to establish whether work role has influence on employee turnover and to determine whether workload has influence on employee turnover at First Community Bank. The major aim of the study was to find out the factors leading to employee turnover at First Community Bank in Kenya. The next chapter will present the research methodology used in this study.
CHAPTER THREE

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter presented the research design, population and sampling design thus highlighting; population, sampling frame, sampling technique and sampling size. Also it described data collection method, research procedure, data analysis and chapter summary.

3.2 Research Design

Research design is defined as the plan and structure of investigation so conceived as to obtain answers to research questions. This research used descriptive research. Descriptive research attempts to define or describe a subject often by creating a profile of a group of problems, people or events through the collection of data the tabulation of the frequencies on research variables or their interaction: the study reveals who, what, where, when and how much (Cooper and Schindler, 2006). This design was chosen for this study because it described the characteristics of the employees and thus determines the factors that influence employee turnover.

In addition, the descriptive research includes cross sectional analysis which is done through surveys. Cross sectional research design involves carrying out of a study just once and the information is therefore used to represent a specific time, since the research is limited in time, as the research is being undertaken for an academic course limited to 3 months (Saunders Lewis and Thornhill, 2003). The data collection instrument used in the study is a questionnaire. Cooper and Schindler (2006) define a survey as an instrument process used to collect information during a highly structured interview through use of structured questionnaires.
3.3 Population and Sampling Design

3.3.1 Population

Saunders, Lewis and Thornhill (2003) define a population as the entire collection of people, animals, plants or things from which we may collect data. It is also referred to as the entire group we are interested in from which we wish to describe or draw conclusions about. Respondents for this study were employees of First Community Bank, specifically the top level managers, middle level managers and other bank employees. The population for this study was drawn from all employees working in First Community Bank (Kenya). In total there were 340 employees working in various branches across Kenya (First Community Bank, 2014). Employees working within Nairobi County (location of the study) were 170 who comprised the population of this study.

Table 3.1: Population

<table>
<thead>
<tr>
<th>Position</th>
<th>Total Population</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>The senior managers</td>
<td>30</td>
<td>18%</td>
</tr>
<tr>
<td>Middle level managers</td>
<td>40</td>
<td>24%</td>
</tr>
<tr>
<td>Lower Level Employees</td>
<td>100</td>
<td>59%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>170</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

3.3.2 Sampling Design

3.3.2.1 Sampling Frame

Sample frame is defined as a list of the items or people forming a population from which a sample is taken (Cooper and Schindler, 2006). The study was undertaken in all First Community Bank branches in Nairobi County. Since this study was dealing with employees from 7 branches of First Community Bank operating within Nairobi County. The sampling frame was drawn from various employees in First Community Bank as shown in Table 3.1 above.
3.3.2.2 Sampling Technique

Sample technique is defined as the process by which the entities of the sample have been selected (Cooper and Schindler, 2006). This study used stratified random sampling technique. This technique was acceptable because it is based on probability; it ensured that all employees from the different strata were adequately represented. The stratum for this study was divided into various managerial levels. The strata’s were; top level management, middle level management and lower level management.

3.3.2.3 Sampling Size

Sample size refers to the number of subjects under study. The study used a sample of 85 respondents this is taking into consideration the homogeneity of the data and the experiences of other researchers. The sample of 85 respondents was arrived at with consideration of the recommendations by Mugenda and Mugenda (2003) that a sample size should be as large as possible so as to produce the salient characteristics of the accessible population to an acceptable degree. They have also indicated that a descriptive study should include at least 30% of the total population. Therefore the sample size of 85 was considered representative as it represents 50% of the total population.

Table 3.2 Sampling Size

<table>
<thead>
<tr>
<th>Position</th>
<th>Sampling Frame</th>
<th>Sample Size</th>
<th>Proportion</th>
</tr>
</thead>
<tbody>
<tr>
<td>The senior managers</td>
<td>30</td>
<td>15</td>
<td>50%</td>
</tr>
<tr>
<td>Middle level managers</td>
<td>40</td>
<td>20</td>
<td>50%</td>
</tr>
<tr>
<td>Lower Level Employees</td>
<td>100</td>
<td>50</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>170</strong></td>
<td><strong>85</strong></td>
<td><strong>50%</strong></td>
</tr>
</tbody>
</table>

3.4 Data Collection Methods

The study used primary data as the preferred method of data collection. Questionnaires were used as the source of primary data for this study as it solicited individual opinions
concerning the problem under investigation. The questionnaires contained open-ended and closed-ended questions, where the respondents were required to answer all the questions. With the open ended questions, the respondent was able to provide answers to the questions and further highlight on the arrears that had not been captured in the questionnaire but were relevant to the study. Section one of the questionnaires sort to find out the demographic information of the respondents and section two through to five sort answers to questions with regard to objectives of the study which included; the influence of leadership, technology, work role and work load on employee turnover at First Community Bank.

3.5 Research Procedure

A pilot test involving 5 respondents group was carried out to evaluate the completeness, precision, accuracy and clarity of the questions toward addressing the various research objectives and the overall objective of the study. The changes and suggestions of the five respondents were then incorporated to the questionnaires to ensure all aspects were sufficiently covered. A letter of introduction was attached to the questionnaires explaining the purpose of the study. This was preceded by seeking permission from the departmental heads so that the study can be carried out on the company. The questionnaires were administered to respondents during working hours. The whole exercise was conducted within three weeks. The questionnaire took an average of twenty minutes to be completed by respondents. To ensure a high response rate a representative was selected from each strata who were contacted via telephone and sent reminders.

3.6 Data Analysis Methods

Once the period allocated for the questionnaires to be filled lapsed and the questionnaires that had been filled were returned. The researcher checked through all the questionnaires for missing data and sections of the questionnaires that were not filled. Only properly filled questionnaires were used. After the cleaning of the data was completed, coding of the data was done in the statistical software. The software used was SPSS due to its ease of use and clarity of output.
The data collected was analyzed using mean which was a measure of central tendency. Other data analysis techniques used in this study included; frequency, percentage standard deviation.

The study also adopted multiple linear regression and Pearson correlation analysis to establish the relationship between variables of interest. Specifically, multiple linear regression analysis was used to determine the joint relationship between independent and dependent variables. The regression model was:

\[ Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon \]

\( Y \) = Employee Turnover at First Community Bank

\( \beta_0 \) = Y intercept

\( \beta_1 \) to \( \beta_5 \) = regression coefficients

\( X_1 \) = Leadership

\( X_2 \) = Technology

\( X_3 \) = Work Role

\( X_4 \) = Work Load

\( \varepsilon \) = error term

Pearson correlation analysis was determined if there is a relationship between the independent variables (Leadership, Technology, Work Role, Work Load and Personal Factors) and Employee Turnover at First Community Bank. This included the nature, magnitude and significance of such relationship. Pearson Correlation analysis was conducted at 95% confidence level (\( \alpha = 0.05 \)).

### 3.7 Chapter Summary

The chapter described the methodology of research that was used by the study. Descriptive research design was used; sample size of the study was 85, where convenient sampling was used. The data was collected using the questionnaires that were designed based on the four research objectives outlined in the study. The population consisted of First Community Bank employees selected from top, middle and lower level management. The sample frame, size and techniques used were identified. Data was analyzed using SPSS and linear regression was done to determine the relationship between independent and dependent variables. Data was summarized for presentation in tables. Chapter four presents the results and findings of the research study.
CHAPTER FOUR

4.0 RESULTS AND FINDINGS

4.1 Introduction

This Chapter discusses the results and findings on the factors influencing employee turnover at First Community Bank. Section 4.2 gives details on demographics of the respondents at First Community Bank. Section 4.3 gives details on Information Relating to Influence of Leadership on Employee Turnover. Section 4.4 gives details on Influence of Technology on Employee Turnover. Section 4.5 gives details on Influence of Work Role on Employee Turnover and Section 4.6 gives details on Information Relating to Influence of Work Role on Employee Turnover. Section 4.7 gives details on Inferential Statistics. Section 4.8 gives details on Correlation Analysis. Section 4.9 gives details on Regression Analysis and finally Section 4.10 gives details on Chapter Summary which gives a brief recapture highlighting the various research objectives.

4.2 Demographic Information of the Respondents

4.2.1: Gender of the Respondents

On the gender of the respondents, the study established that the majority of respondents were male as shown by 53%, 41% female, while 6% of the respondents did not return the questionnaires. It depicts therefore that these banks have a higher number of male employees in the three level of management to female employees.

Table 4.1: Gender of the Respondents

<table>
<thead>
<tr>
<th>Gender</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Male</td>
<td>45</td>
<td>53</td>
</tr>
<tr>
<td>Female</td>
<td>35</td>
<td>41</td>
</tr>
<tr>
<td>Non-response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Total</td>
<td>85</td>
<td>100</td>
</tr>
</tbody>
</table>
4.2.2 Age Respondents

The study required that the respondents indicate the categories in which their age fell. According to the Table 4.2 above, most of the respondents 50% were aged between 31 to 45 years. 38% of the respondents were aged between 20 and 30 years. 6% were aged above 50 years while 6% were non-responsive.

Table 4.2: Age of Respondents

<table>
<thead>
<tr>
<th>Age Bracket</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-30</td>
<td>32</td>
<td>38</td>
</tr>
<tr>
<td>31-45</td>
<td>43</td>
<td>50</td>
</tr>
<tr>
<td>50 and Above</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Non-response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.3 FCB Departments

As indicated in Table 4.3, the researcher wanted to establish the rate at which employees in each department were leaving the organization and why. 46% of the employees were from the Finance department and worked as tellers. High turnover in the finance department was due to competitive job offers from other commercial banks with better pay and working conditions. 12% of them were from Marketing and 18% of them were from Operations and Human Resource Department respectively and finally 6% were non-responsive. All employees who indicated their intent to leave stated that it was in search of better terms from other commercial banks.

Table 4.3: Departments

<table>
<thead>
<tr>
<th>Departments</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Finance</td>
<td>40</td>
<td>46</td>
</tr>
<tr>
<td>Marketing</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Human Resource</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Operations</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Non-response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>
4.2.4 Work Experience of Employees

As indicated in Table 4.4, most of the respondents 56% had worked in their respective positions for a period of 1 to 5 years. This indicated the organization had high employee turnover as it was majorly relying on employing fresh graduated and once they have gained adequate training and experience they move to a better employer with better terms. 14% had worked for a period of 6 to 10 years. 13% had worked for 11 to 15 years and 11% had worked for above 15 years. This depicts that majority of the respondents 56% had worked in their respective positions between 1-5 years despite poor pay and working conditions. The work experience comprises of the employees total work experience in the industry.

Table 4.4: Work Experience of Employees

<table>
<thead>
<tr>
<th>Work Experience of Employees</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1– 5 years</td>
<td>48</td>
<td>56</td>
</tr>
<tr>
<td>6 – 10 years</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td>11 – 15 years</td>
<td>11</td>
<td>13</td>
</tr>
<tr>
<td>Above 15 years</td>
<td>9</td>
<td>11</td>
</tr>
<tr>
<td>Non-response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.5 Highest Academic Qualifications

As indicated in Table 4.5, the study also sought to establish the respondents’ highest level of education. According to the findings, the majorities, 56% of respondents were graduates. 14% were holders of the respondents a Master’s degree and 18% of the respondents were Diploma holders. 6% of them were certificate holders and non-response.
Table 4.5: Highest Academic Qualifications

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Certificate</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Diploma</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Graduate</td>
<td>48</td>
<td>56</td>
</tr>
<tr>
<td>Masters</td>
<td>12</td>
<td>14</td>
</tr>
<tr>
<td>Non response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.6 Work Satisfaction

As shown in Table 4.6, majority 22% of the respondents indicated that they were highly dissatisfied with their work due to poor working conditions. Some of the reasons given were too much work with less benefits attached, unspecified roles of employees and poor communication from the top level management to the lower level were other factors that made their work dissatisfying. 27% of them indicated that were dissatisfied a cumulative of 59% of the respondents were either dissatisfied which is a clear indication of future turnover, 21% of them said that were neutral and 18% were satisfied with their work. 6% were highly satisfied and 6% did not respond.

Table 4.6: Work Satisfaction

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>19</td>
<td>22</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>23</td>
<td>27</td>
</tr>
<tr>
<td>Neutral</td>
<td>18</td>
<td>21</td>
</tr>
<tr>
<td>Satisfied</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Highly satisfied</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td>Non- response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.2.7 Compensation Policy Satisfaction

As indicated in Table 4.7, respondents were asked to indicate whether they were satisfied with the compensation policy of the Bank. 24% of the respondents were highly dissatisfied. 16% of them indicated that they were dissatisfied. 27% of them indicated that they were fairly satisfied despite inadequate support from the top level management to
review the policies. 18% of them were satisfied with the compensation terms. 10% of them indicated that they were highly satisfied. High dissatisfaction expressed from respondents was due to lack of clear guidelines of employee compensation according to ranks, qualifications and experience. Majority of the respondents indicated that the compensation policy was not harmonized to cater for employee demands in different department. Some of them said that compensation policies of the Bank have never been reviewed and were not attractive to employees in the modern competitive labor market.

Table 4.7: Compensation Policy Satisfaction

<table>
<thead>
<tr>
<th>Level</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Highly Dissatisfied</td>
<td>20</td>
<td>24</td>
</tr>
<tr>
<td>Dissatisfied</td>
<td>14</td>
<td>16</td>
</tr>
<tr>
<td>Neutral</td>
<td>23</td>
<td>27</td>
</tr>
<tr>
<td>Satisfied</td>
<td>15</td>
<td>18</td>
</tr>
<tr>
<td>Highly satisfied</td>
<td>8</td>
<td>9</td>
</tr>
<tr>
<td>Non response</td>
<td>5</td>
<td>6</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>85</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

4.3 Information Relating to Influence of Leadership on Employee Turnover

The study sought to find out whether leadership had any influence on employee turnover at First Community Bank. It presents detailed information on the various factors mentioned in the literature review and considered relevant by the researcher.

4.3.1 Leadership

As shown in Table 4.3.1, majority 61% of the respondents indicated that managers did not involve employees in key decision making with a mean of 2.41. 82% of them indicated that employees were not given freedom to express their opinions due to bureaucratic structures in the system with a mean of 2.41. 65% of them indicated that new employees were poorly oriented in the system with a mean of 2.17. This was due to ambiguity among roles. 83% of them said that managers did not encourage employees to develop their skills with a mean of 2.17.
Table 4.8 Leadership

<table>
<thead>
<tr>
<th>Autocratic Leadership Style</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manager involve employees in key decision making</td>
<td>80</td>
<td>4.6</td>
<td>22.2</td>
<td>12.4</td>
<td>61.0</td>
<td>2.41</td>
<td>100</td>
<td>0.184</td>
</tr>
<tr>
<td>Employees are given freedom to express their opinions</td>
<td>80</td>
<td>18</td>
<td>0.00</td>
<td>0.00</td>
<td>82.0</td>
<td>2.41</td>
<td>100</td>
<td>0.153</td>
</tr>
<tr>
<td>Employees are oriented properly after recruitment</td>
<td>80</td>
<td>4.5</td>
<td>22.1</td>
<td>0.00</td>
<td>66.4</td>
<td>2.17</td>
<td>100</td>
<td>0.164</td>
</tr>
<tr>
<td>Managers encourage employees to develop their skills</td>
<td>80</td>
<td>4.6</td>
<td>0.00</td>
<td>12.3</td>
<td>83.2</td>
<td>2.17</td>
<td>100</td>
<td>0.144</td>
</tr>
</tbody>
</table>

4.3.2 Team Work

As shown in Table 4.3.2, 61% of the respondents indicated that employees did not have an opportunity to communicate their grievances to top level managers within the organization due to a gap between top level management and lower level employees with a mean of 2.10. 52% of them said that managers did not encourage team work among employees with a mean of 2.09. 49% of them indicated that managers did not serve as role models with a mean of 2.43. This was due to poor communication from the top to the bottom.
Table 4.9 Team Work

<table>
<thead>
<tr>
<th>Team Work</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee communicate their grievances to top management</td>
<td>80</td>
<td>12.2</td>
<td>22.2</td>
<td>4.9</td>
<td>61.0</td>
<td>2.10</td>
<td>100</td>
<td>.134</td>
</tr>
<tr>
<td>Manager encourage team work</td>
<td>80</td>
<td>0.00</td>
<td>2.04</td>
<td>48.0</td>
<td>52.1</td>
<td>2.09</td>
<td>100</td>
<td>.155</td>
</tr>
<tr>
<td>Managers serve as role models to employees</td>
<td>80</td>
<td>0.00</td>
<td>17.1</td>
<td>33.6</td>
<td>48.7</td>
<td>2.43</td>
<td>100</td>
<td>.105</td>
</tr>
</tbody>
</table>

4.3.3 Communication

As shown in Table 4.3.3, 56% of the respondents indicated that employees did not appreciate their efforts thus this contributed to their poor performance with a mean of 2.03. 62% of them indicated that managers did not value employees as assets with a mean of 2.41. 80% of them said that managers did not believe in achieving results through teams with a mean of 2.23. Finally, 70% of them indicated that did not encourage communication with a mean of 2.17. This was due to the gap between top level managers and lower level employees.

Table 4.10 Communication

<table>
<thead>
<tr>
<th>Communication</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Managers achieve results through teams</td>
<td>80</td>
<td>0.00</td>
<td>2.00</td>
<td>80.0</td>
<td>0.00</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Managers encourage good communication</td>
<td>80</td>
<td>1.8</td>
<td>22.1</td>
<td>0.00</td>
<td>70.4</td>
<td>2.17</td>
<td>100</td>
<td>.164</td>
</tr>
</tbody>
</table>

4.4 Influence of Technology on Employee Turnover

The study sought to find out whether technology had any influence on employee turnover at First Community Bank. It presents detailed information on the various factors
mentioned in the literature review and considered relevant by the researcher.

4.4.1 Innovation Culture

As shown in Table 4.4.1, majority 72% of the respondents indicated that newly recruited employees were not trained on IT skills with a mean of 3.41. This was due to costs associated with such trainings by top level managers. 80% of them indicated that the bank was not using modern technologies to position itself in the competitive global market with a mean of 3.23. 49% of them indicated that the bank systems were not ICT compliant due to lack of management support with a mean of 2.43. 62% of them indicated that managers did not encourage creativity among workers with a mean of 2.41. 80% of them said them managers did not give employees freedom to develop new products. This was due to lack of trainings to employees with a mean of 2.23. 61% of them indicate that managers did not advocate for continuous improvement practices with a mean of 2.10.

Table 4.11 Innovation Culture

<table>
<thead>
<tr>
<th>Innovation culture</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Recruited employees are trained on IT skills</td>
<td>80</td>
<td>4.6</td>
<td>22.2</td>
<td>12.4</td>
<td>72.0</td>
<td>3.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Modern technology in service delivery</td>
<td>80</td>
<td>20</td>
<td>0.00</td>
<td>0.00</td>
<td>80.0</td>
<td>3.23</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Bank systems are ICT integrated</td>
<td>80</td>
<td>0.00</td>
<td>17.1</td>
<td>33.6</td>
<td>48.7</td>
<td>2.43</td>
<td>100</td>
<td>.105</td>
</tr>
<tr>
<td>Creativity among employees is encouraged</td>
<td>80</td>
<td>4.6</td>
<td>21.2</td>
<td>12.4</td>
<td>62.0</td>
<td>2.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Employee freedom in product development</td>
<td>80</td>
<td>8.00</td>
<td>2.00</td>
<td>80.0</td>
<td>0.00</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Managers advocate for continuous improvement of their services</td>
<td>80</td>
<td>12.6</td>
<td>22.2</td>
<td>4.9</td>
<td>61.0</td>
<td>2.10</td>
<td>100</td>
<td>.134</td>
</tr>
</tbody>
</table>
4.4.2 Changing Business Environment

As shown in Table 4.4.2, majority 80% of respondents said that they did not submit reports electronically to their immediate supervisors due to challenges of empowerment with a mean of 2.17. 62% of them indicated that employees were not issued with personal computers for effective performance with a mean of 2.41. This was considered as an extra cost by the management. 40% of the respondents indicate that they management did not encourage marketing research with a mean of 2.23. This was due to perceived costs by management on research. 70% of them indicated that management did not enhance ICT culture within the organization since the structures were rigid to new changes with a mean of 2.17. 82% of them indicated that managers did not believe in ICT with globalization of their services with a mean of 2.23. This was due to inadequate budgets allocated on ICT infrastructure.

Table 4.12 Changing Business Environment

<table>
<thead>
<tr>
<th>Changing business environment</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reports electronically submitted to supervisor</td>
<td>80</td>
<td>4.6</td>
<td>0.00</td>
<td>15.3</td>
<td>80.2</td>
<td>2.17</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Personal computers for effective performance</td>
<td>80</td>
<td>4.6</td>
<td>21.2</td>
<td>12.4</td>
<td>62.0</td>
<td>2.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Management believes in marketing research</td>
<td>80</td>
<td>10.0</td>
<td>10.1</td>
<td>40.0</td>
<td>40.0</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>ICT culture enhanced by management</td>
<td>80</td>
<td>1.8</td>
<td>22.1</td>
<td>0.00</td>
<td>70.4</td>
<td>2.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Managers believe in ICT for global preparedness</td>
<td>80</td>
<td>6.0</td>
<td>8.00</td>
<td>0.00</td>
<td>82.0</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
</tbody>
</table>

4.5 Influence of Work Role on Employee Turnover

The study sought to find out whether work role had any influence on employee turnover at First Community Bank. It presents detailed information on the various factors mentioned in the literature review and considered relevant by the researcher.
4.5.1 Stress among Workers

As shown in Table 4.5.1, majority 62% of the respondent indicated that the organization did not use compensation to reward employees and reduce employee dissatisfaction with a mean of 3.41. 82% of them indicated that compensation was not used to boost employee satisfaction with a mean of 3.41. This was due to inadequate support from the top level management. Poor corporate leadership contributed to dissatisfaction of employees resulting to high turnovers. Majority of the employees 66% who were administered with questionnaires said that the bank did not compensate employees effectively for their contribution to the organization with a mean of 3.17. Some 83% indicated that the bank did not reward employees who are hard working and observed organizational objectives with a mean of 3.17. This was associated with inadequate management support from the key leaders and outdated compensation policies that were not competitive with the changing trends in the labor market. 61% of the respondents were administered with questionnaires indicated that money motivated the to give their best to the organization with a mean of 3.10

Table 4.13 Stress among Workers

<table>
<thead>
<tr>
<th>Stress</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compensation is used to reward personnel and reduce employee dissatisfaction</td>
<td>80</td>
<td>4.6</td>
<td>22.2</td>
<td>12.4</td>
<td>61.0</td>
<td>3.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Compensation boosts employee satisfaction</td>
<td>80</td>
<td>18</td>
<td>0.00</td>
<td>0.00</td>
<td>82.0</td>
<td>3.41</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Pay as a motivator to employees</td>
<td>80</td>
<td>4.5</td>
<td>22.1</td>
<td>0.00</td>
<td>66.4</td>
<td>3.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Rewards for employees who care about organizational objectives</td>
<td>80</td>
<td>4.6</td>
<td>0.00</td>
<td>12.3</td>
<td>83.2</td>
<td>3.17</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Money reward as a motivator</td>
<td>80</td>
<td><strong>61.0</strong></td>
<td>22.2</td>
<td>4.9</td>
<td>12.2</td>
<td>3.10</td>
<td>100</td>
<td>.134</td>
</tr>
</tbody>
</table>

4.5.2 Role Conflict

As shown in Table 4.5.2, 52% of the respondents indicated that they were satisfied to work effectively if the management had considered increasing their salaries with a mean
of 3.10. Majority 49% of the respondents said that their work was not attached with any fringe benefits like other organizations with a mean of 2.43. This affected their performance in the long run. Despite the challenges of poor working conditions and poor pay, 56% of the respondents indicated that they were motivated to work harder to improve their quality of life with a mean of 2.43. 61% of the respondents interviewed indicated that management did not provide equitable benefit package for financial freedom since there was no clear compensation policies within the organization. Majority 70% of the respondents indicated that they were not motivated by the merit pay provided by the management to live comfortably with a mean of 2.17. This was due to high standards of living and competitive labor market trends. 61% of the respondents said that they were highly motivated to perform well when they received unexpected bonus for a job well done with a mean of 3.10. 80% of the respondents indicated that they were not inspired by the gifts and rewards associated with exemplary performance with a mean of 2.17. This was due to lack of clear policies to reward employees based on their exemplary work, promote them and empower them through trainings.

Table 4.14 Role Conflict

<table>
<thead>
<tr>
<th>Role conflict</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Satisfied employees only work for money</td>
<td>80</td>
<td>0.00</td>
<td>2.04</td>
<td>48.0</td>
<td>52.1</td>
<td>3.09</td>
<td>100</td>
<td>.155</td>
</tr>
<tr>
<td>Fringe benefits for exceptional performance</td>
<td>80</td>
<td>0.00</td>
<td>17.1</td>
<td>33.6</td>
<td>48.7</td>
<td>2.43</td>
<td>100</td>
<td>.105</td>
</tr>
<tr>
<td>Motivated to work harder and improve quality of life</td>
<td>80</td>
<td>56.1</td>
<td>22.8</td>
<td>21.7</td>
<td>0.00</td>
<td>2.03</td>
<td>100</td>
<td>.105</td>
</tr>
<tr>
<td>Equitable benefits for financial freedom</td>
<td>80</td>
<td>4.6</td>
<td>21.2</td>
<td>12.4</td>
<td>62.0</td>
<td>2.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Motivated by merit pay to live comfortably</td>
<td>80</td>
<td>0.00</td>
<td>2.00</td>
<td>80.0</td>
<td>0.00</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Motivated by unexpected bonus</td>
<td>80</td>
<td>1.8</td>
<td>22.1</td>
<td>0.00</td>
<td>70.4</td>
<td>2.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Inspired by gifts and rewards for exemplary performance</td>
<td>80</td>
<td>61.0</td>
<td>22.2</td>
<td>4.9</td>
<td>12.2</td>
<td>3.10</td>
<td>100</td>
<td>.134</td>
</tr>
</tbody>
</table>
4.5.3 Work-Life Balance

As shown in Table 5.5.3, majority 80% of the respondents indicated that they did not interact with their managers due to fear that was and threats of job insecurity with a mean of 3.93. 70% of the respondents indicated that they did not communicate effectively with their workmates due to a lot of pressure with a mean of 3.89. 82% of the respondents indicated that there were departmental conflicts between managers and their co-workers that resulted to employee turnover with a mean of 3.23.

<table>
<thead>
<tr>
<th>Work-life balance</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>socialize with my managers</td>
<td>80</td>
<td>0.00</td>
<td>8.00</td>
<td>12.0</td>
<td>80.0</td>
<td>3.93</td>
<td>100</td>
<td>.133</td>
</tr>
<tr>
<td>Communicate effectively with workmates</td>
<td>80</td>
<td>7.8</td>
<td>22.1</td>
<td>0.00</td>
<td>70.4</td>
<td>3.89</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Minimal departmental conflicts</td>
<td>80</td>
<td>10</td>
<td>8.00</td>
<td>0.00</td>
<td>82.0</td>
<td>3.23</td>
<td>100</td>
<td>.123</td>
</tr>
</tbody>
</table>

4.5.4 Personal Factors

As shown in Table 5.5.4, majority 70% of the respondents said that they were not evaluated periodically and managers did not give them timely feedback with a mean of 3.17. 61% of the employees said that they had a welfare that they contributed to despite the challenges of high employee turnovers with a mean of 3.10. 80% of the respondents indicated that managers did not recognize a job well-done immediately with a mean of 3.17. 83% of the respondents indicated that they did not have flexibility of applying for a study leave or sick leave due to a lot of work that piled to waiting for them to return with a mean of 3.17.
Table 4.16 Personal Factors

<table>
<thead>
<tr>
<th>Personal factors</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Periodic evaluation and feed back</td>
<td>80</td>
<td>0.0</td>
<td>22.1</td>
<td>8.00</td>
<td>70.4</td>
<td>3.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Welfare support</td>
<td>80</td>
<td>22.2</td>
<td><strong>61.0</strong></td>
<td>4.9</td>
<td>12.2</td>
<td>3.10</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Efforts are recognized immediately</td>
<td>80</td>
<td>5.0</td>
<td>0.00</td>
<td>15.3</td>
<td><strong>80.2</strong></td>
<td>3.17</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Flexibility of leave days</td>
<td>80</td>
<td>4.6</td>
<td>6.00</td>
<td>6.3</td>
<td><strong>83.2</strong></td>
<td>3.17</td>
<td>100</td>
<td>.164</td>
</tr>
</tbody>
</table>

4.5.5 Work Environment

As shown in Table 4.5.5, majority 70% of the respondents indicated that they were not compensated for the extra time worked by the bank with a mean of 3.10. 70% of the respondents indicated that they did not have spacious and tidy offices to motivate them work effectively with a mean of 2.17. 48% of the respondents indicated that they were not provided by personal computers like laptops or IPad to help them communicate to their managers from home with a mean of 2.43. 62% of the respondents said that they did not prefer the working environment due to poorly ventilated offices that did not expose them to natural atmosphere with a mean of 2.41. 70% of the respondents indicated that they did not have weekly departmental meetings to share their experiences with their managers with a mean of 3.10.
Table 4.17 Work Environment

<table>
<thead>
<tr>
<th>Work environment</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid for over time</td>
<td>80</td>
<td>0.00</td>
<td>22.2</td>
<td>8.0</td>
<td>70.2</td>
<td>3.10</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Spacious and tidy office</td>
<td>80</td>
<td>0.00</td>
<td>10.1</td>
<td>20.00</td>
<td>70.4</td>
<td>2.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Personal computer for performing duties</td>
<td>80</td>
<td>0.00</td>
<td>17.1</td>
<td>33.6</td>
<td>48.7</td>
<td>2.43</td>
<td>100</td>
<td>.155</td>
</tr>
<tr>
<td>Well ventilated and furnished office</td>
<td>80</td>
<td>4.6</td>
<td>22.2</td>
<td>12.4</td>
<td>62.0</td>
<td>2.41</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Departmental meetings to share customer experience</td>
<td>80</td>
<td>0.00</td>
<td>22.2</td>
<td>8.0</td>
<td>70.2</td>
<td>3.10</td>
<td>100</td>
<td>.164</td>
</tr>
</tbody>
</table>

4.6 Influence of Work Load on Employee Turnover at First Community Bank

The study sought to find out whether work load had any influence on employee turnover at First Community Bank. It presents detailed information on the various factors mentioned in the literature review and considered relevant by the researcher.

4.6.1 Job Dissatisfaction

As shown in Table 4.6.1, majority 51% of the employees indicated that employees were not satisfied with their duties with a mean of 2.11. 62% of them indicated that their supervisors did not distribute their duties equally with a mean of 2.21. 46% of them indicated that employees did not have work-life balance due to too much pressure at the workplace with a mean of 2.17. 40% of them indicated that employees delegated their duties to their colleagues at a small extent with a mean of 2.17. 41% of them indicated that employees did not have adequate time to socialize with others with a mean of 2.10.
Table 4.18 Job Dissatisfaction

<table>
<thead>
<tr>
<th>Job dissatisfaction</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees are satisfied with their work</td>
<td>80</td>
<td>4.6</td>
<td>22.2</td>
<td>22.4</td>
<td>51.0</td>
<td>2.11</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Duties are equally distributed</td>
<td>80</td>
<td>18.00</td>
<td>0.00</td>
<td>20.0</td>
<td>62.0</td>
<td>2.21</td>
<td>100</td>
<td>.153</td>
</tr>
<tr>
<td>Employees have a work-life balance</td>
<td>80</td>
<td>4.5</td>
<td>22.1</td>
<td>20.0</td>
<td>46.4</td>
<td>2.17</td>
<td>100</td>
<td>.164</td>
</tr>
<tr>
<td>Employees delegate duties to others</td>
<td>80</td>
<td>4.6</td>
<td>22.3</td>
<td>40.0</td>
<td>33.2</td>
<td>2.17</td>
<td>100</td>
<td>.144</td>
</tr>
<tr>
<td>Socialization time is adequate</td>
<td>80</td>
<td>12.2</td>
<td>22.2</td>
<td>24.9</td>
<td>41.0</td>
<td>2.10</td>
<td>100</td>
<td>.134</td>
</tr>
</tbody>
</table>

4.6.2 Dramatic Changes

As shown in Table 4.6.2, majority 52% of the respondents indicated that their managers did not encourage team building activities due to costs associated with a mean of 2.9. 49% of them indicated that employees did not accomplish their task on time due to heavy work load with a mean of 2.43. 50% of them indicated that they experienced stress at the workplace due to poor working conditions with a mean of 2.3. 60% of them said that there was role ambiguity due to lack of clear job description with a mean of 2.41. 50% of them said that employee skills were not utilized fully due to mismatch of skills with a mean of 2.23.
Table 4.19 Dramatic Changes

<table>
<thead>
<tr>
<th>Dramatic changes</th>
<th>N</th>
<th>Strongly Agree</th>
<th>Agree</th>
<th>Not Sure or Disagree</th>
<th>Strongly Disagree</th>
<th>M. S</th>
<th>Total</th>
<th>S.E</th>
</tr>
</thead>
<tbody>
<tr>
<td>Team building activities encouraged</td>
<td>80</td>
<td>0.00</td>
<td>2.04</td>
<td>48.0</td>
<td>52.1</td>
<td>2.09</td>
<td>100</td>
<td>.155</td>
</tr>
<tr>
<td>Employees accomplish tasks on time</td>
<td>80</td>
<td>0.00</td>
<td>17.1</td>
<td>33.6</td>
<td>48.7</td>
<td>2.43</td>
<td>100</td>
<td>.105</td>
</tr>
<tr>
<td>Minimal stress at the work place</td>
<td>80</td>
<td>0.00</td>
<td>22.8</td>
<td>27.7</td>
<td>50.1</td>
<td>2.03</td>
<td>100</td>
<td>.105</td>
</tr>
<tr>
<td>Ambiguity of roles</td>
<td>80</td>
<td>4.6</td>
<td>21.2</td>
<td>14.4</td>
<td>60.0</td>
<td>2.41</td>
<td>100</td>
<td>.184</td>
</tr>
<tr>
<td>Full utilization of employees</td>
<td>80</td>
<td>0.00</td>
<td>20.00</td>
<td>30.0</td>
<td>50.0</td>
<td>2.23</td>
<td>100</td>
<td>.153</td>
</tr>
</tbody>
</table>

4.7 Inferential Statistics

Pearson’s product moment correlation analysis was used to assess the relationship between the variables while multiple regressions were used to determine the predictive power of the factors influencing on employee turnover.

4.8 Correlation Analysis

The data presented before on leadership, technology, work role, work load, and personal factors were computed into single variables per factor by obtaining the averages of each factor. Pearson’s correlations analysis was then conducted at 95% confidence interval and 5% confidence level 2-tailed. The table above indicates the correlation matrix between the factors (leadership, technology, work role and work load) and Employee Turnover at First Community Bank. According to the table, there is a positive relationship between High Employee Turnover and leadership, technology, work role, work load, and personal factors of magnitude 0.710, 0.693 and 0.579 respectively. The positive relationship indicates that there is a correlation between independent variables and dependent variable. This notwithstanding, all the factors had a significant p-value (p<0.05) at 95% confidence level. The significance values for relationship between High Employee Turnover and leadership, technology, work role, work load, and personal factors were 0.0012, 0.0017, 0.0023, and 0.0027 respectively. This implies that leadership was the most significant
factor, followed by technology then work role while work load factor was the least significant.

Table 4.20: Correlations Analysis

<table>
<thead>
<tr>
<th></th>
<th>Employee turn over</th>
<th>Leadership</th>
<th>Technology</th>
<th>Work role</th>
<th>Work load</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Turn over</strong></td>
<td>Pearson correlation</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Leadership</strong></td>
<td>Pearson correlation</td>
<td>.710</td>
<td>.0012</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.0012</td>
<td>.799</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Technology</strong></td>
<td>Pearson correlation</td>
<td>.693</td>
<td>.027</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.0017</td>
<td>.799</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Work role</strong></td>
<td>Pearson correlation</td>
<td>.579</td>
<td>.560</td>
<td>.726</td>
<td>1</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.0023</td>
<td>.000</td>
<td>.560</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Work load</strong></td>
<td>Pearson correlation</td>
<td>.434</td>
<td>.539</td>
<td>.270</td>
<td>.356</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
<td>.0027</td>
<td>.000</td>
<td>.010</td>
<td>.001</td>
<td></td>
</tr>
</tbody>
</table>

4.9 Regression Analysis

4.9.1 Coefficient of Determination

In addition, the researcher conducted a multiple regression analysis so as to test relationship among variables (independent) on High Employee Turnover. The researcher applied the statistical package for social sciences (SPSS V 20.0) to code, enter and compute the measurements of the multiple regressions for the study. Coefficient of determination explains the extent to which changes in the dependent variable can be explained by the change in the independent variables or the percentage of variation in the dependent variable (high employee turnover) that is explained by all the four independent
variables (leadership, technology, and work role and work load factors). Multiple regression analysis was conducted to determine the relationship between High Employee Turnover and the five variables. As per the SPSS generated table above, the equation (\(Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon\)) becomes: \(Y = 1.139 + 0.887X_1 + 0.752X_2 + 0.465X_3 + 0.539X_4\)

According to the regression equation established, taking all factors into account (leadership, technology, and work role and work load factors) constant at zero, sustainable competitiveness will be 1.139. The data findings analyzed also shows that taking all other independent variables at zero, a unit decrease in leadership will lead to a 0.887 High Employee Turnover; a unit decrease in technology will lead to a 0.752 High Employee Turnover, a unit increase in work role will lead to a 0.465 high employee turnover; and a unit increase in work load will lead to a 0.539 high employee turnover. This infers that leadership contributes most to High Employee Turnover followed by technology then work role and work load factors. At 5% level of significance and 95% level of confidence, leadership had a 0.0142 level of significance; technology showed a 0.0169 level of significance, work role showed a 0.0191 level of significance, and work load showed a 0.0254 level of significance hence the most significant factor was leadership.

**Table 4.21: Coefficient of Determination**

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized Coefficient</th>
<th>Standardized Coefficient</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 (Constant)</td>
<td>1.139</td>
<td>1.2235</td>
<td>1.615</td>
<td>.0367</td>
</tr>
<tr>
<td>Leadership</td>
<td>.877</td>
<td>0.1032</td>
<td>0.152</td>
<td>4.223</td>
</tr>
<tr>
<td>Technology</td>
<td>0.752</td>
<td>0.3425</td>
<td>0.045</td>
<td>3.724</td>
</tr>
<tr>
<td>Work role</td>
<td>0.645</td>
<td>0.2178</td>
<td>0.166</td>
<td>3.936</td>
</tr>
<tr>
<td>Work load</td>
<td>.539</td>
<td>0.1937</td>
<td>0.263</td>
<td>3.247</td>
</tr>
</tbody>
</table>
4.10 Chapter Summary

This chapter presented the results and findings in relation to the four research objectives that were gathered from the questionnaires distributed to the respondents. The data gathered was entered into SPSS software for easy analysis of the data. Data was then presented in form of frequency tables and figures. The next chapter will present the discussions, conclusions and recommendations of the research study carried out.
CHAPTER FIVE

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter gives a summary of the findings of the study, draws interpretation and conclusions based on the research objectives. In the end the chapter concludes by providing recommendations for improvements and further studies.

5.2 Summary

The study aimed to investigate factors leading to high employee turnover in First Community Bank. The objectives were; to establish whether leadership influences employee turnover, to determine whether technology influences employee turnover, to establish whether work role influences employee turnover and to determine whether work load influences employee turnover at First Community Bank.

The study adopted a descriptive research design using FCB as a case study. The study was conducted during the month of May and June 2014 using all employees of FCB within Nairobi County. In total 85 employees representing 50% of the population was included in the sample size, stratified sampling technique was used. The study used questionnaires to collect data, which solicited primary personal and business data from respondents. It was a good method that made sure that all relevant and important areas of research objectives were addressed. Questionnaires were designed and used to collect data and analyzed using descriptive statistics by use of Statistical Package for Social Sciences (SPSS) software and regression method was conducted to determine the relationship between variables. Finally the analyzed data was summarized and presented inform of tables for ease of interpretation for the readers.

The study established that leadership and leadership style had a high influence on employee turnover with majority of the respondents stated that they would leave the organization majorly because of their relationship with their immediate supervisors.

The study indicated that technology and by extension ICT training had a direct influence on turn over. This is because the organizations service delivery relies on ICT and thus
lack of adequate training leads to high turnover because the employee is not able to effectively and efficiently perform their duties therefore, voluntarily or involuntarily exit the organization.

The study found out that a lot of the job roles had a lot of ambiguity and this lead to the employees performing roles that were overlapping leading lack of accountability and follow up. This leads to supervisors being given recognition for efforts of junior employees. This eventually leads to low morale dissatisfaction and eventual increases turnover of the organization.

Finally, the study established that work load is a major contributor to employee turnover. The study established that a number of employees felt that they were being over worked and not adequately compensated for their input this lead to burn out and eventual resignation from the organization.

5.3 Discussions

This section gives a discussion based on the specific research objectives. The research findings are also compared with the literature review.

5.3.1 Leadership

The study established that there was a positive relationship between High employee’s turnover and leadership styles that were employed at First Community Bank. Autocratic style of leadership was practiced by the top level management contributing to poor performance of the Bank.

The study established that leadership of the bank contributed to high employee turnover. A large number of the employees felt that the leaders/ managers/ heads of their departments were not ready to listen to their input as far a work deliverables were concerned and achievement of the bottom line objective. They expressed that it was the managers’ way or the high way. This is supported by Robbins and Judge (2012) who argue that Leadership and leadership style is a key factor in promoting and implementing effective employee outcomes within organizations. To achieve results, managers need to influence people to understand organizational objectives easily and make it less complicated and more practical in daily business (Thorlakson and Murray, 1996).
Qualities indicative of leadership behaviors include the ability to be ambitious, energetic, honest, courageous and strong. However, the fact that all or some of these individual traits may be evident does not conclude that the person with these traits will be a successful leader. It has been observed that management coercion may be seen to overtly influence outcomes in a non-participatory manner, resulting in de-motivation and dissatisfaction once the participatory outcome has been reached (Silver, 2007).

According to Raelin (2003) the leadership style has come “under fire” for the way the employees are managed and supervised. In many learning institution context there is a poor structure whereby management put pressure on the supervisors to increase performance, who in turn increase pressure on the employees. This cycle of pressure according to researcher David Oliver leads to unhappiness at all levels and is a major cause of the high turnover rate experienced in the organization (Silver, 2007).

The study established that leadership styles contributed to employee turnover at First Community Bank; therefore, this is supported by (Applebaum et al., 1999) who argues that autocratic leadership tendencies among top level managers lead to decreased performance of the organization. Since employees are the key determinant of the system, managers need to motivate them by applying participative style of management that promotes team work among workers thus improved performance and minimal employee turnover. Leadership and leadership style is a key factor in promoting and implementing effective employee outcomes within organizations. Accordingly, many leadership models and theories have come out of research (Applebaum et al., 1999).

Participative leadership within an organization influence employee retention and improved performance. It is one of the most critical issues facing modern organizational managers as a consequence of the shortage of skilled manpower, economic development and high employee turnover (Applebaum et al., 1999). Also the findings are in line with Deery and Kinnie, et al. (2002) who argues that good leadership within the organization influence employee retention and enhance team work and vice versa.

A well-managed organization promotes team work among workers and motivates employees to deliver the best results possible. Leadership and Management can be used interchangeably in the organizational context. Maintain a good relationship between
employees and managers elongates employee stay in an organization because they feel appreciated valued and as part of the organization. It is evident that incompetent leadership results in poor employee performance, high stress, low job commitment, low job satisfaction and turnover intent because the employees feel there is no value addition and the manager does not take into account the suggestions and contributions (Robbins, 2002).

5.3.2 Technology

It was established that employees of the bank were IT illiterate since the Bank did not invest in trainings on IT development and advancement. Most of the workers were technologically challenged and to perform effectively at their workplace due to lack of trainings and a basic induction training does not incorporate ICT competency test and evaluation with the changing business trends in the local and international markets. Since management did not support any training to existing staff, employees were tempted to leave the organization to seek for better opportunities where they can develop their skills.

The study established that most of the employees were IT illiterate when it came to performing their duties more efficiently and effective. This is supported by Holdsworth and Cartwright (2003) who argue that technology has become the global drive of competitive firms despite employees’ challenges in terms of training. Now information technology (IT) is part of the infrastructure supporting global financial firms. Essential functions such as central planning, budgeting, scheduling, training and maintaining customer records have drawn on IT resources and are functions that should be centralized for ease of access and staff trained on the platform and maintenance of this resource (Kerzner, 2013).

Now routine business tasks are distributed throughout the workplace. Individual departments regularly use tools like word processing, spreadsheets, publishing tools, email, and the Web. However from observations during the research there was lack of training of employee with an organizational assumption that the employees they are absorbing have been trained on this functions.

Technology allows people to work at times and in places of their own choosing, it provides the means to transcend geographical, cultural and temporal boundaries and so
increase collaboration amongst organizations and their members (Holdsworth and Cartwright, 2003). In the high tech era, most organizations will be requiring human resource activities that require specialized expertise. As an example, many organizations are developing computerized expert systems for making employee selection decisions.

The challenge of the human resource manager is to learn and familiarize themselves with the new technological innovations are efficient in running the day to day functions of human resource managers (Dessler, 2000). Technology is considered as an invasive and controversial practice, employees are resistant to certain technological functions as they may not know when their performance is being observed. The role of technology should be seen as an enabling factor in individual work activity (Silver, 2007).

Employees with creative and innovative mind are more likely to survive in the changing business environment as they are able to manipulate and adjust to the ever dynamic business environment. Technology has enabled organizations to offer services and products in the local and global market real time. In extension to the Human Resource practices, ICT has changed the labor market in terms of recruitment. This organizational models aim to foster openness and innovation through important elements such as collaboration, communication and empowerment (Smit and Schabracq, 1998).

Technology provided employees with flexibility of locations. Through various IT functions employees are able to work at their own convenience within the stipulated time frame. Though various functionality (Holdsworth and Cartwright, 2003). Technology has been considered an invasive and controversial practice, as employees may not know when or even that their performance is being observed. The role of technology should be seen as an enabling factor to an individual’s work activity as it makes workflow easier and faster and reduces manual intervention that are highly prone to error. Management is instrumental in the choice and implementation of the organization technology; however ironically seldom use the equipment (Wims and Lawler, 2007).

In recent times, ICT has transformed organizational practices through effective communication methods. Junior level employees submit their reports through emails however the accuracy and usability of this reports has been questioned because of the literacy level of the employees (Smit and Schabracq, 1998). Emerging virtual worlds have
enabled new ways to support knowledge and knowledge acquisition processes because these virtual environments consider social aspects that are necessary for knowledge creating and knowledge sharing processes among employees of the organization (Alavi and Leidner, 2001). Changing business environment can create a threat to business and emerging business opportunities. Employees of the organization have to adapt to the changing business environment in order to survive in organizations (Holdsworth and Cartwright, 2003). Information and communication technology (ICT) has transformed the business world work practices inclusive of human resource practices and policies in the labor market (Alavi and Leidner, 2001).

5.3.3 Work Role

It was established that management did not encourage job design, job rotation and exchange program of the existing employees of the organization. Managers did not delegate their duties to junior employees due to bureaucratic management styles and fear of being over shadowed by the junior officer. It was identified that employees were not mentored to develop their skills to full potential and their duties were ambiguous unspecified from one department to another.

The study established that employees did not understand their specific duties. This is supported by Fisher et al. (2003) who argue that a role is the required pattern of behavior for an individual in the organization. This role ambiguity may result in stressful outcomes if they do not satisfy expectations, and thus are of great significance in organizational psychology as conflicting roles have proved to cause an adverse effect on health and well-being. The roles within organizations may differ from person to person and from time to time however clearly defined ensure that employees are able to perform their duties effectively. Organizational roles may be associated with titles, (manager or supervisor), with its associated role expectations (train driver), or it may be a role relating to a job title, or a role relating to technology (Robbins and Judge, 2012).

Within an organization various groups of people working together, this is through the various departments, management teams, task force members and individuals. Every group has a designated job to do and an expected role to play which is linked to their job towards the overall organizational goals. Role overload, role ambiguity and role conflict all cause the employee to suffer stress and resultant job dissatisfaction (Silver, 2007). In
instances where responsibilities and job deliverables are not clearly defined due to organizational factors such as inconsistent expectations and uncertainty, role conflict and role ambiguity result in high turnover.

Fisher et al. (2003) describes ‘intra-role’ conflict as occurring when conflict involves either different people or different work functions, for instance, two supervisors making conflicting demands on an employee. Role conflict, role ambiguity and role overload have negative implications for both supervisor and worker, and are thus regarded as constraints to well-being, health and job satisfaction.

A role has been defined as the required pattern of behavior for an individual in the organization (Morrison, 1994). These roles may result in stressful outcomes if they do not satisfy expectations, and thus are of great significance in organizational psychology as conflicting roles have proved to cause an adverse effect on health and well-being. Within an organization various groups of people work together, such as a particular department staff, management teams, unions and individuals. Every group has a designated job to do and an expected role to play which is linked to their job. Role theory researchers emphasize the importance of ‘role behavior’ in job satisfaction (Conner and Douglas, 2005).

Role conflict, role ambiguity and role overload have negative consequences for both top level managers and lower level employees and are thus regarded as constraints to well-being, health and job satisfaction. Task requirements’ and the ‘workload’ are the key components of psychological job demands for most of the workers in modern organizations (Suzuki, 2007).

The study established that first community bank experience higher levels of role ambiguity, lower job satisfaction, job-related tension, anxiety, lower work commitment and involvement, lower job performance, and a greater propensity to leave the organization. Role conflict entails incompatibility in communicated expectations that interrupt on perceived role performance. It exists when an employee faces incompatible expectations such that compliance with one expectation would make it difficult or impossible to effectively comply with the other expectations (Hermann, 1999).
Work–family conflict is generally also form a basis of inter-role conflict in which the role pressures from the work and family domains are mutually incompatible to some extent, whereby participation in one role is made more difficult by virtue of participation in the other (Hermann, 1999). Work environment, respect, responsibility and interaction play a huge role in keeping an employee motivated to perform effectively. When Employee turnover is low in an organization, it is a clear indicator of clear responsibilities, job design and enrichment to existing workers (Suzuki, 2007).

5.3.4 Work Load

It was established that employees were overworked without being compensated according to market rates. Also it was established that hard working employees were not rewarded according to the expectations. Despite the workload, employees were working hard to improve the quality of their life and meet the daily needs and it was specifically for sustainability and personal drive that the employees put effort in their work deliverables. It was established that there was no job design within the organization since there was no Training Needs Assessment policies and periodical employee evaluations to determine employee performance and areas of improvement.

The study established that work load resulted to high employee turnover. This is supported by Endler, Marcrodimitris and Kocovski (2000) who argue that workload includes both mental and physical effort required by the job task, but is also concerned with the amount of work required to be done. Workload has been found to correlate with job dissatisfaction as well as other work strains and excessive work demands may translate into “job pressure” which may result in unexpected costs to the organization such as high absenteeism or staff turnover, ill health or pay rise demands. Control includes actions aimed at directing or manipulating the job activity. Control may also be seen as means of measuring actual conditions and comparing them to expected conditions and then taking steps to ‘close the gap’ if there is a discrepancy.

According to Marr and Parry (2004), work within an organization involves solving problems and resolving complaints quickly, having information, answering questions and being available to the customers twenty-four hours a day, seven days a week, and fifty two weeks a year and performance management systems focus on ‘operational efficiency’ while the human aspect is often ignored.
Too much work among employees is one of the factors that contribute to employee turnover in organizations. Workload involves the amount of work that is allocated to an employee to do in an organization by his/her immediate supervisor. There is a positive relationship between workload, stress, and turnover intention. Work is associated with human activity and practitioners, and theorists share an interest in the result or productivity of work (Huselid, 1995). In relation to work, control, especially organizational control refers to actions aimed at ensuring inputs and outputs of a certain quality and quantity (Simons 2013). Control includes actions aimed at directing or manipulating the job activity.

Individual control within the workplace (decision latitude) is seen as the freedom that employees are given to make decisions about their work. This is one of the core job characteristics that are essential for job satisfaction. Thus, research has theorized that job satisfaction affects life satisfaction (Furnham, 2005). Too heavy of a workload can sometimes cause even the hardest workers and the smartest employees to burn out at work. Helping employees with workload management can help them more effectively enjoy their job and life outside of the work place. In any labor market, employers will face attraction, motivation, and retention issues when competing for the best talent (Pearson et al., 2004). Dramatic changes in work and in people’s lives are changing the way organizations view work life and these changes are having an impact on an organization’s human capital strategy.

Companies are recognizing the importance of a balanced work life and now view implementing effective work life initiatives as a business imperative (Karasek and Theorell, 1991). It was established that personal factors like: job security, family life, demand for better pay, good working conditions, health issues, and work relationship were major factors that led to high employee turnover at First Community Bank. The study established that personal factors contributed to high employee turnover. This is supported by Armstrong (2006) who argues that personal factors include things such as changes in family situation, a desire to learn a new skill or trade, or an unsolicited job offer.

In addition to these personal factors, there are also trait-based or personality features that are associated with turnover. These traits are some of the same characteristics that predict job performance and counterproductive behaviors such as loafing, absenteeism, theft,
substance abuse on the job, and sabotage of employer’s equipment or production. These traits can be measured and used in employee screening to identify individuals showing lower probability of turnover. Another factor is the unrealistic expectations and general lack of knowledge that many job applicants has about the job at the time that they receive an offer. When these unrealistic expectations are not realized, the worker becomes disillusioned and decides to quit (Armstrong, 2006).

The study established that employees of the bank were highly dissatisfied with their work due to poor leadership, too much work assigned to them, unspecified duties, inadequate trainings to perform well like ICT skills, lack of recognition, lack of promotion, poor compensation policies and lack of personal development. The study also established that there was no Training Needs Assessments that were carried out to determine skills needed by individual employees to improve their performance. This was due to inadequate support by management on employee’s development programmes.

It was established that employee were not compensated effectively as per their qualification, experience and skills to perform effectively. This was due to costs associated of training staff by the top level management. The study found out that employees were motivated by monetary and non-monetary rewards to perform effectively. Non-monetary rewards included; promotions, trainings, job design, recognition, effective communication and democratic style of management. The study established that employees were not given fringe benefits to motivate them performing well. This was due to high costs incurred by the bank to cater for large number employees employed on contract terms. It was established that employees were motivated to perform well when give bonuses by the top level management and were dedicated to work hard to improve the quality of life despite the challenges from the internal and external environment.

The study identified that the bank did not allocate enough resources to train employees periodically to improve their performance. This was due to inadequate support from the top level of management to invest in capacity of the organization. It was also established that training motivated employees to perform well despite the challenge of mismatch of jobs and skills. This was due to unclear policies spelling out specific duties of individual employees. It was established that management did not provide opportunities for the staff
to advance their studies. This was due to intense competition in the industry that forced the bank to utilize maximally the existing employees of the bank.

It was established that the bank did not develop talent through training due to perceived costs associated of developing staff. Also it was established that training did not guarantee individual employee an opportunity of promotion or delegation. Employees were recruited and were not mentored in any way. This affected the organization in terms of management succession. This was due to bureaucracy from the top level of management and resistance to changes in the competitive business environment. Finally, the study illustrated that there was a positive relationship between leadership, technology, work role, work load and personal factors and high employee turnover. The study established that employees did not interact with their managers due to fear and threats of job insecurity. The study established that they employees did not communicate effectively with their workmates due to a lot of pressure at the workplace.

The study found out that employees experienced departmental conflicts between managers and their co-workers and resulted to high employee turnover. The study found out that managers did not recognize a job well-done immediately and they did not have flexibility of applying for a study leave or sick leave due to a lot of work that piled to wait them to return. Some employees were not compensated for the extra time worked by the bank. The study found out employees did not have spacious and tidy offices to motivate them work effectively and were not provided by personal computers like laptops or IPad to help them communicate to their managers from home. The study found out that poor working environment affected employee performance and they did not have weekly departmental meetings to share their experiences with their managers.

5.4 Conclusion

Based on the findings and discussion of the findings of this study, the following conclusions were made.

5.4.1 Leadership

From this study it is evident that there is a positive relationship between high employee turnover and the leadership styles employed my managers at FCB. Autocratic style of leadership was practiced by top management which led to poor performance of the bank.
5.4.2 Technology

This study established that employees of the bank were illiterate. This is because currently there is no IT development and advancement programs. This in turn affected their work performance in terms of their efficiency and effectiveness.

5.4.3 Work Role

This study established that management did not encourage job design, job rotation and exchange programs for current employees of the organization. This in turn has left employees not fully utilizing their skill and potential. Moreover, there is no proper succession planning and mentorship program for the employees. This is because managers did not delegate their duties to junior employees due to autocratic management styles and fear of being overshadowed by junior officers.

5.4.4 Work Load

The study indicated that employees were overworked and underpaid. Also, it is evident that there were no reward and recognition program, since the best performers were not awarded and recognized as a motivating initiative to the employees. This has resulted in a de-motivated workforce and high employee turnover.

5.5 Recommendations

The following recommendations are made:

5.5.1 Recommendations for Improvement

5.5.1.1 Influence of Leadership on Employee Turnover

The study established that poor leadership styles like autocratic contributed to employee turnover. Therefore, this study recommends that top level management should apply participative style of management to encourage employees to feel affiliated to the organization through participation in decision making. The studies also established that a number of employees did not view their managers or superiors as mentors or role models. Managers should embrace a culture or nurturing young talent and grooming them into future leaders’ rather than stifling growth and development of their careers.
5.5.1.2 Influence of Technology on Employee Turnover

The study established that the extent of adoption of ICT practices in the system were minimal of efficient to perform basic work functions. Therefore, this study recommends that top level managers should invest in employee training on ICT skills. This is because it enhances service delivery and boosts the confidence of the employees because they are well equipped to serve the customers. Management should invest more in training and development of employees’ intellectually by expanding training budget. Change should be managed and integrated in phases and managers should be on the front line in the implementation of these changes.

5.5.1.3 Influence of Work Role on Employee Turnover

The study established that there were no clearly defined roles for the employees. The ambiguity of roles was tied up in the last clause of the employment contract that states” and any other duties assigned” this contributes to employee dissatisfaction, burn out and finally leave the organization. The study recommends that the human resources department should have clear and defined roles for each employee. This will ensure that there are clear evaluations on the specific work deliverables. The study also recommends that, the HR department should develop and review recruitment and retention policies and benchmark the various roles with the competitive compensation and remuneration against the best in the market this will lead to increased retention and thus resolve the turnover menace. Human resource policies should specify roles of each employee and encourage training and development among workers. Compensation policies should be reviewed from time to time to meet the changing needs of the labor market.

5.5.1.4 Influence of Work Load on Employee Turnover

The study established that employees were stressed with too much work that resulted in low morale, poor performance and decreased productivity of the bank. Therefore, this study recommends that Human resource department should develop policies to enable employees to have a work-life balance with the families, kill boredom and release stress. Train managers on employee engagement so that the managers are able to detect any changes in employee behavior and thus can counsel the employees and even recommend for the employee to take a few days off to adjust and refocus on their work. Furthermore, the organization should come up with work life balance programs like team building activities as a way of reducing work pressure and stress for the employees.
5.5.2 Recommendations for Further Studies

This study sought to examine factors influence employee turnover at First Community Bank in Kenya. However, the study did not evaluate the actual reasons why employees leave the organization through the actual data of employees that have already exited the organization. Therefore, given that turnover is a wide area and not all spectrums have been addressed through this study and other studies. Another study needs to analyze the findings of this study carried out a study focusing on the actual statistics of turnover and the overall cost implication it has on the organization in terms of performance and service deliver and seek to find long term solutions in managing competent and qualified Human Resources in the 21st Century.
REFERENCES


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Appendix A: Introductory Letter

To Whom It May Concern

Dear Sir/Madam,

I am pleased to inform you that am a graduate student at United States International University pursuing a Master’s Degree in Business Administration, with a bias on strategic management. As partial fulfillment of my Business Research Methods Course, I am conducting a research on the Factors Affecting Employee Turnover in First Community Bank.

Please note that any information you give will be treated with confidentiality and at no instance will it be used for any other purpose other than for this project. Your assistance will be highly appreciated. I look forward to your prompt response.

Yours Faithfully,

Faiza Mayabih Mwami
Appendix B: Questionnaire for Employees of First Community Bank

Section I: Demographic of the Population
Kindly tick (√) where applicable and do not indicate your names or personnel number.

1. Gender
   a) Male [ ]
   b) Female [ ]

2. Age bracket
   a) 20 – 30 [ ]
   b) 31 – 45 [ ]
   c) Above 50 [ ]

3. Departments
   a) Sales and Marketing [ ]
   b) Operations [ ]
   c) Finance [ ]
   d) Human Resource [ ]

4. Work experience
   a) 1–5 years [ ]
   b) 6–10 years [ ]
   c) 11–15 years [ ]
   d) Above 15 years [ ]

5. Educational Level
   a) Certificate level [ ]
   b) Diploma level [ ]
   c) Undergraduate [ ]
   d) Postgraduate [ ]

6. Are you satisfied with your current work?
   a) Highly satisfied [ ]
   b) Satisfied [ ]
   c) Neutral [ ]
   d) Dissatisfied [ ]
   e) Highly Dissatisfied [ ]
7. Are you satisfied with the current training and development in enhancing employee well-being?
   a) Highly satisfied [   ]
   b) Satisfied [   ]
   c) Neutral [   ]
   d) Dissatisfied [   ]
   e) Highly Dissatisfied [   ]

8. Are you satisfied with the current compensation policy in enhancing employee well-being?
   a) Highly satisfied [   ]
   b) Satisfied [   ]
   c) Neutral [   ]
   d) Dissatisfied [   ]
   e) Highly Dissatisfied [   ]
SECTION II: INFLUENCE OF LEADERSHIP ON EMPLOYEE TURNOVER

The study aims to investigate whether leadership styles influence employee turnover. Indicate the extent to which you agree with the following statements by using a scale of 1 to 4 where 1 = strongly disagree and 4 = strongly agree. Circle (O) which best describes your opinion of the statement.

<table>
<thead>
<tr>
<th>Influence of Leadership on Employee Turnover</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Managers involve employees in key decision making</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Employees are given freedom to express their opinions</td>
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<td></td>
</tr>
<tr>
<td>3. Employees are oriented properly after recruitment</td>
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<tr>
<td>4. Managers encourage employees to develop their skills</td>
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<td>5. Employees communicate their grievances to top managers without fear</td>
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<tr>
<td>6. Managers encourage team work</td>
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<tr>
<td>7. Managers serve as role models to employees</td>
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<tr>
<td>8. Managers appreciate employee efforts</td>
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</tr>
<tr>
<td>9. Managers value employees as key assets of the organization</td>
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<td></td>
<td></td>
</tr>
<tr>
<td>10. Managers believe in achieving results through teams</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Managers encourage good communication culture among workers</td>
<td>1</td>
<td></td>
<td></td>
<td>4</td>
</tr>
</tbody>
</table>

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## SECTION III: INFLUENCE OF TECHNOLOGY ON EMPLOYEE TURNOVER

The study aims to investigate whether Technology influence employee turnover. Indicate the extent to which you agree with the following statements by using a scale of 1 to 4 where 1 = strongly disagree and 4 = strongly agree. Circle (O) which best describes your opinion of the statement.

<table>
<thead>
<tr>
<th>Influence of Technology on Employee Turnover</th>
<th>Strongly Disagree (1)</th>
<th>Disagree (2)</th>
<th>Agree (3)</th>
<th>Strongly Agree (4)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Newly recruited employees are trained on IT skills</td>
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<td>2. The bank is using modern technologies in service delivery</td>
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<td>3. Bank systems are ICT integrated</td>
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<td>4. Managers encourage creativity among employees</td>
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<td>5. Managers give freedom employees to develop new products</td>
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<tr>
<td>6. Managers always advocate for continuous improvement of their services</td>
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<td>7. Employees submit reports electronically to the immediate supervisors</td>
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<td>8. Employees are issued with personal computers for effective performance</td>
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<tr>
<td>9. Top management believes in marketing research</td>
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<td>10. ICT culture is enhanced by top managers in the organization</td>
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<tr>
<td>11. Managers believe in ICT for global market penetration</td>
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</table>
## SECTION IV: INFLUENCE OF WORK ROLE ON EMPLOYEE TURNOVER

The study aims to investigate whether Work role influence employee turnover. Indicate the extent to which you agree with the following statements by using a scale of 1 to 4 where 1= strongly disagree and 4 = strongly agree. Circle (O) which best describes your opinion of the statement.

<table>
<thead>
<tr>
<th>Influence of Work Role on Employee Turnover</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Compensation is used to rewards personnel and reduce employee dissatisfaction</td>
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<td>2. Compensation is used to boost employee satisfaction with the organization</td>
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<tr>
<td>3. Employees are motivated by the pay for their contribution in the organization</td>
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<td>4. Employees that care about firm’s objectives are rewarded</td>
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<td>5. Money motivates employees to give their best</td>
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<td>6. Satisfied employees only work for money</td>
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<td>7. My job provides good fringe benefits for exceptional performance to enhance my wellbeing.</td>
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<td>8. I am motivated to work harder to improve the quality of my life</td>
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<td>9. The management provides equitable benefit package for financial freedom</td>
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<td>10. I am motivated by the merit pay provided by the management to live comfortably.</td>
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<td>11. When I receive an unexpected bonus for a job, I usually feel motivated to work for the company.</td>
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<td>12. I am inspired by the gifts and rewards associated with exemplary performance</td>
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<td>13. I have spacious and tidy office</td>
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</tbody>
</table>
14. I have a personal computers for performing my work
15. I have a well-ventilated and furnished office
16. Our department have weekly meetings to share customer experiences
17. I socialize with my managers
18. I communicate effectively with my workmates
19. There are minimal departmental conflicts
20. Am evaluated periodically and given feedback
21. We have a welfare to support funeral services
22. Managers recognize my effort immediate I do a good
23. I have the flexibility of applying for a study leaves, sick leaves

What other factors not mentioned above contribute to employee turnover?

What are the appropriate measures/ strategies the Bank can put in Place to minimize high turnover?

What other factors not mentioned above contribute to employee turnover?
SECTION V: INFLUENCE OF WORKLOAD ON EMPLOYEE TURNOVER

The study aims to investigate whether workload on influence employee turnover. Indicate the extent to which you agree with the following statements by using a scale of 1 to 4 where 1= strongly disagree and 4 = strongly agree. Circle (O) which best describes your opinion of the statement.

<table>
<thead>
<tr>
<th>Influence of Workload on Employee Turnover</th>
<th>Strongly Disagree</th>
<th>Disagree</th>
<th>Agree</th>
<th>Strongly Agree</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Employees are satisfied with their duties</td>
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<td>2. Immediate supervisors equally distribute duties</td>
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<td>3. Employee have work-life balance</td>
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<td>4. Employees delegate duties to each other</td>
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<td>5. Employee have time to socialize with each other</td>
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<td>6. Managers encourage team building activities</td>
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<td>7. Employee accomplish their tasks on time</td>
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<td>8. There is minimal stress at the workplace</td>
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<td>9. There is no ambiguity in roles</td>
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<td>10. Employee skills are utilized fully</td>
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</table>

What measures can you recommend that can be put in place to minimize employee turnover?

THANK YOU FOR YOUR PARTICIPATION