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MAKERERE UNIVERSITY BUSINESS SCHOOL

EMPLOYEE TURNOVER INTENTION IN FINCA UGANDA

BY

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PLAN B

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DECLARATION

I Mercy Ngabirano declare that this research report is purely my original work and it has never been submitted to any other University for the award of a degree.

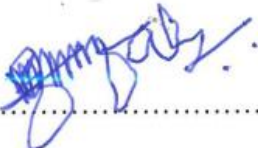
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APPROVAL

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DEDICATION

I dedicate this book to my mother Ms Odyang Margret Apolot, My sisters Akimpaye lorna and Alupo Barbra.

Contents

DECLARATION	2
APPROVAL	3
ACKNOWLEDGEMENT	4
DEDICATION	5
List of tables.....	8
Table 3.1: Sampling Schedule	8
Table 4.1: Background information of respondents.....	8
Table 4.2 Causes of employee turnover intention in FINCA Uganda Ltd.....	8
Table 4.3 Consequences of employee turnover intention in FINCA Uganda Ltd	8
Table 4.4 Challenges related to managing the employee turnover intention FINCA Uganda Ltd	8
Table 4.5 Strategies for reducing employee turnover intention in FINCA Uganda Ltd	8
ABSTRACT.....	9
CHAPTER ONE	10
INTRODUCTION	10
1.0 Introduction.....	10
1.1 Background.....	10
1.2 Problem statement.....	12
1.3 Purpose of the study.....	12
1.4 Objectives of the study.....	13
I. To examine the causes of employee turnover intention in FINCA Uganda Ltd.....	13
II. To examine the consequences of employee turnover intention in FINCA Uganda Ltd	13
III. To examine the challenges related to managing the employee turnover intention in FINCA Uganda Ltd.....	13
IV. To identify the strategies for reducing employee turnover intention in FINCA Uganda Ltd	13
1.5 Research questions.....	13
I. What are the causes of employee turnover intention in FINCA Uganda Ltd?.....	13
II. What are the consequences of employee turnover intention in FINCA Uganda Ltd?	13
III. To examine the challenges related to managing the employee turnover intention in FINCA Uganda Ltd?.....	13
IV. What are the strategies for reducing employee turnover intention in FINCA Uganda Ltd?.....	13
1.6 Scope of the study	13
1.6.1 Geographical scope	13
1.7 Significance of the study	13
CHAPTER TWO	15
LITERATURE REVIEW	15
2.0 Introduction.....	15
2.1 Employee turnover intention.....	15
2.2 Causes of employee turnover intention.....	17
2.3 Consequences of employee turnover intention	19
2.4 Challenges related to managing the employee turnover intention	21
2.5 Strategies for reducing employee turnover intention	22
CHAPTER THREE	27
RESEARCH METHODOLOGY	27
3.0 Introduction.....	27
3.1 Research design	27
3.2 Study population	27

3.3	Sample size	27
3.4	Sampling method	28
3.5	Data collection methods.....	28
3.6	Source of data	28
3.7	Measurement of variables	28
3.8	Validity and reliability analysis	29
3.8.1	Validity	29
3.8.2	Reliability.....	29
3.9	Procedure	30
3.10	Data processing and analysis	30
CHAPTER FOUR.....		31
ANALYSIS AND INTERPRETATION OF FINDINGS.....		31
4.0	Introduction.....	31
4.1	Background Information	31
4.2	Causes of employee turnover intention in FINCA Uganda Ltd.....	32
4.4	Challenges related to managing the employee turnover intention in FINCA Uganda Ltd	35
4.5	Strategies for reducing employee turnover intentions in FINCA Uganda Ltd	36
CHAPTER FIVE		37
DISCUSSION, CONCLUSION AND RECOMMENDATIONS		37
5.0	Introduction.....	37
5.1	Discussion of findings.....	37
5.1.1	Causes of employee turnover intention.....	37
5.1.2	Consequences of employee turnover intension.....	38
5.1.3	Challenges of employee turnover intention	39
5.1.4	Strategies for reducing employee turnover intention	40
5.2	Conclusion	40
5.3	Recommendations.....	41
Top management of FINCA Uganda Ltd should;.....		41
•	Enhance remuneration packages	41
•	Provide training and development opportunities	41
•	Balance between financial position of the organization and the ever increasing expectations of new generation workers	41
•	Provide career progression opportunities.....	41
•	Create conducive work environment and.....	41
•	Provide quality leadership in this organization.....	41
5.4	Areas for further studies.....	41
5.5	Limitations to the study	41
References.....		42
Appendix1: Questionnaire		44
Appendix2: Krejcie and Morgan (1970) Sample Size Determination table		47

List of tables

Table 3.1: Sampling Schedule.....	25
Table 3.2 Reliability Statistics.....	27
Table 4.1: Background information of respondents.....	28
Table 4.2 Causes of employee turnover intention in FINCA Uganda Ltd.....	29
Table 4.3 Consequences of employee turnover intention in FINCA Uganda Ltd.....	31
Table 4.4 Challenges related to managing the employee turnover intention FINCA Uganda Ltd.....	32
Table 4.5 Strategies for reducing employee turnover intention in FINCA Uganda Ltd.....	33

ABSTRACT

Human resource is considered to be the center of organizational competitiveness in the economy. The researcher adopted a cross sectional design for this study and a quantitative approach was used. The researcher only focused on the six branches and head office of FINCA Uganda Ltd (MDI) in the central division of Kampala district. The study population included 185 employees in the six branches and head office of FINCA Uganda Ltd (MDI) in the central division of Kampala District. The sample size contained 127 respondents and 53% response rate was obtained. In this study, slow promotion system, Limited career opportunities, and less salary received by employees in FINCA Uganda Ltd (MDI) were found to be the causes of employee turnover intention. Team performance disruption, costs of hiring and training new workers, loss of customers, productivity losses, damaged morale and loss of job-specific skills were found to be the Consequences of employee turnover intention in FINCA Uganda Ltd (MDI). Different employees being motivated by different factors relative to their desire to stay with an employer is a challenge to FINCA Uganda Ltd (MDI). Enhancing remuneration packages, providing training and development opportunities, balancing between financial position of the organization and the ever-increasing expectations of new generation workers, providing career progression opportunities, creating conducive work environment and providing quality leadership were the suggestions that agreed with the responds.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This section consists of the Background, Problem statement, purpose, Objectives, Research questions, Scope and Significance of the study.

1.1 Background

Human resource is considered to be the center of organizational competitiveness in the economy. But today's competitive businesses are faced with the problem of employee turnover intention (Shukla & Sinha, 2013). In many countries employee turnover intention is giving sleepless nights to human resource managers because it causes issues like absenteeism at work (Johns, G 2002). The turnover intention of employees is such a serious problem around the world and many studies have investigated this, but the employee turnover intentions continue to occur (Wajeeth, Siddique, Abbas, Rafaqat & Akbar, 2015) and (Schultz and Edington).

There are two main categories of turnover intention one is voluntary and the other one is involuntary turnover intention and therefore the Organization has to bear a cost for both voluntary or involuntary turnover intentions (Wajeeth et al., 2015). Soojin, Jeong-Nam and Yunna, (2017) defined voluntary employee turnover intention as "individual movements across the membership boundary of a social system which is initiated by the individual" while involuntary employee turnover intention is one in which employees have no choice in their perception to leave the organization. Turnover intention basically arises from the unhappiness at the work place for an employee. But being unhappy in a job is not the only

reason why people want to leave an organization for another. If the skills that they possess are on demand, they may be attracted by higher pay, better benefits or better job growth potential. That's why it is important to know and recognize the difference between employees who want to leave the job because they are unhappy and those who want to leave for other reasons (Purohit, 2015). High turnover intention rate is problematic and has a negative impact on an organization's performance (Shukla & Sinha, 2013). When a company needs to replace a worker, it suffers the indirect and direct costs. All work to be carried out during the process cost money, take a year or two. Furthermore, there can be a loss of productivity during the time after the former employee leaves the work and the new employee is fully trained. For some companies, the replacement of workers also could make it difficult to retain customers or clients with whom the employees worked (Anvaria, JianFu, Chermahini, 2013). Garino and Martin (2007) argue that firms suffer the loss of job-specific skills.

FINCA has been a global network of subsidiaries and employees, with one mission and one focus as a subsidiary of FINCA International. FINCA's mission is to alleviate poverty through lasting solutions that help people build assets, create jobs and raise their standard of living. Its vision is to build a global network of sustainable and scalable social enterprises that improve lives worldwide. In the year 2018, 79 permanent staff and 16 Staffs on contract had left (interview with ICT officer, 2018). Failure to identify the causes of employee turnover intention in FINCA Uganda Ltd (MDI), employees may continue with the intention to leave hence affecting its performance

1.2 Problem statement

Employee turnover Intention today poses one of the biggest challenges in most of the private sector financial institutions (Purohit, 2015). Employers give more attention to employee turnover intention, because it is a very expensive business when the employees actually leave the organization finally. Finca Uganda has lost many permanent and contract staff. There is absenteeism at work, demoralized staff, (Johns, G 2002) and others have actually left the organization The Company has to recruit a new person to replace the position left by the employee and it is generally necessary to train new employees before they assume the position. Existing employees could be having reasons for employee turnover intention which could need investigation (Anvaria et al., 2013).

1.3 Purpose of the study

The study examined the; causes of employee turnover intention, consequences of employee turnover intention, challenges related to managing the employee turnover intention and identify the strategies for reducing employee turnover intention in FINCA Uganda

1.4 Objectives of the study

- I. To examine the causes of employee turnover intention in FINCA Uganda Ltd
- II. To examine the consequences of employee turnover intention in FINCA Uganda Ltd
- III. To examine the challenges related to managing the employee turnover intention in FINCA Uganda Ltd
- IV. To identify the strategies for reducing employee turnover intention in FINCA Uganda Ltd

1.5 Research questions

- I. What are the causes of employee turnover intention in FINCA Uganda Ltd?
- II. What are the consequences of employee turnover intention in FINCA Uganda Ltd?
- III. To examine the challenges related to managing the employee turnover intention in FINCA Uganda Ltd?
- IV. What are the strategies for reducing employee turnover intention in FINCA Uganda Ltd?

1.6 Scope of the study

The study covered the; causes of employee turnover intention, consequences of employee turnover intention and strategies for reducing employee turnover intention in FINCA Uganda Ltd.

1.6.1 Geographical scope

The study covered the six Branches and Head office in the Central Division of Kampala District because these were easy to access and are some of the respondents who were facing the Employee turnover intention at FINCA Uganda ltd (MDI).

1.7 Significance of the study

1. The study will help managers of FINCA Uganda Ltd (MDI) to employ various strategies of retaining employees in the organizations.

2. The study will help policy and decision makers to formulate policies and make decisions that may assist in retaining employees.
3. The study will act as reference for future researchers especially those that will conduct studies in line with this study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter contains overview of employee turnover intention, causes, Consequences and Strategies for reducing employee turnover intention.

It is true that many studies have been conducted on employee turnover intentions but what must be noted here is that most of the researchers focus on the causes and as such little had been done on examining the effects and various strategies that can be used by managers in various organizations to ensure that there is employee continuity in their organizations (Dwomoh, 2012).

2.1 Employee turnover intention

The employee turnover intention has both positive and negative influences on organizational performance (Muthukumaran & Lavanya, 2013). According to Dwomoh, (2012), employee turnover intention is the ratio of the number of organizational members who have intended to leave during the period being considered divided by the average number of people in that organization during the period. This term is also often utilized in efforts to measure relationships of employees in an organization as they leave, regardless of the reason. Currently employee turnover intention is one of those that are considered to be one of the difficult issues in business. The effect of intention to leave has received huge attention from top management, human resource professionals and other industrial psychologists has proven it to be one of the most costly and apparently difficult human resource challenges faced globally by different organizations in the whole world (Rizwan, Arshad, Munir, Iqbal & Hussain, 2014). Unfortunately, despite the turnover intention of

employees is such a serious problem around the world, there are many studies to investigate this, but the employee turnover intention has not decreased. There are three sets of previous experiences of turnover intentions in companies, i.e., controlled, uncontrolled and demographic but there are two main categories of turnover intention one is voluntary and the other one is involuntary turnover intention and therefore the Organization has to bear a cost for both voluntary or involuntary turnover intention (Wajeeth, Siddique, Abbas, Rafaqat & Akbar, 2015).

Soojin, Jeong-Nam and Yunna, (2017) defined voluntary employee turnover intention as “individual movements across the membership boundary of a social system which is initiated by the individual” while involuntary employee turnover intention according to Akinyomi (2016) is one in which employees have no choice in their intention to leave. According to Iqbal (2010) Voluntary turnover intention, in turn, is broken down into avoidable (is that which potentially could have been prevented by certain organizational actions, such as pay raise or new job assignment) and unavoidable turnover intention (A turnover intention that happens in unavoidable circumstances for instance, Employee’s death or spouse’s relocation). In the same way Involuntary turnover intention is split into discharge (is aimed at the individual employee, due to discipline and/or job performance problems) and downsizing (occurs as part of an organizational restructuring or cost-reduction program to improve organizational effectiveness and increase shareholder value) types.

Turnover intention is a personal choice behavior, so an individual is the prime unit. Even though there may be other prevailing conditions which influence turnover intention, still

individuals are the focus of the study in terms of decision for leaving (Kweka & Sedoyeka, 2014).

2.2 Causes of employee turnover intention

Available studies revealed that external factors such as, labor market, institutional factors such as, physical working conditions, pay, job skill and supervision, employee personal characteristics such as, intelligence and aptitude, personal history, gender, interests, age and length of service and employee's reaction to his/her job such as, job satisfaction, job involvement, and job expectations were responsible for employee turnover intention in the organizations (Rahman, Uddin & Akther, 2008). In addition to that, Dwomoh (2012) argues that, the most common cause of employees intending to leave their jobs is inability of the employees to match their skills against the skills demanded by the job. In situations where employees are not stable in terms of the jobs they do, they tend to quit and look for jobs that are secured because with secured jobs employees can easily predict their career advancement. This cause of employee turnover intention from the observations of the researcher seems to be a common cause of employees leaving one company to the other in the same sector or joining a company outside the sector. Other causes may include; poor personnel policies, poor recruitment policies, poor supervisory practices, poor grievance procedures, or lack of motivation.

In the study conducted by Shukla and Sinha (2013) findings showed that the prime factors for employee turnover intention in their respondent banks were job satisfaction and work environment. The high significance level for both variables showed that, whether there was

salary compensation or not, employees had a huge desire to opt for new ventures in need of better work environment and job satisfaction. Some of the causes of employee turnover intention include the following;

Relationship with supervisor; According to Khaled, Mihir and Prosenzit (2017) a poor relationship with the supervisor and or managers is an important reason for employees to quit their jobs. It is relatively rare for people to leave jobs in which they are happy even offered by higher salary elsewhere. According to Shukla and Sinha (2013) it is relatively rare for people to leave jobs in which they are happy even offered by higher salary elsewhere. Employer-employee relationship plays a vital role on turnover intention. Lack of role clarity by management can lead to employee turnover intention. Supervision is an extrinsic factor and a “dissatisfier” as well as a “demotivator” just like pay. This is because employees tend to perform better when they have under less supervision and freedom to exercise initiatives, judgment and self-approach to work.

Career development; Career progress creates stress on employees understanding of the worth of his/her career progress. These stresses can include an array of problems like being stuck at a position without any hopes of progress or threats of downsizing (Khaled et al, 2017). High employee turnover intention could also be due to no potential opportunity for advancements or promotions. Employees prefer other companies which may provide them with higher posts and increased compensation packages (Shukla & Sinha, 2013).

Work condition; Poor working environment hinders employee engagement, reduces motivation levels and affects employees’ overall performance (Uitzinger, Chrysler-Fox, & Thomas, 2018). If working conditions are substandard or the workplace lacks important

facilities such as proper lighting, furniture, restrooms and other health and safety provisions, employees will not be willing to put up with the inconvenience for long time. Organizational instability has been shown to have a high degree of high turnover intention. Indications are that employees are more likely to stay when there is a predictable work environment and vice versa. In organizations where there is a high level of inefficiency there is also a high level of employee turnover intention (Shukla & Sinha, 2013).

Compensation; One common cause of high employee turnover intention rates is low pay and benefits packages. When a worker is employed in a low-wage position with limited benefits, there is little incentive to stay if a similar employer offers even a slightly higher rate of pay. Workers who make more, but whose salaries fall short of the going market rate, may feel undervalued at their current companies and look for a company that will pay them what they're worth. Unequal or substandard wage structures fall under this category as well. "When two or more employees perform similar work and have similar responsibilities, differences in pay rate can drive lower paid employees to quit (Shukla & Sinha, 2013).

2.3 Consequences of employee turnover intention

Employee turnover intention has both positive and negative consequences (Iqbal, 2010). Negative consequences include cost both tangible like recruitment, selection, training and production loss and intangible cost like moral impact, workload impact and team performance disruption. Also, other negative cost associated with employee turnover intention is separation, replacement and both financial and non-financial. The financial costs mainly involve the cost of people's time, cost of materials and equipment, cash outlays, and productivity losses. The other costs are less visible and harder to estimate but

may entail large negative impacts on organizational effectiveness such as loss of customer, business and damaged morale.

Employee turnover intention affects both workers and firms. Workers experience disruption, the need to learn new job-specific skills and find different career prospects. Firms suffer the loss of job-specific skills, disruption in production and incur the costs of hiring and training new workers. But incoming workers may be better educated, more skilled and have greater initiative and enthusiasm than those who leave (Garino & Martin, 2007). Akinyomi, (2016) argues that, instead of an organization expending substantial amount of money and time trying to find replacements for disengaged employees; it could have dedicated such resources and energy in productive activities that will contribute towards moving the organization in achieving its objectives. This hidden cost of turnover is one that frequently gets ignored when considering approaches geared towards reducing employees' turnover intentions. Organizations that spend fewer amounts of time and financial resources on solving employees' turnover intention problems could actually focus on increasing productivity and improving customer satisfaction. This will culminate in higher long-term profitability and improved quality of service.

Apart from the costs, employee turnover intention affects the entire social system of the organization. The employees made a network in the working place which has an amount of understanding, communication and team spirit of them. The sudden turnover breaks the existing links in the communication network among employees and disrupts existing social capital (Muthukumaran & Lavanya, 2013).

Turnover intention can, however, be beneficial for the organizations. It can allow the organization to hire new employees with more current training who are not locked into existing ways of doing things. Also, other positive consequences are higher quality, less expensive replacements, displacement of poor performer, innovation, flexibility, adaptability and offer opportunities to promote talented, high performer (Iqbal, 2010).

2.4 Challenges related to managing the employee turnover intention

Employees' turnover intention possess a recurrent challenge to most business organization globally. As the world shift further into a knowledge-based economy that depend on majorly on information, knowledge and high-level skills, human capital will become increasingly more central to business organizations across the world and there is basically no organization that is resistant to employees' turnover intention regardless of the size, all of them experience employees' turnover intention (Akinyomi, 2016).

External environmental factors such as globalization, sophisticated and continuously improving technology, access to worldwide information and the evolution of multinational corporations have resulted in unpredictable, dynamic and open business environments. These changes have caused human resource professionals to confront an increasing number of challenges in reducing employee turnover intention (Uitzinger et al, 2018). Companies are faced with the challenge of meeting international compensation packages and at the same time maintaining balance between financial position of the company and the ever-increasing expectations of new generation workers and executives (Muthukumaran & Lavanya, 2013). Another significant challenge for employers in managing the employee turnover intention is the fact that different employees are motivated by different factors relative to their desire to stay with an employer (Iqbal, 2010).

2.5 Strategies for reducing employee turnover intention

All the companies have traditionally followed the method of motivational techniques to hold the employees in their company. But this era has created a new way of thinking to attract the employees and keep them for a long period of time. It is accepted fact that the employees are satisfied, if they get what they want and get more dissatisfied when they do not get what they want (Muthukumaran & Lavanya, 2013). Strategies to minimize employee turnover intention should be appropriate to the diagnosis of the problem. Employee turnover intention attributable to poor selection, for example, is unlikely to improve where the policy modification to focus exclusively on the induction process. Therefore, management is frequently encouraged to identify the reasons why people leave organization and to make necessary actions to address those issues. Employers can use exit interviews to gauge the effectiveness of their retention efforts. Exit interviews provide employers with the opportunity to gain sincere feedback from departing employees in a manner that might not be possible if conducted within the context of ongoing employment relations (Iqbal, 2010). It is always important to keep key people in an organization. The best organizations design, implement and leverage systems that detect warning signals projected by dissatisfied employees and therefore, managers and organizations should try by all means to be ahead of their competitors in retaining their employees by learning how to focus on key employee satisfiers and dissatisfiers. Around the world, dissatisfaction with income is one of the major causes of employees leaving an organization. Therefore, it is important for an organization to develop retention plans, including relationship building with the key staff (Arokiasamy, 2013).

Rahman et al. (2008), suggested that in order to reduce the employee turnover intention in organizations, the following should be done; 1) introduce better pay to ensure full devotion of employees' intention to work and workers have to motivate to take instinctive initiatives for the betterment of the organization, 2) supervisors encourage workers to actively take part in decision making, 3) authority review its pay package, fringe benefits, and opportunities relating to employees expectation to retain its workforce, 4) management openly discuss any hidden limitations for inability to provide any extra benefits and simultaneously should promise to provide these opportunities as soon as possible, 5) management ensure a friendly environment in the workplace and 6) Worker friendly leadership styles be used by all managers in the company, for example, democratic and/or participative leadership styles. Dwomoh, (2012) adds that management seek to the welfare of the employees in terms of providing flexible working leave so that the employees can choose any period they want to go for leave so as to make up the time lost at home.

Akinyomi, (2016) argues that to reduce employees' turnover intention, the work environment should be made very conducive for the employees. He further pointed out that; Enhanced Remuneration Packages, Provision of Career Progression Opportunities, Provision of Training and Development Opportunities and also Provision of Quality Leadership will reduce employees' turnover intention to minimum though it may not totally eliminate. Similarly, Muthukumaran and Lavanya, (2013) provided the following suggestions for reducing employee turnover; 1) Offer 'attractive compensation package' according to the qualifications and skills of executives 2) Provide adequate incentives which are related to performance to efficient employees 3) Establish a 'sophisticated work environment' which aims to take care of the mind and health of the executives 4) Provide

reasonable chances and ladder for promotion 5) Create challenge oriented jobs as many as possible to provide variety 6) The job should be flexible and interesting 7) Provide adequate opportunities for training and development 8) Frame clear administration rules and regulations 9) Define executive's jobs without any vagueness 10) Proper delegation of authority, whenever and wherever needed and possible 11) Offer accident prevention and safety measures 12) Resolving quickly conflicts between the superiors and subordinates 13) Provide necessary extra facilities like medical, children education etc. 14) Provide adequate environment for participatory management and 15) Arrange for foreign jaunts and holidaying, if possible with families. Some of the strategies to reduce employee turnover intention include the following;

Provision of quality leadership; the effectiveness of HR practices, particularly reducing employee turnover intention strategies, is directly influenced by leaders. The overt behavior of leaders provides an insight into their attitudes towards their employees. Leaders should develop a clear and strong vision to increase job satisfaction and reduce employee turnover (Uitzinger, Chrysler-Fox, & Thomas, 2018).

Provision of Career Progression Opportunities; Employees' turnover intention can be drastically reduced through the provision of avenues for career progression by employers. There should be opportunities for growth and promotion within the organization because employees look forward to working in organizations that make available to them opportunities to be promoted to new higher and more challenging positions. Employees should not only be rewarded financially but they should also be provided with opportunities to grow within the organization. Employees who feel that they are making progress in their positions generally are motivated and will likely stay in fulfilling position. Promotion

offers opportunities for growth and is also one of Herzberg motivators which can be used to enhance retention (Akinyomi, 2016).

Enhanced Remuneration Packages; According to Akinyomi (2016) attractive remuneration package is one of the extremely essential factors of reducing employees' turnover intention since through its employees' financial and physical needs can be met. Employees will not likely want to quit their present job for a new one if they are convinced that their current remuneration packages are above average of what is obtainable in the same industry. Satisfaction with salaries is one of the key factors facilitating the commitment of employees to their organizations and careers, and consequently their decision or intent not to leave.

Creating Conducive Work Environment; the physical condition in the place of work should be such that it has crucial facilities that will motivate employees to do their best. Adequate provision of basic facilities such as health care services, air conditioning, office space, furniture, suitable lighting, and proper ventilation can encourage employees to remain with their employers. Similarly, employers should create an atmosphere that will reduce employees' stress level at all times as this will further boost their morale to remain in the organization. Working environment that is comfortable, relatively low in physical psychological stress, facilities and attainment of work goals will tend to produce high levels of satisfaction among employees (Akinyomi, 2016).

Provision of Training and Development Opportunities; Training provides employees with specific skills or helps to correct deficiencies in their performances, while development is an effort to provide employees with abilities the organization will need in the future. The purpose of training in the work context is to develop the abilities of the individual and to

satisfy the current and future manpower needs of FINCA Uganda. In conclusion, Opportunities for training and development are among the most important reasons why employees stay especially young and enthusiastic ones because investment in training is one way to show employees how important they are (Akinyomi, 2016).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the research methodology that the researcher used for this study. It details the research design used, study population, sampling procedure and sample size, measurement of the research variable, procedure to be used to obtain data, source of data, ethical considerations and the challenges during the study.

3.1 Research design

Given that the study has a time line, the researcher adopted cross sectional design for this study, because it allowed comparison for the different groups and variables at the same time. And a quantitative approach was used to standardize data collection and generalize findings. The researcher only focused on the six branches and head office of FINCA Uganda Ltd in the central division of Kampala District

3.2 Study population

The study population included 185 employees in the six Branches and Head Office of FINCA Uganda Ltd in the Central Division of Kampala District

3.3 Sample size

The sample size was determined basing on Krejcie and Morgan (1970) table of determining the sample size. A total of 127 respondents were considered appropriate.

Table3.2: Sampling Schedule

No	Premises	Population (N)	Sample Size (S)	Response
1	Head office	109	75	47
2	Acacia Branch	7	5	5
3	Ben Kiwanuka	16	11	9
4	Katwe	16	11	0
5	Kawempe	17	12	1

6	Nakulabye	12	8	0
7	Kireka	8	5	5
	Total	185	127	67

Source: FINCA Uganda ltd information technology office at head office

3.4 Sampling method

The researcher used proportionate stratified random sampling. In this study the respondents in each and every unit in a stratum had same chance of being selected from all branches of FINCA Uganda and head office in Kampala district. Using same sampling fraction for all strata ensures proportionate representation in the sample.

3.5 Data collection methods

A research questionnaire was used to collect data from the employees in all branches and head office of FINCA Uganda Ltd in Kampala district. The questionnaire contained close ended questions where each respondent required answering the questions by either ticking or circling the best alternative.

3.6 Source of data

The researcher considered primary data about employee turnover intention

3.7 Measurement of variables

The research questionnaire in this study was adopted and modified from earlier scholars and researchers. For Causes, Consequences, challenges, strategies questions were modified from the Literature of Shukla and Sinha, (2013), Garino & Martin, (2007), Akinyomi, (2016), Uitzinger, Chrysler-Fox, & Thomas, (2018) and Muthukumaran & Lavanya, (2013) and Muthukumaran & Lavanya, (2013) respectively.

A five-point Likert scale with Strongly Disagree=1, Disagree=2, Not Sure=3, Agree=4 and Strongly Agree=5, was adopted. Likert scale was used to measure the perceptions of

employee turnover intention based on the level of agreement ranging from strongly disagree to strongly agree.

3.8 Validity and reliability analysis

3.8.1 Validity

For validity of the instrument, the researcher discussed the questionnaire with the supervisors and items that were irrelevant were deleted and the relevant ones were retained.

3.8.2 Reliability

Table 3.2 Reliability Statistics

Variable	Cronbach's Alpha	N of Items
Causes of employee turnover intention	.908	21
Consequences of employee turnover intention	.724	10
Challenges of employee turnover intention	.775	6
Strategies for reducing employee turnover intention	.850	6
All questionnaire items	.860	43

Source: Primary data

A reliability test was conducted and Cronbach's alpha internal consistency of all variables was above 0.7 and above was considered appropriate for the study. Cronbach's alpha for the Causes of employee turnover intention was .908, Consequences of employee turnover intention was .724, Challenges of employee turnover intention was .775 and strategies for reducing employee turnover intention were .850.

3.9 Procedure

The researcher obtained an introductory letter from graduate and research Centre of MUBS and took it to the Human Resource Manager of FINCA Uganda Ltd to request for permission to collect data from employees.

3.10 Data processing and analysis

The researcher compiled, sorted, edited and coded the data which was collected for ensuring quality, accuracy and completeness. She entered the data into the computer using the Statistical Package for Social Scientists (SPSS) version 25 for analysis. The researcher used percentages and means to present the results. Responding to questionnaires was voluntary. The researcher-maintained confidentiality of the respondents and respondents took their time to fill questionnaires.

CHAPTER FOUR

ANALYSIS AND INTERPRETATION OF FINDINGS

4.0 Introduction

This section presents the background information of respondents and descriptive statistics of the; causes of employee turnover intention, consequences of employee turnover intention, challenges related to managing the employee turnover intention and strategies for reducing employee turnover intention in FINCA Uganda Ltd

4.1 Background Information

Table 4.1: Background information of respondents

Demographic Characteristics	Category	Frequency	Percent
Gender	Male	26	38.8
	Female	41	61.2
	Total	67	100.0
Age (years)	18-26 years	10	14.9
	27-35 years	44	65.7
	36-44 years	12	17.9
	Above 53 years	1	1.5
	Total	67	100.0
Academic qualification	Certificate	2	3.0
	Diploma	9	13.4
	Bachelor's degree	48	71.6
	Master's degree	8	11.9
	Total	67	100.0
Period worked for the organization	Less than 1 year	9	13.4
	1-5 years	34	50.7
	6-10 years	16	23.9
	11-15 years	4	6.0
	Above 15 years	1	1.5
	Total	64	95.5
	System	3	4.5
	Total	67	100
Branch where the respondent works	Acacia	5	7.5
	Ben Kiwanuka	9	13.4
	Head Office	47	70.1
	Kawempe	1	1.5
	Kireka	5	7.5
	Total	67	100.0

Source: Primary data

In table 4.1, findings show that the majority of the respondents were; female employees (61.2%), in the age bracket of 27-35 years (65.7%), had a Bachelor's degree as their highest level of education (71.6%), had worked for the organization for a period of 1-5 year (50.7%) and were those at the head office (70.1%).

4.2 Causes of employee turnover intention in FINCA Uganda Ltd

Table 4.2: Descriptive Statistics for causes of employee turnover intention

Statement	N	Min	Max	Mean	SD
There is a Slow promotion system in this organization	67	1	5	3.924	1.132
There is Limited career opportunities in this organization	67	1	5	3.627	1.241
I receive less salary	67	1	5	3.500	1.406
I have little chance to move	67	1	5	3.339	1.340
I experience huge work stress	67	1	5	3.188	1.301
There is Autocratic supervisory style in the organization	67	1	5	3.149	1.158
I Lack an opportunity to use my own ideas/abilities	67	1	5	3.046	1.296
I am Unhappy with root level behavior	67	1	5	3.016	1.121
There is no better training in the Organization	67	1	5	2.985	1.273
There is friction with supervisors/coworkers	67	1	5	2.909	1.357
I am unhappy with the job requirements	67	1	5	2.877	1.409
There is Job insecurity in this organization	67	1	5	2.697	1.193
There is Bad management system in this organization	67	1	5	2.692	1.154
I experience Inequity in pay system	67	1	5	2.576	1.558
The job location is not suitable for me	67	1	5	2.546	1.350
The work is not interesting	67	1	5	2.539	1.232
I am dissatisfied with the company policies	67	1	5	2.492	1.166
I do not appreciate this job	67	1	5	2.478	1.307
The working time is not suitable for me	67	1	5	2.365	1.197
I work in a noisy work environment	67	1	5	1.955	1.107
I experience Irregular payments	67	1	5	1.667	1.035
Grand Mean and SD	67			2.836	1.254

Source: Primary data

In table 4.2 findings show that the majority of the respondents were neutral in their responses (Grand Mean 2.836, SD=1.254). However, findings show that some of the respondents agreed that there is; a slow promotion system in the organization (Mean=3.924, SD=1.132), Limited career

opportunities in the organization (Mean=3.627, SD=1.241) and less salary was received by employees in the organization (Mean=3.500, SD=1.406).

Some respondents were also not sure of the statements suggested by the researcher about the causes of employee turnover intention and these are; I have little chance to move (mean=3.339), I experience Huge work stress (mean=3.188), there is Autocratic supervisory style in the organization (mean=3.149), I Lack an opportunity to use my own ideas/abilities (Mean=3.046), I am Unhappy with root level behavior (mean=3.016), there is no better training in the Organization (mean=2.985), there is friction with supervisors/coworkers (mean=2.909), I am unhappy with the job requirements (mean=2.877), there is Job insecurity in this organization (mean=2.697), there is Bad management system in this organization (mean=2.692), I experience Inequity in pay system (mean=2.576), the job location is not suitable for me (mean=2.546) and the work is not interesting (mean=2.539). Findings also show that respondents were in disagreement with the statements that they are; dissatisfied with the company policies (mean=2.492), do not appreciate this job (mean=2.478), the working time is not suitable for me (mean=2.365), work in a noisy work environment (mean=1.955) and experience Irregular payments (mean=1.667).

4.3 Consequences of employee turnover intention in FINCA Uganda Ltd

Table 4.3: Descriptive Statistics for consequences of employee turnover intention

Statements	N	Min	Max	Mean	SD
Employee turnover intention result s into team performance disruption.	67	1	5	3.955	0.976
This organization incurs the costs of hiring and training new workers	67	1	5	3.940	1.127
Employee turnover intention result s into loss of customer	67	1	5	3.925	1.078
Employee turnover intention result s into productivity losses	67	1	5	3.894	1.002
Employee turnover intention result s into damaged morale.	67	2	5	3.833	0.963
This organization suffers the loss of job-specific skills	67	1	5	3.697	1.044
Employee turnover intention allows the organization to hire new employees with more current training who are not locked into existing ways of doing things.	67	1	5	3.455	1.196
Sudden turnover breaks the existing links in the communication network among employees and disrupts existing social capital	67	2	5	3.439	1.017
In this organization Employee turnover intention affects the entire social system of the organization.	67	2	5	3.364	1.123
In this organization Employee turnover intention offers opportunities to promote talented high performer	67	1	5	3.277	1.261
Grand mean and SD	67			3.678	1.079

Source: Primary data

In table 4.3, The findings show that the majority of the respondents were in agreement with the consequences of employee turnover intentions (Grand mean 3.678, SD = 1.079). However, findings show that some of respondents were in agreement that employee turnover intention results into; team performance disruption (Mean=3.955, 0.976), organization incurs the costs of hiring (Mean=3.940, SD=1.127) and training new workers (Mean=3.925, SD=1.078), loss of customer (Mean=3.894, SD=1.002), productivity losses (Mean=3.833, SD=0.963), damaged morale (mean=3.833) and loss of job-specific skills (Mean=3.697, SD=1.044).

Findings also revealed that some respondents were not sure of the statements suggested about the consequences of employee turnover intention such as employee turnover intention allows the

organization to hire new employees with more current training who are not locked into existing ways of doing things (mean=3.455), Sudden turnover intention breaks the existing links in the communication network among employees and disrupts existing social capital (mean=3.439), employee turnover intention affects the entire social system of the organization (mean=3.364) and that employee turnover intention offers opportunities to promote talented high performer (mean=3.277)

4.4 Challenges related to managing the employee turnover intention in FINCA Uganda Ltd

Table 4.4: Descriptive Statistics for challenges of employee turnover intention

Statement	N	Min	Max	Mean	SD
Different employees are motivated by different factors relative to their desire to stay with an employer	67	1	5	3.864	1.057
Maintaining balance between financial position of the organization and the ever-increasing expectations of new generation workers and executives	67	1	5	3.485	1.104
Continuously improving technology	67	1	5	3.359	1.092
Meeting international compensation packages	67	1	5	3.323	1.143
Evolution of multinational corporations have resulted in unpredictable, dynamic and open business environment	67	1	5	3.297	0.980
Sophisticated access to worldwide information	67	1	5	3.242	1.001
Grand mean and SD	67			3.428	1.063

Source: Primary data

In table 4.4, findings show that majority of the respondents were Neutral in their responses (Grand Mean 3.428, SD= 1.063). However, some respondents agreed that different employees are motivated by different factors relative to their desire to stay with an employer (Mean=3.864, SD=1.057). Findings also indicated that some respondents were not sure of the statement that maintaining balance between financial position of the organization and the ever increasing expectations of new generation workers and executives (mean=3.485), Continuously improving technology (mean=3.359), Meeting international compensation packages (mean=3.323), Evolution of multinational corporations have resulted in unpredictable, dynamic and open business environment (mean=3.297 and Sophisticated access to worldwide information (mean=3.242) are

challenges of employee turnover intention.

4.5 Strategies for reducing employee turnover intentions in FINCA Uganda Ltd

Table 4.5: Descriptive Statistics of strategies for reducing employee turnover intentions

Statement	N	Min	Max	Mean	SD
There is need to enhance Remuneration Packages in this organization	67	2	5	4.463	0.765
There is need to Provide training and development Opportunities in this organization	67	2	5	4.409	0.674
There is need to Balance between financial position of the organization and the ever-increasing expectations of new generation workers	67	2	5	4.409	0.738
There is need to Provide Career Progression Opportunities in this organization	67	1	5	4.403	0.780
There is need to Create Conducive Work Environment in this organization	67	2	5	4.388	0.695
There is need to Provide quality leadership in this organization	67	2	5	4.373	0.693
Grand mean and SD	67			4.408	0.724

Source: Primary data

In table 4.5 findings show that respondents agreed that there is need to; enhance remuneration packages in the organization (Mean=4.463, SD=0.765), provide training and development opportunities in the organization (Mean=4.409, SD=0.674), balance between financial position of the organization and the ever increasing expectations of new generation workers (Mean=4.409, SD=0.738), provide career progression opportunities in the organization (Mean=4.403, SD=0.780), create conducive work environment in this organization (Mean=4.388, SD=0.695) and provide quality leadership in the organization (Mean=4.373, SD=0.693).

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

This chapter presents the discussion, conclusion and recommendations and areas for further studies

5.1 Discussion of findings

5.1.1 Causes of employee turnover intention

Findings show that the majority of the respondents were neutral in their responses. However, findings show that some of the respondents agreed that there is; a slow promotion system in the organization, limited career opportunities in the organization and less salary was received by employees in the organization. FINCA Uganda should not take these agreed causes of employee turnover intention because if there is slow promotion system in the organization, employees tend to lose hope and they do not see bright future and they are always not motivated and this also applies to limited career opportunities and less salary given to employees. This is in line with Khaledet al (2017) who argued that career progress creates stress on employees understanding of the worth of his/her career progress. These stresses can include an array of problem like being stuck at a position without any hopes of progress or threats of downsizing. Also, Shukla and Sinha (2013) augment was in in support that high employee turnover could also be due to no potential opportunity for advancements or promotions as employees prefer other companies which may provide them with higher posts and increased compensation packages.

In this study, respondents were also not sure of the statements suggested by the researcher about the causes of employee turnover intention such as having little chance to move, experiencing huge work stress, Autocratic supervisory style in the organization, Lacking opportunity to use their own

ideas/abilities, being Unhappy with root level behavior, having no better training in the organization, having friction with supervisors/coworkers, being unhappy with the job requirements, having job insecurity in the organization, having bad management system in the organization, experiencing inequity in pay system, having a job location that is not suitable for them and having work that is not interesting. Findings also show that respondents were in disagreement with the statements that they are; dissatisfied with the company policies, do not appreciate the job, working time not suitable for them, working in a noisy work environment and experiencing irregular payments.

5.1.2 Consequences of employee turnover intension

The findings show that the majority of the respondents were in agreement with the consequences of labor turn over intentions. However, Findings show that some of respondents were in agreement that employee turnover intention results into; team performance disruption, organization incurs the costs of hiring and training new workers, loss of customer, productivity losses, damaged morale and loss of job-specific skills.

FINCA Uganda should not take this for granted if there is need to achieve the organizational goals. Organizations that experience high levels of employee turnover intention tend not to meet their intended goals because each and every employee that leave the organization, goes with his or her knowledge and skills that may be rare to find in those that may join later. This is in support with Akinyomi (2016) who argues that, instead of an organization expending substantial amount of money and time trying to find replacements for disengaged employees; it could have dedicated such resources and energy in productive activities that will contribute towards moving the organization in achieving its objectives.

In this study findings also revealed that respondents were neutral of the statements suggested about the consequences of employee turnover such as employee turnover allows the organization to hire new employees with more current training who are not locked into existing ways of doing things, Sudden turnover breaks the existing links in the communication network among employees and disrupts existing social capital, employee turnover affects the entire social system of the organization and that employee turnover intention offers opportunities to promote talented high performer. Statements that respondents indicated not sure, FINCA has to reexamine them critically and see their implications.

5.1.3 Challenges of employee turnover intention

Findings show that majority of the respondents were neutral in their responses. However, some respondents agreed that different employees are motivated by different factors relative to their desire to stay with an employer. This is in support with Iqbal (2010) argument. Therefore, FINCA Uganda should take this as a serious challenge and there is need to put in place various strategies that help discover the different factors relative to employees' desire to stay. All desires may not be exhausted but at least FINCA may focus on the most important ones. To know these desires, FINCA needs to conduct employee exit interviews that may help to analyze and make informed decisions.

In this study findings also revealed that respondents were neutral of the statement that maintaining balance between financial position of the organization and the ever increasing expectations of new generation workers and executives, continuously improving technology, meeting international compensation packages, evolution of multinational corporations have resulted in unpredictable, dynamic and open business environment and sophisticated access to worldwide information are challenges of employee turnover intention. These challenges should be reexamined for purposes

of in-depth understanding.

5.1.4 Strategies for reducing employee turnover intention

Respondents agreed that there is need to; enhance remuneration packages in the organization, provide training and development opportunities in the organization, balance between financial position of the organization and the ever-increasing expectations of new generation workers, provide career progression opportunities in the organization, create conducive work environment in this organization and provide quality leadership in the organization.

These strategies are in agreement with that of Akinyomi, (2016) and Muthukumaran and Lavanya, (2013). FINCA Uganda should therefore not take these strategies for granted instead it should review and implement them accordingly in order to retain talented employees in the organization.

5.2 Conclusion

Slow promotion system in the organization, Limited career opportunities in the organization and less salary given to employees in the organization are the causes of employee turnover intention in FINCA Uganda Ltd. the challenge of employee turnover intention in FINCA Uganda is that different employees are motivated by different factors relative to their desire to stay with an employer. Employee turnover intention in FINCA Uganda results into; team performance disruption, incurring costs of hiring and training new workers, loss of customer, productivity losses, damaged morale and loss of job-specific skills. To reduce employee turnover intention in FINCA Uganda Ltd, there is need to; enhance remuneration packages, provide training and development opportunities, balance between financial position of the organization and the ever-increasing expectations of new generation workers, provide career progression opportunities, create conducive work environment and provide quality leadership in this organization.

5.3 Recommendations

Top management of FINCA Uganda Ltd should;

- Enhance remuneration packages
- Provide training and development opportunities
- Balance between financial position of the organization and the ever-increasing expectations of new generation workers
- Provide career progression opportunities
- Create conducive work environment and
- Provide quality leadership in this organization

5.4 Areas for further studies

Further study will be conducted explicitly by studying all microfinance institutions in Uganda since this only focused on FINCA Uganda limited

5.5 Limitations to the study

The study was limited to one microfinance institution and restricted physical movements during data collections exercise due to covid-19 epidemic that affected the response rate

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Appendix1: Questionnaire

MAKERERE UNIVERSITY

MAKERERE UNIVERSITY BUSINESS SCHOOL

Dear respondent,

I am a student of Makerere University under Makerere University Business School perusing a Master's Degree of Humana Resource Management. I am undertaking a study on Employee turnover intention in Finca Uganda Limited. This study is purely for Academic purpose and the information provided by you will be treated with utmost confidentiality. Your participation in this study will contribute a lot towards completion of my study.

Section A: Demographic information (Tick the most appropriate answer)

a, Your gender: Male ☐ Female ☐

b, Your age: 18-26 ☐ 27-35 ☐ 36-44 ☐ 45-53 ☐ Above 53 ☐

c, Your level of education;

Certificate ☐ Diploma ☐ Bachelor's Degree ☐ Master's Degree ☐ PhD ☐

d, How long have you worked for this organization

Less than 1year ☐ 1-5years ☐ 6-10Years ☐ 11-15years ☐ above 15Years ☐

e, Indicate the of the branch where you are working from.....

Section B

In this section you are requested to indicate the extent at which you agree or disagree with the statements provided bellow by circling or ticking the appropriate Number as provided in the scale below; Strongly Disagree=1, Disagree=2, Not Sure=3, Agree=4 and Strongly Agree=5

CAUSES OF EMPLOYEE TURNOVER						
No	Item	SD	D	NS	A	SA
C1	There is friction with supervisors/coworkers	1	2	3	4	5
C2	There is Autocratic supervisory style in the organization	1	2	3	4	5
C3	There is no better training in the Organization	1	2	3	4	5
C4	I am Unhappy with root level behavior	1	2	3	4	5
C5	I Lack an opportunity to use my own ideas/abilities	1	2	3	4	5
C6	I am dissatisfied with the company policies	1	2	3	4	5
C7	There is Bad management system in this organization	1	2	3	4	5
C8	There is Job insecurity in this organization	1	2	3	4	5
C9	I experience Huge work stress	1	2	3	4	5
C10	There is a Slow promotion system in this organization	1	2	3	4	5
C11	There is Limited career opportunities in this organization	1	2	3	4	5
C12	The job location is not suitable for me	1	2	3	4	5
C13	The working time is not suitable for me	1	2	3	4	5
C14	I work in a noisy work environments	1	2	3	4	5
C15	The work is not interesting	1	2	3	4	5
C16	I do not appreciate this job	1	2	3	4	5
C17	I have little chance to move	1	2	3	4	5
C18	I am unhappy with the job requirements	1	2	3	4	5
C19	I receive less salary	1	2	3	4	5
C20	I experience Irregular payments	1	2	3	4	5
C21	I experience Inequity in pay system	1	2	3	4	5
CONSEQUENCES OF EMPLOYEE TURNOVER						
CQ1	Employee turnover intention result s into team performance disruption.	1	2	3	4	5
CQ2	Employee turnover intention result s into productivity losses	1	2	3	4	5
CQ3	Employee turnover intention result s into loss of customer	1	2	3	4	5
CQ4	Employee turnover intention result s into damaged morale.	1	2	3	4	5
CQ5	This organization suffers the loss of job-specific skills	1	2	3	4	5
CQ6	This organization incurs the costs of hiring and training new workers	1	2	3	4	5
CQ7	In this organization Employee turnover intentions affects the entire social system of the organization.	1	2	3	4	5
CQ8	Sudden turnover breaks the existing links in the communication network among employees and disrupts existing social capital	1	2	3	4	5
CQ9	Employee turnover intention allows the organization to hire new employees with more current training who are not locked into existing ways of doing things.	1	2	3	4	5
CQ10	In this organization Employee turnover intention offers opportunities to promote talented high performer	1	2	3	4	5

CHALLENGES OF EMPLOYEE TURNOVER						
CET1	Continuously improving technology	1	2	3	4	5
CET2	Evolution of multinational corporations have resulted in unpredictable, dynamic and open business environment	1	2	3	4	5
CET3	Sophisticated access to worldwide information	1	2	3	4	5
CET4	Meeting international compensation packages	1	2	3	4	5
CET5	Maintaining balance between financial position of the organization and the ever-increasing expectations of new generation workers and executives	1	2	3	4	5
CET6	Different employees are motivated by different factors relative to their desire to stay with an employer	1	2	3	4	5
STRATEGIES FOR REDUCING EMPLOYEE TURNOVER						
SRET1	There is need to Provide quality leadership in this organization	1	2	3	4	5
SRET2	There is need to Provide Career Progression Opportunities in this organization	1	2	3	4	5
SRET3	There is need to enhance Remuneration Packages in this organization	1	2	3	4	5
SRET4	There is need to Create Conducive Work Environment in this organization	1	2	3	4	5
SRET5	There is need to Provide training and development Opportunities in this organization	1	2	3	4	5
SRET6	There is need to Balance between financial position of the organization and the ever-increasing expectations of new generation workers	1	2	3	4	5

End of questionnaire. Thank you for your invaluable time

Appendix2: Krejcie and Morgan (1970) Sample Size Determination table

N	S	N	S	N	S
10	10	220	140	1200	291
15	14	230	144	1300	297
20	19	240	148	1400	302
25	24	250	152	1500	306
30	28	260	155	1600	310
35	32	270	159	1700	313
40	36	280	162	1800	317
45	40	290	165	1900	320
50	44	300	169	2000	322
55	48	320	175	2200	327
60	52	340	181	2400	331
65	56	360	186	2600	335
70	59	380	191	2800	338
75	63	400	196	3000	341
80	66	420	201	3500	346
85	70	440	205	4000	351
90	73	460	210	4500	354
95	76	480	214	5000	357
100	80	500	217	6000	361
110	86	550	226	7000	364
120	92	600	234	8000	367
130	97	650	242	9000	368
140	103	700	248	10000	370
150	108	750	254	15000	375
160	113	800	260	20000	377
170	118	850	265	30000	379
180	123	900	269	40000	380
190	127	950	274	50000	381
200	132	1000	278	75000	382
210	136	1100	285	1000000	384

Key N-population size and S-sample size