ST. MARY UNIVERSITY

SCHOOL OF GRATUATE STUDIES

DETERMINANT OF EMPLOYEES' TURNOVER INTENTION

THE CASE OF DEBUB GLOBAL BANK S.C

BY

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JANUARY, 2023

ADDIS ABABA, ETHIOPIA

DETERMINANT OF EMPLOYEES' TURNOVER INTENTION: THE CASE OF DEBUB GLOBAL BANK S.c

BY

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Thesis Summated to St. Mary's University School of Graduate Studies In Partial Fulfillment Of Requirements For The Degree Of Master Of Business Administration.

Advisor

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Internal Examiner	Signature

DECLARATION

I, declare that the project entitled “Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.c” is my original work and has not been presented for a degree in any other university and that all sources of material used for the project have been duly acknowledged

Declared by:

Student	Signature	Date
_____	_____	_____

Confirmation by Advisor

Advisor	Signature	Date
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ENDORSEMENT

This is to certify that Miss. Redieat Fesseha Alemayehu has completed his project work entitled "Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.c" As I have evaluated, his project is appropriate to be submitted as a partial fulfillment requirement for the Award of Degree in Masters of Business Administration (MBA).

Advisor: DR ASHENAFI HAILE

_____

Signature and Date

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LIST OF ACRONYMS

DGB; Debub Global Bank

HRM; Human Resource Management

NBE; National Bank of Ethiopia

S.C; Share Company

EF; Economic Factor

WE; Work Environment

PE; Performance Evaluation

CG; Career Growth

TI; Turnover Intention

SA; strongly agrees

A; Agree

N; Neutral

D; Disagrees

SD; strongly disagrees

Abstract

The main purpose of the study was to identify the determinant of Employees' Turnover Intention in DGB. The study employed explanatory survey design. The data used were primary and secondary data. Judgmental and stratified random sampling techniques were used. The study used both open and close ended self-administered questionnaire to collect quantitative data. Independent and dependent variables' were measured using five Point Likert-scales. A total of 334 questionnaires were administered and analyzed with a response rate of 90.5%.The reliability and validity tests were done before analyzing the data. Data analysis was done by using descriptive, correlation and regression analysis using SPSS 26(Statistical Package for Social Science). The study revealed that factor; Manager and senior officer were moderate level of satisfaction. The study also found DGB employees have moderate level of intention to leave the company. Moreover performance evaluation had a statistically significant effect on turnover intention. However economic factor, work environment and career growth have positive relationship with turnover intention. Since this model explains only 6.1% of the dependent variable that reveals the model is weak. Among these predictors; Work environment, performance evaluation and career development have contributed relatively high impact to the variation of turnover intention. Therefore, to reduce turnover intention DGB management must focus to improve the factors of Work environment, performance evaluation and career development that have high impact on turnover intention.

Key Words: DGB, Work environment, performance evaluation and career development, turnoverintention

CHAPTER ONE

INTRODUCTION

1.1 Back Ground of the Study

Employees are great assets for any service giving company in this world. Especially in a banking sector it is impossible to meet company's objective without retaining employees. In this context, it is important to cite Andrew Carnegie, the famous industrialist of the 19th century, who mentioned: "Take away my factories, my plants; take away my railroads, my ships, my transportation, take away my money; strip me of all of these but leave me my key employees, and in two or three years, I will have them all again" (Alkahtani, 2015).

Employee turnover is potentially costly and may have negative implications whether it is voluntarily, such as resignations or involuntarily, such as termination initiated by the employer. The possible negative impact of turnover to organizations might be due to high cost of recruiting, training and getting new employees, productivity loss during replacement search and retaining, loss of high performers or high-skilled workers, and disruption of social and communication structures (Mobley, 1982). Abbasi et al., (2008) added that the effect of turnover towards the organization is not only in terms of cost of termination, recruitment, selection, and advertising, but it also reflects the ability of the remaining employees to complete their mounting duties or accumulated works in the organization. Hence, Samad (2006) expounds that the personal costs of turnover may impede to employees not only in the form of loss of friendship and benefits but perhaps a disruption of the family……

Employee turnover is not only a significant tangible cost but also an intangible or "hidden" cost associated with loss of skills, inefficiency and replacement costs (Lashley & Chaplain, 1999). Lashley (2000) mentioned that loss of investment in training and loss of staff expertise are examples of turnover costs and opportunity costs. Some authors highlighted more intangible costs of turnover associated with organizational behavior and related "hygiene factors", for example, work reutilization, role conflict, reduced job satisfaction, low morale, reduced commitment, destructive supervision/leadership and a lack of career growth that influence employee productivity, effectiveness, quality and hotel service standards (Deery, Iverson, &

Ervin, 1994; Davidson, Manning, Brosnan, & Timo, 2001; Davidson, Manning, Brosnan, & Timo, 2001; Davidson, Manning, Timo, & Ryder, 2001; O'Connell & Kung, 2007).

Employee turnover is an important issue that possesses a significant challenge for organizations. Since human capital is central to an organization's performance, workforce attrition can have a profound impact on an organization‟s performance, growth and general business outcomes. Human resource is considered the center of all development processes of economy. However, today's competitive business scenario is deteriorating social conditions of human resources, hence causing employee turnover (Shukla, and Sinha, 2013). Professional employees‟ turnover is an important and pervasive feature of the labor market.

Benedict, et al., (2012) defined Labor turnover as the rate at which an employer gains and losses employees. Simple ways to describe it are "how long employees tend to stay in the organization". Employee turnover is defined as "the rate at which employees enter and leave a company in a given fiscal year."

Human capital theory suggests that because the knowledge, skills and abilities that people bring to organizations have enormous economic value to the organization; they need to be managed in the same strategic manner that other economic assets (e.g. land, financial capital) are managed (Lee Hsu and Lien 2006 : 2)

Employee turnover is one of the areas that are of great interest for managerial decision making. This is because if, for instance, the number of out flow is greater than the number of inflows, then the organization might lag behind its objective and exposed to unexpected and extra costs. Many authors have defined the concept ''turnover'' in different ways, but in the same context. However, the general definition of employee turnover is the permanent separation of employees from an organization. An employee may voluntarily or involuntarily leave an organization. Involuntary turnover is attributed to those factors that are beyond the control of the person, like death, layoff, dismissal, retirement, and so on while in case of voluntary turnover, employees leave organization based on their personal interest or due to factors such as nature of the job, supervision, relation with their coworkers. The purpose of this thesis is to see a fresh observation on employee turnover in Debub Global Bank

1.2 Back Ground of the Organization

Debub Global Bank S.C is one of commercial bank in Ethiopia. The bank was established in Addis Ababa in August 2009G.C and registered as a share company in accordance with the provisions of the licensing and supervisions of banking business proclamation no. 592/2008 and the commercial code of Ethiopia of 1960. The bank is engaged in the provision of diverse range of financial products and services to cooperate and retail clients. In the current status 2020/21 the bank recorded a net profit after tax birr 404 million, 8.70 billion total deposit, 2027 permanent staff, 111 Branch networks, partnership with 11 correspondent banks and 8 money transfer agents, 1.1 billion total loan and advances maintained with only 1.64% of non-performing loan which is lower than the NBE regulatory limit of 5 percent.

Vision

See DGB to be one of the best African banks by 2030.

Mission

Win business by delivering excellent banking services to customers, at the same time focus on maintaining profitability and positive cash flow by employing state of the art technology; and capable and disciplined employees.

Values

- Quality customer service
- Shared ownership
- Common purpose
- Integrity
- Accountability
- Learning
- Corporate citizen

1.3 Statement of the Problem

Labor turnover is threat to many organizations. Today, it has become a very serious issue for any organization due to its negative effects on operation and performance of organizations. Therefore labor turnover needs to be controlled basing to its malfunction cause factors. (Bangi, 2014).

A number of factors could contribute to the bank's high employee turnover rate. To mention a few, personal factors, social and economic factors, job stress, organization and work factors, employee relationship with management, career Growth, and Compensation (salary)

A study by Asimah (2001) shows 70.8 % of the respondents said they were not satisfied with their present motivation packages. Respondents strongly agreed that good manager-employee relationship can cause core employee to be retained. About 81.2% of the respondents were not satisfied with the mode of selection for training and development and has led to feeling of inequity, de-motivation and labor turnover.

Santript S. et al (2013) examined influence of various factors on employee turnover in urban and semi urban banks. They used a self-developed questionnaire, measured on a Likert Scale to collect data from respondents and quantitative research design. The reliability of the data collected is done by split half method. The collected data were being analyzed using a program called Statistical Package for Social Science (SPSS ver.16.0 For Windows). The data analysis is carried out by calculating mean, standard deviation and linear correlation. Their finding showed that Work Environment, Job Stress, Compensation (Salary), Employee relationship with management and Career Growth have significantly influenced employee turnover in banking sector. Therefore this study was motivated to fill the gap there is no study made on Debub global bank regarding turnover intentions' and it is very sensitive case in case of DGB bank these factors led to find out the reasons for employee turnover in the bank.

1.4 Research Questions

This study proposed has investigated the following research questions:

1. What is the level of employee turnover intention at DGB?
2. Is there any relationship between economic factors and employee's turnover intention?
3. To what extent work environment affect employee's turnover intention?

4. What is the effect of between performance evaluations on employee's turnover intention?
5. Is there any relationship between employee's turnover intention and career development?
6. What strategies are used by the organization to prevent employee turnover?

1.5 Objective of the Study

1.5.1 General objective

- The general objective of this study is to identify Determinant of Employees' Turnover Intention in Debub Global Bank s.c.

1.5.2 Specific Objective

- To find what is the level of employee turnover intention at DGB
- Is there any relationship between economic factors and employee's turnover intention
- Is there any relationship between work environment and employee's turnover intention
- Is there any relationship between performance evaluation and employee's turnover intention
- Is there any relationship between career development and employee's turnover intention
- To find What strategies are used to prevent employee turnover

1.6 Scope of the study

Conceptually, the study was dedicated to investigate the determinates of employee turnover intentions in the case of Debub Global Bank S.C. and this research was be delimited on the last three years of the company's budget year. Geographically, the investigated around Addis Ababa in 23 branches because of time limitation and the wideness off the area that DGB address. Methodologically, the research design was explanatory that describes the practice and related truths on the employee's turnover intention in the organization. This study also has used probability sampling technique (stratify random sampling) because a sample is to be drawn does not constitute a homogenous group. The Sources of data are both primary and secondary sources. The Unit of analysis's for primary data were collected from employees randomly selected using by judgmental method. The researcher used both closed and open ended question. Moreover questioner is was for current employee of the company and the former employee of the company and interview for top and middle managers, HR department and for the former employee in order

to get depth information about the needed information for this research. The secondary sources contend documents and reports related with the organization's employee turnover and other HR strategies on turnover. The collected data was be clearly presented by using tables which are expressed in the form of frequency, percentage, mean and standard deviation.

1.7 Limitations of the Study

The study was concentrated only in assessing the existing performance management practices in DGB. As the study was done on sample basis and considers only branches located in Addis Ababa, some percentage of employees may not be addressed methodologically. Moreover, the study faced a problem of getting enough literature available especially in the context of this country. This may limited the depth of literature review conducted in the study and forced to depend on foreign literature.

1.8 Significance of the Study

The major Determinant of turnover intention of employees in the organization was identified in this study. The study had a role in providing some suggestion or recommendations that used to take corrective measures to solve the problems. This study was also expected to give chance for DGB in agreement with the company's human capital strategies with key employee turnover factors to attract, hold up and keep its employees.

Moreover, this study can also used as a Reference for future research.

1.9 Definition of Terms

Definitions of basic terms for this specific research:

Turnover: "The termination of an individual's employment with a given company" (Tett & Meyer, 1993, p. 262). It is the movement of employees out of an organization (Stan K., 1991).

Intention: is an act or instance of determining mentally upon some actions or result or the end or object intended, purpose (Oxford dictionary, 2006)

Employee turnover: this term is used to describe the ending of a relationship between an organization and a person who received monetary compensation from the organization.

Turnover intention: Turnover intention is defined as "a conscious and deliberate willingness to leave the organization (Tett&Meyer, 1993, p.262)

1.10 Organization of the Study

The study was organizing under five chapters. The first chapter had provided the general overview of the study. The general information was included in this chapter are the background of the study, statement of the problem, objective of the study, hypotesis, significance of the study, scope and limitations of the study, definition of terms, as well as organization of the study. The second chapter had reviewed related literatures on Turnover. The third chapter was focused on the methodology of the study. The fourth chapter was provided results and discussion. The final chapter included summary, conclusion, recommendations and room for further research studies. At last an appendix was attached.

CHAPTER TWO

LITERATURE REVIEW

This literature review has three important aims. It aimed s to gain a full insight of the existing literature on the research area. First, the definitions, of turnover intention discussed where after the definition, type, cause, and effect of turnover intention or behavior relevant to the topic is dealt with, Besides, the independent variables (achievement, recognitions, responsibility, advancement, growth, work itself, compensation, supervision, work conditions, co-workers, policies, job security, status, and communication) on employee turnover intention would investigate. Second; the empirical literature review on the related concepts is discussed. Third, the theoretical framework of this study is developed that shows independent and dependent variables.

2.1 Review of theoretical literature

2.1.1 Definitions of Turnover

Employee turnover is a ratio comparison of the number of employees a company must replace in a given time period to the average number of total employees. Huge concern to most companies, employee turnover is a costly expense especially in lower paying job roles, for which the employee turnover rate is highest. Many factors play a role in the employee turnover rate of any company, and these can stem from the employer and the employees, wage, company benefit, employee turnover. Companies deep interest in their employee turnover rate because it is a costly part of doing business (beem,2009)Filipe F & Luis Borges (2012) defined turnover as the rotation of workers around the labor markets; between firms, jobs and occupations; and between the states of employment. According to Robbins (2003) turnover refers to the voluntary and involuntary permanent withdrawal from an organization. Rion (2009) also defined employee turnover as a ratio comparison of the number of employees an organization must replace in a given time period to average number of total employees More over employee turnover does not only include the voluntary termination of employment but also the involuntary termination of membership of an organization .The researcher focused on voluntary turnover.

2.1.2 Voluntary and involuntary employee turnover

(Pietersen, 2014) Human capital has more mobility than any other asset. An organization will only be able to sustain a competitive advantage if it manages employee mobility effectively. Unfortunately, employee mobility cannot always be controlled by an organization. In this regards employee turnover – (the voluntary or involuntary movement employees in an out of work organizations) - is of key importance in talent management. It is therefore not surprising that the management of employee turnover (voluntary as well as involuntary turnover) continues to be a central concern in the management literature. It is a key concern for both profit and non-profit organizations.

Voluntaries turnover for personal reasons, on the other hand, involves such matters as reasons of health, retirement relocating family, or returning to school.

Voluntary turnover could be either avoidable or unavoidable;

A. Avoidable Turnover

Avoidable turnover is something organizations can prevent by hiring, evaluating and motivating their employees more effectively (Sandra, 2012).

B. Unavoidable Turnover

Unavoidable turnover results from life decisions that extend beyond an employer's control, such as decision to move to a new area or job transfer for a spouse (Sandra 2012).

Involuntary turnover is a termination initiated by employer whereas internal turnover pertains to turnover caused by internal transfer and promotions. According (davar: 1999) the two most important causes, which tends to leaves or stay are job satisfaction includes recognition, opportunity for achievement and other factors associated with aspects of motivation.

2.1.3 Influencing Factors of Employee Turnover intention

The topic employee's turnover is extensively studied with multiple perspectives and suggested a variety of factors are the causes of turnover of an employee in an organization. Some factors are demographics and some are biographic e.g. financial rewards, work environment, promotion, emotion of employee's self-accomplishment and self-recognition, over stress of employees etc.

nobody can deny the fact that demographic variables have constant positive or negative links with turnover ratio like tenure, educational level, age, etc (Ali , 2014).

2.1.3.1 Personal Factors

According to Yanjuan (2016), personal factors include age, gender, education level, marital status, years of working, individual ability, responsibility and so on. Another fact is that the female employee turnover rate is higher than male employees. Yanjuan stated that this may be connected and as a factor with women's duty to give birth and take care of the family. Employees with young, inexperienced and high education level tend to have low level of satisfaction about jobs and careers, and have lower commitment to the organization; these negative attitudes are associated with turnover intention (Yanjuan, 2016).

2.1.3.2 Organization and Work Factors

In this aspect, enterprise culture and system, enterprise benefit and prospect, organization scale, salary, payment and promotion, relationship, training, employee involvement, individual work attitude and organizational justice will influence employee turnover (Yanjuan, 2016).

2.1.3.3 Social and Economic Factors

This comprise Society's economic development level, labor market condition, employment system, job opportunities, enterprise property, transportation, housing, education and health care facilities, the cost of living, quality of life and so on all have an impact on employee's turnover intention (Yanjuan, 2016).

2.1.3.4 Job Stress

High rates of mergers, acquisitions, increasing economic interdependence among countries due to globalization, technological development, and restructuring have changed the organizational work over the last few decades have resulted in time pressure, excessive work demand, role conflicts, ergonomic insufficiencies and problematic customer relationship are causes of stress . Also to be consider stress as an environmental stimulus to a person, or an oddity between individual and environment. The experience of job related stress (job stress), the range factors that lead to job related stress (stressors), lack of commitment in the organization; and job dissatisfaction make employees to quit (Shukla & Sinha,2013).

2.1.3.5 Compensation (Salary)

According to Sinha and Shukla (2013) one common cause of high employee turnover rates is low pay and benefits package. 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. Employees quit from organization due to economic reasons. The most common reason for employee turnover rate being so high is the salary scale because employees are usually in search of jobs that pay well. Low pay is good reason as to why an employee may be lacking in performance. 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. If you pay less than other employers for similar work, employees are likely to jump ship for higher pay, if other factors are relatively equal. (Shukla & Sinha ,2013).

2.1.3.6 Working environment

Zuber (2001) found that employees are more likely to say when there is a predictable work environment and vice versa. zuber also stated that instable organization have a high degree of employee turnover. Environmental factors on the other hand, relate to internal factors such as work rules, wages benefits and facilities offered by the organization and external factors such as job opportunities (French Wendell,1998).

2.1.3.7 Employee relationship with management

Nature of management influence the individuals in terms of values of organization, image and existence of the firm .A poor relationship with the management can be an important reason for the employees to leave their jobs. It is relatively rare for people to leave jobs in which they are happy even when offered a higher salary elsewhere. Employer-employee relationship plays a vital role on turnover. Lack of role clarity by management can lead to labor turnover .supervision is an extrinsic factor and “dissatisfying” as well as a “demotivating” just like pay. This is because employees tend to perform better when they are under less supervision and freedom to exercise initiatives, judgment and self-approach to work (Shukla & Sinha, 2013).

2.1.3.8 Career Growth

Career progress creates stress on employee's understanding of the worth of his or her career prospects. Obstacles in career development can appear at any time during an employee's employment period which serves as source of stress for them. These stressing factors can include an array of problems like being stuck at a position without any hopes of progress or threats of downsizing. Career growth is much more important than salary in Europe or America but it is counted equivalent to salary in Asian context. "Moving Up or Moving Out" counts career growth as basic for turnover. High employee turnover 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).

2.2 Review of Theoretical literature

2.2.1 Social exchange theory

Exchange theory has been one of the major theoretical perspectives in the field of social psychology since the early writings of Homans (1961), Blau (1964) and Emerson (1962, 1972). This theoretical orientation is based on earlier philosophical and psychological orientations deriving from utilitarianism on the one hand and behaviorism on the other. The vestiges of both of these theoretical foundations remain evident in the versions of exchange theory that are current today.

Mainly on the theoretical contributions of exchange theory to the analysis of social psychological and sociological phenomena of importance in understanding the micro-level processes of exchange and the macro-structures they create in society. While early debates focused on the nature of the actor that inhabits the world of social exchange few of these debates remain salient (see Ekeh, 1974; Heath, 1976). We discuss differences in the underlying models of the actor in the different variants of exchange theory, but we do not view these differences as critical to the major enterprise that has emerged over the last two decades, which has been the efforts of exchange theorists to understand the social structures created by exchange relations and the ways in which such structures constrain and enable actors to exercise power and influence in their daily lives. Whether these interactions are viewed as reciprocal exchanges or negotiated exchanges they are ubiquitous in social life and important to study.

2.3. Review of empirical literature

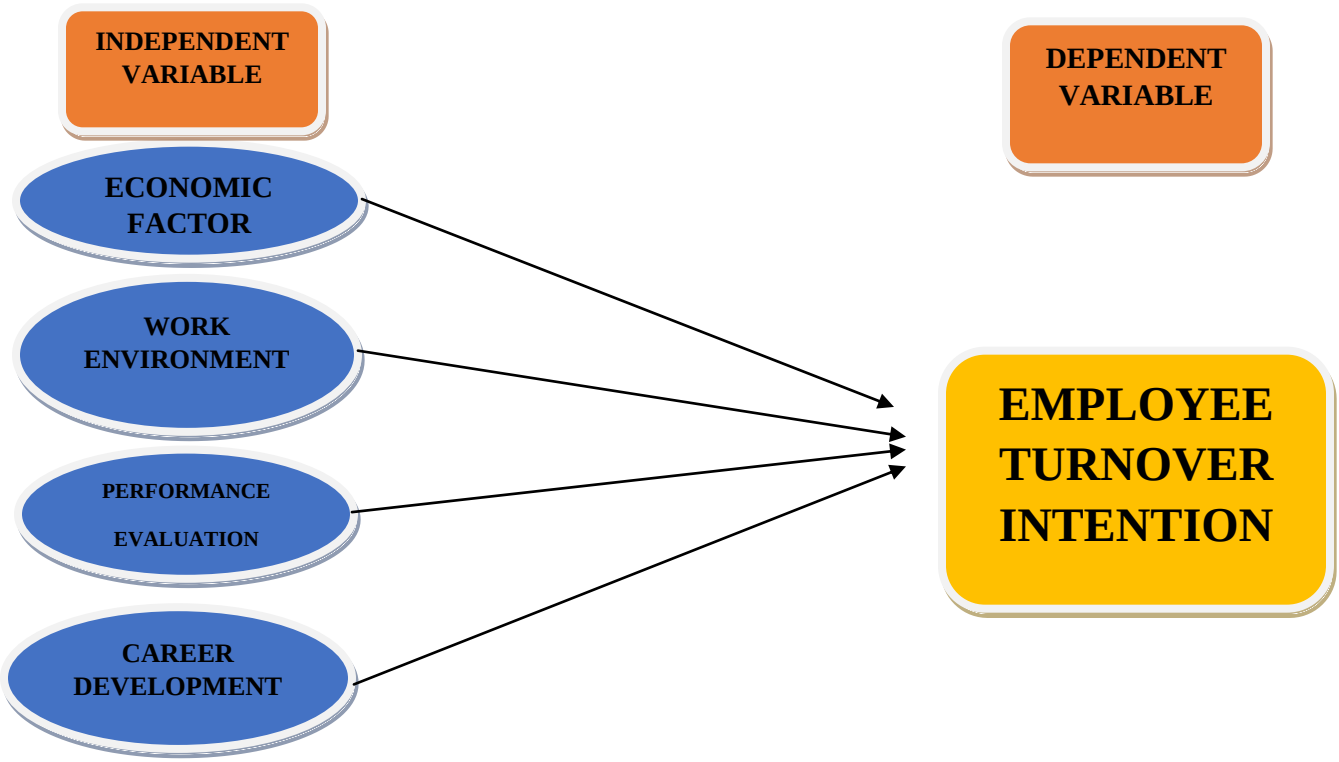
Many Authors did research on the effects of job satisfaction related factors on employees‟ turnover intention. They used different assortments of factors‟ of job satisfaction to examine its effects on employees‟ turnover intention. Among these researchers, Asimah (2001), Santript S. et al (2013), Ali N. (2011) is some of them .These researchers investigated what determines employee turnover/ intention to leave by examining the possible antecedents.

A study by Asimah (2001) shows 70.8 % of the respondents said they were not satisfied with their present motivation packages. Respondents strongly agreed that good manager-employee relationship can cause core employee to be retained. About 81.2% of the respondents were not satisfied with the mode of selection for training and development and has led to feeling of inequity, de-motivation and labor turnover.

Santript S. et al (2013) examined influence of various factors on employee turnover in urban and semi urban banks. They used a self-developed questionnaire, measured on a Likert Scale to collect data from respondents and quantitative research design. The reliability of the data collected is done by split half method. The collected data were being analyzed using a program called Statistical Package for Social Science (SPSS ver.16.0 For Windows). The data analysis is carried out by calculating mean, standard deviation and linear correlation. Their finding showed that Work Environment, Job Stress, Compensation (Salary), Employee relationship with management and Career Growth have significantly influenced employee turnover in banking sector.

Nazim A. (2011) conducted study to investigate ten factors of satisfaction with- pay, security, nature of work, working condition, colleagues (integration), supervision, students, promotion and social status were considered to have an important bearing on the turnover intention of teachers in private school. Data was collected and Pearson correlation and zero order correlation were used. From the ten factors identified only three- satisfaction with pay satisfaction with security and satisfaction with promotion were found to have a strong negative relationship with employee’s turnover intention.

2.4 Review of conceptual literature



CONCEPTUAL FRAMEWORK

SOURCE; PUBLISHED IN 2019, TAJ SAMUDRA

This diagram shows that the independent variables have on the dependent variables and as individual level the diagram shows the economic factor on employee turnover intention, work environment on employee turnover intention, performance evaluation on employee turnover intention and career development on employee turnover intention.

2.5. Research Hypothesis

H0. Turnover is cannot significantly correlated to Economic factors.

H1. Turnover is positively and significantly correlated to Economic factors.

H0. Turnover cannot significantly correlate to work environment.

H2. Turnover is positively and significantly correlated to work environment.

H0. Turnover cannot significantly correlate to performance evaluation.

H3. Turnover is positively and significantly correlated to performance evaluation.

H0. Turnover cannot significantly correlate to career development.

CHAPTER THREE

RESEARCH DESIGN AND METHODOLOGY

Research design and methodology, it means that the strategic decision applied in designing and conducting the research study.

3.1 Research Approach and Research Design

This study was adopting mixed methodology approach since the proposed design combines qualitative and quantitative data collection method and analysis process. The primary data are collected by using questionnaires. In addition Secondary data are collected from annual reports of the bank and other relevant sources.

The purpose of this study is to evaluate the effects of job satisfaction on the DGB employees‟ turnover intention. The study will employ a cross-sectional research design with descriptive research method. Explanatory research can also be explained as a "cause and effect" model, investigating patterns and trends in existing data that haven't been previously investigated. For this reason, it is often considered a type of causal research. According to Kothari (2004), Explanatory research studies are those studies which are concerned with describing and testing Hypothesis the characteristics of a particular individual or of a group. Such surveys may be undertaken to assess job satisfaction, motivation, morale and stress; and the satisfactoriness of the means of dealing with them; and the reaction to possible changes in a working arrangement.

3.2. Population, Sample Size and Sampling Techniques

3.2.1. Target population

The target population of this study was the employees who are working at DGB in Addis Ababa and some former employees of DGB. The total target populations are 2027 employees‟ working in DGB and 100 persons those who were the former employee in DGB. The study focused on Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.c.

3.2.2 Sample size

As of June 2020/21, according to Debub Global bank Human resource data the current total number of employees working in the Debub global Bank of Ethiopia is 2027 employees (DGB, 2020/21) . Because of the scattered and dispersed location of the employees it is very difficult to take the whole employees as a sample population. Because the bank had branches in the remote area of the country where, there is no network. So, for the homogeneity and similarity of the

bank's structure and for the convenience of the area to collect the questionnaire, the researcher by far limited the target population in to employees of four districts in Addis Ababa.

n = N 1+ N (e)2

Where n= the required number of samplings

N=number of total populations

e= is the level of precision or sampling error= (0.05)

n = N/ 1+ N (e) 2

= 2027/ 1+ 2027 (0.05)2=***334***

	Population	Sample size (Rounded up)
Target Employee of DGB	2027	***334***
Total	***2027***	***334***

3.2.3. Sampling Technique

As discussed above, this research aimed to asses Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.c.

. So, the total population of the study is employees of the bank which is 2027. Though, incorporating all employees‟ idea on the analysis would be better for conclusion and generalization, economically and operationally it would be very difficult to contact all employees in the research. Therefore, taking a respective (334 employee) total 334 sample of the population of the employees has found to be feasible, in selecting samples from targeted population that each element in the population had equal chance of being included in the sample. The researcher will use simple random sampling method in determining sampling population that is selected from four districts in Addis Ababa. Random selection is a procedure through which a sample of participants is chosen from the population of interest in such a way that each member of the population had an equal probability of being selected to participate in the study (Kazdin, 1992)

3.3 Source and Methods of Data collection

In order to obtain relevant data for this study, both primary and secondary source of data was considered. The researcher used secondary data sources to supplement data that are obtained

from primary data source. Secondary data sources are collected from books, brushers, reports, journals (articles) and internet. This data is used to establish the theoretical framework and to design questionnaire. After ascertaining the reliability of the instruments, the researcher proceeded to administer the area of the study. The questionnaires was collected by the researcher and computed with the use of computer, edited to minimize errors. Then data was grouped in to tables and graphs. First the reliability and validity of research instrument was checked, then after a questionnaire was distributed to the participants of the study. After the questionnaires are carefully filled, the researcher personally collected and arranged. The completed questionnaires and compiled for data discussion, hypothesis testing and analysis. Finally, the collected data inserted into data set and make ready for data analysis and discussion by using statistical package for social sciences (SPSS) Version 26.

3.4 Methods of Data Analysis

Data collected from the completed questionnaires were inspected first of all, cleaned, transformed and collated into useful information for easy comprehension. After that the data were modeled into coded categories to facilitate analysis, the researcher, with the aid of Statistical Package for Social Sciences (SPSS) version 26, and presents the final data in tables. The SPSS were used to obtain frequencies and percentages of close ended responses. The qualitative data obtained through document analysis were analyzed qualitatively and presented in the form of a summary. On the other hand, the quantitative data obtained through the questionnaires will be analyzed in terms of frequencies; results were presented in tables. Then, the findings will be interpreted and discussed in relation to the research questions, literature review and the theoretical framework regarding effective PMS. Therefore, more of quantitative procedures combined with some qualitative procedures will be used to analyses the data collected for this study.

Measures of Variables

Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.Co Given the lack of academic work on the Determinant of Employees' Turnover Intention: The Case of Debub Global Bank S.Co. I found scales in the literature that were tested for their reliability

which met the requirements of this study. The researcher used the 334 employee. As a starting point the researcher was test for their reliability for all items using SPSS V26.

3.5 Reliability and Validity

Reliability refers to the consistency or dependability of a measurement technique, and it is concerned with the consistency or stability of the score obtained from a measure or assessment over time and across settings or conditions. If the measurement is reliable, then there is less chance that the obtained score is due to random factors and measurement error (Geoffrey M., 28 David D. & David F. 2005). Cronbach‟s alpha is a measure for the internal consistencies of the items that together cover the specific factor. It measures internal consistency of items to the concept (Raigama R. 2010). Hence, before administering the questionnaire on the sample selected, it will be tested and checked on a pilot scale for its reliability and the value of Cronbach‟s α (alpha) will be calculated.

Table 3.1 Cronbach's Alpha

Variables	Items	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	Source
Economic Factor	4	.924	.928	SPSS analysis result 2026
Work Environment	4	.886	.896	SPSS analysis result 2026
Performance Evaluation	7	.749	.772	SPSS analysis result 2026
Career Growth	3	.803	.820	SPSS analysis result 2026
Turnover Intention	4	.889	.888	SPSS analysis result 2026

Source: researcher's survey data from SPSS analysis result 2026

3.6 Ethical consideration

Throughout the study, the researcher maintained scientific objectivity and recognized can limits of my abilities. The study included the analysis and review of academic literature, such as books and periodicals, but all respondents to the study enjoy the right to privacy and dignity of treatment and do not cause personal injury to the subject matter of study. The information obtained is kept strictly secret by the researcher. The researcher acknowledged all the assistance, collaboration with others, and the source of the information you get from it. These studies inform the will of those involved in research activities based on "equity", openness of intentions, detector of methods, respect or sincerity of the individual.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

In this chapter, the data is statistically analyzed using SPSS version 26 and the results are presented in five sections. In the first section the brief overview of the respondents‟ information presented. Secondly, the reliability and validity of the data presented .Thirdly, descriptive analysis presented. In the fourth section the correlation analysis of the data and finally the regression analysis of the study presented

A. Descriptive analysis

The mean score below 2.6 is considered as low; the mean score from 2.60 up to 3.40 is considered as moderate and mean score above 4.20 is considered as high as shown below.

Table 4.1 Comparison Bases of Mean Score of Five Point Likert Scale Instruments

NO	MEAN VALUE	DISCRIPTION
1	<1.80	VERY LOW
2	1.80-2.60	LOW
3	2.60-3.40	MODERATE
4	3.40-4.20	HIGH
5	>4.20	VERY HIGH

B. Correlation analysis

Correlation is a statistical technique used to determine the degree to which two variables are related. Pearson correlation was calculated to determine relationships among job feeling (economic factor, work environment, performance valuation, and career development and turnover intention). Regarding the direction and effect size of correlation, there is no hard and fast rule to put the threshold limit. Different sources keep different values though the results do not significantly vary. Generally, positive values denote positive linear correlation; negative values denote negative linear correlation; a value of 0 denotes no linear correlation; and a value of 1 or –1 is perfect linear correlation. The sign of r denotes the nature (direction) of association and while the value of r denotes the strength of association. The value of r ranges between (-1) and (+1). More specifically,Evans(1996)suggestscorrelationcoefficientof.00-

.19as“veryweak”,.20- .39 as “weak”, 0.40-.59 as “moderate”; .60-.79 as “strong” and .80-1.0 as “very strong”. Gerstman on an education blog put coefficient of less than .3, .3-.7 and greater than .7 as weak correlation, moderate correlation and strong correlation respectively. Cohen‟s (1988) effect size indicated that the correlation coefficient (r) ranging from 0.10 to 0.29 may be regarded as indicating a low degree of correlation, r ranging from 0.30 to 0.49 considered as a moderate degree of correlation, and ranging from 0.50 to1.00 regarded as a high degree of correlation. For this particular study, Cohen‟s convention is taken throughout the analysis since it is two digits inclusive of other two.

C. Regression analysis

Regression analysis is one of the most commonly used statistical techniques in social and behavioral sciences as well as in physical sciences which involves identifying and evaluating the relationship between a dependent variable and one or more independent variables. As defined by Kothari (2004), “multiple regression analysis adopted when the researcher has one dependent variable, which is presumed to be a function of two or more independent variables”. Since the correlation result provides only the direction and significance of relationship among variables. For the purpose of this study the researcher employed multiple regression analysis to examine the effect of work environment, economic factor, performance evaluation and career growth on employees‟ turnover intention. Therefore, for this study the following primary assumptions were considered

4.1 Demographic questioner response

Table 4.2 Gender of the respondents

	Frequency	Percent
MALE	223	58.7
FEMALE	157	41.3
Total	380	100.0

Source: ***researcher’s survey data from SPSS analysis result 2026***

As indicated in the table above, 223(58.7%) of the respondents were male and 157(41.3%) of the respondents were Female. which indicates that there are more male employees than female; but it is a good proportion.

Table 4.3 Level of education

	Frequency	Percent
DIPLOMA	0	0
B.A/B.SC	244	64.2
M.A/M.SC	136	35.8
PHD	0	0
OTHER	0	0
Total	380	100.0

Source: ***researcher's survey data from SPSS analysis result 2026***

As indicated in the table above, 136(35.8%) of the respondents were on the level of M.A/M.Sc degree, 244(64.2%) of the respondents were on the level of B.A/ B.Sc degree. This shows that the company has employees of different educational level but more of from the B.A/ B.Sc degree. Since the majority of the respondents are educated, it is possible to that almost all employees are capable of understanding and answering the questions in questionnaires.

Table 4.4 Total years of experiences in DGB

	Frequency	Percent
0-3	208	54.7
4-6	142	37.4
7-10	30	7.9
Total	380	100.0

Source: researcher's survey data from SPSS analysis result 2026

As indicated in the above table, 208(54.7%) of the respondents were experienced up to 3 years, 142(37.4%) of the respondents were experienced in between 4-6 and 70(7.9%) of the respondents are a senior staffs having experience from 7 to 10 in the organization. This implies that the organization is dominated by employees who have been working less than 4 years and have few years of experience. Generally this report show us; the company has a full of junior staffs and it indicates that there is a high turnover.

Table 4.5 Job level in DGB

	Frequency	Percent
MANGER	60	15.8
SENIOR OFFICER	74	19.5
OFFICER	133	35.0
SUPERVISOR	2	.5
COORDINATOR	17	4.5
OTHER	94	24.7
TOTAL	380	100.0

Source: researcher's survey data from SPSS analysis result 2026

As shown in the above table, 94 (24.7%) of the respondents are working in the other positional level from the listed level, 17(4.5%) of the respondents are on the position of coordinator,2(0.5%) of the respondents are supervisors, 133 (35%) of the respondents are officers in the organization, 74(19.5%) of the respondents are senior officer, and 60 (15.8%) of the respondents are a managers

4.2. Frequency

Table 4.6 Frequency Table (F= Frequency, P (%) =Percent)

Social and Economic factor

Statistics				
	EF1	EF2	EF3	EF4
Mean	4.34	4.21	4.35	4.24
Std. Deviation	.926	1.032	.864	1.087

Source: researcher's survey data from SPSS analysis result 2026

At shown in the above table economic factor for the * first item have a mean of 4.34 and SD of 0.926, Second item have a mean of 4.21 and SD of 1.032, Third item have a mean of 4.35 and SD of 0.864 and Forth item have a mean of 4.24 and SD of 1.087

Work environment

Statistics				
	WE1	WE2	WE3	WE4
Mean	4.09	3.91	4.12	3.83
Std. Deviation	.923	.965	.840	1.152

Source: researcher's survey data from SPSS analysis result 2026

At shown in the above table work environment for first item have a mean of 4.09 and SD of 0.923, Second item have a mean of 3.91 and SD of 0.965, Third item have a mean of 4.12 and SD of 0.840 and Forth item have a mean of 3.83 and SD of 1.152

Performance evaluation

Statistics							
	PE1	PE2	PE3	PE4	PE5	PE6	PE7
Mean	3.61	3.53	2.94	3.41	2.52	3.33	3.09
Std. Deviation	1.387	.954	1.100	.982	1.457	1.009	1.062

Source: researcher's survey data from SPSS analysis result 2026

At shown in the above table Performance evaluation for first item have a mean of 3.61 and SD of 1.387, Second item have a mean of 3.53 and SD of 0.954, Third item have a mean of 2.94 and SD of 1.100, Forth item have a mean of 3.41 and SD of 0.982, Fifth item have a mean of 2.52 and SD of 1.457, Sixth item have a mean of 3.33 and SD of 1.009 and Seventh item have a mean of 3.09 and SD of 1.062

Career Growth

Statistics			
	CG1	CG2	CG3
Mean	3.25	3.19	3.38
Std. Deviation	.800	.930	.982

Source: researcher's survey data from SPSS analysis result 2026

At shown in the above table career growth First item have a mean of 3.25 and SD of 0.800, Second item have a mean of 3.19 and SD of 0.930 and Third item have a mean of 3.38 and SD of 0.982

Turnover Intentions

Statistics				
	TI1	TI2	TI3	TI4
Mean	3.60	3.71	3.77	3.32
Std. Deviation	1.054	1.110	1.063	1.015

Source: ***researcher's survey data from SPSS analysis result 2026***

At shown in the above table turnover intention for the first item have a mean of 3.60 and SD of 1.054, Second item have a mean of 3.71 and SD of 1.110,Third item have a mean of 3.77 and SD of 1.063 and Forth item have a mean of 3.32 and SD of 1.015

4.3 Descriptive Analysis

According to Agresti (2002) statistical methods for variables of one type can also be used with variables at higher levels but not at lower levels. Analysts often utilize the quantitative nature of ordinal variables by assigning numerical scores to categories or assuming an underlying continuous distribution. The analysis on Table 4.7 shows that descriptive statistics (mean and standard deviation) for level of job feeling dimensions and turnover intention. For the purposes of this study, this cut-off score was used to differentiate level, with scores below 3.1 indicating a low level, scores between 3.2and 3.5 moderate level and scores above 3.6 a high level.

Table 4.7 Descriptive Statistics for mean, Std.Deviation

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
ECONOMIC FACTOR	380	8.00	20.00	17.1447	3.54207
WORK ENVIRONMENT	380	8.00	20.00	15.9500	3.37305
PERFORMANCE EVALUATION	380	7.00	35.00	22.4237	5.09197
CAREER GROWTH	380	7.00	15.00	9.8105	2.30541
TURNOVER INTENTION	380	4.00	19.00	14.3947	3.67793

Source: researcher's survey data from SPSS analysis result 2026

The researcher deployed, descriptive statistics analysis to understand the level of job feeling dimensions and turnover intentions of employees of DGB. In the above table it can be seen that the mean value of the independent variables (Economic factor=17.1447 (SD =3.54207), Work environment = 15.9500 (SD =3.37305), Performance Evaluation=22.4237(SD=5.09197), Career Growth =9.8105 (SD=2.30541), Turnover intention=14.3947 (SD=3.67793). It can be said that DGB employees have 2 moderate independent predictors related to these predictors, 1 low independent predictor and 2 High or in general displaying moderate to high level of job feeling. The 2 independent predictors have moderate and 2 independent predictors have High mean scores between 3.2and 3.5 and above 3.6. From this, it can be said that respondents" are moderately satisfied in related to these 2 predictors and are high satisfied in related to these 2 predictors. Hence, it can be said that DGB employees have moderate level of intention to leave the company.

4.4 Correlation analysis

Table 4.8: Association of job feeling factors with employee turnover intention (Correlations)

Correlation coefficient table 4.8, indicates that the direction and strength of job feeling dimensions; Economic factor (r=0.047), Work environment (r=0.031), Performance evaluation (r=-0260), Career growth (r=0.003). Hence, it can be seen that 3 independent variables have

positive and 1 independent variable have negative relationship with turnover intention. Furthermore, the table below shows factors and relationship with employee's turnover intention.

Table 4.8 Correlations

Correlations

		EF	WE	PE	CG	TI
ECONOMIC FACTOR	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	380				
WORK ENVIRONMENT	Pearson Correlation	.341**	1			
	Sig. (2-tailed)	.000				
	N	380	380			
PERFORMANCE EVALUATION	Pearson Correlation	.007	.057	1		
	Sig. (2-tailed)	.892	.270			
	N	380	380	380		
CAREER GROWTH	Pearson Correlation	.089	-.173**	-.001	1	
	Sig. (2-tailed)	.083	.001	.991		
	N	380	380	380	380	
TURNOVER INTENTION	Pearson Correlation	.047*	.031*	-.260**	.003**	1
	Sig. (2-tailed)	.358	.542	.000	.959	
	N	380	380	380	380	380

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

*. Correlation is significant at the 0.05 level (2-tailed).

Source: researcher's survey data from SPSS analysis result 2026

Table 4.9, shows the correlation test on the general significant of the model. The result revealed that the set of predictors is statistically significant at predicting turnover intention, with Economic factor (.047*), Work Environment (.031*), Performance evaluation(-.260**), Career Growth (.003**), So all factors lay <0.01 for level 0.01 and <0.05 for level 0.05 Therefore, the independent variables are significant to explain the correlation in turnover intention.

4.5. HYPOTHESIS TEST

4.5.1. Hypothesis Testing With Correlation Analysis

Correlation is used to determine both the magnitude and the direction of the variables relationship.

- Correlation analysis is reported in what is called a correlation matrix.

- This is a simple matrix because there are only two variables in the analysis.
- However, if we had many variables in the analysis, the matrix would be appropriately expanded to include all the variables.
- Each cell in the matrix contains the Spearman's rho correlation coefficient, the 2-tail significance level, and the number of cases in the analysis.
- Notice that the cells in the upper right to lower left diagonal show coefficients of each variable. This is because they show the relationship of each variable correlated with it and the coefficients showing association between the two variables.

Hypothesis- is a prediction of the results of a subsequent observation or a proposed explanation of those results.

Null hypothesis:

- symbolized as H_0
- It is often referred to as the hypothesis of no difference or no effect.

Alternative hypothesis:

- It symbolized as H_1
- It is the conclusion we make when we reject or fail to support the null hypothesis.

P and Aplha (α) values are critical in HT

Correlations

		EF	WE	PE	CG	TI
ECONOMIC FACTOR	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	380				
WORK ENVIRONMENT	Pearson Correlation	.341**	1			
	Sig. (2-tailed)	.000				
	N	380	380			
PERFORMANCE EVALUATION	Pearson Correlation	.007	.057	1		
	Sig. (2-tailed)	.892	.270			

	N	380	380	380		
CAREER GROWTH	Pearson Correlation	.089	-.173**	-.001	1	
	Sig. (2-tailed)	.083	.001	.991		
	N	380	380	380	380	
TURNOVER INTENTION	Pearson Correlation	.047*	.031*	-.260**	.003**	1
	Sig. (2-tailed)	.358	.542	.000	.959	
	N	380	380	380	380	380

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

*. Correlation is significant at the 0.05 level (2-tailed).

So, according to the above correlation matrix,

The 2-tail significance of Economic Factor as shown in the above table 4.12 is .047.

Since .047<.05, we should: Reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is statistically significant.

The 2-tail significance of Work environment is .031.

Since .031<.05, we should: Reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is statistically significant.

The 2-tail significance of Performance evaluation is -.260.

Since -.260<.05, we should: reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is statistically significant.

The 2-tail significance of Career development is .003.

Since .003<.05, we should: reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is statistically significant.

There is a positive relationship between Turnover and Economic Factor, Career development and Work environment, but Performance evaluation has a negative relationship with Turnover.

4.7 ANOVA

The ANOVA test is on general significance of the model. The result revealed that the set of predictors is statistically significant at predicting turnover intention

Table 4.9: ANOVA

ANOVA[a]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	45.229	4	11.307	13.462	.000[b]
	Residual	314.972	375	.840		
	Total	360.200	379			

Source: researcher's survey data from SPSS analysis result 2026

Table 4.9, shows the ANOVA test on the general significant of the model. The result revealed that the set of predictors is statistically significant at predicting turnover intention, with F Statistic=13.462and P-value (Sig. = 0.000) is less than alpha value 0.05. Therefore, the independent variables are significant to explain the variance in turnover intention.

4.6 Regression analysis

Table 4.10: Regression Coefficients

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	17.304	1.575		10.990	.000
	ECONOMIC FACTOR	.038	.056	.037	.686	.493
	WORK ENVIRONMENT	.038	.059	.035	.636	.525
	PERFORMANCE EVALUATION	-.189	.036	-.262	-5.259	.000
	CAREER GROWTH	.008	.082	.005	.101	.919

Source: researcher's survey data from SPSS analysis result 2026

Table 4.10, shows the extent to which each independent variables influence the dependent variable. The result shows the regression coefficient (beta) that has negative sign indicates the independent variables have negative impact on turnover intention. On the other hand, a positive sign of regression coefficients indicate positive impact. The beta coefficient values shown on table 4.9; indicated that Economic factor has a coefficient of (.037), Work environment has a coefficient of (0.035), Performance Evaluation has a coefficient of (-.262), Career development has a coefficient of (0.005) with significant p-value < 0.05 for all those four predictors. Hence, these predictors (Work environment, Performance Evaluation, Career development) have a negative relationship with employee turnover intention. It also has a significant impact (contribution) on turnover intention and (Economic factor, work environment, career development) have a positive relationship with employee turnover intention. Therefore, it can be said that the increase or decrease of the value of those variables has a significant impact on the level of employee turnover intention at DGB.

4.6.1 Regression assumptions

The regression will be tested by different assumptions which are Linearity, Normality, Multicollinearity and Homosckedasticity

4.6.1.1 Linearity Regression

Linear regression is a basic and commonly used type of predictive analysis. The overall idea of regression is to examine two things: Does a set of predictor variables do a good job in predicting an outcome (dependent) variable, which variables in particular are significant predictors of the outcome variable, and in what way do they indicated by the magnitude and sign of the beta estimates–impact the outcome variable These regression estimates are used to explain the relationship between one dependent variable and one or more independent variables.

Table 4.11 Linearity Regression

Model Summary							
					Change Statistics		
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1
1	.266[a]	.071	.061	3.56377	.071	7.167	4

Source: ***researcher's survey data from SPSS analysis result 2026***

Table 4.11, indicates the investigation of the relationship between factors (Economic factor, Work environment, Performance evaluation, Career growth) and turnover intentions. The R value is the correlation coefficient between the dependent variable and the independent variables taken together. The adjusted R square indicates the extent or percentage of the independent variables which can explain the variations in the dependent variable. Since this labels are

Model explains only *6.1%* of the dependent variable that reveals the model is weak.

4.6.1.2. Normality Regression

The normality assumption test in linear regression, you test the residuals, not the variable data. The assumption required in the OLS linear regression method is that the residuals are normally distributed.

In the normality test, it is recommended that you formulate the hypothesis first. We can create a null hypothesis and an alternative hypothesis

Table 4.12 Normality Regression

ECONOMIC FACTOR							
		Kolmogorov-Smirnov[b]			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
TURNOVER INTENTION	D	.242	31	.000	.884	31	.003
	N	.258	71	.000	.876	71	.000
	A	.235	60	.000	.883	60	.000
	SA	.281	217	.000	.878	217	.000

We can see from the above table that for the Disagree, Neutral, Agree and Strongly agree are deviated from normally distributed. How do we know this? If the **Sig.** value of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviate from a normal distribution.

Work Enviroment							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
TURNOVER INTENTION	SD	.306	16	.000	.775	16	.001
	D	.208	32	.001	.897	32	.005
	N	.258	98	.000	.886	98	.000
	A	.300	90	.000	.844	90	.000
	SA	.262	144	.000	.884	144	.000

We can see from the above table that for the Strongly Disagree, Disagree, Neutral, Agree and Strongly agree are deviated from normally distributed. How do we know this? If the **Sig.** value of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviate from a normal distribution.

PERFORMANCE EVALUATION							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	df	Sig.
TURNOVER INTENTION	SD	.362	5	.031	.760	5	.036
	D	.295	172	.000	.834	172	.000
	N	.274	97	.000	.845	97	.000
	A	.350	52	.000	.821	52	.000
	SA	.296	54	.000	.861	54	.000

We can see from the above table that for the Strongly Disagree, Disagree, Neutral, Agree and Strongly agree are deviated from normally distributed. How do we know this? If the **Sig.** value of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviate from a normal distribution.

CAREER GROWTH							
		Kolmogorov-Smirnov[a]			Shapiro-Wilk		
		Statistic	Df	Sig.	Statistic	Df	Sig.
TURNOVER INTENTION	D	.256	26	.000	.813	26	.000
	N	.278	294	.000	.881	294	.000
	SA	.215	60	.000	.863	60	.000

We can see from the above table that for the Disagree, Neutral, and Strongly agree are deviated from normally distributed. How do we know this? If the **Sig.** value of the Shapiro-Wilk Test is greater than 0.05, the data is normal. If it is below 0.05, the data significantly deviate from a normal distribution.

4.6.1.3. Multicollinearity Regression

Multicollinearity occurs when two or more independent variables are highly correlated with one another in a regression model. This means that an independent variable can be predicted from another independent variable in a regression model.

Table 4.13 Multicollinearity

Multicollinearity								
		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
Model		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	17.304	1.575		10.990	.000		
	EF	.038	.056	.037	.686	.493	.861	1.162
	WE	.038	.059	.035	.636	.525	.839	1.192
	PE	-.189	.036	-.262	-5.259	.000	.996	1.004
	CG	.008	.082	.005	.101	.919	.945	1.058
a. Dependent Variable: TI								

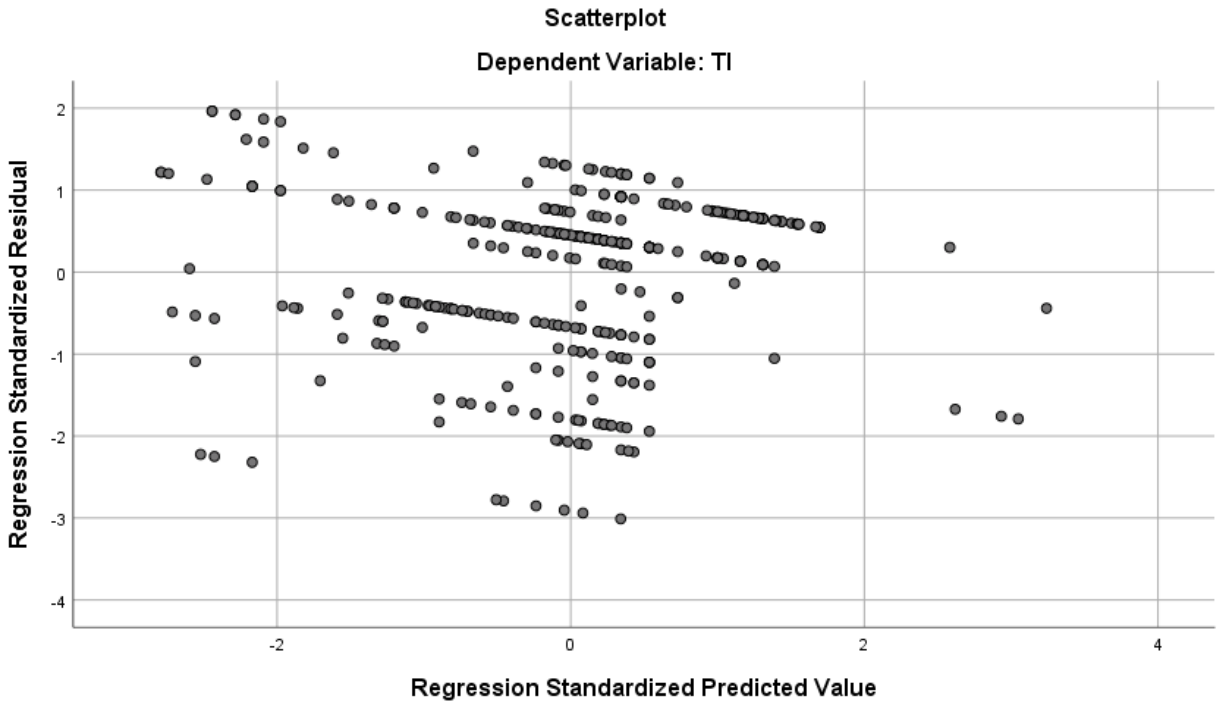
If the VIF (variance inflation factor) value is less than or equal to 10 so there is no Multicollinearity exist in the model

4.6.1.4. Homoscedasticity Regression

Homoscedasticity means a situation in which the variance of the dependent variable is the same for all the data. Homoscedasticity is facilitates analysis because most methods are based on the assumption of equal variance.

Table 4.14 Homoscedasticity

		Unstandardized Coefficients		Standardized Coefficients			Correlations		
Model		B	Std. Error	Beta	T	Sig.	Zero-order	Partial	Part
1	(Constant)	17.304	1.575		10.990	.000			
	EF	.038	.056	.037	.686	.493	.047	.035	.034
	PE	-.189	.036	-.262	-5.259	.000	-.260	-.262	-.262
	CG	.008	.082	.005	.101	.919	.003	.005	.005
	WE	.038	.059	.035	.636	.525	.031	.033	.032
a. Dependent Variable: TI									



As x axis increase the spared of the actual data (residual) increase so it shows that there is no Homoscedasticity

4.7. Results and discussion of the Qualitative Analysis

The analyst has made a meeting with human resource department staffs of the organization under examination , the entirety of the interviewees concur that their company is confronting turnover of experienced staffs. Interviewees are asked an inquiry about exit interview when employees resign; answer that their organization has made some exit interview to collect the reason why they are leaving the organization. But they believe that the perfect or required exit interview is not practiced in the organization. Therefore questioners concur that the company did not make well exit interview for those who are leaving the company For the second interview question; interviewees are likewise answered their organization has made some exit interview dealing to make the exiting employee stay in the organization and also they make some agreements with the specific and well experienced employee to protect the company from high turnover costs, but the organization is not capable to fulfill the hole exiting employee's agreement offers. Therefore

it indicates that the company has no any strategy to gain a bargain power on the exiting employee. As per the interviewees response on the third question; the organization mainly uses two specific strategies, those are Economic factor and Work environment to prevent the organization from a high employee turnover. But it doesn't work as expected; rather it create a high turnover rate because of the undervalued work environment and the work environment adjustment was seems like to give a high benefit for the higher positioned staffs like devising managers president vice president and the like. Therefore the respondents agreed on that the Economic factor and improve work environment was target to protect and increase the specific higher positioned staffs or employee's benefit. So as a discussion the adjusted R shows 6.1% of the dependent is the percentage that shows the description of the independent variable but it is weak although it is weak it does not mean there is no relationship but 94% of the factors are other factor that facilitates for turnover as of the studies result so the researcher tried to address the factors but was able o address 6.1% of the factors so the other 94% will be a gap left for the coming researchers as a reference to find

CHAPTER FIVE

SUMMARY OF FINDINING, CONCLUSION AND RECOMMENDATION

This chapter indicates the resulted and finding based on the analysis done on the data collected from respondents. This research concerned on the Determinant of Employees' Turnover Intention in DGB. The discussion then will attempt to carry out all the objectives of the study. As result, recommendations are given for the target organization to confront problem at hand.

5.1 Summary of Findings

The main purpose of the study was to identify the Determinant of Employees' Turnover Intention: The Case of Addis International Bank S.Co.

The study was conducted using Explanatory survey method. It employed reliability and validity test to confirm the stability, consistence, sampling adequacy and the strength of degree of relationship among the questionnaire items. After the reliability and validity test, the study applied descriptive, correlation and regression techniques of analysis using SPSS version 26 (Statistical Package for Social Science). A total of 420 numbers of structured and self-administered questionnaires were distributed and 380 of them were successfully collected with a response rate of 90.5%. This study utilized questionnaires consists of 26 items categorized into two sections where 4 items were for demographic variables, 4 predictors which consists of 22 items and 1 dependent variable which consists of 4 items. Independent and dependent variable items utilized five point Likert-scale ranked from strongly disagree to strongly agree where 1 - “strongly disagree”, 2 - “disagree”, 3 - “neutral”, 4 -“agree” and 5 - “strongly agree. And also there was an interview questioner and it was distributed to the specific group of sample population. After the reliability and validity test of the independent and dependent variables confirmed .The researcher applied descriptive statistics analysis to find the Determinant of Employees' Turnover Intention as well as to identify the internal and external determinant of turnover intention of employees.

The second data analysis method used by the researcher was the correlation analysis method to measures the directions and strength of the relationship between two variables.

The researcher also implemented Linearity, normality, Multicollinearity and Homoscedasticity regression analysis to understand which major factor affects employees‟ turnover and employee's intention to leave DGB. Based on the analysis and interpretation of the data the researcher presented the summary of the major findings as shown below: The first findings of the study (descriptive analysis) showed that the mean value of factors 1 (Performance evaluation) have very high mean score which indicates respondents feels that relatively less satisfied on these predictors, the mean value of factors 2 (Work environment, Economic factor, career development) are high, it can be said that employees of DGB have moderate level of job feelings. Therefore, these predictors are contributing factors for employees‟ turnover intention at DGB. Furthermore, among these predictors; Economic factor and Work environment respectively and it is considered as a major Determinant of Employees' Turnover Intention The second findings of the study using correlation analysis revealed that three factors of job feeling (Economic factor, Work environment, Career growth) have high, positive and significant relationship with turnover intention, While the other one independent variables (Performance evaluation) have low, negative and significant relationship with employee turnover intention. The third findings of the study using regression analysis showed that the adjusted R square value of 0.061 depicting *6.1%* of the variation in employees‟ turnover intention is explained by the factors of job feelings used in this study, while the rest of 90.5%. turnover intention is influenced by some other variables. More specifically, the regression coefficient (beta) also showed the extent to which each independent variables influence the dependent variable. Accordingly (Economic factor, Work environment, Career growth) have a positive and (Performance evaluation,) have a negative significant beta values at the level of P.

5.2 Conclusion

In this line with summery and the findings the following conclusion are drawn

So, according to correlation matrix, The 2-tail significance of **Economic Factor as shown in the above table 4.12** is **.047**. Since .047<.05, we should: Reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is **not statistically significant.** The 2-tail significance of **Work environment** is **.542**.Since .542>.05, we should: accept the null hypothesis and reject alternative hypothesis and we concluded that the coefficient is **not statistically significant.** The 2-tail significance of **Performance evaluation** is -.260.

Since -.260<.05, we should: reject the null hypothesis and accept alternative hypothesis and we concluded that the coefficient is **statistically significant.** The 2-tail significance of **Career development** is **.003**, According to Chiang & Hsieh (2012) the higher the job satisfaction, which in turn decreases turnover intentions. (Saeed, et.al. 2014). They proved on their study that negative relationship between the job satisfaction and turnover intention. When the job satisfaction is greater the turnover intention will be lesser and vice versa. So that DGB is facing the Moderate level of employee turnover intention.

- Among these factors; Performance evaluation had the lowest mean value scored minor role for employees‟ turnover at DGB as compared to other job feeling factors considered in this study; and in this reason this three variables are considered as the company's main Determinant of turnover intention of employees.
- The organization mainly uses three specific strategies; those are improving Work environment, Economic factor and career development to prevent the organization from a high employee turnover. But it doesn't work as expected; rather it create a high turnover rate because of the poor Economic factor, Work environment and Career Growth was seems like to give a high benefit for the higher positioned staffs like division managers president vice president and the like.

5.3 Recommendation

Job feeling or satisfaction is one of the primary reasons for employees to quit their jobs in an organization Baraket (2001). When employees leave an organization, they take knowledge capital, relationships and investments along with them. Intelligent employers never undermine the importance of retaining the best talent. Business strategies in general and HR policies and practices in particular must be framed in such a way that they ensure retention of key performers. Therefore, in order to achieve the company mission and strategic goals;

- DGB should work continuously to attract, develop, manage, motivate and retain committed employees. In view of the above discussion, the following suggestions are recommended to the policy makers and /or DGB management (from highest to lower level management) in general and HR in particular which will help to increase level of employees‟ job feeling or satisfaction and in turn reduce level of employees‟ turnover intention at DGB.

- The first findings of the study also showed that Performance evaluation with the lowest mean score were the major Determinant of turnover intention of employees and found to be playing a major role for employees‟ turnover intention at DGB compared to other turnover factors or variables considered in this study. Therefore, it has been recommended that DGB management in general and HR in particular:
- Should develop human resource management policy and procedure manual that includes all HR functions. Specifically, training and development department has to develop career growth and career advancement opportunities policy and procedure manual which can guarantee employees on; development of skills and abilities, fairness of promotion opportunities, and transparency of promotion functions.
- Personal management functional unit should make exit interview for employees who leave the company voluntarily, so this helps to know partially the reasons of the employees‟ turnover and helps managements to take appropriate action for the problem.
- Managements (the highest to lower level managements) have to acknowledge employees achievements and accomplishments on a daily, weekly, monthly and annual basis. In addition to this, executing a formal program to recognize top achievers in every job category is essential. Furthermore, these acknowledgements create healthy competition environment among employees that helps to increase happiness and reduce turnover intention.
- Executive management and HRD should develop management member administration policy and procedure manual which can guarantee management members on; fair promotion opportunities, demotion without reason (Work environment and career development) fire without any justification and in general job security. The corporate governor is responsible to approve and monitor the proper implementation of policy.
- HRD has to make the nature of the work more challenging and inspiring by doing job enrichment, job enhancement and job enlargement in order to increase employees‟ job feeling or satisfaction level in turn to reduce employees‟ turnover intention. Samuel E.M. (2012) confirmed that the higher the satisfaction with nature of work the lower the employee turnover intention.

- Management in general and Sourcing and facility division in particular has to create standardize working environments; standardize office, office equipment ,furniture, office layout, proper lighting, free of noise , clean restrooms, free of toxic substance and their exposure as well as other health and safety provisions depend on the nature of the work. That helps to increase job feeling in turn reduces employee turnover intention.
- Among the above stated Performance evaluation, itself was found negatively and significantly associated with employees‟ turnover intention with the low r-value respectively and Economic factor , work enviroment and career development had the moderate mean value scored respectively this specific factors can be treated as the main Determinant of turnover intention of employees.
- Should conduct market analysis on the inflation of money and also analyze DGB compensation system fairness and competitiveness (specifically compensation department has to do it). Based on the analysis result the executives and corporate governors have to give decision that help to build fair, competitive compensation and benefit packages of DGB. According to Lai (2011), an efficient compensation system leads in organizational growth and development which reveal a positive correlation between job feeling and skill based pay, job based pay and performance based pay which helps to increases job feeling and reduce turnover intention. Since the Human resource is key to every function of the organization, the management of the organization should give attention to the issue and improve retention mechanisms by taking into consideration several factors. Organizations that focus on employee development enjoy higher employee commitment to its values and objectives, which leads to employee‟s satisfaction and sense of belongingness as well as lower turnover. If the organization has well developed development strategies that contain a variety of growth opportunities such as career planning, merit based promotion and personal development. The management should devise a career development programs for employees. Career ladder is one method organization used to promote employees which allows employees to grow in their career based on rules in effect that set forth the guidelines for promoting an employee when they has completed a

predetermined length of service, such as one year or when they has demonstrated their ability to perform the duties at the next level of his/her position.

- Based on the qualitative analysis on the company‟s strategies to prevent employees turnover; the researcher recommends DGB the following issues to practice:
- Select the opportune individuals in any case through conduct based testing and competency screening. Certainly, an on location talk with gives you a vibe whether the individual can fit inside your way of life, yet your vital aspect in choosing the best representatives is to decide how well they can do the work. The opportune individual, in the correct seat, on the correct transport is the beginning stage..
- According to explore by the Gallup association, urge representatives to have great, even best, companions, at work. This will build their obligation to you as a business. The organization should review its job content and description to make jobs interesting and increase job satisfactions, compensation practices that are fair and competent and favorable working environment which is safe, motivating and adequately resourced for employees to perform their duties with their full capacity and effort so that, the employee will have little reason to look for outside or quit.

5.4 Future Research Directions

The research findings reported in this study make a valuable contribution to create awareness of the determinant of turnover intention of employees through underlying variables; internal factors and External factors. However, additional research is needed to further investigate other determinant of turnover intention. In addition, this research was fully targeted to assess the determinant employee turnover intentions in DGB in 23 three branches located in Addis Ababa and it was not included the other outlay branches of the organization which is located in the different parts of the country. Thus, study encompassing the different branches under DGB and other banks turnover related issue can be also future research area. The study also contribute to the DGB i.e. Human Resource Management and the hole management bodies at different level to be aware of the determinant of employee turnover intent and allow them to proactively put or set certain assertive mechanism and retention strategy to reduce turnover and increase organizational commitment and develop sense of belongingness via keeping the talented and high skill employees to perform better to the intended objectives or mission and vision of the organization.

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Appendixes

St. Mary's University

School Of Graduate Studies

Department Of Management

MBA Program

Appendixes I

Questionnaires to be filled by Employees of Debub Global Bank S.C

Dear respondents;

This questionnaire is designed to collect data for the master thesis on the topic "Determinant of Employees' Turnover Intention: Debub Global Bank S.C" to fulfill the partial requirements of the Master of Business Administration (MBA). The purpose of this study is to identify the Determinant of Turnover Intention of Employees. Therefore, your genuine response and willingness to participate in this research undertaking is highly appreciated. Since this research is only for academic purpose authorized by the St. Mary's University, be sure that the information you provide will be kept confidential. Hence it is not necessary to write your name. Your participation is of great value for the success of this study, and therefore, I would like to thank you in advance for your kind cooperation in filling to this questionnaire. If you have any question regarding this questionnaire, please contact REDIEAT FESSEHA Mobile No.0921467126

NB.

- No need of writing your name.
- Encircle the letter of your choice and put the [√] mark in the box provided.
- Please respond as accurately as possible and at your earliest possible time.

Part I. General Information

Please put sign (✓) in the box for the choice appropriate for you.

1. Sex Female ☐ Male ☐

2. Level of education: Diploma ☐ B.A/B.SC ☐ M.A/M.SC ☐ PhD ☐ Other_____

3. Total years of experiences in Debub Global Bank; 0-3 ☐ 5 ☐ 10 ☐

4. What is your job level in Debub Global Bank; Manger ☐ Senior officer ☐ Officer ☐ Supervisor ☐ Coordinato ☐ other _____

Part II- Please Rate These Questions Based On Your Opinion

***SD = Strongly Disagree, D= Disagree , N= Neutral , A= Agree , SA= Strongly Agree**

Variables /Item		SD	D	N	A	SA
Social and Economic factor						
		SD	**D**	**N**	**A**	**SA**
1	There is a better compensation in the bank.					
2	There is a better benefit in the bank.					
3	The level of education facilities given by the bank is good.					
4	The level of health care facilities given by the bank is good.					
Work environment						
		SD	**D**	**N**	**A**	**SA**
1	Working conditions are not substandard in the bank.					
2	The bank has important facilities such as proper lighting, furniture, restrooms and other health and safety					
3	My job able to keep me busy all the time					
4	I have to work hard at my job because of the incompetence of people I work with					
Performance evaluation						
		SD	**D**	**N**	**A**	**SA**
1	My immediate boss enables me to perform at my best capacity					
2	My immediate boss promotes an atmospheres of tea.mwork					

3	It is clear to me what my immediate boss expects of me regarding my job performance					
4	My immediate boss provides me with actionable suggestions with what I can do to improve					
5	When I have questions or concerns my immediate boss is able to address them					
6	I feel satisfied at work because of my relationship with my immediate boss					
7	My immediate boss are strong and trustworthy leaders					

Career Growth

		SD	**D**	**N**	**A**	**SA**
1	There is good promotion opportunity in the bank					
2	There is professional ethics in the bank					
3	There is no threat of downsizing					

Turnover Intentions

		SD	**D**	**N**	**A**	**SA**
1	I hear about jobs outside my company that interests me					
2	I often consider leaving my current job.					
3	I intend to quit my current job.					
4	I have already started to look for other jobs.					

Thank you for your time!!!

St. Mary's University

School Of Graduate Studies

Department Of Management

MBA Program

Appendixes II

Interview Questionnaires with HRD staffs and other Debub Global Bank S.C

Dear respondents;

This questionnaire is designed to collect data for the master thesis on the topic "Determinant of Employees' Turnover Intention: Debub Global Bank S.C" to fulfill the partial requirements of the Master of Business Administration (MBA). The purpose of this study is to identify the Determinant of Turnover Intention of Employees. Therefore, your genuine response and willingness to participate in this research undertaking is highly appreciated. Since this research is only for academic purpose authorized by the St. Mary's University, be sure that the information you provide will be kept confidential. Hence it is not necessary to write your name. Your participation is of great value for the success of this study, and therefore, I would like to thank you in advance for your kind cooperation in filling to this questionnaire.

Company's strategy on employee turnover

1. Is management aware about employee turnover of at your organization?
2. Do you/ they make exit interview, when employees resign?
3. Did the organization try to make the exiting employee stay in the organization? If they do; please state what kinds of actions were taken?
4. What are the strategies used to prevent employee turnover?