Why I left and why I want to leave; A Phenomenological Perspective of Asian Employees' Turnover

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Abstract

The current research was conducted to explore the possible causes of actual employee turnover and turnover intentions. Using Post positivist research philosophy, phenomenological qualitative research method was used to explore the phenomena. Semi-structured interviews of 21 bank employees (selected using purposive sampling) were conducted which were analyzed using NVivo 12. The research findings suggest many unique themes in order to overcome the problem of employee turnover, especially for banks. The themes were developed consisted of five significant themes such as the bank appraisals and reward system was identified as biased and based more on favoritism, employee feel that their actual performance is not evaluated properly and sincerely. The other factor concluded by the research findings is that the employees are dissatisfied with the salary and benefits, as they felt that there should a consistent effort to identify employee personal needs which should be customized accordingly in their compensation plans as well. The very essential factor recognized in the research finding was the upward and downward communication gaps with the employees. Such perceptions generated related issues as the employees felt that branches are much deprived to have a direct communication channel with the top team heads. The other very essential factor discovered after the investigation of the phenomena of turnover is the lack of career growth. Lastly, another important cause of employee turnover was transfers, which took place without the consent of the employee. Employees felt demotivated due to such transfers and changes in their work locations. Recommendations and future research directions have been at the end of the research.
Keywords: *Thematic analysis; Turnover Intention; Phenomenology; consistent effort.*

JEL Classification: *O15, M12*

1. INTRODUCTION

Businesses today are regarded to be very competitive due their fast nature of growth and innovation. Every business considers it very important to manage their employees which are seen to be the most important assets for an organization, where on the other hand employees want diversities in their everyday life and continuously seeking for new and challenging jobs and good working environment to enhance their careers and lifestyle. Service industry in Pakistan is also growing at a very fast pace which is not only opening up growth opportunities for the businesses but even employees are getting the benefits too. Banking sector is also flourishing with the aim to have high productivity, fewer turnovers and to be profitable. Managing turnover successfully is a must to accomplish the above all other goals.

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Employee Turnover is long studied by various researchers throughout the globe. Because it is widely observed in work places and people who work, possess different mindset where if the environment does not suit their psyche then they quit and find other opportunities. Basically, turnover intensions can be explained simply by the objective of a person to leave his existing job for some other available opportunities. Researches widely explain turnover throughout different regions, cultures and work environments that explain versatile factors that influence the turnover intentions. Such attitude is widely observed worldwide and is being studied to find out the real causes and to resolve it. This research is initialized as a business research and to satisfy it, Bank has been chosen to research on. Business project enables the students to go for real world problem faced by a real organization in the market that will be supervised by the organization itself. This research is focused to solve a real problem faced by, Bank Larkana.

1.1 Background of the company

Bank, Limited was inaugurated as public company on June, 1992 under Company Ordinance 1984; however, banking operations and processes commenced from November 1, 1997. It is owned and functioned by the Abu Dhabi Group and is the sixth major bank in Pakistan. The Bank operates commercial activities through a network of over 500 branches in more than 170 cities in Pakistan. It is across many countries present in Afghanistan, Bangladesh, Bahrain and a representative office is based in the UAE. Bank, offers financial solutions to stakeholders like consumers, corporations, institutions and administrations through a wide-ranging band of products and services, comprising corporate and investment banking. The bank focuses on good quality products and services catering to the needs of all kind of customers and corporations. Bank, encourages talented and hardworking employees and exercises best HR practices. Motivated staff ensures the customers with satisfactory experience who do business with the bank.

1.2 Background of the Problem

The organization under investigation was the Bank, which was facing the problem of employee turnover for years and the percentage of turnover was increasing too. Bank, is one the repetitive firm that deliver good human resource polices to benefit its employees, even then if there are cases of employees who are leaving the organization is the matter of concern for Bank, The most important reasons of employee's turnover were recognized by different researchers at many times with retentions strategies that organizations should monitor by many researchers (Ongori, 2007; Achoui & Mansour, 2007; Kumar, 2018; Rehman, 2012). These studies were definitely conducted by different researcher in different countries and organizations. The outcomes of these researches clarify that the turnover causes may fluctuate from countries to countries since those countries may be categorized developing and developed countries (Koys, 2001). Even it has been seen that beside the countries, the different organizational sectors incorporate different factors to the turnover causes.) It is also seen as how culture factors may vary the different outcomes in the causes of individuals leaving the organizations (Johns, 2001). Therefore, the reasons of turnover in the mining industry may not be similar to the banking industries (Morrell et al., 2004). It is observed that several studies were enlightening the cause of employee turnover in various industry types but very little has been investigated to address the reasons of employee turnover in banking industries and even with that doing research on a bank situated in an interior area has its own differentiated reasons to explore. Similarly, the, Bank Larkana Branch is taken as an individual entity to explore the reasons for their recent concern of employee

turnover. Therefore, the investigation has been under taken to explore the factors which are influencing the employee turnover intensions at Bank, Larkana and proposed those solutions to retain employees in order to become more concern for the future such events.

1.3 Research Questions and Objectives

The aim of this study is to discover the factors resulting in employee turnover at Banks and suggest the tactics which can aid in retaining employees, especially the star performers. In this regard, the results and discoveries from this study will support the existing turnover situation and aid to recognize the gaps. Banks are vital to the economic growth and expresses success of the country's financial position. The ability for small branches of banks which are located in interior areas may also contribute into the economy and their operations are mostly reliant on the firm's key human resources, who hold the information, competencies, skills and abilities to distribute desired business goals. It's important to retain the key employees who not only grow the business but also contribute in observing and maintaining defined standards. The current study addresses the question:

1) What factors cause employee turnover at commercial Banks?

2) What factors cause employees turnover intention at commercial Bank?

The definitive objective of this study was to discover the phenomenon of employee turnover, turnover intention at Banks. These factors are going to be extracted from the employee interviews. Particularly as there was deficiency of research done on employee turnover, turnover intention and retention in banking sector, especially interior Sindh banks where the scenario of working differ from the metropolitan cities.

1.4 Purpose of the study

The main reason for the research is to detect the factors for increasing employee turnover at Bank, which will help to solve the future turnover problem which may arrive at any point of time. Bank, provides the best training and development programs which is seen as an investment on their employees to increase the productivity levels of their organization, it is viewed as a loss when a well-trained and learned employee leaves the organization. Where else, it's even more important to know and identify which factor has the most effect on employee turnover intension as that can be minimized in future. This research would benefit Bank, to retain their best to employees in order to avoid any future cost which would be used over the new employees hiring, training and developmental programs. This research is purely qualitative and will focus to collect the data from targeted population by interviews that has enable the research to come up with more insight and suggestive measures for the Bank, Larkana. The outcome of the research also provides deep insight to the banking sector as how things work in less developed areas as the mechanism which provide evidence for the employees of interior areas which is quite different from the metropolitan cities.

Metab Abbass Kazi *, Naveed Anwer**, Jahngeer Lakho***, Abbass Kazi****

2. LITERATURE REVIEW

2.1 Employee Turnover

Productivity at workplace is majorly affected by employee turnover. This makes turnover a key factor at organization, also, because results in financial losses (Wong Humborstad & Perry, 2011). Apart from financial losses, it also negatively impacts efficiency on the job. Likewise, Barak et al. (2001) advocated that employee turnover is panic and cost defective, it diminishes organizational effectiveness and employee output to a certain degree and executives must apply additional energy to cultivate a new talent to exchange the employees who have left. Therefore, executive and managers need to invest attention into turnover issues.

Wright and Bonett (1992) conducted a study where they identified that there are two types of turnover, namely, voluntary turnover and involuntary turnover. Voluntary turnover happens when an employee demonstrates intent to leave the job with numerous reasons. The intention can be driven by better alternative job opportunity. Likewise, other reasons resulting in leaving the job are unsatisfactory performance at job and company's decision to layoff. The authors suggested that in most cases of turnover, the intent to leave a job is voluntary turnover (Wright & Bonett, 1992; Mathieu & Zajac, 1990). Price (1997), also suggested that most cases of turnover behavior is based on voluntary turnover. The researchers essentially focus to conduct research on employee turnover intention due to the fact that data on employees who are leaving voluntarily is difficult to collect.

Handful of scholars in the field of research finds turnover intention as a pivotal source of predicting employee behavior which eventually helps to identify the gaps right before the final stage where A handful decides to voluntarily quit the job. (Lee & Bruvold, 2003).On the other hand, Van Dick et al. (2004) well-defined that an employee's intention to leave is not an actual turnover. Actual turnover is the employee behavior whereas turnover intention is the attitude or mood. He also denounced that turnover intention is the best predictor that turnover will take place because organization that who modify the work environment for their employees on the right time will not let the employee leave the job and convince the employee to stay (Griffeth et al., 2000). We can precisely define turnover intention as a process to think about quitting, intention to look for a new job or alternative opportunity and the intent to stay or just leave (Mayfield & Mayfield,2007).

Also, employee turnover intention is also well-defined as an employee's self-estimated chance or probability that they are going to permanently leave an organization at any time soon (Gouthier & Rhein , 2011). It is regarded as a mindful and cautious willingness to leave the organization (Meyer et al .,1993).

Wright and Bonett (1992) suggest that when employees feel happy to work in a workplace they tent to feel satisfied and when the work environment doesn't get them feeling of satisfaction on the job, they are likely to look for alternative opportunities where they expect job satisfaction. So, job satisfaction or the absence of it is understood to be a predictor of turnover intention (Wright & Bonett, 1992). However, job satisfaction and commitment towards organization are attitudes only, the actual turnover is when attitude converts into behavior and employees actually leave an organization (Price, 1997). It revealed that job satisfaction or fulfillment and organizational commitment are perhaps intermediate of turnover intention (Michaels & Spector, 1982). Firth et al. (2004) well-defined that

managers can lessen employee turnover rate by remedying employee turnover intention. This can be ascertained when managers monitor the relationships between supervisors and subordinates in order to ease stress level with the organization. Managers, also, need to improve the satisfaction level and commitment of employees, consequently reduce the negative intent from employees' side.

2.2 Employee Turnover and Organizations

A massive distress to most firms is that employee turnover is a costly expense particularly in lower paying jobs, which are biggest contributors to turnover (Samuel, 2012). Turnover rate represents the no. of times in an organization or firm when employees move in and out of the firm . Mobley (1979) expressed about turnover that it is discontinuance of organizational membership by employee or employees who ever received remuneration.in simple words deducted that turnover is nothing but the flow of employees out of the firm. (Carley 1992 quoted in, Pee et al., 2008) expressed that turnover is the rotation of personnel or workers around in a job market comprising of different jobs and careers. Numerous factors contribute towards the behavior of turnover of any firm, both driven by employee and employer ends. Pays, company reimbursements, employee presence and job performance are all factors that show a noteworthy role in employee turnover. Mobley et al. (1979) expressed in a very important study that there stand two determinants of employee departures. First, when an employee assesses the work environment and assumes firm's future in terms of value and, second, stress related to the current job.

Even though, there is no framework for actually understanding employees turnover process as whole, a wide range of factors have been found useful in interpreting employee turnover Kevin et al. (2004). It was found that employee goal setting (Medlin & Green, 2009); career growth (Hamel ,2008), work environment (Cardoso &Monfardini, 2008; & Burke & Hsieh, 2006), job satisfaction (Palazzo & Kleiner 2002; Garcia & Kleiner 2001; Hannay & Northam, 2000 Stein,k (1996). Rational capital budgeting in an irrational world.), training and development (Walsh &Taylor, 2007; Shaw et al., 1998; Huselid, 1995) are the notable critical factors and very strong forecasters of employee turnover intention.

Therefore, keeping in mind the developing economies context following few factors was studied in order to understand and access employee turnover data in banks. (Harkins, 1998) defines turnover as the entry of new employees into an organization or exit of existing employees. Another researcher refers to turnover as voluntary cancellation of membership of an organization. When employee voluntarily exits an organization it affects negatively in terms of costs and delivery of services . Training of employees resulted in higher commitment and decreased turnover (Amos et al., 2008). Low levels of job satisfaction and job commitment result in high level of turnover in an organization (Zhao, 2008).

*Metab Abbass Kazi *, Naveed Anwer**, Jahngeer Lakho***, Abbass Kazi*****

2.3 Types of Employee Turnover

Voluntary Employee Turnover

When employee leaves an organization on his-her own discretion or will, then it is called voluntary turnover (Noe et al., 2006). When an employee willingly walks out from the organization. Voluntary turnover could be the outcome of a more appealing alternative job offer, conflict with staff, or lack of advancement or growth opportunities. According to study lack of job satisfaction, job stress and alternative opportunities become a cause for voluntary turnover (Mano-Negrin & Tzafrir,2004).

2.4 Involuntary Employee Turnover

According to Allen and Smith(1987), there can be external reasons leading towards turnover like retirement, death, and health problems. Sometime, budget cuts force employers to downsize and employers have to discharge some employees of their duties. In this case, employees have no option but to unwillingly leave a job. Involuntary turnover could be a consequence of numerous circumstances where conflicts arise. According to Bratton and Gold (2005) organizations undertake layoffs to cut costs, restructure, downsize, instances can't be controlled.

2.5 Avoidable and Unavoidable Employee Turnover

It is imperative to differentiate amid avoidable and unavoidable turnover in order to understand the issue of turnover. Avoidable turnover can be prevented by hiring, evaluating and motivating the employees . The phenomenon of turnover is psychological, organizational and costly. The mutual observation or confusion in companies, chiefly among HR managers, is that labor shortage and resulting employee attitudes are two of the most key factors instigating high employee turnover (Debrah, 1994; Cheng & Brown,1998). The shortage of labor or personnel in a particular market indicates that there are numerous job positions vacant. Employees take advantage of this situation and switch from job to job just for some extra monetary benefit. Sometimes employees who can't find valid reasons to quit the job and do it for fun as they might have seen their friends or relatives doing. So much so that, there are cases where employee left job because they didn't seem to like the hairstyle of the boss. A study in Singapore job market reflects the developing job-hop culture where employees quit or switch jobs for no good reasons (Debrah, 1994).

The squabble is that labor shortage and job-hopping clarify only part of the reality at best. It is true that labor shortage compounds the problem of employee turnover. But, turnover intention is not prompted by supposed alternative employment opportunities alone. In a broad study of HR practices in over 200 largest companies in Asia, Khatri (1998) found that human resource management was thought of as a relatively unimportant function in most of the firms and those HR managers did not have adequate training and technical expertise in HR management. The supposition of senior management in the majority of the firms was that any manager could manage human resource. Thus, HR management function was poorly managed in most of the firms. The writer noted: "…job-hopping which is the most serious HR problem in Singapore may be ascribed more to poor recruitment and selection practices than to the tight labor market." Cheng and Brown (1998) debate that the fact that employee turnover varies to such a great extent between hotels that face the same external environment indicates that turnover is controllable to a substantial degree.

The turnover of employees has not been totally understood and has no accepted model or framework to identify specific reasons for it. Nonetheless, there can be several factors involved like work content, work environment and external environment.

2.6 Cause of Employee Turnover

Organizational Factors and Turnover

Employees tend to exit an organization where there is instability in the management. Employees stay when the work environment is stable and consistent (Bergmann and Scarpello, 2001). Staff turnover has been linked with organizational inefficiency (Dess and Shaw, 2001). Employees feel comfortable in an organization where there is strong communication system and involvement of employees in decision making (Griffeth & Hom, 2001). Organizational setting may influence the turnover. Employees who want to continue to stay with the organization just because of fresh and vigorous setting. The match between proportions of environment and employee morals may figure out reliability with the organization. Caldwell (2001) found that new accountants whose personal ethics matched with the company disclose top partiality to retain. Organizational exclusivity soberly persuade on employee exits because they are the only distal reason (Mobley etal., 1979; Price & Mueller 1981; 1986). That is to say, centralization and supportiveness barely predict employee turnover. However, barely distressing the exits of employees, the quality of a company may at rest significantly weighing growing turnover rates (Terborg & Lee, 1984). Lack of HR practices in an organization paves the way for employees to leave the organization (Lambert et al., 2001). Big organizations are better able to retain employees because they offer career advancement along with increased salary and benefits (Wilkinson et al., 2001).

2.7 Compensation and Turnover

Compensation shows an imperative part to retaining employees. Researchers thought that discontentment with salary and pay robustly encourage employee turnover (Gomez-Meija & Balkin 1992; Milkovich & Newman, 2004). The lack of diverse compensation packages like fringe benefits and incentive pay certainly generate an influence on retaining employee or departing from the organization (Heneman & Schwab,1985). Pay is something you get in return for services rendered in an organization. Good pay can help to retain quality employees and binding it with performance can also improve the overall performance of all employees.

Pay should directly target the needs of employees and result in employee satisfaction. Maslow-hierarchy of needs theory (1943) indicates that humans have five levels of needs: physiological, safety, belonging, esteem, and self-actualization needs. Thus, pay directly influence the physiological needs of the employee. Pay enables an employee to buy food, water, and groceries for satisfying the physical needs of hunger, and thirst and ensure survival. We have already discussed that employees' job hops sometimes based on a situation where they are offered slightly higher pay or remuneration by other employers, it is anyway difficult to retain employees when pay or incentives are not attractive enough. But at the same time turnover dents an organization with new hiring costs, especially for the lower-paying job positions. In order to avoid incurring hiring costs, organizations started formulating retention strategies. Even pay need to be designed according to the market rate and trends. When pay the current firm pays less then market rate, employees may feel undervalued and unappreciated and

look for a new job (Firth et al., 2004). Most certainly employees quit the job based on financial reasons because they are constantly looking for a job that pays remuneration higher than the current organization (Hissom, 2009). Low pay or remuneration is also linked with low job performance (Rampur, 2009). Unequal pay or wage in a situation where some employees, who are assigned similar responsibilities and work, will cause withdrawal intent and employees will look for a job that pays fairly (Anderson & Handelsman,2010).

2.8 Promotion/Career Development and Turnover

Organizations use pay, benefits, work environment and other facilities to boost employee performance and retain high quality employees (Ting, 1997). Lack of promotion contributes to employees intending to leave the organization. Besides promotions, changing the selection and evaluation criteria used to rate promotion and reward system had shown positive effects on intentions of employees leaving the organization (Magner et al., 1996). Poor performance appraisal planning system created a sense of unfairness among employees and employees demonstrated intent to leave organization. Lee Larson (2004) states career development is an important part of the job. Employees feel stressed while assessing the future career prospects with a firm. Lack of growth opportunities can impact any organization, in which circumstances employees are stressed about either being stuck in one job position for a long period of time or being laid off during the downsizing (Smith & Cooper, 1994). In Europe and American job market, career growth far more important aspect of a job as compared to Asian job markets where pay and career growth have equal weight. High rate of employees leaving the job could also be lack of adequate opportunities for advancements or promotions. Employees will switch between job while seeking higher grade or post and better pay (Rampur, 2009).

2.9 Organizational Commitment and Turnover

Africa News (2008) stated that it takes time to build commitment towards an organization or firm, more the time spent at the firm greater will be the commitment. Sometimes, organizational commitment is independent of the fact that current job experience is satisfactory or dissatisfactory. Commitment towards an organization reduces the chances of employees leaving the job which in turn saves costs (Suliman & Iles, 2000). Black and Litterman (1992) deducted that commitment towards organization would be positively related to the intention to stay in an organization. Also, organizational commitment is seen as the strongest predictor of employee turnover intention which means when employee begins to show symptoms of diminishing commitment, manager should forecast turnover behavior (Ahuja et al., 2007).

Henceforward, Pare and Tremblay (2007) well-defined the key effects of organizational commitment on employee turnover intentions. Furthermore, a higher number of researchers specify that the relationship between an employee's turnover intentions and organizational commitment is negative (Susskind etal., 2000; Van Breukelen et al., 2004). Organizational commitment is a connection with organization (Mathieu and Zajac, 1990). Organizational commitment means an optimistic response towards working conditions at the workplace and has a strong belief on organization goals and desire to achieve effective relationship with organization (Scholarios & Marks, 2004).

Organizational commitment and turnover intention are considerably related to each other and have a negative relationship (Paille et al., 2011). When commitment is treasured by organization and employees attain positive response and encouragement then it works as inspiration and to stay in the organization and work (Meyer &Allen, 1991). Organizational commitment is multi-dimensional, ascertained by its different definitions and dissimilar styles of measurements (Coetzee, 2005). In all its various definitions and measures, there is a general argument shared that organizational commitment is a bond or connection of the individual to the organization.

2.10 Employee Relationship with Management and Employee Turnover

Style of management at the workplace influences the individuals in term of organization value, image and the very existence of firm (Gregory and Henry, 2005). A destructive and pessimistic relationship with the current management can become key reason for employees to leave their jobs. Healthy relationship with management would hold back the employees from leaving even if offered higher pay elsewhere (Shamsuzzoh & Sumon, 2007). Employer to employee relationship depicts a key role on turnover. Also, lack in the clarity of job description sometimes can lead to employee turnover. This is because employees tend to perform better when they have less supervision and authority (freedom to exercise initiatives), judgment and self-approach to work (**Mbah S. E, 2012).**

2.11 Leadership, supervision and Employee Turnover

In the stressful working environment, it is always important to get support from leadership. It helps to cope with stress and intent to leave the job (Mobley, 1977). According to Porter and Steers (1973), biggest cause of turnover is bad supervision. The adroitness between managers or supervisors with their sub-ordinates may generate impact on employee turnover. It depends on

the employee's contentment with their supervisors and also the communication skills of supervisors to handle their sub-ordinates. Study by Dansereau et al. (1975) deduct that leader-member exchange presents that the supervisors and subordinates are related with each other. This relationship impacts upon decision making framework, sharing information and socially support of employees. Because of this subordinate build up high quality exchanges with their supervisors.

2.12 Work load / Work stress and Turnover

There are different standard working hours per week observed in different countries. Organizations should commit themselves to help their employees manage work and home related commitments in order to enhance the retention (Tser-Yieth et al., 2004). Organization should design flexible working hours for its employees to help them improve work-life balance and deal with work related stress (Albert & William, 2007). This suggests that flexible working hours can reduce on the job mental and physical exertion and improve performance of employees. Giga and Hoel (2003) deduced that globalization has instigated mergers, acquisitions and economic interdependence among countries. Technological development and restructuring have modified the organizational work since few decades and now there is time pressure, overload of work, role conflicts, lack of proper ergonomics and volatile customer relationship which in turn is causing stress. Kahn et al. (1964) also deliberate stress as an environmental stimulus to a person, or an oddity between an individual and environment. The experience of job-related stress, the factors that lead to job related stress (stressors), lack of commitment in the organization and job dissatisfaction influence employees to quit the job (Firth et al., 2004).

2.13 Job Autonomy/ Empowerment and Employee Turnover

Researchers deduce that there is warm relationship among autonomy, commitment and work performance (Morgeson & Humphrey, 2006). Explained autonomy as the degree of freedom, independence, and discretion to the employee in scheduling the work and actually performing the given tasks. Hence, job autonomy makes employees feel they are being trusted by the organization and encourages the employee to use their skills to fullest and think out of the box or innovatively. Result of autonomy is improved organizational commitment.

2.14 Distributive Justice or Inequity and Employee Turnover

The perception of being dealt with fairness with regards to compensation, equality in the allocation of pay and rewards, vigorously create turnover. The conservative abolition of compensation packages doubtlessly misjudges the outcome of judgment of fairness on decisions to exit (Price & Mueller, 1981). Current research of employee turnover denied belief in the procedural justice of organizational regulations that is professed by the employees for distributing rewards and other compensation packages (Greenberg, 1990).

3. RESEARCH METHODOLOGY

3.1 Research Design

Research approach under the aims and objectives of the study which define as exploring the phenomena of employee's turnover at Bank, (Larkana Branch), the author selected a qualitative phenomenological research methodology. The study of Welman and Kruger (1999) about "the phenomenologists are concerned with understanding social and psychological phenomena from the perspectives of people involved". A researcher applying phenomenology is concerned with the lived experiences of the people (Greene, 1997; Holloway, 1997; Kruger, 1988; Kvale, 1996; Maypole & Davies, 2001). There were mainly two reasons. Firstly, the Bank, (larkana branch) has limited number of employees such as 12 employees which were the respondents for the study, the reason actually arise from the number of employees to choose qualitative research type to keep the reliability and validity of the data, where else in quantitative approach there is a need of good sample size from the population so that it gives better reliable results.

The research cannot depend on quantitative results from such a small sample size which will definitely not give better in-depth insight of the research problem. Secondly, taking Bank, (larkana branch) as the real life research problem brings a lot of questions which can only be answered by the respondents (employees) who have lived the phenomena and have the real time experiences where every employee had their subjective experiences to share, therefore, the best research type to explore the lived phenomena of employee turnover at bank , (larkana branch) is said to qualitative phenomenology research method.

The fundamental purpose of the current study was to explore and gather information about the phenomenon of employee turnover at Bank, (Larkana branch) and propose possible key

retention solutions to the Bank, (larkana branch). Furthermore, this research design will offer a broad range of prospective new insights and establish the groundwork for future studiesThis enables the researcher to obtain the insider's perspective and definition of the situation in a more detailed and rich manner. The flexibility of qualitative research is due to its significant value since it can be improved comparatively easily as the study progresses, making it particularly appropriate for studying real-life situations (Punch, 1998).

In the presence of the many traditions of modernist qualitative research, it has become essential to point out the specific selection (Schurink, 2004). Covering as research design in the light of the numerous changes that have taken place in qualitative research recently, it should come as no surprise that researchers have many options to choose from several designs (Schurink, 2004). The phenomenology research type is well familiar design that was chosen.

3.2 Sample size and Participants

The study encompassed the lived experiences of commercial Bank, (Larkana branch) employees within the framework of added well-defined exploratory phenomenology approach. A sample size of 11 employees was chosen, with ethical consideration and employee consent. Furthermore, the researcher approached two categories of respondents at Bank, 1) permanent employees (represented at all levels within the organization. i.e. Managers, Assistants, Executives and officers) to share their perspective and experiences and the other category 2) Ex-employees (who had left bank, in recent period of time in one year). The concept behind taking the permanent employees was as they are the ones who involve in the turnover process where else, the other employees who are hired on the basis of their contracts with the organization, they leave when they contract ends. The other important category was the ex-employees who shared their lived experiences under the phenomena being researched. These interviewees are the primary unit of analysis (Bless & Higson-Smith, 2000), with their 'informed consent' (Bailey & Lynch, 1983), p. 11; Arksey & Knight, 1999; Street, 1998).

3.3 Data display

Qualitative researchers have variety of techniques of illustration of data like tables to summarize their findings, or it can even be in a way to provide in-depth description or quotation of employees expressed statements for the phenomena understudy. The researcher adopted both techniques to display data as in provided summarized tables and also quoted the responses were required. The researcher provided clear examples from the voluminous amount of data representing it in a way which attempt to organize their worlds, their thoughts about what is happening and their experiences, as well as their perceptions. This was the hardest task because: "…firstly, examples from the data that demonstrate definite observed patterns should be provided in order to allow the reader to easily understand what they actually look like" (Schurink, 2004).

3.4 Data Collection

To gather data for the study, the permanent employees at Bank, and the ex- employees both were the respondents who participated in semi-structured interviews. The semi-structured interviews were guided by a set of pre-determined questions and additional investigative with open questions which were asked throughout the interview (Wengraf, 2001). This kind of approach prevent the interview from becoming too rigid as the researcher tend to keep it very informal as to get more insight of the respondent's perspective, enabled the interviewer to comprehensively explore the participant's responses and gave the interviews a conversational feel. These features endorsed for a strong level of flexibility and adopted a participant-led process, where the respondents were given autonomy to express their ideas and share on experiences. According to Jon Kabat-Zinn, who states that "inquiry doesn't mean looking for answers" (cited in Bentz & Shapiro,1998). However, Kensit (2000) paid attention over the concept that the researcher must allow the data to develop: "Doing phenomenology" means capturing "rich descriptions of phenomena and their settings".

The researcher also gathered an inoffensive and brief past background of each participant to get to know about their working patterns in the banking industry. According to Schurink, that is very essential in helping the researcher to better understand the participants. It also gives

readers of the article the opportunity to better understand the people who took part in the study without having met them.

3.5 Interview Procedure

The semi structured interviews were conducted with the belief that both inductive (focusing on identifying patterns and meaning derived from a particular social reality or phenomenon) and deductive approaches (utilizing theoretical concepts and ideas derived from abstract work of scholars available in the literature) are required, both tactics were applied in this research. That was also done to ensure that the reliability and validity of the study is not threatened.

The participants were allowed to express themselves to the maximum level that was considered to be essential for the study, even the participants were allowed to use the language they felt comfortable with. Most of the participants preferred to use Urdu and Sindhi. Each interview began with a brief explanation of the nature of the study including the objectives, relating it to the existing situation prevailing at Bank, After giving brief introduction about the research, a number of open ended questions were asked because of the fact that the researcher wanted to start the conversation based on no identified patterns and give participant the space to mold it in their own ways, without no preconceptions which gave it the feel of inductive approach, Participants were informed that participation in the interview was completely voluntary and that they could refrain from answering any questions with which they felt uncomfortable. Later after having a good amount of open discussion and experience sharing then it was transformed towards deductive approach where the participants were asked to refer to the Information Sheet which had the concepts relating to employee turnover from the earlier literature evidence, at this stage participants were ask to relate this present phenomenon with the earlier concepts which they felt necessary.

Further, participants were informed of the confidentiality of the data collected from the interviews and with the participants consent. The interviews were digitally recorded to ensure accuracy of interview data. In order to ensure ethical research, the author made use of informed consent (Holloway, 1997; Kvale, 1996). The research tried to involve completely into the conversation feel with the participants due to which no written notes were made during the interview as the data was recorded and later notes were made from the recordings, even after

each interview observational notes were made to analysis of the given response. The interviews were conducted at a famous restaurant who arranged a separate room for interviews as on researcher demand, which gave the opportunity to conduct interview each participant separately, this was not a one-day effort but took around 3 to 4 weeks' time to get all the interviews done. The researcher tried best to keep the environment as informal as possible in order to take care of respondent's comfort.

3.6 Strategies for Dealing with Ethical Issues

These were the ethical issues and strategies employed for validity and reliability of data source;

3.7 Consideration of Participants Consent

There was detailed description about the research objectives prior to the interviews, all participants were informed with the purpose of the research and then asked for their consent if they were willing to participate or not. Participants were asked if they will any query at any time can ask for details. After talking about any questions or concerns that were raised up, the participants were asked to be as informal as possible as their identities would not be known in any way. The interviews were digitally recorded with the permission of the participants and were informed when the recorder was switched on and off and it was explained that the researcher would be solely accountable for transcribing the interviews.

3.8 Confidentiality and Anonymity

Confidentiality and anonymity were sustained to a great standard as much as it was possible. Audio recordings and copies of interview transcripts were stored in the personal laptops of the researchers, which was secured with password. All interview recordings were then transcribed by the researcher and also kept confidential at all levels. The identities of the employees were not revealed in this report, and if the findings of this study were to be written for publication in future even then no identifying information will be used.

4. DATA ANALYSIS

Coffey and Atkinson (1996) represent analysis as the "systematic procedures to identify essential features and relationships". It is a way of transforming the raw data into a meaningful structure which can show the research directions and findings. This research data has done the

analysis process by referring the simplified version of Hycner et al. (1999) analysis process, which the researcher has used in order to maintain the reliability and validity of data findings. This analysis process has five 'steps' or stages, which are:

4.1   Bracketing and phenomenological reduction

Phenomenological reduction refers as "to pure subjectivity" (Lauer, 1958). It also highlights the points to a suspension or 'bracketing out' which mean as "in a sense that in its regard no position is taken either for or against" (Lauer, 1958), this means the subjective view of the respondent is fully acknowledged without the researcher's own presuppositions and not allowing the researcher's meanings and interpretations. Here it refers to the bracketing of the researcher's personal views or preconceptions (Crabtree & Miller, 1992). Holloway (1997) and Hycner (1999) recommend that the researcher should listen to the audio recordings repeatedly of each interview in order to get aware with the words of the interviewee and develop a complete sense out of it. Similarly, by following this step the researcher repeatedly listens the recordings several times and also made notes out of it to have the sense of the respondent subjective views. This procedure was done in the same way for all the 11 respondent's recordings.

4.2   Outlining Units of Meaning

At the stage of analysis of data, it is required to separate those statements that are seen to illuminate the researched phenomenon are extracted or 'isolated' (Creswell, 1998; Holloway, 1997; Hycner, 1999). The researcher of course at this stage need to make an extensive amount of judgment calls while at the same time consciously bracketing her/his own presuppositions in order to ignore incorrect subjective judgments. The end of this stage will provide the list of units of appropriate meaning mined from each respondent's interview which is then carefully examined (Moustakas, 1994). To do this the researcher considers the literal content, the significance level was checked by looking at the number of times it has occurred and its meaning was cited and also how (non-verbal or para-linguistic cues) it was stated. Keeping this stage in mind the researcher has gone through the repeated clues and meanings which were emphasized more by the researcher. By doing so, units with similar meanings were considered and gathered under one list and this way many different lists were developed which seemed to have the greater importance to the respondents.

4.3   Clustering of Units of Meaning to form Themes

This stage begins by examining the list of units of meaning; here the researcher attempts to stimulate the essence of meaning of units within the general context. Hycner (1999) discussed that this demands for even more judgment, thought process and skill on the part of the researcher. Particularly in this step the phenomenological researcher is involved in something which can't be exactly described as for this he is involved in a complicated unspeakable thing known as creative insight" (Hycner, 1999). At this point the clusters of themes are typically designed by combining units of meaning together. The researcher categorizes significant topics, also titled as the units of significance (Sadala & Adorno, 2003). This stage incorporated making clusters of the similar units all together for each interview. Similar units are kept under one cluster. The researchers have explained as by debriefing the meaning of the several clusters than central themes are initiated, "these articulate the essence of these clusters" (Hycner, 1999).

4.4   Summarizing each interview (validating it and modifying in a sequence)

At this stage a summary that includes all the themes produced from the data provides more of a holistic perspective. The main purpose of the phenomenological analysis is to investigate the restoration of the inner world of experience of the subject into deeper insight. This is very clear that each respondent has his own way of explaining and experiencing temporality, spatiality, materiality, but each of these harmonizes should be understood in relative to the others as well and to the total internal 'world' (Hycner, 1999). This is the point where researcher can conduct a 'validity check' by going back to the respondents to determine if the core of the interview has correctly been incorporated.

4.5   Mining out general and distinctive themes from all the interviews and compiling them

At this stage, when the other 4 steps are completely undertaken now the researcher looks for the common themes among all the interviews and generalize them. As explained by one of the researchers that "for the themes mutually common to most or all of the interviews as well as the individual variants" (Hycner,1999). At this point it should be taken care of that not to cluster common themes if substantial differences still exist. The exclusive or minority expressions are very important indicate to bring out concerns regarding the phenomenon researched. The

researcher will conclude the analysis by writing a composite summary, which should must replicate the perspective or 'horizon' from which the themes had emerged (Hycner, 1999). Following this last stage, a number of themes were developed in regard of the current research of testing the phenomena of employee turnover at bank, Larkana. However, Coffey & Atkinson (1996) highlight that "worthy research is not just the mechanism to produced rigorous data alone … [but] 'going beyond' the data to develop ideas".

5. RESEARCH FINDINGS

This chapter starts with a description of the respondents' sample which includes the current permanent employees at bank, and Ex-employees who left bank, in this year. Later in this chapter the findings on the research is illustrated. The findings are arranged according to the research objectives. The findings are represented in the form of themes that were developed from the analysis of the respondent interview. Themes which were developed aid with respondent quotations and also tables were made to show particular responses of the participants.

Sample Description

Table 1: Permanent Employee at Bank, Larkana

Participant Code	No. of years of service in the Banking Industry	Service period at Bank,	Participant Designation at Bank,
EM_01	2 years	2 years	Operation Manager
EM_02	3 years	5 months	Operation Officer
EM_03	5years	5years	Head teller
EM_04	16 years	9 years	Incharge Consumer Finance
EM_05	2 years	2 years	Customer Service officer
EM_06	2.5 years	2.5years	Operation Officer
EM_07	7 years	4 months	Branch Manager

The permanent employees were taken in to the sample as they can voluntarily call for leaving the job and may have gone through the turnover intension phenomenon which was being researched. Where else, the contractual or out sourced staff need to complete their time period

under the terms and conditions of the contracts. The table showing their number of years of service in banking industry and at Bank, Larkana as well, their positions are also given to have clear idea about their levels at Bank, where else, their names are kept confidential which is even not the concern of the researcher, beside that they are all given codes to make it easy for the researcher and readers to relate the situations of each participant.

Table 2: Ex- Employees at Bank, Larkana

Participant Code	No. of years of service in Banking Industry	Service Period at Bank,	Participant's Designation when left Bank, Larkana
Ex_EM_01	21 years	3 years	Operation Manager
Ex_EM_02	9 years	3 years	Credit Manager
Ex_EM_03	12 years	10 years	Branch Manager
Ex_EM_04 (T)	9.5 years	4.5 years	Operation Manager

The Ex-employees who had left Bank, Larkana were taken as a sample due to the reason that they have gone through the turnover phenomena, this should be noted that three of them had voluntarily turnover where else one of them Ex_EM_04(T) was a respondent of involuntarily turnover under the policy of transfer. The table showing their number of years of service in banking industry and service period they had at Bank, Larkana as well, their positions at the time when they left Bank, Larkana, where else, their names are kept confidential which is even not the concern of the researcher, beside that they are all given codes to make it easy for the researcher and readers to relate the situations of each participant.

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Table 3: Turnover Intension Status of Current Permanent Employees at Bank, Larkana

Participant code	Service Period at Bank,	Turnover Intention Status	Reasons for turnover Intension	New Job (banking / other work)
EM_01	2 years	Yes	Career growth	Bank
EM_02	5 months	No	-	-
EM_03	5years	Yes	Career growth, top management issues, unfair reward system	Bank
EM_04	9 years	Yes	Want to leave banking industry because of the nature of work	other work
EM_05	2 years	Yes	Want to quit banking industry due to its nature of work	Other work
EM_06	2.5 years	Yes	Want to quit banking due to its nature of work	Other work
EM_07	4 months	No	-	-

The turnover intension status table shows that even the permanent employees who are currently working at bank, Larkana in the view of leaving their job due to many reasons mentioned such as career growth, top management issues, unfair reward systems and due to the nature of work in the banking industry. It also highlighted that few of them even not in the favour to join any other bank rather they want to do some other kind of work, as many among them agreed to have their own business setup in order to have a relaxed life.

Table 4: Reasons for turnover of Ex-employees at Bank, Larkana

Participant Code	Service Period at Bank,	Reasons for turnover
Ex_EM_01	3 years	Nature of work, Audit strict, compensation issues, career growth, transfers
Ex_EM_02	3 years	Unfair appraisal and rewards, career growth, top management issues, compensation
Ex_EM_03	10 years	Career growth, transfer due
Ex_EM_04 (T)	4.5 years	Shifted to other branch of Bank, transfer

The table shows the reasons why the employees left bank, such as career growth, compensations issues, unfair appraisal and rewards, top management issues and due transfers. Where else, among these four there was one employee Ex_EM_04 (T) who comes under the turnover category but it's an involuntarily turnover which was a transfer to another branch of Bank.

5.1 Themes

As it is explained in detailed in chapter # 4, as how the data analysis was under taken by considering the five-step process of simplified version of Hycner's (1999) which defines the step by step procedure. The themes were developed in according of the research questions and objectives.

Reasons for employee's turnover and turnover intension at Bank;

Theme 1: Organization Injustice in appraisals, reward system and promotions.

The majority of employees identified that the reward systems and appraisal at Bank, are more personalized. Both the group of respondents the current permanent employees as well as Ex-employees notified that there is a lot of favoritism in the system, they elaborated that it starts with the performance evaluation of employee which happens at the end of each year and in that case the immediate supervisor should be responsible for the evaluation of their employees where else, when the top management also rank the employee who are actually not aware about the work performance of that particular employee then this leads to injustice. Performance evaluation is the base on which the Bank then reward the employee with promotion or increments and if that

shows low rating then all the efforts of employee go invisible. Similarly, when the immediate supervisor rates some employee low and then the top management rate them high is again injustice. They mentioned that it's all based on the favoritism which demotivates employees and employees then decide to leave. Few of the quotes of employees on this point;

"Favoritism in the reward system and performance evaluation process from the top management." EM_03

"I am not happy with the reward system of the bank; it needs to be improved as things are not fair as they should be." EM_04

"We employee who achieve their targets and in return our heads are given foreign trips and all the credit for it, where else we are not even given the actually performance reward as per the policy. I felt it more in bank, comparative to other banks I had worked with." Ex_EM_01

"If two employees at the same level and same efforts given by them then one gets bonus due to favoritism and other doesn't get any, this demotivates the employee and he starts searching for the job." EM_05

"My immediate supervisor marked me as 4.8, and I did mark myself 4 but, in the end, I got result of 2 from top management which surprised me. I did ask for reasons but never get the answer." Ex_EM_02

"Appraisals and reward system are better than many other banks but can't be said that they are completely unbiased, if they become completely unbiased and show the actual performance of employee then of course it's going to benefit both the parties and better work outcomes. The flaw which comes is basically that the top management should consider the immediate supervisor when going performance evaluation as the immediate supervisor knows his team better and can evaluate his employees better as knowing his performance, whereas when top management does not consider this it becomes the gap, where else no personal garages should be taken into consideration when evaluating employees." Ex_EM_04 (T)

Theme 2: Dissatisfaction with salary and benefits, no consistent efforts to identify employee personal needs

The respondents identified the need that compensation is the most essential factor for employee's turnover and turnover intension. The majority shared the idea that the Bank should

realize it at the point when employee is currently on the job and putting his efforts to achieve organizations goals and targets. They even emphasized that not only salary but the bank should make consistent and frequent efforts to provided benefits to their employees accordingly to their needs and performance, and at time not only performance related financial compensation but also added festive bonuses to show the employee as how much they care for them. These are the few of the employee's views gathered in interviews on salary and benefits;

"There should be proper increment plans for employees should be developed in a way that employees should never think of leaving their bank. Why does bank have to offer when the point comes when the employee plans to leave, this should be taken into consideration before even the thought comes in the mind of employees." EM_01

"The most essential would the pay which should be given in accordance with the actual performance of the employee." EM_02

"Employee should get things in return always as it should be a continuous process of give and take frequently either can be financial or non-financial." EM_03

"The main reasons of employees leave are because of their salary issues, benefits and promotions." EM_04

"When we reach home, we are not able to do anything else, no socializing or giving time to family, the bank management should make our job less controlled so that we become relax at job and should compensate us accordingly." Ex_EM_01

"If bank try to make consistent effort to maintain employee salary as per his efforts and hard work and make a career path for them then the employees can never think of leaving the job." EM_05

"Performance bonus is given but they should also include festival bonuses, which give a feeling that organization care for you. We sacrifice our social life as doing 9pm to 9pm job, so we need a kind of motivation to be involved with our job. We have heard that there was a time at bank, when employees use to get 4 bonuses in a year." Ex_EM_02

"Providing benefits to employee while identifying their personal needs." Ex_EM_04 (T)

Theme 3: Lack of commitment hinders employee career growth

The entire sample of respondent stated that career growth is one of the essential factors for which every employee struggle at some point of time. They elaborated that if an employee stays at one job specially in banking industry they will not get much benefit in their compensation and grade raise. Where else, if they switch to other bank they get double salary raise in addition with grade raise too. They even emphasized that bank, should try to make proper career paths for each employee so that they have clear idea where they are leading to. They mentioned that the process of elevation in bank, is as after every 3-year promotion gets due on the bases if the employee fulfill all the requirement for the promotion which is even mention in polices, but in few case if the employee even fulfills all the requirement and due for promotion then also its not given this has been reason for turnover in few cases as well. These are the quotations of the respondents over career growth;

"Career growth is the essential component for employee's retention, as there should be an ongoing process for employee's elevation." EM_01"The other would be career growth in regard of grades which of course every employee would like to have. Increments per year would not be greater than 3000 – 4000 where else if you do switch you have total 30-40 % grow in your salary plus grade raise too due to which employee get attracted to switching." EM_02"If an employee wants to grow and that's possible mainly because of the switching they do, being on the same job for three years may give 10% raise where else when switching to other bank will grantee 100%-200% salary raise with grade raise too." EM_04

"When employee does the effort of switching to other bank he gets double pay and grade raise which gives a boost to his career growth. Employees are leaving because of career growth." EM_05

"When the employee has given the commitment that he will be promoted in 3 years' time n it does not get fulfilled then of course the employee struggle for growth and tries to look for other options, similar was my case so when I got good offer from other banks I switch for growth." Ex_EM_02"The only strong mechanism in banking industry for good growth is that you need to switch, which actually is a great opportunity to identify your strengths. The commitment which the bank makes to promote their employees at any particular time should be accordingly otherwise employees get demotivated and find ways to leave the job." Ex_EM_04"My

suggestion for bank, would be that they should keep on creating opportunities for growth." Ex_EM_03 .

"Bank management should keep doing the grooming process in a way that the employee becomes satisfy and do his job in a much better way, if there is any competent employee he should get opportunity to grow and show his efforts." EM_07.

Theme 4: Top management communication gap and issues:

Many of the respondents had mentioned that they have less approach to the top management which is a reason that we can't communicate our quires to them beside that when top management take decision they don't even consider to take our consent on that, it's never a mutual decision which demotivates the employees as explained in their words;

"Top management issues with the employees make employees uncomfortable at work and gradually they think of leaving the job." EM_03

"For two years that my performance evaluation was not up to the mark as it would be which made me dishearten, it was not the concern of my immediate supervisor but the top management. The main reason was the upper management; they push me to do that in some way." Ex_EM_02

"The flaw which comes is basically that the top management should consider the immediate supervisor when going performance evaluation as the immediate supervisor knows his team better and can evaluate his employees better as knowing his performance, whereas when top management does not consider this it becomes the gap." Ex_EM_04 (T)

"To approach the top management is also an issue here in interior areas branches where else, the rural area where you get to meet the group heads they make it very easy to communicate to employees, where employees can discuss their queries and solves their issues." Ex_EM_02

"If the manager or the top management not willing to hear their employees' problems then they get dishearten and demotivated at work." EM_07.

Theme 5: Lack of employees consent at transfers

Majority of the respondents explained as how they have gone through the transfers which are actually unavoidable for them when management takes the decision. They mentioned that it

really hard for them to leave their existing setup, leaving their family who are actually dependent on them in most of the cases. They even mentioned that the allowance amount which is provided to them at the time of transfer is even not sufficient which does not work for them in all new setup in different location. "Bank can transfer us where ever they feel like to do without the consent of employees which makes employees uncomfortable, as they have their family to look for as well. The allowance they provide on transfer is also not sufficient to get adjust too, which become great deal of concern for the employees are gradually they start finding for the job in the same existing location. The bank should realize first whether the employee would be able to adjust in the other transferred branch or not. Employee consent should be taken care of. We are Sindhi people lives in join family and transferring the one who earn and looks after his family become very hard for that particular person to manage such things as the allowance given to them like 7000 for rent is not sufficient because of large join family structure." Ex_EM_01

"When I was transferred they didn't take my consent over the decision they took. So, we are like internally displaced (IDP) employees, even not only me but many others have gone through this. I am not at all happy with the transfer." Ex_EM_04 (T)

"My transfer was due and, wanted to send me out side Larkana which I couldn't do as I have family and kids to look after. I am earning for my family and if I can't be with them it doesn't look good to me." Ex_EM_03

6. DISCUSSION, CONCLUSION AND RECOMMANDATIONS

The purpose of this business research conducted for Bank, Larkana was to give them the insights about the turnover and turnover intension phenomena prevailed in a year time and propose them possible ways to solve this issue by incorporating the views of their employees at the same time. Bank, is one of the leading names in the banking sector and ranked at 6th position by State Bank of Pakistan. The matter of fact that the researchers had only researched the Larkana branch of Bank, which is in the interior Sindh area, therefore it should be taken care of that this research was concerned with one specific branch of Bank, not entirely on Bank, as a huge corporation. So, the results of this research may not be applicable to other branch of Bank, nor the results can be generalized for Bank, as an entity.

Banking industry in recent years has become very competitive and there is a lot of competition among the banks where else, the increasing rate of competition has open

opportunities for employees to get a work place where they find themselves comfortable and relaxed at the job. The results show that employees' main focus at this time is career growth, they in one way or other trying hard to grow and excel in their field of work. They feel that their work should be acknowledged according to the efforts they put in, with considering the metal and physical efforts required at the work they do. The phenomena of turnover and turnover intension which was investigated in the research shows variety of factors such as organization Injustice, dissatisfaction with salary and benefits packages, top management communication gap and issues, career growth, lack of employees consent when transferring them.

There is a lot of concern required of top management to clear the quires of employees on time when they arise in order to not to drag it to the point where it might get uncontrollable and may result in the loss of key employees. While conducting the research, it was conveyed to the researcher by the Bank, Larkana that they are introducing a new software for performance evaluation and rewards system which would start by the end of this year and for the first time at Bank, Larkana, this new appraisal system is more computerized and everything would be transparent and would be communicated to the employee then n there. Even the employees are positive about the new appraisal system and looking forward as this might will solve their issues regarding appraisals. Beside that factor of favoritism which they mentioned should be minimized at all levels and the Bank management should make sure that it should not prevail in the territory of Bank, Larkana. The respondents mentioned that the increment is very low as much as 10% of the salary where else if we switch the salary raise is 40%- 50% and in some cases even 100% - 200%. This factor should be considered by the bank that they should incorporate proper increment plans which should acknowledge the value of employees' efforts they make.

The employees mentioned that they go home around 9pm at night and scarifies all their social and family life just to work for the organization and in return when the Bank doesn't value their effort in financial regard, it becomes great source of dissatisfaction and then employees tend to find out way and other opportunities in other organizations who can actually acknowledge their value and compensate them accordingly. One of the ex-employee Ex_EM_01, who went through the turnover phenomena, also highlighted this aspect that in 3 years only 5000 Rupees raise has been given to him which the respondent felt is very low in terms of the hard work they do. The suggestion for Bank, considering this point would be that they should revised the

increment plans for employees in a way which should make employees satisfied and feel that they are paid according to the market rates, this will help employees be satisfied and stay at the bank.

The respondents feel that the top management is more concern with meeting the targets only. Beside if they will not understand what the issues are and the complications regarding meeting those targets then it is hard to achieve those targets and goals. The respondent mentioned that they are the one who deal with the customer end and customers always want quick and quality service where else, top management want prompt results as well so in between the employees get stuck at time to whom to respond so at times the top management should give some relief from their end as the employees would better entertain the customer which is actually adding value to the organization efficiency.

The employees also quoted as mentioned in the findings that even the evaluation and elevation process there should be proper transparent process which should satisfy the employee and where ever required the top management should incorporate the details for the decision they have taken for any particular employee. The employee EX_EM_02 who went through the turnover phenomena argued that when the decision was taken for him for his performance evaluation and he was ranked lower than what his immediate supervisor ranked him, due to which he was not satisfied and even asked for reasons from the top management but never got the answers. This explains that not giving answers will not help the top management to avoid the situation rather a lot many other worse situations may arise from it.

The researchers at this point suggest that proper channels should be developed among the employees and top management heads to discuss issues and solve quires where ever required and many more forums should be initiated by the top management where there should be interactive sessions between employees who perform front desk work and the top management head which will lead to productive results and erase all the worries and concerns at both ends. They responded that the bank has a policy which mentions the promotion for employee after every three years under few of the conditions if get full filled by the employee then only they are eligible for promotion. The employee mentioned that they do their best to fulfill the requirements and wait for entire three years and when the time comes the bank will show neutral response in doing so, which is a great source of discouragement and the commitment which the bank make should be cleared at the beginning of 3 years at least employee will not get disappointed in the end. The employee mentioned that waiting for entire three years and not getting promotion

makes them look for another job, which will not only give the grade raise also double the salary raise.

Organization injustice was referred by the bank employees as there were unfair actions by the bank top management when the performance evaluation process is conducted, the employees insisted that the just evaluation can only be done they by its immediate supervisor or boss because of the reason that they better understand and know the performance of their employees as they on daily basis working with them and aware of their each employee performance, where else, if the top management also evaluate they should also refer the immediate supervisors of employee to get to know the clear insights about the employee's performance. The employees emphasized that due to invalid performance evaluation their performance rewards are also wiped away which is injustice to them as they mentioned and gradually employees get dissatisfied and demotivated at work resulting in thinking to switch the job. This was actually one of the actual cases of employee Ex_EM_02, who went through the turnover phenomena due to the reason discussed above. The respondent also mentions in their view that there is also favoritism prevailing in the organization which they referred to the Sindhi culture as the evaluation is more of personal like and dislikes then the employee's actual performance.

Lastly, transfer or relocation of employees is a normal phenomenon which can vary according to the policies and size of the banks. During interview, the researchers received feedback from employees and noteworthy respondent among all was one employee Ex_EM_04 who was recently transferred out of the home city branch to a faraway location, four hours' drive from Larkana. This caused a lot of discomfort as the employee was supposed to stay away from family and adjust in a temporary house as a tenant in an unknown environment. The employee was only able to travel back to the home city once in few weeks. This transfer had put the employee completely out of his comfort zone. As a result, the employee expressed intent to leave Bank, and join any other bank who guarantees to post him at a branch in home town Larkana. Unreasonable transfers and relocations of employees cause great level of dissatisfaction and weaken the bond of commitment towards the organization.

7.CONCLUSION

The research was conducted to investigate causes responsible for employee turnover and turnover intension at Bank, Larkana. The research findings suggest many different themes in

order to solve the problem of employee turnover at Bank, the themes which were developed consist of five significant themes such as the bank appraisals and reward system is identified as bias and based more on favoritism, employee feel that their actual performance is not evaluated properly and sincerely. The other factor concluded by the research findings is that the employees are dissatisfied with the salary and benefits, as they feel that there should a consistent effort to identify employee personal needs which should be customized accordingly in their compensation plans as well. The very essential factor recognized in the research finding is the top management communication gap with the employees and due to this many issue arise which are kept unresolved as the employees feel that this branch is much deprived to have direct communication channel with the top team heads. The other very essential factor discovered after the investigation of the phenomena of turnover is the career growth, which the respondents mentioned as the important factor. Lastly, the other important theme developed was regarding the transfers which take place without the consent of the employee, at this point employee feel demotivated to change the location and go for new area which is not known to them. This research will help the Bank, on the proposed causes for employee turnover which are identified by the researchers.

8. RECOMMENDATIONS

The suggestions are given by considering the situation of employee turnover prevailing at Bank, which has been identified by the researchers. Firstly, the most essential component human resource management is the performance management which needs to be transparent and honest, as the employees at Bank, suggested that there is biasness and a lot of favoritism when evaluating performance of employee. The Bank should incorporate the performance appraisal method of management by objective (MBO). This will clear the confusions in employee's mind as goals will be define and all expected performance will be already delivered to employees, if the employee able to achieve their set goals then accordingly clears rewards should be given to them which should also be mentioned before.it is important to keep the system of performance management very transparent as many other causes to employee turnover is connected with the employee performance evaluation as well.

Bank, should incorporate individual incentive plans based on employee performance, currently at Bank, yearly 10% increment is given to every employee which is good enough but to recognize the valuable employee it is important to add performance-based incentive which should

be 10% more for the high performers which means in total the high performers will get 20% increment.

Bank , has a policy of promotion which is due after every 3 year time with some criteria in which it is required for the employee to get fit first , employees with all their dedication work for three years to get that particular elevation in their positions but unfortunately sometimes it is not provided with unexplained reasons which shows less commitment from the employers side this demotivates the employee, Bank , needs to revise this policy and in the beginning of those 3 years it should be communicated to employees that the probability of getting a promotion or not is all depended upon performance evaluation of employees which is said to be merit based. This requires fair performance evaluation system.

Bank, has a policy to transfer employees to different location in order to keep the working smooth at all time, as the Bank believes that when transferring employees to other location it adds in more knowledge in the favor of employee and the Bank as well, the employees feel that Bank, transfer them in those critical time that they are not able to manage their family and their dependents. Bank, should incorporate employee consent when executing transfer of employee(s) and give the proper training to get them prepared for the transfers; it should be earlier conveyed to them employees in order to prepare them better. Prior to being transferred, proper counseling should be provided to prepare them for it.

Bank, top management should invite queries and opinions from employees at all levels and respond timely. As there is a complain box for customers, in the same way there should be a complain wing for the employees as well, where they can post their worries and issues to the desire head and by incorporating a two-way communication channel it will be easier to solve employees' issues which arise. If issues are solved on time it will give employees the feeling that they are heard and valued in the organization. Thereafter, Bank, can avoid turnover and ensure the employees will continue their membership with the organization and perform given job with zeal and commitment.

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