

UNIVERSITY OF CAPE COAST

STAFF TURNOVER AND ORGANISATIONAL PRODUCTIVITY:
PERSPECTIVE OF STAFF OF SINAPI ABA SAVINGS AND LOANS
COMPANY LTD

BENJAMIN DONSAH OWUSU

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COMPANY LTD

BY

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DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this University or elsewhere.

Candidate's Signature Date

Name: Benjamin Donsah Owusu

Supervisor's Declaration

I hereby declare that the preparation of the dissertation was supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's SignatureDate.....

Name: Prof. Nana Yaw Oppong

ABSTRACT

Attrition or turnover may cost an organisation. Researchers have focused less on turnover's effects. The study examined how worker turnover affected Sinapi Aba Savings and Loans Limited's productivity. The study examined the causes of employee turnover, organisational productivity, and the impact of staff turnover on productivity. The study included explanatory, descriptive, and quantitative research designs. The target population includes all 4 Sinapi Aba Savings and Loans Limited branches' workers. A census sample of 150 employees. Employees were asked about the study's goals using a self-administered questionnaire. Data was analysed using descriptive statistics and regression. The results showed work and organisational factors drive Sinapi Aba Savings and Loans Limited employees to depart for another business. Sinapi Aba Savings and Loans Limited. has a reduction in organisational productivity, missed deadlines, resource waste, service decline, high training costs, increased work load, and overtime. Staff turnover caused a statistically significant but moderate positive variance in organisational output. It is now concluded that job factors and organisational factors of staff turnover are the are the factors that causes employees of Sinapi Aba Savings and Loans Limited to leave for another company. Also, it is now concluded that staff turnover has led to reduction in organisational productivity. Management should improve employee working conditions by providing a safe and healthy working environment with contemporary office facilities and equipment. Also, numerous employee benefits should be provided, including medical, travel, vacation, scholarship, and pension benefits.

KEYWORDS

Staff Turnover

Job Factors

Organisational Factors

Environmental Factors

Organisational Productivity

Sinapi Aba Savings and Loans Limited

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DEDICATION

To my lovely wife, and children.

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LIST OF ACRONYMS

DAC	Department of Arts and Culture
HBF	Harar Beer Factory
KZN	KwaZulu-Natal
M	Mean
OP	Organisational Productivity
SASL Ltd	Sinapi Aba Savings and Loans Limited
SD	Standard Deviation
SPSS	Statistical Package for the Social Sciences
ST	Staff Turnover

CHAPTER ONE

INTRODUCTION

Introduction

The chapter offers basis for the entire study. It includes the introduction, study background, problem statement, study goals, research questions, importance, study scope, restriction and study organisation. The purpose of this study was to analyze the effect of staff turnover on organisational productivity of Sinapi Aba Saving and Loans Company Ltd.

Background to the Study

Employee recruitment, retention and engagement, providing the most current training and benefits, and maintaining regulatory compliance are just some of the HR daily tasks faced by an organisation's Human Resource department. All of this is more difficult than it sounds, but if handled incorrectly, it could lead to HR issues. In addition to staff turnover, demotivated employees, non-compliance with regulations, hiring the wrong person or employee, and inadequate training of employees are some of the HR issues. Recently, employee turnover has been a hotly debated topic among business leaders (Zulu, Chetty & Karodia, 2017). The most critical human resource activity in every company is to keep highly skilled employees. An indicator used by ratings agencies around the world is the turnover rate ratio (Dockel, 2013). This establishes that employee retention is critical to the success of a company. Despite the difficulty of rating companies in Ghana, employee retention is an important factor in the success of businesses (Armstrong, 2010). In Ghana, the market movers or high market performing companies are the ones known to have high employee retention rate. These organisations are able to control the

market with different strategies because of the relevance they place on keeping their employees. Companies develop and remain competitive when they are able to have low employee turnover. In the developed nations, employee turnover rate continues to be high (Martin, 2015).

In South Africa, employee turnover is at its greater heights costing the state an estimated 40 billion rands a year; annually in the United States, employee turnover is estimated to cost the country \$40 billion; in Canada it is estimated to cost \$12 billion and in Germany €60 billion (Oregon, 2014). Frederick (2010) also estimates the cost of each employee turnover in the United States of America to be between \$3,500 and \$25,000. This loss is enough to depress any human resource manager and the organisation. Having a high turnover of employees delays service since it takes time for a new employee to be put in place (Harrie, 2012). According to her, there may also be output losses as a result of assigning and hiring replacement personnel.

There's also the time and money wasted by organisations that have a high turnover rate. As a result, management and other staff devote important time to training new employees rather than focusing on their own duties. According to Armstrong (2010), turnover is the rate at which an employer acquires and losses employees, and how long an employee tends to leave and rejoin the organisation. An employee turnover rate percentage is also used by Duncan (2008) to demonstrate how frequently employees join and leave a firm. Edward (2010) believes that the expense of employee turnover is a major concern for most businesses. Advertising, human resource management and training and recruitment expenditures for new staff are just a few of the charges that he thinks of as examples.

In this competitive environment, turnover is a major problem, according to Saeed, Waseem, Sikander, and Rizwan (2014). By reducing their turnover rate and so reducing turnover costs, most organisations are aiming for lower turnover rates and hence lower turnover costs. The number of permanent employees who leave a company in a given period divided by the number of employees who are still employed on the last day of that period is what Baker (2007) defines as employee turnover. According to Tariq, Ramzari, and Riaz (2013), organisations should implement standard operating procedures (SOPs) to narrow the gap between upper and middle management in order to better track and address employee turnover.

Companies can reduce employee turnover by implementing the necessary retention techniques to keep workers for a longer period of time (Donald, 2011). Training and development, good working conditions, greater wages, an efficient workplace, effective management, productivity-based incentives, and many more may be included in these retention methods. Using these tactics effectively can help reduce employee turnover, as Dessler (2009) claims. As a result, companies should monitor their turnover rate on a regular basis in an effort to curb excessive turnover. Identifying the most common causes of employee turnover allows a company to take the required steps to reduce turnover and retain highly competent workers.

According to Abolade (2018), firms may win the war for economic competitiveness by successfully managing their people resources. Due to attrition or turnover, the loss of employees can have a financial impact on the organisation. That's why it's bad for the human race (most priced asset). Although it is widely known that worker turnover is negative for business, some

researchers (Zulus et al., 2017) showed that turnover can actually be helpful. The word employee turnover has a definitional pluralism problem, which should be addressed before the study delves into the contentious debate. Employee turnover is defined as a worker's departure from the company's boundaries (Macy & Mirvis, 1976).

The term turnover refers to the mobility of individuals within a social structure. In the context of an organisation's social system, this notion applies and include the hiring of new personnel. In terms of the study's conceptual perspective, Weaver and Yancey's (2010) description is probably the most accurate. Weaver and Yancey (2010) define employee turnover as the act of a person who has received monetary compensation from a corporation departing that organisation. A study by Essien, Adekunle and Oke-Bello (2013) and Gardner (2009) finds that the positive effects of employee turnover are less well-documented than the negative ones. The business saves money by not having to provide raises to employees who don't stay long enough in their positions.

Employee turnover can be used by employers to evaluate the worth and effectiveness of individual employees (Essien et al., 2013). When an employee leaves a company, their perspective expands, allowing them to see the wider picture and appreciate their departure. Because it takes time and money to recruit a replacement and hire a new employee, employee turnover costs firms' money and time. A company's growth may be affected by the amount of turnover in its workforce (whether positive or negative). In light of the effects of globalisation and the length of time required to replace some skilled roles, organisations are being pushed to manage employee turnover wisely (Zeynep

& Huckman, 2008). Providing a safe work environment, competitive pay, and good benefits is essential to a company's long-term viability.

According to a review of the research, there is a correlation between employee turnover and organisational productivity. The expenses of staff turnover can have a negative impact on an Organisation's productivity if management doesn't take action. Companies exist to produce money, and as such, they require high-performing workers to help them reach their goals. Organisational productivity, according to Farris (2010), refers to the results that organisations get as a result of their employees' ability to work efficiently. Armstrong (2010) also discusses profitability, productivity, results, service quality, efficiency, and effectiveness in relation to an organisation's productivity. The effectiveness of an organisation is evaluated in relation to the productivity benchmarks that the organisation has established for itself (Hayward, 2015).

According to Dessler (2009), the total productivity of an organisation's employees is what determines its productivity. Employee productivity that is inefficient has negative effects for the organisation as a whole, according to Okoyo and Ezejofo (2013). This is because it leads to reduced productivity, profitability, and a reduction in overall effectiveness. Ocran (2010) believes that employees must be motivated in order to develop some level of organisational commitment to a specific goal. Organisational changes, such as decreasing degrees of hierarchy, limiting the number of employees who are involved in the incentive process, and not involving many people, can have a significant impact on employees' levels of trust and commitment.

Promptness is vital for businesses because their success depends on staff productivity and the fulfilment of individual tasks leads in personal satisfaction (Muchhal, 2014). According to Bevan (2012), job productivity is a critical aspect in determining an organisation's profitability. Boles, Pelletier and Lynch (2004) assert that when employees' physical and emotional needs to work are met, productivity rises as well. When it comes to human resources and business productivity, Ajang (2008) says that it is important to pay attention to the nature of the human resource itself. According to Gareth (2008), organisational productivity is a function of the patterns of actions taken to meet a specific aim in accordance with predetermined norms.

According to Duncan (2008), staff turnover correlates positively with inefficiency within an organisation. He came to the conclusion that staff turnover had a negligible impact on the productivity of an organisation. Employee turnover, according to Tariq, Ramzan, and Riaz (2013), is a major occurrence in an organisation and has a significant impact on productivity. Many studies have shown that employee turnover has a detrimental impact on an organisation's overall productivity. High organisational productivity is crucial to determining the success of firms, and so, staff turnover must be managed in order for a company to perform at its highest level.

Sinapi Aba Saving and Loan Company Ltd management has paid little attention to the issue of excessive turnover, which indicates a big problem with low staff morale, and this is shocking (Abraham, 2009). It costs time and money for management to replace an employee who has left a firm. The majority of businesses, including Sinapi Aba Saving and Loan Company Ltd, must fill their workforce with individuals who have undergone thorough training and are

highly motivated. Employee retention is equally important to the Organisation's ability to fulfil its mission. The organisation has been plagued by excessive turnover over the years. Anecdotal evidence suggests that little is known about this topic. It's important to look into how personnel turnover affects productivity in the workplace and come up with a solution.

It is based on psychological contract theory (Savarimuthu & Rachael, 2017) and the social exchange theory (Savarimuthu & Rachael, 2017). (Tanova & Holtom 2008; Bambacas & Kulik, 2013). Argyris (1960) was the first to propose the psychological contract hypothesis, which was later expanded upon by Levinson (1962) and Schein (1965; 1978). When the employer and employee needed to know where their subjective and ambiguous exchanges were taking place, they came up with this sort of social transaction. Employers and employees have mutual expectations of each other, according to the psychological contract theory (Furker & Berglund, 2014). This creates the principle of reciprocity and mutuality (Savarimuthu & Rachael, 2017).

The social exchange theory has also been increasingly adopted as the theoretical foundation for employee-employer relations throughout the years by various research studies (Tanova & Holtom 2008; Bambacas & Kulik, 2013). Homans defined social exchange as the interchange of activity, material or intangible, and more or less rewarding or costly, between at least two individuals. Similarly, Blau (1964) defined a social exchange relationship as involving favours that create diffuse future obligations, not precisely defined ones, and the nature of the return cannot be bargained about but must be left to the discretion of the one who makes it as involving undetermined obligations.

Statement of the Problem

The productivity of a corporation can be harmed by high levels of employee turnover, especially if the workforce is dominated by inexperienced workers (Maina, 2021). Staff at savings and loan institutions have been transferring at a pace of 35% during the last two years, according to data (Sienso, Nasow & Lambongang, 2021). Many firms have seen a decrease in productivity as a result of the costs and expenses connected with recruiting and selecting new employees to replace departing staff (Premeaux, 2000). Recent years have seen a major drop-off in the productivity of many businesses, particularly those in the savings and loans market (Gyeabour, 2020). According to Bannor, Oppong-Kyeremeh, Derkyi, Adombila, and Amrago, (2020) the contribution of saving and loan organisations to Ghana's growth has dwindled throughout the prior decade.

There has been a decrease in productivity as a result of a rise in employee turnover, which has a detrimental impact on an organisation's ability to carry out its mission. One of the problems with high employee turnover is that it causes the company to lose its most highly trained employees. Bloom, Moonsamy, Gartland, O'Malley, Tolis Jr., Villavicencio-Theoduloz, and D'Alessandro (2021) are all concerned about this. There is a lot of time and money that will need to be invested in training new employees to adapt and display the needed competencies in an organisation's working environment. The quality of the organisation's services and customer satisfaction decreases as a result of significant staff turnover, according to Phillip (2009). Inexperienced employees lack the technical know-how necessary to perform their tasks efficiently.

Reduced sales revenue has a negative impact on the company's efficiency. According to Weaver and Yancey (2010) and Schwab (2011), worker turnover is one of the most studied retail issues. According to Weaver and Yancey (2010), many businesses are still experiencing high levels of personnel turnover since there are no obvious solutions. Sinapi Aba Saving and Loan Company Ltd has seen a rise in the number of employees leaving in the past several years, and this trend appears set to continue. Management has failed to provide realistic answers to the organisation's high turnover problem, despite the fact that this issue must be addressed if operational efficiency and productivity are to be improved. According to Locke (2009) and Zeynep and Huckman (2008), the majority of early research focused on the causes of employee turnover prior to 1980.

Researchers in this field believe that turnover is impacted by identifiable characteristics of individuals, tasks, enterprises or markets. Managers may reduce turnover by implementing policies to address these characteristics. When it comes to long-term consequences of turnover, researchers have paid significantly less attention than they have to the short-term implications (Akuamoah 2014; Glebbeek & Bax, 2004). There is a paucity of academic research into the relationship between employee turnover and productivity in African and certain sub-Saharan African countries, as well as conflicting results from theoretical and empirical studies on the subject, all of which raise alarm bells (Akuamoah, 2014; Weaver & Yancey, 2010; Zeynep & Huckman, 2008). Also, studies that were conducted on the staff turnover used descriptive research design (Adjorlolo, 2018; Nyaga, 2015; Asad, 2020; Ismail, 2012; Ahmed, Sabir, Khosa, Ahmad & Bilal, 2016; Mabindisa, 2013; Taye & Getnet, 2020) but no

study were conducted using both descriptive research design and explanatory research design. Several studies used simple random sampling technique (Adjorlolo, 2018; Taye & Getnet, 2020), and stratified random sampling (Nyaga, 2015; Mawodzwa, 2014) but no study used the census sampling technique.

Other studies were conducted using the qualitative approach, interviews as the instrument for data collection and data were analysed using content analysis (Asad, 2020; Hunde, 2019; Mawodzwa, 2014; Mote, 2014; Ogony, 2017) and some also used quantitative approach, questionnaire (Mabindisa, 2013; Adjorlolo, 2018; Nyaga, 2015; Taye & Getnet, 2020) and mixed approach (Ogony, 2017). As a result, there is no consistency in their approaches and data collection instruments. That is why this study used the quantitative approach, descriptive research design and the explanatory research design. As a result, only a few studies have examined the link between staff turnover and productivity in the context of certain Organisations and specific times (Catano, Darr & Campbell, 2007; Homer, 2007; Namhoon. 2009).

For this reason, the purpose of this study is to analyze the factors that contribute to employee turnover at Sinapi Aba Saving and Loan (SASL) Ltd.

Purpose of the Study

The purpose of the study is to examine the effect of staff turnover on organisational productivity at Sinapi Aba Saving and Loan Company Ltd.

Objectives of the Study

In order to achieve the overall purpose of the study, the following specific research objectives will be pursued to:

1. Analyze the causes of staff turnover at Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region.
2. Assess the level of organisational productivity at Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region.
3. Examine the effect of staff turnover on the organisational productivity at Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region.

Research Questions

Based on the objectives of the study, the following research questions were formulated;

1. What are the causes of staff turnover at Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region?
2. What is the level of organisational productivity at Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region?
3. Does staff turnover influence the organisational productivity of Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region?

Significance of the Study

The findings of this study could be of immense benefit to several diverse stakeholders. For instance, Sinapi Aba Saving and Loan Company Ltd may find this study extremely useful. The study may provide useful managerial insights that could give policy formulation in the area of staff turnover and organisational productivity. The results of this study may provide information about the dynamics of the interactions among the constructs and how they relate with each other. This may provide guidance on how management of Sinapi Aba Saving and Loan Company Ltd in conjunction with other stakeholders can

manipulate the predictors (staff turnover) to improve the level of the dependent variable (organisational productivity).

The study would again provide information about the state of staff turnover at Sinapi Aba Saving and Loan Company Ltd and organisational productivity. This information can be acted up by appropriate management and government agencies to promote healthy, provide conducive environment and employee reward system for employees which will improve the productivity of their organisation at the various saving and loan companies in Ghana. Students and researchers alike may find this study very useful as it will provide information that can serve as source of literatures, especially the interactions among staff turnover and organisational productivity. Suggestions for further studies as well as research gaps may be offered for researchers, to act upon to fully uncover the nature of interrelationships among the constructs.

The findings of the study may also contribute immensely to the creation and building knowledge in the areas of staff turnover and organisational productivity in Ghana specific context. This may provide enough evidence to validate claims from other empirical studies conducted outside Africa and in developed economies. Furthermore, the findings of this study may prove extremely helpful for Human Resource Practitioners and labour experts in Ghana as it will provide scientifically proven facts about the state of staff turnover and how they influence organisational productivity in Ghana's retail pharmacies. This may serve as a guide to the kind of professional solutions to be offered to Government of Ghana and her agencies as to how they can manipulate the predictors to improve organisational productivity of organisations in Ghana of which SASL Ltd is no exception.

Delimitation of the Study

Staff turnover in SASL Ltd. was examined as a factor in organisational productivity. Because of the quantitative character of the data analysis, the study used an explanatory research design. Four branches of Sinapi Aba Savings and Loan in the Eastern area were the focus of this investigation. There would be 150 people employed in the region as a whole, according to SASL's report (2020). SASL's whole workforce was tapped for the research, ensuring that the study had access to the full intended audience. In order to conduct the study, SASL Ltd employees from each of the company's four branches filled out a questionnaire on their own.

Limitations

The findings cannot be extrapolated to all workers of Sinapi Aba Saving and Loan (SASL) Ltd in other regions and Ghana as a whole because the study solely focused on four branches in the Eastern region. In addition, the study cannot be extended to cover all branches of Sinapi Aba Saving and Loan (SASL) Ltd in Ghana until other branches are included.

Organisation of the Study

The study is organised into five chapters. Chapter one presents the background of the study, statement of the problem, objectives of the study, research questions, significance and scope of the study as well as the organisation of the study. Chapter two reviews a wide variety of related literature that underpins the study. The review was both conceptual and empirical literature. Chapter three presents the methodological framework and techniques employed in conducting the study while chapter four examines and

discusses the results and main finding. Finally, chapter five presented the summary, conclusions, recommendations and areas for further research.

Chapter Summary

This chapter gave the background of staff turnover, organisational productivity and discussed the problem statement associated with it, the purpose, research objective, questions, significance, delimitation, limitation and the organisation of the study.

CHAPTER TWO

LITERATURE REVIEW

Introduction

Chapter two provides an overview of important literature for this study. The theoretical and empirical aspects of the phenomena explored are also examined in this chapter, which provides a deeper understanding of the subject matter. Under the headings of theoretical review, organisational productivity, empirical review and chapter summary are three key sub-topics. There was a theoretical examination of psychological contract and social exchange theories. Both the independent and the dependent variables, staff turnover and organisational productivity, are examined in the empirical review. An overview of the relationships between the study's primary variables concludes the chapter.

Psychological Contract Theory

Because of Argyris (1960), Levinson (1962) and Schein (1965; 1978) on psychological contracts as a social transaction, the desire to know where the employer and employee's subjective and ambiguous exchanges took place was the driving force (cited in Savarimuthu & Rachael, 2017). The psychological contract idea is being studied by researchers in an effort to determine its significance. Since 1960, the psychological contract has been in existence, but it was particularly valuable to business owners during the 1990s economic downturn (Savarimuthu & Rachael, 2017). According to Newaz, Wang, Davis, Wang, Jefferies and Sheng, (2021), the psychological contract is a matter of perspective. As a result, participants may have different ideas and values and

assume various causes for their behaviours depending on their interpretation of the situation.

There is a psychological contract between employees and bosses that is referred to as unwritten hopes (Armstrong, 2009). When it comes to the psychological contract, employers and workers' impressions of the workplace, the organisation, and each other are examined (Guest, 2007). It is a person's conviction in reciprocal responsibilities that constitutes a psychological contract, according to Rousseau (1990). For him, it was a belief that the psychological contract was made up of several layers. As a result, the idea of a psychological contract is subjective, dynamic (i.e., it changes over time between the parties), and it is based on reciprocal duties and promises (cited in Savarimuthu & Rachael, 2017).

Because of the psychological contract theory's premise that both employers and workers have mutual expectations of one another, the principles of reciprocity and mutuality are established (Savarimuthu & Rachael, 2017). Transactional contracts and relational contracts are two types of psychological contracts. For the duration of the relationship, the transactional psychological contract is a valid contract. This sort of employee is disengaged with the organisation on an emotional level. Paying for labour done is only one part of a relationship's psychological contract, though. Both financial and non-financial benefits are involved in this form of relationship between the parties (Savarimuthu & Rachael, 2017).

It is the contention of Mathis and Jackson (2004) that the psychological contract between employers and workers encompasses both tangible and intangible factors (e.g., salary, benefits, employee productivity, and attendance). For

employees and employers alike, Armstrong (2009) drew a line through the psychological contract and explained what it covers. Fairness, equity, and consistency in treatment; security of employment; scope to demonstrate competence; career aspirations; the chance to acquire skills; and faith in management to maintain their promises are all parts of an employee's psychological contract.

And from the employer's point of view, the psychological contract includes aspects such as competence, effort, compliance, and loyalty. Managers and organisational leaders can benefit from understanding the implications of psychological contract. Zacher and Rudolph (2021) believe that a well-balanced psychological contract is essential for a long-term, healthy connection between an employee and their employer. If the psychological contract is violated (or never existed), it sends out a signal of a lack of trust and a lack of mutual respect to the persons involved, according to Sims.

As a result of employees believing that their employer is hesitant to provide them a long-term position, they are less likely to be committed to the company and less likely to be loyal to it. According to Furker & Berglund (2014), they display a negative attitude by being less committed to the organisation. Employees' behaviour and decisions can be monitored through their psychological contract (Chartered Institute for Personnel and Development, 2010). As a result of these considerations, the researcher has decided to use this theory in this research.

With this theory, management can provide and implement strategies in their organisation to motivate their employees to stay at their organisation for a long period of time and the employees will give their best and perform better in return

which in turn improves organisational productivity. The violation of the psychological contract signal to the participants that the parties no longer shared (or never shared) a common set of values or goals which leads to employees seeking for new adventure at other organisations and show a negative attitude via less dedication to the organisation (Furåker & Berglund, 2014). Firms that show competence, effort, compliance, commitment and loyalty to their employees intend to have continuing, harmonious relationship with their employees which make employees perform effectively and efficiently (Furåker & Berglund, 2014) to improve organisational productivity.

Social Exchange Theory

In Ekeh's 1974 theory of social exchange, social change and stability are seen as a joint mechanism of exchange between the people involved. According to social exchange theory, agents trade resources with one other in a social exchange relationship. This essential idea is present in all of these theories (Cortez & Johnston, 2020). All social interactions have been developed as a result of an individual's subjective cost-benefit analysis and the comparison of various options, according to this view (Davis-Sramek, Hopkins, Richey & Morgan, 2020). It indicates that the entire benefit of a partnership is calculated by subtracting its costs from the advantages it gives (Enayat, Ardebili, Kivi, Amjadi & Jamali, 2020).

Humans, on the other hand, make their decisions based on logical reasoning that aims to maximize their gains (Liang, Liu & Wu, 2008). To put it simply, the relationship's costs are those characteristics that have a negative impact on a group. Rewards/benefits, such as encouragement, support, and companionship, are positive-value components of the relationship (Wang, Xiang, Yang & Ma,

2019). According to social exchange theory, both partners in an interpersonal interaction are motivated by a desire to meet their own needs (Fan, Mahmood & Uddin, 2019). As a result, both partners assume responsibility and rely on each other to improve their level of contentment (Cropanzano & Mitchell, 2005). There are several elements that must be present in order for the notion of social trade to be successful (Lambe, Wittmann & Spekman, 2001).

When these variables are present, the employee's productivity improves, which in turn improves the company's productivity. Societal interaction involves the trade of commodities, both real and intangible, such as recognition and reputation. People who give a lot want to get a lot, and those who receive a lot feel compelled to give a lot in return (Kingshott, 2006). The goal of this type of influence is to achieve equilibrium in the exchanges (Cook, Cheshire, Rice & Nakagawa, 2013; Pratt & Dirks, 2007). Even though the transaction is mutually beneficial for both parties, his conduct changes less when the difference between the two (benefit), which he receives, appears to reach a limit (Griffith, Harvey & Lusch, 2006).

Employers and workers have a unique relationship based on reciprocity, negotiation, and trade norms, which this theory connects to (Elstad, Christophersen & Turmo, 2011; Cropanzano & Mitchell, 2005). Regardless of how they are operationalized, the general assumption is that workers can establish distinct social exchange relationships with a variety of different parties, including their immediate supervisor (Kim & Qu, 2020), colleagues (Deckop, Cirka, & Andersson, 2003), employers (Caporarello, Manzoni & Trabelsi, 2020), customers (Einav, Klenow, Levin & Murciano-Goroff, 2021),

and suppliers (Perrone, Zaheer & McEvily, 2003). Behaviour is influenced by these different interactions.

Specifically, individuals are more likely to reciprocate the kindness and assistance they get from the party with whom they have a social exchange connection because they return the advantages they receive (Rupp & Cropanzano, 2002; Masterson, Lewis, Goldman, & Taylor, 2000). Social exchange theory has two methods of being critiqued. The first degree is concerned with the interchange of human acts or social life; the second is concerned with the reduction to economic transaction or a psychological mechanism of social interaction or exchange (Cortez & Johnston, 2020). Modern social exchange theory isn't groundbreaking at the beginning stages (Davis-Sramek, et al., 2020). To a certain extent, many exchange theorists just reinforce some classical sociological notions (notably those of Simmel), whether deliberately or more frequently unconsciously, and their theory may be referred to as rational choice crossed with classical sociology (Yoon, Thye & Lawler, 2013).

With this theory, management can provide and implement measures and strategies that will reduce the level of staff turnover which will make employees give their best and perform better in return. This will improve the organisational productivity of their organisation. Firms that provide and implement measures and strategies, focus on the reduction of staff turnover and integrating those strategies into their operations, and make sure employees do not have the feeling of leaving their organisation for another organisation improve their organisational productivity (Davis-Sramek, et al., 2020).

Turnover

Organisational behaviour scholars have examined employee turnover extensively (Gandhi, Yu & Grabowski, 2021) but have yet to reach any conclusive results. The definition of turnover is critical to fully grasping the ramifications of this phenomenon. Individual migration across a social system's membership border is defined by Chajduga and Ingaldi (2021) as turnover. This term includes both the addition of new members and the employment of new members of staff. Turnover, according to Maina (2021), is defined as any departure outside the confines of the organisation. Despite the fact that there are several different definitions in the literature, the definition provided by Getnet (2021) best captures the conceptual stance of this dissertation.

This definition excludes candidates who may have been hired on a temporary basis, frequently through an outside agency, in light of corporate America's increasing reliance on temporary labor. Those that move inside the organisation are also not eligible for consideration. The inclusion of all types of termination from the organisation in Getnet is a last noteworthy aspect. It is common practice to divide the total number of workers who have left the organisation during a given time period by the total number of employees who have been hired during that time period. If an employee leaves a company because of a downsizing or a transfer to a different position within the same company, their compensation is not taken into account in the computation.

The employee turnover index is a standard way to track and compare employee churn over time and between firms. In order to obtain a more realistic turnover statistic, some firms include the number of new roles created throughout the year. Most data on employee churn fail to account for vacancies created as a

result of promotions inside an organisation. As a result of this, people are more inclined to reciprocate the kindness and helpfulness shown to them by the other person in their social exchange connection (Rupp & Cropanzano, 2002; Masterson, Lewis, Goldman, & Taylor, 2000). Social exchange theory has two methods of being critiqued. The first degree is concerned with the interchange of human acts or social life; the second is concerned with the reduction to economic transaction or a psychological mechanism of social interaction or exchange (Cortez & Johnston, 2020).

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Causes of Employee Turnover

For both the workplace and administration, preventing staff turnover may be a difficult problem as a result of their myopic view of the issue, managers may find it difficult to accept or comprehend staff turnover in their own company. For managers who want to make an impact, understanding the root reasons, quantifying the problem, and identifying viable solutions to excessive staff turnover can provide significant information (Cottle, 2021). More than a few scholars have attempted to identify the numerous aspects that contribute to employee turnover and discontent in the workplace. Conventional thinking has concentrated on how people decide to quit their jobs.

According to this research, some of the following elements have resurfaced in connection to turnover, indicating that the actual act of turnover is influenced by these key underlying causes.

Intent to Leave

One's behavioural attitude toward leaving the company is known as intent to depart, while the actual separation is known as turnover. According to the research that have really looked at turnover, intent to quit has supplanted lack of work satisfaction and organisational commitment as the leading predictor of turnover (Joshi & Sathe, 2021). Employees who want to leave their jobs are generally motivated by an attitudinal factor (Orozco-Acosta, De la Hoz Toscano, Ortiz-Ospino, Gatica, Vargas & Silva 2021).

Job Dissatisfaction

The pleasant emotional state that results from an evaluation of one's work or experience is what is meant by job satisfaction. Employee job discontent is a result of a lack of this pleasant emotional state in the workplace. There are many degrees of job unhappiness, but it is a typical occurrence. Employee unhappiness was found to be positively correlated with their likelihood of leaving the company (Debela, Salgado & Tsehay, 2017). Miiro and Othman (2021) discovered that work discontent decreased before the individual actually left the company for management trainees at a big retail firm, indicating that job dissatisfaction is a factor of employee turnover.

Role Stressors

Anxieties occur when a person's perceived resources are insufficient to deal with a scenario that is regarded to be a danger to their well-being or place in life (Mashile, Munyeka & Ndlovu, 2021). It is the stimuli that creates stress

that is the stressor. Employee turnover can be attributed to three stresses that Temkin-Greener, Cen, and Li (2020) identified. These three role stressors are role uncertainty, role conflict, and role overburdening. Workplace views influence emotive reactions such as organisational commitment, the polar opposite of a lack of responsibility. A lack of clarity in an employee's role results in role ambiguity. When there are no clearly defined managerial positions in a company, this might happen.

When two or more sets of expectations or demands are incompatible and cannot be met at the same time, an employee experience's role conflict (Loomer, Grabowski & Gandhi, 2020). The first two stressors, role ambiguity and role conflict, occur inside the context of the organisation itself and are not external to it. Role overload occurs when more organisational factors are introduced into the workplace setting. When the demands of work and family life become too much for one person to handle, we get work-family conflict. The more work-family conflict a person has, the more likely he or she is to leave the company, according to research.

Work-family conflict may have a detrimental impact on a person's loyalty to the company and increase turnover, thus the firm will be less inclined to put the employee or management into a scenario that could lead to conflict.

Poor Employee Training and/or Orientation

According to Windsor (2018), one way to improve employee work expertise is through training. When starting a new job, it is necessary to acquaint new hires to the position's responsibilities and expectations (Orozco-Acosta, De la Hoz-Toscano, Ortiz-Ospino, Gatica, Vargas, Coronado-Hernández & Silva, 2021; Zhou & Li, 2021). Ideally, this training is only the beginning of the

process of assimilating the employee into the company's culture and principles so that they are more dedicated and eager to remain (2021).

Lack of Advancement

Employees have little motive to stay in a job if they don't believe they can grow or improve inside the system (Cahan, Cousins, Steere, Segovia, Miller & Amanatullah, 2021). At the absence of development prospects, employees may believe that their services are no longer needed in their present workplace, which may lead to their departure to join a new employer that provides them with advancement possibilities (Chiou, 2021; Girmanova & Gaparová, 2018; Chiou, 2021).

Income

For many people, a higher-paying position within the same industry is a good reason to switch jobs (Silva, Silva & Martins (2019). Organisations have found it difficult to retain employees if they provide wages that are much lower than those of their competitors (Zulu, Chetty & Karodia, 2017).

Lack of Respect

A number of firms have been accused for not treating their employees with the courtesy and respect they feel they deserve (Shah, Yadav, Afzal, Shah, Junaid, Azam & Shanmugam, 2020). Every employee has the right to expect to be treated with dignity and respect. In the end, it's the employees that make or break a firm (Abd-Aziz, Yaziz & Ibrahim, 2017). Employees must be handled with respect and in the same way they would like to be treated by their employers. If management fails to see that people are its most valuable assets, it will continue to have high turnover, low productivity, and poor customer relations (Loomer, Grabowski & Gandhi, 2020).

Lack of Responsibility

In business, it has been said that accountability is the most powerful motivator (Costello, Cooper, Marston & Livingston, 2020). Despite the fact that some people believe they are ready to make the decisions, management may not allow them to. To have a long-lasting effect on one's outlook, taking responsibility is an important aspect (Chajduga & Ingaldi, 2021). An investment in employee empowerment might be crucial to keeping personnel, as a lack of accountability can contribute to staff turnover.

Opportunity to Move

Work-life balance issues have been exacerbated by the long hours and poor compensation that are common at entry-level management positions (Kim & Han, 2018). It has also become more common for companies to realize that it's preferable to retain high-value employees happy and secure in their current positions rather than risking the well-being of the employee or their family by requiring them to relocate for a promotion (Brabson, Herschell, Kolko & Mrozowski, 2019).

Organisational Productivity

The definition of the word productivity is often used in a broad sense. When used as a broad expression, it can be applicable to a wide variety of economic operations, conditions, and other scenarios. As a result, productivity may be used across a wide range of fields and specializations. In order to achieve predetermined organisational goals, a complex collection of elements determines productivity. Human productivity and technical developments are the two most important determinants of productivity in a firm. Human productivity has a direct impact on employee productivity. Using this definition,

productivity is a statistic that compares the outcome to the inputs that were used to generate it. It is usual to use the output-to-input ratio as a means to express this. As a result of increased productivity, both the firm and the country at large benefit.

High levels of productivity are a good indication of lower expenses for charity organisations, as productivity helps determine how competitive an organisation is with profit-based businesses. A country's productivity growth rate is critical. Inflation is kept in check while economic value is added as a result of productivity improvements (Bharwaney, Bar-On & MacKinlay, 2011). In contrast, productivity measurement provides information that may be used to assess a company's effectiveness and efficiency (Adeyeye, Adeniji, Osinbanjo & Oludayo, 2015). Productivity falls when personnel turnover is high, which may be due to unfavorable working circumstances.

Profitability and rivalry in a profit-making corporation are influenced by organisational productivity, according to Katou and Budhwar (2015), and assessments of an organisation's worth are typically based on its productivity skills. Individual productivity is also essential since it adds to the total productivity of the company. There are three aspects that affect an individual's productivity: their ability to execute the task, their degree of effort, which is impacted by things like motivation, commitment, rewards, and job design, and the help they get in the form of equipment, supervision, and training.

Organisation's most essential productivity resource is human capital, according to Miragaia and Aleixo (2021), which is why they are the most inspected of all productivity resources. To gauge an organisations and an employee's long-term success, managers usually look to productivity as a key metric. For Udofia and

colleagues, productivity is a measure of how much work has been performed, taking into consideration the cost of the resources needed to achieve it. In the words of Khan, Idris and Mehmud (2021), productivity may be defined as the amount of output produced by each employee over a certain length of time. It is possible to assess productivity in terms of the ratio of input to output, with the ratio showing how much value an organisation adds to its output.

A higher level of productivity does not automatically suggest that more is produced; it might also mean that fewer people, money, or hours were used in order to achieve the desired outcome. A company's ability and longevity are directly correlated with its production. However, Bello and Salahudeen (2021) claim that other components such as technology, finances, and management issues also have an influence on productivity in a business. Technically, they say firms need to invest in cutting-edge technology so that they can maintain a steady flow of production, therefore they should make sure they have all they need in order to do so. In addition, proper plant/machinery architecture, design and scale as well as system computerisation and the most significant aspect of research and development is included.

All other resources, including machinery and human resources, should be fully exploited if raw materials are easily available. Financial resources are also critical to organisational productivity, since every effort demands some level of investment in order to be viable and sustained. This involves acquiring loans for investments and keeping accurate financial budgets to minimize both over- and under-funding of projects. If the finance department is well handled as per the findings of Rahman, Suhaili and Naing (2021), then the productivity

of a business would increase. According to Eneh (2021), productivity in businesses is also influenced by managerial factors.

To maintain a positive work environment, a lack of conflict or non-compliance with labor laws can have a negative impact on staff morale and productivity.

Work procedures will be interrupted, which will lead to lower productivity.

Allowing for several ways of communication and engagement from employees is an important aspect of leadership.

Staff Turnover and Organisational Productivity

Employee turnover has a significant impact on organisational effectiveness and employee productivity, according to a study by Mabindisa (2013). It also has an impact on innovation, service consistency for visitors, and delays in delivering services to consumers when a key employee quits the company. It was possible to collect data using standardized questionnaires thanks to the usage of the quantitative research approach. The questionnaire was tested in a pilot study. The study's sample size was limited to 100 employees, thus we relied on the survey approach. A 5-point Likert scale questionnaire design resulted in a 98 percent response rate for the personal data collection method. SPSS version 15 for Windows was used to conduct statistical analysis of the primary responses.

In the survey, the Department of Home Affairs found that salary was the most important factor in the turnover of its employees. Current department employees' workloads are exacerbated by high staff turnover. Customer service is harmed and the Department's reputation suffers as a result of high employee turnover. The department's high staff turnover may be due to a bad working relationship. Ismail (2012) studied the impact of faculty turnover on academic

production at Ahmadu Bello University in Zaria, Nigeria. As a result of significant quantities of money allocated to Nigerian colleges each year and the fact that this money had little influence on labor turnover, the study was driven. Government initiatives have been supplemented by both internal and foreign funds, yet there has been little impact on labor turnover.

Academic staff productivity at Ahmadu Bello University in Zaria is examined as a result of this investigation. Labor turnover variables are also assessed, as well as academic staff assessments of the value of these aspects in a university setting. The study's stated goals were met using a descriptive/survey research technique. Documentary sources and questionnaires were the most often used methods for collecting relevant data. Pay, particularly for university academic staff, was found to be a factor that impacts or informs their decision to remain in service. Both internal and external factors were shown to contribute to a reduction in employee turnover.

Empirical Review

Causes of Employee Turnover

Workers around the world have high expectations for things like compensation and a positive working relationship, which is one of the primary reasons for high employee turnover (Dess, 2001). When employees feel they aren't getting the financial rewards they deserve, they tend to lose morale and look for new opportunities where they can get the financial benefits they deserve. For this reason, it is essential that employees are happy with the monetary and non-financial incentives they receive. According to Gustafsson (2002), employees join organisations with a presumption of what their employers expect of them. For example, according to Abraham (2009),

employees are more likely to stay with an organisation and contribute to its goals and objectives if they believe that the organisation has promised them certain expected benefits in return for their contributions.

If at any time during the course of employment, the employee perceives a breach of the expectations, this can lead to the employee's dissatisfaction with the organisation, which can lead to the employee's departure from the company (Baker, 2007). An important part of any employee turnover management strategy, according to Anthony (2014), is ensuring that employees receive a fair wage. It is his belief that workers will not be motivated to stay in a job where their abilities are undervalued and underpaid. Workers are more likely to stick around if they know that everyone in the company is taking a fair share of the budget cuts, according to Breugh (2010).

Employee loyalty and morale will quickly erode if managers are seen to buy new cars and receive large bonuses while lower-level employees receive nothing. A lack of employee training and development is a major factor in turnover, according to Bratton (2013). An employee's competence and productivity can be improved through training and development. According to Ali (2010), employees gain self-confidence as a result of proper training and development, making it easier for them to take on more responsibility and thus increasing productivity (Blashka, 2011).

Management must introduce, manage, and evaluate programmes aimed at developing employees' knowledge and skills as well as their attitudes toward personal growth and fulfilment in order for an organisation to be successful in providing service delivery (Brian, 2009). An increase in productivity is expected as a result of this development. Induction training, orientation, on-the-

job training, and career advancement are all examples of employee training and development. Personnel turnover is often caused, in part, by a lack of opportunities for professional growth, as argued by Armstrong (2010). It is the responsibility of a company to guarantee that people with the necessary qualifications and experience are available when the company needs them.

Cascio (2006) found that giving employees the chance to advance in their careers can help cut down on employee churn. In order to maintain their enthusiasm, the best employees generally have high aspirations and need a work environment that encourages advancement. Maintaining an excellent employee in low-level employment due to their superb work is an effective strategy to lose them. According to Armstrong (2010), many employees have left their jobs due to a lack of career growth opportunities. Employees prefer to work for organisations where they may advance in their careers and earn more money. n

When it comes to succession planning, companies need to make sure that their policies are fair and consistent with productivity. If you want to keep career-minded employees, you need to manage their perceptions of career opportunity. It's possible that employees will leave an organisation in search of better career paths elsewhere if those offered by the organisation don't meet their expectations. Employee turnover continues to be a major problem because of employee dissatisfaction and job security (Duncan, 2008). There is a strong correlation between turnover intentions and job satisfaction and job security, according to Donald, (2011). He makes the case that people who are happy in their jobs have positive attitudes toward their work, in contrast to those who are dissatisfied. Frederick (2010) found a strong link between job dissatisfaction, job insecurity, and employee turnover in a military health care facility. The

results from prior research indicate that job uncertainty has an effect on employee turnover.

Armstrong (2010) indicates that inspiring staff might be a manager's greatest issue. Employee motivation is critical to an organisation's overall success since motivated employees are more satisfied with the work they do and thus more productive. When managers have a solid grasp of organisational behaviour, it is possible to cultivate a productive staff that is also happy in their work. According to Gareth (2008), a company's working environment can have a significant impact on employee turnover. Workers' physical workspaces, such as office buildings and offices, as well as their exposure to environmental factors like light and noise are all considered part of their working environment. Maintaining a hazard-free and safe working environment is essential for keeping staff motivated while also increasing productivity and efficiency (Harrie, 2012).

If management does not address the negative consequences of the workplace, workers may lose interest in their work and leave the organisation. According to McClelland (2011), if the work environment is not favourable to the employee's well-being and expectations, it can influence the employee's decision to leave the company. Employee turnover in universities is largely due to the low commitment of instructors, which in turn has raised the rate of employee turnover, according to Robbins (2013).

He goes on to argue that lecturers are more likely to do their best job in an environment that encourages them to do so, such as a comfortable working environment with suitable housing, enough health and medical insurance, and a variety of options for professional growth and development. In the lack of these,

it can only be assumed that the employees would feel frustrated, which would lead to them resigning.

Level of Organisational Productivity

Organisational productivity is influenced by a variety of factors, according to existing literature. Others have examined productivity in terms of individual employee productivity, while others have looked at the overall productivity of a company (Swart, 2005). There is a link between employee and organisational productivity in the sense that employee productivity has an impact on organisational productivity in some way. Leaders and managers of organisations are concerned about employee productivity since only companies with better-performing employees can compete in today's business environment. According to Cummings and Schwab (1973), factors such as human and organisational characteristics can affect organisational efficiency. Employee working conditions, working hours, job security, employee competencies, welfare and social security, wage packages, training, liberty at work, motivation, career development chances, and leadership are all aspects that contribute to the productivity of a business. The productivity of employees in a company can also be affected by cultural and behavioural characteristics, the business environment, location, technical advancements, innovations, and the efficacy of people managers, communication, and flexibility in the organisation's work tasks (Heckman 2008).

The level of market rivalry, workplace technology, management strategy, leadership style, human resource policies, workplace culture, employee behaviour, and rewards, recognition, and incentives have all been found to have an effect on organisational productivity (Armstrong & Baron, 2008). As a result,

firms need to focus on creating an environment that encourages productivity. Management must be aware of the factors that influence work, employee behaviour, and the workplace environment in order to increase productivity. The management of human resources is the most essential factor in determining productivity in organisations.

The best technology in the world won't help a firm if its employees are not enthusiastic about their work, committed to the company, and willing to go the extra mile. The effectiveness of an employee's work is also influenced by the skills and motivation of that employee (Amos, Ristow & Ristow, 2014) As a result, managers must shift their perspective and see employees as the most valuable resource. Studies on the impact of job stress on medical issues such as heart disease, gastroenteritis, sleep disorders, and other accidents have found that there is a decrease in productivity and an increase in absenteeism and job displacement (Bass & Avolio, 2004). While a small bit of pressure might boost an employee's productivity, too much pressure can have detrimental effects on their mental and physical health.

When an employee is under stress, he or she is less likely to work efficiently. Work productivity suffers as a result of the stress that we all experience on a daily basis, both at work and in our personal lives. As Botha (2011) points out, employees' productivity is influenced by good communication. He defines communication as the act of transferring information, meanings, and understanding through physical contact and interaction between humans. A company's teams, sections, or departments are better equipped to work together when they communicate effectively. When it comes to communication, it has been argued that employees who are participating in the process should be able

to communicate effectively in order for the information to be properly understood.

In addition, managers must learn and grasp the entire communication process, which has a direct impact on the productivity of their personnel. Employees may perform based on the messages they get in light of the situations they confront, including the time it takes to transmit information. In order to achieve such a high level of productivity, managers must demonstrate their willingness to invest in their employees' development and provide them with opportunity to learn new skills.

Staff Turnover and Organisational Productivity

Taye and Getnet (2020) used the Mada Walabu University in Bale Robe, Ethiopia as a case study to examine the influence of personnel turnover on organisational productivity. Studying Mada Walabu University's organisational effectiveness and productivity was the study's purpose. A company's attempts to attain its goals might be jeopardized if its employees are often changing jobs. A key employee's departure has a negative influence on the company's innovation and customer service, as well as causing significant delays in the delivery of services to consumers. In this study, the researcher used a descriptive research strategy to gather data through the use of semi-structured questionnaires. The survey approach was used because the study's target group was just 425 employees.

Researchers employed a variety of methods, including stratified and convenience sampling to get their data. The questionnaire was created in a 5-point Likert scale, resulting in a 100% response rate from the individual data collectors. An HR director and 10 volunteers were also interviewed as part of

the study, which also employed easy sampling approaches. Organisational productivity is negatively impacted by staff turnover as a result of factors such as strong labor market demand and employment possibilities, employee discontent with working conditions, and lack of participation in decision-making.

More importantly, turnover leads in a decline in productivity and service quality, as well as an increase in resource waste when new personnel are brought on board, and a decrease in public trust in an organisation's operations. Higher attrition rates, higher education access goals, quality assurance measures, substantial community and technology transfer measures and a standardized research-based problem-solving culture have all been negatively affected by the university's high employee turnover.

The instance of the Harar Beer Factory in the Oromia Regional States was studied by Abebe (2019) for its effect on organisational productivity and the factors that influence employee turnover. The goal of this research was to determine the impact of HBF's Harar personnel turnover on the company's productivity. The following were the objectives of the study: Study HBF's organisation's influence on employee turnover by analyzing employee turnover in HBF; then, provide strategies to reduce HBF's high employee turnover rate. To acquire data, researchers employed a variety of methods, including surveys, interviews, and document reviews. Questionnaires at Harar's HBF allowed respondents to express their opinions on the impact of high personnel turnover on the organisation's success using open-ended questions.

According to a structured interview guide, interviews were conducted. Another negative effect of the departure of a key person is that the company's ability to

innovate suffers, as does the consistency with which customers are handled, and there may be significant delays in the provision of services to customers. To gather data for this study, the researcher employed a quantitative research strategy that included structured questionnaires. A total of 90 HBF workers were included in the study's target group. A basic random sample procedure was used in this investigation. Employee turnover in the HBF is mostly due to salary, as the study's findings show. HBF's research show that high staff turnover increases the burden for those who remain.

The results of the poll also showed that the turnover of employees has a negative impact on the HBF's reputation. Another research revealed that employee turnover at HBF might be influenced by a poor working relationship. Senior management was instructed to pay employees a marketable wage and to reward those who met or exceeded their goals. The highest levels of HBF's management should also create opportunities for advancement within the company. Management at HBF should consult with workers before making choices that might have an impact on them. The report concludes with suggestions for more research.

Ogony (2017) also looked at the impact of staff turnover on productivity, using a case study of the KwaZulu-Natal Department of Arts and Culture. DAC in KwaZulu-Natal (KZN) is undergoing a study to identify the impact of personnel turnover and to make recommendations on how to minimize turnover and improve productivity. DAC as a whole has productivity issues as a result of personnel turnover, which is why this research is being conducted. By using this data, the DAC and other government agencies in South Africa will be able to function better. An exploratory and descriptive approach to the study was taken.

Both qualitative and quantitative data were collected as part of a mixed methods study.

127 KZN DAC employees participated in the survey, which included a structured questionnaire with both closed-ended and open-ended questions. The statistical software SPSS and thematic analysis were used to examine the data. It was found that low pay, terrible working conditions, and high levels of stress contributed to high levels of employee turnover at the DAC. Other productivity issues included waste of resources, lower productivity, service interruptions, increased workload, and excessive time spent training new employees. The study recommends that the Department improve its methods for getting employee feedback on issues that have been linked to excessive staff turnover. Research done in Pakistan's telecommunications sector by Ahmed, Sabir, Khosa, Ahmad, and Bilal (2016) investigated the impact of personnel turnover on organisational efficiency. Employee churn is a significant issue that affects the whole workforce. The following research examines the reasons for Pakistan's telecoms sector's high turnover rate. The study's intended audience was the D.G. Khan and Multan area's telecom workers. The floating questionnaire was a survey method and a tool for gathering data.

These factors, as well as the stability of the company, salary level, industry in which it operates, working conditions, training, and supervision all have a significant impact on the efficiency of the organisation when it comes to employee turnover. Due to a lack of resources and time, the present inquiry is only looking at the D.G. Khan and Multan offices of Pakistan's telecommunications industry. Using correlation and regression analysis, the current study found a strong link between employee turnover and organisational

productivity. To learn more about why telecom workers leave and what can be done to keep them, this study looks at the benefits and drawbacks of several retention strategies.

Barclays Bank Tanzania Limited in Dar-es-Salaam conducted study on the impact of staff turnover on company productivity by Mote (2014). An analysis of the impact of staff turnover on the productivity of Barclays Bank Tanzania Limited in Dar es-Salaam was undertaken. The study's objectives were to determine the impact of Barclays Bank Tanzania Limited's high employee turnover on the organisation's productivity, investigate the causes of Barclays Bank Tanzania Limited's high employee turnover, and finally recommend strategies for reducing Barclays Bank Tanzania Limited's high employee turnover. To acquire data, researchers employed a variety of methods, including surveys, interviews, and document reviews.

People at Barclays Bank Tanzania Limited in Dar es Salaam might express their views on the impact of staff turnover on the organisation's productivity through open-ended questions on surveys. There were strict criteria for conducting interviews. It also has an impact on innovation, service consistency for visitors, and delays in delivering services to consumers when a key employee quits the company. In this study, the researcher used standardized questionnaires to collect data in a quantitative manner. With a sample size of 100, the study focused on employees from all Dar es Salaam branches. Random sampling was used in this investigation.

According to the findings of the study, one of the primary causes of employee turnover at Barclays Bank Tanzania Limited is salary. Barclays Bank Tanzania Limited has a high rate of staff turnover, according to the study's findings.

According to the findings of the study, staff turnover decreases the effectiveness of service delivery to clients and has a negative impact on the image of Barclays Bank Tanzania Limited. According to previous results, Barclays Bank Tanzania Limited's high rate of staff turnover may be due to poor working relationships. According to the ideas, employees should be given a competitive salary, and they should be rewarded if they meet their goals. In addition, Barclays Bank Tanzania Limited's senior management should provide opportunities for growth. Employees of Barclays Bank Tanzania Limited should be involved in decisions that have an impact on their jobs. Recommendations for future study are included at the end of the paper.

In research, Mawodzwa (2014) looked at the impact of employee turnover on company productivity. Because of global economic changes, workers are moving from one employer to another more quickly. We set out to get a comprehensive grasp of the relationship between employee turnover, productivity, and profitability in the workplace. Both the Needs theory and the Equity theory claim that employees are motivated by a sense of justice, comparing their own contributions and outputs to those of others in the company or sector. The research looked at the impact of staff turnover on productivity, as well as the factors that contribute to it. Zimbabwe The case study employed in the investigation was German Graphite Mines (Pvt) Ltd.

A total of 50 employees were selected using stratified random selection. Data for the research was gathered through structured interviews with senior executives and questionnaires given to lower-level managers and operational staff. The inquiry was conducted using qualitative approaches. The study objectives were used to develop themes for data presentation and analysis, and

the thematic technique was applied in both cases. According to the findings of the survey, important drivers to turnover include compensation, training and growth opportunities, labor relations, and working conditions.

Resignations and dismissals are common forms of labor turnover; the impact on productivity varies based on the level of labor turnover, but the relationship between turnover and productivity is generally negative, with productivity levels decreasing as turnover rises. This is true regardless of the level of turnover. Retaining employees by implementing management succession plans and providing financing for junior staff skill development are among the recommendations.

Lessons Learnt from Empirical Review

Several lessons were learnt from the empirical review. First of all, it was discovered most of the studies used simple random sampling technique and stratified random sampling but this study will use the census sampling technique. Also, they used descriptive research design and approached it either quantitatively, qualitatively or the combination of the two. Also, none of the studies targeted employees of Sinapi Aba Saving and Loan (SASL) Ltd in the Eastern region. Therefore, the context of this study can provide enough empirical findings for further studies and actions. Similarly, it was discovered that most of the studies employed structured data collection instrument for the primary data collection and therefore this supports that choice of structured questionnaire in the context of study. SPSS was the mostly used application for data processing and data analysis and therefore, the study also used it accordingly.

Furthermore, it was discovered that Likert scales were mostly used for the measurement of the opinions of the respondents in most instances and therefore, a 5-point Likert scale was adopted in this study. Internal consistency was measured with Cronbach's Alpha value and therefore, same measure was adopted for assess the reliability of the instrument used for the primary data collection.

Conceptual Framework

To better understand how worker turnover affects productivity at Sinapi Aba Saving and Loan Ltd., this section outlines a conceptual framework for the study. Using patterns of elements and their relationships with essential research topics, the conceptual framework represents the research investigation (Fisher et al., 2014). The purpose of a conceptual framework is to make it easier for people to grasp complex concepts by visualising them in simple representations. When doing research, researchers utilize a conceptual framework to show and explain their findings. The report claims that Sinapi Aba Saving and Loan Ltd. has statistically significant positive associations between employee turnover and organisational productivity. In addition, same study found that a rise in employee turnover would lead to an increase in productivity. Because of this, Figure 1 illustrates a conceptual framework for this investigation.



Figure 1: Conceptual Framework

Source: Field Survey, (2021)

Chapter Summary

This chapter has provided information relating to the theories underpinning the study, the key concepts that were investigated, empirical review and conceptual framework. These reviews were done in line with the overall theme of the study. This also provides grounds for solid discussion to be carried out in the next chapter with focus on claims in the extant literature.

CHAPTER THREE

RESEARCH METHODS

Introduction

At Sinapi Aba Savings and Loans Ltd in Ghana, the study was designed to examine the impact of organisational turnover on staff productivity. This section discusses the researcher's overall strategy for conducting the study. Each scientific strategy to conducting this empirical investigation is described in this chapter, taking into account its own preconditions. Key concerns such as research paradigm, method, study design, sample size, data collecting instrument and collection technique are all addressed in this chapter. Data processing and analysis are also addressed.

Research Paradigm

A positivism paradigm was used to experimentally demonstrate the impact of staff turnover on productivity at Sinapi Aba Savings and Loans Ltd in Ghana, according to this study. Phenomena of positivism, empiricism, advocate for an objective global reality, which is subject to universal rules and procedures, based on what can be observed by the human senses (Kankam, 2019). Positive philosophy emphasizes objectivity and detachment, requiring hypothesis or theory testing that emphasizes both the researcher and study subject as separate autonomous entities (Kumar, 2019; Kankam, 2019). It has been criticized, however, for its concentration on the measurement of observable phenomena rather than the exclusion of unobservable phenomena (de Chantal, Gagnon-St-Pierre & Markovits 2019).

Positivism is based on deductive reasoning, which focuses on evaluating hypotheses to validate or deny theoretical statements (Behfar & Okhuysen, 2018; Livesey, Greenaway, Schubert & Thorwart, 2019).

Research Approach

Quantitative research methods were used in this investigation. Due to the usage of established scales, such as nominal, the structures were quantitatively analyzed. Analyzing numerical data using mathematical approaches, such as statistics, is the focus of the quantitative approach (Shiau, Sarstedt & Hair, 2019; Sarstedt & Cheah, 2019; Chapman & Feit, 2019; Siddiqui & Siddiqui, 2019). Based on a hypothesis or theory, this technique often begins with the collecting of data and the subsequent use of descriptive or inferential statistics (Tashakkori & Teddlie, 2003). Assuming that there is a single truth that exists independent of human experience, quantitative procedures are also commonly defined (George, 2019).

The goal of quantitative research is to test a hypothesis that is developed from a theory deductively, and the findings of which, after analysis, would either corroborate or deny the hypothesis (Zyphur & Pierides, 2019; Tong, 2019). There's an epistemic basis for quantitative research that states that the world may be represented in a scientific endeavor through numbers, particularly in the social sciences (Yoshikawa, Weisner, Kalil & Way, 2008).

Research Design

The study used an explanatory research design and descriptive research design because of the nature of the research question. Given that items and events are capable of influencing other events or circumstances, Cartwright (Tacq 2010) argues that causal investigations are warranted. Assessing the

impact of staff turnover at Sinapi Aba Savings and Loans Ltd in Ghana on the productivity of the company's workforce is thus necessary. Explanatory research is primarily concerned with figuring out how and why certain events take place and making projections about what could happen in the future (Birru, Runhaar, Zaalberg, Lans & Mulder, 2019; Viotti & Kauppi, 2019; Maxwell & Mittapalli, 2012).

Decisions on quantitative research methods are influenced by an understanding that quantitative data nearly always necessitate the employment of statistical tests to verify whether or not relationships between variables are legitimate (Spirtes, Glymour & Scheines, 2000). Kumar (2019) defines a descriptive survey as a design that describes prevailing situations or linkages including finding out the nature of existing situations, practices and attitudes, available choices, progressing processes or developing trends. Descriptive survey research design is dedicated to the collecting of information about important situations for description, analyses, interpretation, comparisons, identification of trends and relationships and interpretation (Aggarwal, 2008). Simply, it is a process of gathering data on the prevailing status of the subject of the study.

The researcher preferred the descriptive survey design because the researcher sought to examine the numerical description of the staff turnover and the level of organisational productivity at Sinapi Aba Saving and Loan (SASL) Company Ltd. Again, the researcher uses the survey because the researcher collects data from respondents about the main issue of interest using a questionnaire instrument to test the proposed relationship (Glasow, 2005). Other scholars have justified that surveys research design enable researchers to collect large amounts

of data (Hair et al., 2008) to obtain understanding of the phenomenon (Creswell & Plano-Clark, 2017; Saunders, et al., 2009). Apart from the various advantages, descriptive survey research design has its own disadvantages.

One of the justifications against the design of the study is that, it reflects certain level of bias due to the absence of statistical tests (Hair et al., 2008). Also, Creswell (2014) argue that the major issue with respect to the design is that they are not repeatable due to their observable nature.

Study Organisation

Sinapi Aba Savings and Loans in the Eastern Region of Ghana served as the location for this research project. Savings and loan company founded in the early 2000s as a non-governmental organisation (NGO) and later licensed as a financial institution, Sinapi Aba Savings and Loans. In 2008, it changed its name to Sinapi Aba Trust, then in 2012/2013 fiscal year, it changed its name to Sinapi Aba Savings and Loans. Starting in Kumasi, Sinapi Aba Savings and Loans (SASL) has now expanded to other parts of Ghana. Until recently, SASL could be found in nearly every district and area of Ghana.

Population

The population included all the employees in the 4 branches of Sinapi Aba Savings and Loans in the Eastern region which are the Koforidua branch, Nkawkaw branch, Old Tafo branch and Akim Oda branch. From SASL's report (2020) the total number of employees at the 4 branches of Sinapi Aba Savings and Loans in the Eastern region is one hundred and fifty (150). The population comprised of forty (40) employees from the Koforidua branch, forty (40) employees from the Nkawkaw branch, thirty-five (35) employees from the Old Tafo branch and thirty-five (35) employees from Akim Oda branch (SASL's

report, 2020). The study targeted accountants, tellers, managers, securities and messengers of the four branches of Sinapi Aba Savings and Loans in the Eastern region.

Sampling Size and Sampling Procedure

When conducting a research study, a sample is a group of people from a larger population who are chosen for their comparable qualities to those of the population as a whole (Slavin, 2007). Prior to choosing and contacting respondents for the study, it was important to identify an adequate representative sample size from the survey frame. All SASL personnel were included in the study because of the large sample size, indicating that the research encompassed the complete intended audience. As a result of meeting the sample criteria [$n > 50 + 8$ (Number of independent variables)] for regression analysis in social science research, this sampling formula was selected (Carr, 1994).

A census sampling approach was employed to gather data for this study. To ensure the study's conclusions were as accurate and reliable as possible, the researchers used the census method (Cresswell, 2014). As a result, the research included all members of the intended demographic. Census sampling refers to the practice of sampling from the total population of interest. Instead of selecting a sample, Harding (2006) describes a census as a procedure that collects data from every unit of a population being studied. The use of the entire population enumeration for research is referred to as a census study. In order to have a realistic representation of a tiny population, it is necessary to pick the complete population for the study, since the population is so small.

Data Sources

Data that is acquired for a specific reason is referred to as primary data by Malhotra, (2015). First-person data, therefore, is what is referred to as original. Secondary data, on the other hand, refers to data that was recently collected for a different reason. The study necessitated the collection of original data on four concerns. For the study to be complete, demographic information on the staff of Sinapi Aba Savings and Loan was needed. To accurately define the participants in the study, we needed to know their age, gender, occupation, and education level. Various sources, including the internet, journals, books, handbooks and reports, were used to gather information for the literature study.

Data Collection Instrument

Structured questionnaires were used for primary data collection. Closed-ended questions are included in the questionnaire. Explanatory investigations are highly organized in nature, which necessitates the use of structured data gathering methods. Questionnaires were utilized to collect data for the study. A questionnaire is a series of pre-written questions used to gather data from survey participants (Malhotra & Birks, 2007). One of the most common ways to collect data in research is through surveys that employ questionnaires. These surveys may be used to gauge important aspects of business management and growth (Malhotra & Birks, 2007).

Closed-ended questions ask respondents to select from a predetermined set of replies, and each response must be examined separately from the others. Likert scales and a checklist were used for the closed-ended items, which are more appropriate when a continuum of behaviour, attitude, or other phenomena of interest is needed to be examined (Leedy & Ormrod, 2010). When compared

to traditional interviewing methods, questionnaires provide some noteworthy advantages (McColl, 2005). Even though it takes a lot of time to gather and process data, it is a time-saving tool (Zhao, Liang, and Dang, 2019). (Deshpande, Pradhan, Sikdar, Deshpande, Jain, & Shah, 2019; Patten, 2016; Charlton, 2000).

Respondents' opinions, attitudes, and behaviours were assessed using a five-point Likert scale. There were three sections to the survey. This study's special goals necessitated the creation of these subcategories. Section "A" included four demographic questions for responders. Section "B" also looked at the rate of turnover in the company. At Sinapi Aba Savings and loans, organisational productivity was also assessed in Section C.

Reliability and Validity

When reviewing an instrument, reliability and validity are two of the most important aspects to keep in mind. As stated by Bless and Higson-Smith (2000), dependability is concerned with the instrument's capacity to accurately and consistently measure a stable value. For internal consistency, a Cronbach's Alpha score of 0.969 was obtained. All Cronbach's Alpha values are greater than or equal to 0.7, indicating that the scale is valid for the sample size used (Pallant, 2005). Reliability scores for each concept in the research are shown in Table 1.

Table 1- Reliability Results

Construct	Cronbach's Alpha	Number of Item
Staff Turnover	0.965	16
Organisational Productivity	0.881	11
Overall Scale	0.969	27

Source: Field Survey, (2021)

According to Table 1, there is a high degree of dependability in the results of reliability tests for the variables reported therein. Internal consistency, according to Saunders et al. (2009), is the process of comparing the answers given to one questionnaire question with the answers given to all of the other questions in the survey. However, an instrument's ability to accurately assess a certain idea is referred to as an instrument's validity (Saunders et al., 2009). According to the authors, a legitimate instrument is one that is able to be reliably reproduced; after this has been done, the instrument may then be examined to see if it is what it claims.

This instrument's concept was validated by other relevant literature, which the researcher consulted in order to verify questionnaire validity. The scales contained scientifically proven items. It was also sent to a project manager for review, correction and final acceptance before to distribution.

Data Collection Procedures

To collect primary data, a questionnaire was administered during a two-month period (May-June, 2021) using the drop-and-pick approach. Sinapi Aba Savings and Loans Ltd received a letter from the Department of Human Resource Management, School of Business, in the University of Cape Coast, requesting permission to conduct the research in the company. This allowed the business to offer official authorization for the study to be conducted because rapport had been created with the potential participants (Stys, 2019; McGrath, Palmgren & Liljedahl, 2018).

At least one reminder phone call was made to each responder following the first distribution of surveys to the company. This made it easier to locate the 150 surveys that had been delivered. In the first and last week of May and June,

2021, 150 surveys were distributed and returned to the researchers. With fully filled surveys, there was a 100% return rate.

Data Processing and Analysis

In the process of data analysis, the purpose is to identify and highlight relevant information, provide recommendations, and assist in making decisions (Adèr & Adèr, 2008). SPSS version 25.0 (Statistical Package for Social Science) was used to analyze the data from the questionnaires specifically descriptive statistics and linear regression. Macro settings were made on the primary SPSS program. The moderation analysis was made simple because of this. For our research in the social sciences, we should use this statistical program (Zickmund, 2000). To measure objective one and objective two, descriptive statistical techniques such as mean and standard deviation scores were utilized. Regression was used to analyze the influence of staff turnover on productivity at Sinapi Aba Saving and Loan Ltd for research goal three. Figures and tables were used to make the findings clear and easy to debate.

Ethical Consideration

Social science research is contaminated by a number of ethical conflicts that must be dealt with professionally, and this study addressed some of these concerns (Green, 2019; Wax, 2019). To sum up, the researchers requested authorization from the authorities of Sinapi Aba Savings and Loan Ltd to conduct this study. All parties, including participants, were made aware of the study's advantages and goal (Bell, Bryman & Harley, 2018; Iphofen & Tolich, 2018). No one was pressured into participating in the study, and informed verbal agreement was obtained from all participants. We took measures to clear up any misunderstandings that arose when respondents were asked to reply to certain

questions. Concerns like confidentiality, privacy, and unanimity were all addressed in the questionnaire's design (Chambers & Nimon, 2019; Chiauzzi & Wicks, 2019; Lo, Grotevant & McRoy, 2019; Das, Ester & Kaczmirek, 2018). During the data processing and analysis phase of the study, there was no modification of the data. The findings were presented as they were generated.

Chapter Summary

This section has provided information regarding the methodological approaches that were employed to obtain the primary data, how data were processed and analyzed given cognizance to the statistical tools and specific research objectives as well as how findings of the study were summarized and presented for easy interpretation and understanding. The study used a descriptive research design and explanatory research design with a quantitative approach to investigate into staff turnover on the organisational productivity of Sinapi Aba Saving and Loan (SASL) Company Ltd and offer suggestions and recommendations. The study is limited to accountants, tellers, managers, securities and messengers of the four branches of Sinapi Aba Saving and Loan (SASL) Company Ltd.

A sample of one hundred and fifty (150) respondents selected by census sampling technique was used for the study. Primary data was used for the study and data collected using questionnaires and interview guide.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

The study sought to assess effect of staff turnover on organisational productivity in SASL Ltd. Methodological approaches that were employed for the primary data collection, analysis and presentation were presented in the previous chapter. This chapter now presents information concerning the findings of the study as determined by the specific research objectives. The findings were also discussed given cognizance to managerial implications of such findings as well as some empirical claims. The findings are chronologically presented in order of the specific research objectives apart the demographic information section.

Response Rate

According to Mugenda and Mugenda (2003), a response rate represents the number of respondents who participated in a given study. The authors claimed that a response rate of 70% and above is excellent and suitable for analysis, 60% is very good, and 50% is good, and below 50% is not appropriate for quantitative research analysis. Out of the one hundred and fifty (150) questionnaires that were distributed to the participants of the study, all one hundred and fifty (150) respondents representing 100% response rate, fully completed and returned the questionnaire to the researcher. Based on the criterion of the aforesaid researchers, the obtained response rate was appropriate and applicable to the study.

Demographic Information

Demographic information of the respondents was descriptively measured with frequency and percentage (%) because these statistical tools are appropriate to measure categorical data. This information provides enough description of the respondents that were surveyed so as to prove the sample was selected from the target population. The findings were presented in Table 2.

Table 2: Demographic Information

Variable	Options	Frequency	Percentage (%)
Sex	Male	95	63.30
	Female	55	36.70
Total		150	100
Age range	18-27 years	47	31.30
	28-37 years	63	42.10
	38-47 years	17	11.30
	48 years and above	23	15.30
Total		150	100
Level of Education	Diploma/HND	21	14.00
	First degree	51	34.00
	Master degree	10	6.70
	Other	68	45.30
Total		150	100
Working experience	< 5yrs	97	64.70
	5-10yrs	44	29.30
	11yrs +	9	6.00
Total		150	100
Position	Accountants	11	7.30
	Teller	54	36.00
	Manager	14	9.30
	Security	31	20.70
	Messenger	10	6.70
	Other	30	20.00
Total		150	100

Source: Field survey, (2021)

The study presented the demographic characteristics of the respondents including gender, level of education, work experience and position of the respondents. In fact, it is appropriate to presents the so as to provide a basis for differentiating between responses, since aggregated responses may exclude some pertinent isolated concerns. From Table 2, it could be seen that more than half of the entire respondents (63.3%) were males and just 36.7% were females. Also, it showed that most of the respondents were between 28-37 years and this was followed by those in 18-27 years category. Only few (11.30%) were between 38-47 years. This means SASL Ltd has the opportunity to develop, nurture and utilize its human capital for relatively longer period of time because it has relatively youthful labour force.

Retention strategies should be implemented so as to warrant the investment management of SASL Ltd is making in these strategic assets of the said firm so as to promote efficiency in service delivery. It was also seen that 34.00% of the respondents had attained their first degrees and 14.00% had either diploma or HNDs. Again, 10 respondents representing 6.70% had their master's degree certificates. However, most of the respondents (45.30) were observed to have other certificates – including professional certificates, senior secondary school certificate (SSCEs), O'Level certificates etc. In terms of the work experience of the respondents, majority of the respondents (64.70%) have only less than 5 years working experiences. Whereas 44 respondents representing 29.30% had between 5-10 years working experiences, just 6.00% of the respondents were found to have working with the institution for over 11 years and more.

It can be inferred from this finding that most of the respondents have enough working experience so as to provide reliable information on staff turnover and organisational productivity. According to the table, most of the respondents (36.00%) were tellers followed by security (20.70%) and other positions (20.00%) with only 9.30%,7.30% and 6.70% of the respondents respectively being managers, accountants and messenger. A relatively sizable representation of all classes of workforce in the study can provide holistic view on the issues considered in the study.

Objective One: Assess the Causes of Staff Turnover at SASL Ltd

The study sought to assess the causes of staff turnover at SASL Ltd. This was informed by claims by some empirical studies that evaluates the level of staff turnover (Gandhi, Yu & Grabowski, 2021; Chajduga & Ingaldi, 2021; Lata, Mohamed-Zainal, Jan & Memon, 2021). The study targeted all permanent employees of the savings and loans companies. Causes of staff turnover was composed of job factors, organisational factors and environmental factors. The respondents were asked to rate the causes of staff turnover in the light of the aforementioned sub-constructs on a 5-point Likert Scale. Mean and standard deviation scores were used descriptively to measure the opinions of the respondents on the scale that measured the items that were considered in the study. The findings in respect of each of the components of the causes of staff turnover are given in these subsequent sections.

Job Factors

Table 3: Job Factors

Job Factors variables	Mean	Std. Deviation
I am not paid fairly for the work I perform	3.7262	.89377
My manager does not discuss my productivity with me	3.6488	.97354
My job does not provide me with the opportunity to develop my talent	3.6250	.96457
I am not provided with the necessary resources to complete my task successfully	3.5714	.86565
The physical working conditions are not conducive to achievement	3.5655	.96427

Source: Field survey, (2021)

An observation from Table 3 shows that the respondents agreed to the following statements: I am not paid fairly for the work I perform was the (M=3.7262; SD=0.89377), my manager does not discuss my productivity with me (M=3.6488; SD=0.97354), my job does not provide me with the opportunity to develop my talent (M=3.6250; SD=0.96457), I am not provided with the necessary resources to complete my task successfully (M=3.5714; SD=0.86565), and the physical working conditions are not conducive to achievement (M=0.35655; SD=0.96427) are the factors that causes employees of SASL Ltd to leave for another company.

The results on the table were very much consistent with the study of Zimmerman (2009); Tser-Yieth et al. (2004); Warshauer (1988); and Staw (1980) that employee training/ coaching, the lack of advancement opportunities, and work/role stress influence the decision of an employee to move between jobs. To Staw (1980), role stressors occur in largely three forms - role ambiguity, role conflict, and role overload. Staw (1980) further asserted that

role overload is enough to convince an employee to leave a job. Tser-Yieth et al (2004) also added that when employees perceive no growth areas/future or desire to advance within the system, they have no reason to remain in the current work situation.

Even though Warshauer (1988) stated that every employee needs monitoring advice, Zimmerman (2009) was of the view that when employees are trained on the job, the duties, and the expectations that will be placed upon them. This training helps to mold the employee into the corporate culture and ideals. This therefore add to the productivity of the employee and thereby the organisation.

Organisational Factors

Table 4: Organisational Factors

Organisational Factors variables	Mean	Std.com Deviation
The organisation does not encourage team work	3.7500	1.01338
There is no open communication in the organisation	3.6012	.86266
There is no feeling of trust among employee’s turnover programmes	3.5714	.93867
There is no high morale among members of the organisation	3.5357	1.01423
I do not believe that management are doing their best to manage employees well	3.4345	.94546
My job does not allow me to grow professionally	3.3929	1.04987

Source: Field survey, (2021)

Regarding organisational factors that causes employees to stay in the organisation or move from their organisation to another, it was discovered that the respondents agreed to the following statement: organisation does not

encourage team work (M=3.7500; SD=1.01338), there is no open communication in the organisation (M=3.6012; SD=0.86266), There is no feeling of trust among employee's turnover programmes (M=3.5714; SD=0.93867), there is no high morale among members of the organisation (M=3.5357; SD=1.01423), I do not believe that management are doing their best to manage employees well (M=3.4345; SD=0.94546) and My job does not allow me to grow professionally (M=3.3929; SD=1.04987) are the factors that causes employees of SASL Ltd to leave for another company.

Like Tser-Yieth et al (2004) said, when employees perceive no growth/future or desire to advance within the system, they have no reason to remain in the current work situation. This therefore requires that as employer of various organisations, there must be opportunities for employees to train themselves either in the same organisation or elsewhere then manage at the top echelon of the organisation.

Environmental Factors

Table 5: Environmental Factors

Environmental Factors variable	Mean	Std. Deviation
I stay in my jobs because it is hard to find another job	3.8869	.93133
I am looking for a job elsewhere	3.7976	1.03565
I will not leave this organisation even if I get a better paying job	3.7500	.86689
I will not apply for another job even if I had the opportunity	3.7024	.89950
This is the best organisation I have ever worked for	3.6905	1.01458

Source: Field survey, (2021)

It was discovered that the respondents opined to: I stay in my jobs because it is hard to find another job (M=3.8869; SD=0.93133), I am looking for a job elsewhere (M=3.7976; SD=1.03565), I will not leave this organisation even if I get a better paying job (M=3.7500; SD=0.86689), I will not apply for another job even if I had the opportunity (M=3.7024; SD=0.89950), and This is the best organisation I have ever worked for (M=3.6905; SD=1.01458) are the factors that do not causes employees of SASL Ltd to leave for another company. This view expressed by respondents in fact contradict with studies from Armstrong (2009); William and Albert (2007); and Herzberg (1966) that it is hard to keep employees in an organisation when salaries or wages are significantly less than what others are offering.

In the study of Armstrong (2009) it was mentioned that money has been the conduit for enticing and hiring the best human resource and even keeping them in an organisation. Similarly, Dalton and Todor (1979) noted that employee turnover causes or have the tendencies for short-term disturbances and interruption of normal operations in an organisation. This claim supports similar views held in some previous studies (Gandhi, Yu & Grabowski, 2021; Chajduga & Ingaldi, 2021; Lata, Mohamed-Zainal, Jan & Memon, 2021) that environmental factors like I stay in my jobs because it is hard to find another job, I am looking for a job elsewhere, I will not leave this organisation even if I get a better paying job, I will not apply for another job even if I had the opportunity, and this is the best organisation I have ever worked for shows the loyalty of the employee to stay with a particular organisation.

Objective Two: Analyze the Level of Organisational Productivity of SASL LTD

The study further sought to assess how the respondents perceived their organisation to have improved their organisational productivity given the rate at which turnover occurs in the SASL Ltd. In order to assess the organisational productivity, respondents were asked to what extents do they agree to staff turnover improves their organisational productivity and their responses were descriptively measured with the means (M) and standard deviation (SD). The opinions of the respondents were measured on a 5-point Likert scale. The interpretation of the mean was based on these subjectively created criteria as informed by previous studies and scale of measurement.

0-1.49= Strongly disagree; 1.5-2.49= Disagree; 2.5=3.49= Neither agree or disagree; 3.5-4.49= Agree; 4.5-5.49= Strongly agree

Organisational Productivity

Table 6: Organisational Productivity

Organisational Productivity variables	Mean	Std. Deviation
Reduction in work productivity	3.9821	1.15543
Employees do not to meet their deadlines	3.9702	1.00553
Low or High employee productivity in the workplace	3.9583	1.04023
Wastage of resources when new employee settles in	3.8869	.91838
Disrupts service delivery	3.8810	.84633
Decline services provision	3.8631	1.01442
Increases work load for each employee	3.8571	.93043
Employees work overtime	3.8393	1.01681
Employees spend too much time in training new staff member	3.8214	.83574
High cost of training new employees	3.8036	.85653
Disrupt working environment	3.7679	.91542

Source: Field survey (2021)

The respondents agreed staff turnover has led to reduction in work productivity (M=3.9821; SD=1.15543), employees do not to meet their deadlines (M=3.9702; SD=1.00553), low or high employee productivity in the workplace (M=3.9583; SD=1.04023), wastage of resources when new employee settles in (M=3.8869; SD=0.91838), disrupts service delivery (M=3.8810; SD=0.84633), decline in services provision (M=3.8631; SD=1.01442), increases work load for each employee (M=3.8571; SD=0.93043), employees work overtime (M=3.8393; SD=1.01681), employees spend too much time in training new staff member (M= 3.8214; SD= .83574), high cost of training new employees (M= 3.8036; SD= .85653) and disrupt working environment (M= 3.7679; SD= .91542).

The implications are that the workers at SASL Ltd generally asserts staff turnover actually reduces their organisation productivity. This claim supports similar views held in some previous studies (Aman, Shah, Jan & Sethi, 2020; Joshi & Sathe, 2021; Brabson, Harris, Lindhiem & Herschell, 2020; Halter, Boiko, Pelone, Beighton, Harris, Gale & Drennan, 2017; Kurnat-Thoma, Ganger, Peterson & Channell, 2017) that staff turnover can lead to reduction in work productivity, employees do not to meet their deadlines, low or high employee productivity in the workplace, wastage of resources when new employee settles in, disrupts service delivery, decline in services provision, increases work load for each employee, employees work overtime, employees spend too much time in training new staff member, High cost of training new employees and disrupt working environment.

Objective Three: Effect of Staff Turnover on the Organisational Productivity of SASL Ltd

The study sought to assess the influence of staff turnover on the organisational productivity of SASL Ltd. This was measured through the application of multiple regression. Composite variable was formed for the dependent variable (organisational productivity) through data transformation process. Same was computed for the predictors (staff turnover variables). There was no auto correlation as attested by the Durbin-Watson indicator (1.787). Campbell and Campbell, (2008) asserted that for regression to avoid auto correlation, the Durbin-Watson indicator should fall between 1.5-2.5. The findings are presented on Tables 7, 8 and 9.

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	-.801 ^a	.642	.626	.35380	1.787

a. Predictors: (Constant), Job factors, Organisational factors, Environmental factors

b. Dependent Variable: Organisational productivity

Source: Field survey, (2021)

It was discovered that there was a statistically significant negative large correlation between staff turnover (job factors, organisational factors, environmental factors) and organisational productivity (R=-0.801). It thus signals that, the more the predictors (job factors, organisational factors, environmental factors) increase the more organisational productivity also reduces at SASL Ltd. Conversely, it can be adduced that lower levels of the

predictors (job factors, organisational factors, environmental factors) are associated with higher organisational productivity. It must be remembered that this does not suggest causality in the relationship between staff turnover programme and organisational productivity at SASL Ltd.

These findings support some previous empirical studies that collectively held the view that staff turnover actually contributes negatively to causing improvement in organisational productivity (Aman, Shah, Jan & Sethi, 2020; Joshi & Sathe, 2021; Brabson, Harris, Lindhiem & Herschell, 2020; Halter, Boiko, Pelone, Beighton, Harris, Gale & Drennan, 2017; Kurnat-Thoma, Ganger, Peterson & Channell, 2017) although different measures of staff turnover were adopted in these studies. The R-square has been recognized as the most common effect size measure in path models (Garson, 2016). Hock and Ringle (2006) further prescribed some tentative cut-off points for describing R-square are as follows: Results above 0.67 (Substantial), 0.33 (Moderate) and 0.19 (Weak).

Regarding the predictive capacity of the model, it was discovered that staff turnover (job factors, organisational factors, environmental factors) accounted for 64.2% positive variance in organisational productivity at SASL Ltd ($R^2=0.642$). Thus, given all the other factors affecting organisational productivity at SASL Ltd, only staff turnover as measured by job factors, organisational factors, environmental factors have an impact on organisational productivity at SASL Ltd. It therefore means management of SASL Ltd must continue to put measures in place to retain their employees at SASL Ltd because this actually improves organisational productivity.

On the contrary, it was discovered that other factors that affect organisational productivity that were not captured under this study collectively accounts for 35.8% positive variance in organisational productivity at SASL Ltd. The variance in organisational productivity as accounted for by changes in job factors, organisational factors, environmental factors can be described as being moderate variance.

Table 8: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	35.873	7	5.125	40.940	.000 ^b
	Residual	20.028	160	.125		
	Total	55.901	167			

a. Dependent Variable: Organisational productivity

b. Predictors: (Constant), Job factors, Organisational factors, Environmental factors

Source: Field survey, (2021)

To attest as to whether the 64.2% variance in organisational productivity at SASL Ltd as accounted for by positive variance in the predictors (job factors, organisational factors, environmental factors) was statistically significant or not, ANOVA report was generated alongside the model summary. It was then confirmed that staff turnover (job factors, organisational factors, environmental factors) is a statistically significant negative predictor of organisational productivity at SASL Ltd ($p=0.000$: $p<0.05$). Thus, it can be suggested that users of the findings of this study can rely on the model to predict changes in organisational productivity given same conditional changes in indicators that were used to measure staff turnover in this context because the claim is scientifically supported and not mere due to chance.

Therefore, it can be implied that staff turnover accounts for a statistically significant but moderate variance in organisational productivity. Management of SASL Ltd must therefore put measures in place to reduce its staff turnover if they really want to improve organisational productivity at SASL Ltd. These findings support some previous empirical studies that collectively held the view that staff turnover actually contributes negatively to causing improvement in organisational productivity (Aman, Shah, Jan & Sethi, 2020; Joshi & Sathe, 2021; Brabson, Harris, Lindhiem & Herschell, 2020; Halter, Boiko, Pelone, Beighton, Harris, Gale & Drennan, 2017; Kurnat-Thoma, Ganger, Peterson & Channell, 2017) although different measures of staff turnover were adopted in these studies.

Table 9: Coefficients

Model		Unstandardized		Standardized		
		B	Std. Error	Coefficients	T	Sig.
1	(Constant)	1.044	.179		5.831	.000
	Environmental Factors	-.107	.085	-.121	-1.255	.211
	Organisation Factors	-.177	.066	-.229	-2.666	.008
	Job Factors	-.459	.074	-.568	-6.227	.000

Source: Field survey, (2021).

The findings as presented on Table 9 shows the contributions (in standard terms) of the predictors (staff turnover) to causing the large statistically significant negative change in organisational productivity ($R^2=-0.642$; $p=0.000$; $p<0.05$) at SASL Ltd. It was discovered that job factors were the highest

significant negative predictor of organisational productivity at SASL Ltd (Beta=-0.568: p=0.000: p<0.05) when the effects of other predictors in the model were statistically controlled for. It thus means higher levels of job factors of staff turnover causes a statistically significantly negative changes in organisational productivity at SASL Ltd. Managerially, it is important for SASL Ltd to concentrate on job factors of staff turnover and adopt strategies to maintain both skilled and unskilled employees to promote improvement in organisational productivity at SASL Ltd.

This construct is the most significant negative predictor of organisational productivity hence it is concluded although other factors in the model could account for reduction in organisational productivity, job factors of staff turnover however top in this regard, given cognizance to their standardized contributions. Furthermore, it was discovered that organisation factors also made statistically significant negative contribution to the variance in organisational productivity at SASL Ltd (Beta=-0.229: p=0.008: p<0.05) when the effects of other predictors in the model were statistically controlled for. It thus means higher levels of organisation factors causes a statistically significantly negative changes in organisational productivity at SASL Ltd. Thus, organisation factors of staff turnover also cause organisational productivity of SASL Ltd to reduce significantly and not just due to chance.

It therefore becomes managerially prudent for management of SASL Ltd to concentrate on organisational factors of staff turnover and adopt strategies to maintain both skilled and unskilled employees to promote improvement in organisational productivity at SASL Ltd. Mathematically, the regression function under this model can be estimated as follows: Organisational

productivity = 1.044 - (0.459 * job factors) – (0.177 * organisational factors). Thus, a unit increase in job factors of staff turnover will cause 0.459 decrease in organisational productivity and a vice versa. Similarly, it is conclusive that a unit increase in organisational factors of staff turnover will cause 0.177 decrease in organisational productivity at SASL Ltd and a unit fall in organisational factors of staff turnover will cause 0.177 increase in organisational productivity. Principally, these are the only measures of staff turnover that actually cause significant negative change in organisational productivity at SASL Ltd. On the other hand, the study found that, environmental factors made negative but insignificant contribution to predicting the variance in organisational productivity at SASL Ltd (Beta=-0.121; p=0.211: p>0.05). It thus shows that although these factors make some contributions to predicting the negative variance in organisational productivity, however, their contributions could be due to chance because each made statistically insignificant contributions, hence making them undesirable for managerial decision because their interaction with other factors in the model cannot improve organisational productivity at SASL Ltd.

These discoveries collectively imply that, the measures of these constructs as considered in the context of this study are not actually making scientific contributions to improving organisational productivity at SASL Ltd, given cognizance to their interactions with other remaining constructs (particularly, individual measures of constructs) hence, no need for management to manipulate these indicators if they desire to improve organisational productivity at SASL Ltd. Since the contributions of environmental factors of staff turnover is negative, it is advisable for management of SASL Ltd to pay

special attention to its indicators and put in measures that have the capacity to positively impact on those measures to as to improve them in order for them to actually contribute meaningfully and positively to changes in organisational productivity at SASL Ltd.

In the context of this very study, it is advisable for management of SASL Ltd to eliminate staff turnover as major determinant of organisational productivity.

Chapter Summary

The chapter has provided information regarding the findings in respect of the specific research objectives that were considered in the context of the study. The findings were fully discussed, given their practical relevance, managerial implications and previous empirical postulations as evidenced in literature review.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

The study sought to assess effect of staff turnover on organisational productivity in SASL Ltd. Major components of staff turnover considered included job factors, organisational factors and environmental factors. This section provides information regarding the summary of the key findings, conclusions drawn in respect of each of the specific research objectives, recommendations offered based on the findings as well as suggestions for further studies.

Overview

The study sought to assess the effect of staff turnover on organisational productivity in SASL Ltd. The study sought to analyse the causes of staff turnover, assess the level of organisational productivity and examine the effect of staff turnover on organisational productivity. The study employed an explanatory research design because the nature of approach to data analysis was a quantitative approach. The study targeted the employees in the 4 branches of Sinapi Aba Savings and Loans in the Eastern region. From SASL's report (2020) total employees in the entire region would number 150. All the employees of SASL were included and this therefore means that the entire target population was used for the study. The sample size comprised of an employee from the 4 branches of SASL Ltd and were surveyed through self-administration of questionnaire.

A self-administered questionnaire was used in soliciting the views of the respondents on the stated objectives of the study. The instrument centered on

the demographic characteristics of the respondent, staff turnover, and organisational productivity. From a population of 150, all responded to the questionnaire. Data on the demographic characteristics, staff turnovers and organisational productivity were analyzed using descriptive statistics, including frequencies, percentages, mean and standard deviation. Analyses on the effect of staff turnover on organisational productivity and were done using the IBM SPSS Statistic version 25. A summary of the key findings of the study are as follows:

Summary of Key Findings

The study sought to assess the level of staff turnover at SASL Ltd, given cognizance to the various components of staff turnover considered in this study. Regarding the job factors of staff turnover, it was discovered that the respondents agreed to I am not paid fairly for the work I perform, my manager does not discuss my productivity with me, my job does not provide me with the opportunity to develop my talent, I am not provided with the necessary resources to complete my task successfully, and the physical working conditions are not conducive to achievement are the factors that causes employees of SASL Ltd to leave for another company.

Regarding the organisational factors of staff turnover, the study showed that respondents agreed to organisations not encouraging team work, there is no open communication in the organisation, There is no feeling of trust among employee's turnover programmes, there is no high morale among members of the organisation, I do not believe that management are doing their best to manage employees well and my job does not allow me to grow professionally are the factors that causes employees of SASL Ltd to leave for another company.

Furthermore, it was discovered that agreed to most of the measure's environmental factors of staff turnover. For instance, respondents opined to: I stay in my jobs because it is hard to find another job, I am looking for a job elsewhere, I will not leave this organisation even if I get a better paying job, I will not apply for another job even if I had the opportunity, and this is the best organisation I have ever worked for are the factors that causes employees of SASL Ltd to leave for another company.

The study also sought to assess how the respondents perceived their organisation to have improved their organisational productivity given the rate at which turnover occurs in the SASL Ltd. It was discovered that indeed, workers agreed staff turnover has led to reduction in work productivity, employees do not to meet their deadlines, low or high employee productivity in the workplace, wastage of resources when new employee settles in, disrupts service delivery, decline in services provision, increases work load for each employee, employees work overtime, employees spend too much time in training new staff member, high cost of training new employees and disrupt working environment.

Regarding the effect of staff turnover on the organisational productivity of SASL Ltd., it was discovered that, first of all, there was a statistically significant negative large correlation between staff turnover (job factors, organisational factors, environmental factors) and organisational productivity. The coefficient of determination results showed that staff turnover accounted for a statistically significant positive but moderate variance in organisational productivity at SASL Ltd, approximately 64.2%. However, only job factors and organisational factors made some statistically significant negative contributions

to predicting the significant negative but moderate variance in organisational productivity at SASL Ltd. Environmental factors of staff turnover made statistically insignificant negative contributions to that effect.

Conclusions

It is now concluded that job factors and organisational factors of staff turnover are the factors that causes employees of SASL Ltd to leave for another company. However, it is now concluded that environmental factors of staff turnover are not factors that influences employee to leave their current organisation for another company. This implies that employees are more likely to leave their current organisation to another if management do not pay attention to both job and organisational factors like employees not paid fairly, no discussion of performance with me, no opportunity to develop, physical working conditions not conducive, not encourage team work, no open communication, no feeling of trust, no high morale among members etc.

Also, it is now concluded that staff turnover has led to reduction in organisational productivity. This means that employees of SASL Ltd are not performing effectively and efficiently which have affected their organisational productivity as a result of employees leaving their current organisation for another organisation for favourable working environment.

Staff turnover accounts for 64.2% statistically significant positive but moderate variance in organisational productivity. However, only job factors and organisational factors made some statistically significant negative contributions to predicting the significant negative but moderate variance in organisational productivity at SASL Ltd. Environmental factors of staff turnover made statistically insignificant negative contributions to that effect.

Recommendations

The following recommendations are being made based on the findings to various users of the findings of this study in order to create meaningful contributions in their company operations. Human resource management in the firm should improve employee working conditions by providing a safe and healthy working environment with current and up-to-date office facilities and equipment. Better office layouts should be offered, such as open office layouts with fully prepared first aid kits and emergency amenities. Management should give flexible working schedules to encourage employees to maintain a work-life balance, as well as appreciation and positive feedback to hardworking staff. Management should also provide professional development opportunities for employees through delegation and team building, as well as foster physical and mental wellness through a complimentary gym or health spa membership. Finally, numerous employee benefits should be provided, including medical, travel, vacation, scholarship, and pension benefits. Support requests from employees for flexible work schedules, as well as lateral moves within your firm. Create job postings that cater to a wide range of candidates while also recognizing transferrable talents.

Finally, management should maintain open lines of communication, develop a rewards program for employees, and give recreational facilities as well as varied gifts. Employee loyalty is bolstered by an open communication culture. Employees need to know that their perspective is valued by management, and open communication helps them stay informed on crucial problems. Management should provide a variety of technical certification courses to assist staff in furthering their education. Encourage employee growth

and development by coaching and assisting them in achieving their personal goals. Conduct individual development plans and career discussions with employees on an annual basis, and encourage supervisors in all areas to do the same. Employ job rotation, cross-training, mentorship, internships, coaching, and career strategy groups to hold managers in all departments accountable for supporting employee career development efforts.

Suggestions for Further Studies

More research is needed on the impact of organisational policies and leadership styles on employee turnover, as well as the effects of employee turnover on succession planning. Additional research should be conducted to look at other issues that may be affecting employee turnover in firms now and in the future. Finally, the researcher would want to see research done on how to apply human resource management best practices to reduce employee turnover rates and come up with better solutions to often encountered employee turnover issues.

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APPENDIX
UNIVERSITY OF CAPE COAST
COLLEGE OF DISTANCE EDUCATION
DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

QUESTIONNAIRE

Dear Sir/Madam

I am a MBA student undertaking research on *examine the impact of staff turnover on organisational productivity at Sinapi Aba Saving and Loan Ltd.*

This is purely an academic exercise and you are assured of concealment of the information you will provide. Your candid opinion is keenly needed; therefore, you are entreated to complete this questionnaire to promote the success of this exercise. Your responses will be treated confidential. Thank you.

Instructions: Kindly tick (✓) or write where appropriate

Section A: Demographics

1. Sex a. Male [] b. Female []
2. Age range a. 18-27 years [] b. 28-37 years [] c. 38-47 years [] d. 52 years and above []
3. Level of Education of Respondents a. Diploma/HND [] b. First degree [] c. Master degree [] d. Other []
4. Work experience in the Organisation a. less than 5 years [] b. 5 – 10 years [] c. 11 years and above years []

5. Position a. Accountants [] b. Teller [] c. Manager [] d. Security [] e. Messenger [] f. Other []

Section B: Staff Turnover

6. To what extent do you agree with the following statements?

Where: 1=Not at all; 2=To a slight extent; 3=To a moderate extent; 4=To a great extent; 5=To a very great extent

No	Job Factors	1	2	3	4	5
1	I am paid fairly for the work I perform					
2	My manager discusses my performance with me					
3	My job provides me with the opportunity to develop my talent					
4	I am provided with the necessary resources to complete my task successfully					
5	The physical working conditions are conducive to achievement					
	Organisational Factors					
1	My organisation encourages team work					
2	There is an open communication in my organisation					
3	There is the feeling of trust among employees					
4	There is a high morale among members of the organisation					

5	I believe that management are doing their best to manage employees well					
6	My job allows me to grow professionally					
	Environmental Factors					
1	Employees stay in their jobs because it is hard to find another job					
2	I am looking for a job elsewhere					
3	I will leave my organisation if I get a better paying job					
4	I will apply for another job if you had the opportunity					
5	This is the best organisation I have ever worked for					

Section C: Organisational Productivity

7. To what extent do you agree with the following statements?

Where: 1=Not at all; 2=To a slight extent; 3=To a moderate extent; 4=To a great extent; 5=To a very great extent

No	Organisational Productivity	1	2	3	4	5
1	Reduction in work productivity					
2	Employees do not to meet their deadlines					
3	Low or High employee productivity in the workplace					

4	Wastage of resources when new employee settles in					
5	Disrupts service delivery					
6	Decline services provision					
7	Increases work load for each employee					
8	Employees work overtime					
9	Employees spend too much time in training new staff member					
10	High cost of training new employees					
11	Disrupt working environment					