

THE FACTORS INFLUENCING TURNOVER INTENTION IN THE UGANDAN BANKING SECTOR: A CASE FOR COMMERCIAL BANKS IN MBALE CITY

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**UGANDA CHRISTIAN
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DECLARATION

I, **ALINGA Bonny Mark**, do hereby declare that this research dissertation titled “**The Factors Influencing Turnover Intention in the Ugandan Banking Sector: A case study for commercial banks in Mbale City**” is my own work and has not been submitted elsewhere either in whole or part for any degree or professional qualification at any other university or institution of higher learning. Except where explicitly stated otherwise in the text, due references or acknowledgment have been provided on all supporting literature and resources, the work presented is entirely my own.

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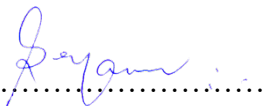
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APPROVAL

I hereby stamp that the dissertation book with a title **“The Factors Influencing Turnover Intention in Ugandan Banking Sector: A case study for commercial banks in Mbale City”** was prepared under my supervision and is submitted with approval.

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Date: **June 10, 2025**

Dr. Samuel Eyamu (PhD)

Research Supervisor

DEDICATION

This thesis book is dedicated to the parents of the researcher - my father - Mr. George Ayo, my mother - Mrs. Mildred Ejang Ayo, my sisters – Scovia Jane Amuge, Janet Atoo, Dilis Joy Apio, Sarah Dorothy Alum, and my brothers – Morris Patrick Oyuku and Ronald Ogwang and family Justine Chebijira Alinga, Theophilus Alinga Ayo, Nicole Alinga Ejang and Shannon Alinga Amuge who have always made him happy, all my friends and coursementes for giving me enough encouragement not to stop moving on this journey.

To ALMIGHTY GOD who is the guidance and the source of knowledge, without HIS guidance everything becomes insignificant.

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ABSTRACT

This study aimed to identify the factors influencing turnover intention focusing on the commercial banks in Mbale City, Uganda. The study objectives were to establish how leadership, organizational justice, employee empowerment, and career development influence turnover intentions of employees at their current bank employment. This study utilized a cross-sectional survey design to collect quantitative data. A total of 181 employees participated in the study, representing a sample drawn from a larger population of 332 employees. The study found that employee turnover was notably high, with a mean score of 3.98, indicating that a majority of employees expressed a desire to leave their current jobs. Regression analysis revealed that all four predictor variables leadership, organizational justice, employee empowerment, and career development had significant negative relationships with turnover intention. Specifically, leadership ($B = -0.608$), organizational justice ($B = -0.441$), employee empowerment ($B = -0.201$), and career development ($B = -0.437$) each demonstrated meaningful predictive power, with career development emerging as the strongest individual predictor, accounting for 43.7% of the variance in turnover intention. The implications of these results are relevant for management practice, policy development, and academic inquiry. Future research is recommended to further explore the interaction of organisational practices and turnover intentions in diverse settings. Addressing these factors can help organisations build a more loyal, engaged, and stable workforce.

CHAPTER ONE

1.0 Introduction

The background to the study, conceptual background, statement of the problem, purpose of study, objectives of study, research questions, scope of study significance of the study justification for the study and conceptual framework of the study which guided this analyze are all includes in this chapter.

1.1 Background to the study

Organisations need to get a sense of whether their employees are planning on leaving or not. This is because this information can help them take necessary steps in addressing employee grievances and retaining valuable talent within the company. Turnover intention is defined by (Apriani et al., 2023; Vandenberg and Nelson, 1999) as subjective probability about the employee that remains in organization for a certain period of time or not. It is the intent of an employee to leave or remain with an organization (Bolt et al., 2022; Tett and Meyer, 1993). Intentions are the most proximal antecedents of actual behaviour, which may be thought of as accurate indicators of follow-up behaviour (McCarthy et al. Tyrrell and Lehane (2007) Firth et al. (2004) find that turnover intention is strongly related to actual employee turnover. Companies spend on people and the returns they see are in millions, higher market share and a shiny reputation. An organization suffers multiple losses including loss of competitiveness, when a few key employees leave it. Leadership, organizational justices and career development as a determinant of employee turnover intentions are very significant for the employee/individual that is considering resigning and also with the manager confronted with lack of continuing employees, high costs relating to both introducing newly hired help or personnel into his/her work environment which is not productive (Chandani et al., 2016; Sabina, 2017; Saks, 2006 and Kahn, 1990).

The leadership of an organization should be visionary and future-oriented involving every employee into their vision. There should be a visible commitment of leadership towards organizational changes during high-quality leader-employee exchange (Choi, 2012). Organizational justice includes fairness and respect for all employees at all levels. Increase in employee engagement is achieved by having a culture where there are respect and the employees feel value (Dubbelt et al., 2019). When employees get to know that their manager has an enabling style of management also motivates and gives a feeling of belongingness to the organization which leads to higher engagement level amongst employees (Park, 2020). Career development offers employees lots of opportunities to learn skills, develop abilities and acquire knowledge needed for the common or specific competencies that have close relationship with organizational performance, (Dewi dan Nurhayati, 2021). According to Lucas (2018) there are many theories generated to understand the linkage between employee engagement & factors that impacts the intention/decision of an employee whether they want to leave the organisation or not. This research is based on the first major theory of turnover, alongside the social exchange theory.

The earliest and perhaps most prominent theory of turnover was provided by March and Simon (1958) where the two central concepts to explain an employee's decision to stay or leave are ease of movement (external job opportunities) and desirability of movement (internal job satisfaction). In the last twenty years of employee engagement research, social exchange theory (SET) has been the most accepted and consequently much applied. SET fundamentally a theory of social decision-making based on costs and equality. It suggests that employees will be encouraged to pursue their jobs and more when jobs are grounded in perfect balance of exchange.

The labour turnover report 2023 by Jefferson (2024) cited in the report revealed that the rate of overall voluntary labour turnover was 13.8% over 2023 and further stated that among all the employees, one out of seven resigned from their jobs in 2023.

Figure 1: Showing turnover rates from 2020 to 2022

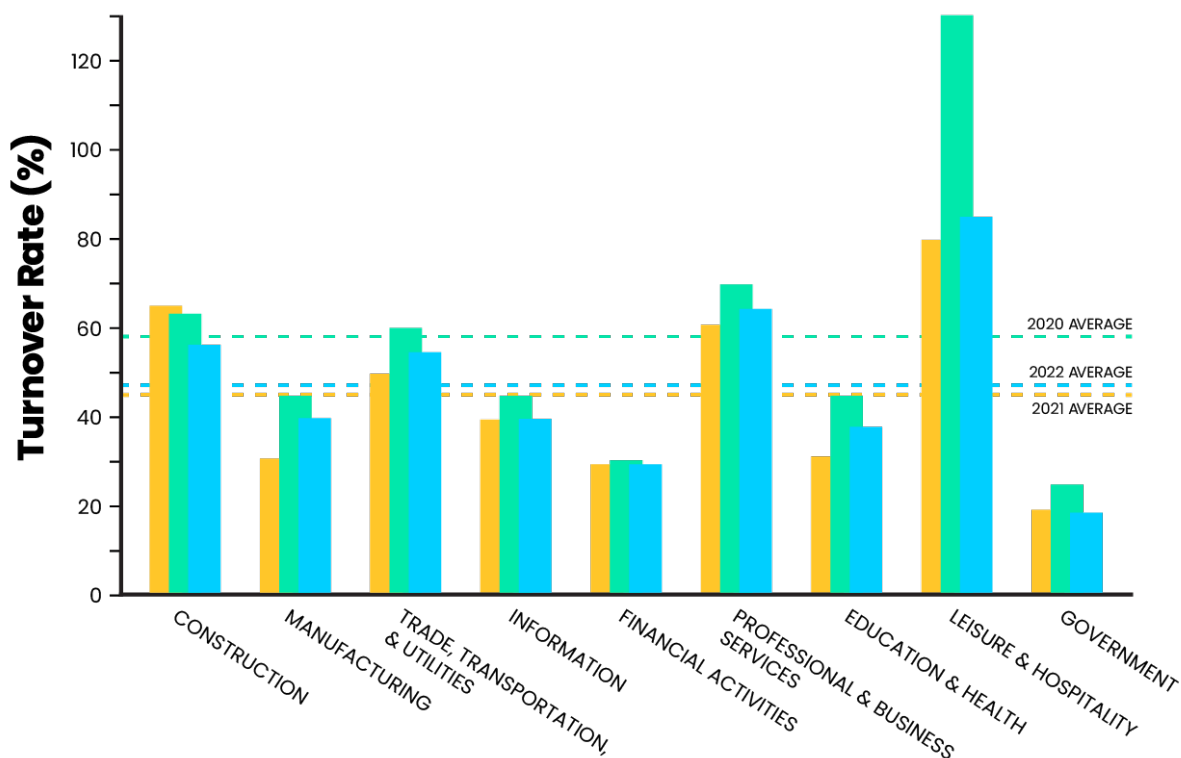


Table 1: Turnover rate by industry/sector

| Industry | 2020 | 2021 | 2022 |
|--------------------------------------|------|------|------|
| Construction | 63% | 57% | 53% |
| Manufacturing | 44% | 40% | 39% |
| Trade, transportation, and utilities | 61% | 55% | 54% |
| Information | 45% | 39% | 37% |
| Financial activities | 31% | 29% | 29% |
| Professional and business services | 69% | 64% | 63% |
| Education and health | 45% | 37% | 38% |
| Leisure and hospitality | 131% | 85% | 82% |
| Government | 24% | 18% | 20% |

Source: Labour Turnover report 2023 by Jefferson (2024)

According to Duarte, (2024) the Service Performance Insight report found that employee attrition rates in America have been between 11% and 14% from 2015 to 2021, while the lowest attrition rate of any region came in at just 10.1 Percent for Europe, the Middle East, and Africa back in 2015. Although the peak of 16% for attrition over this period was in Asia Pacific, in 2016.

Table 2: Showing the attrition rate for by region between 2015 and 2021

| Year | America | Europe, Middle East, Africa | Asia Pacific |
|-------------|----------------|------------------------------------|---------------------|
| 2015 | 13.7% | 10.1% | 13.3% |
| 2016 | 13.9% | 11.6% | 16% |
| 2017 | 12.5% | 10.7% | 12.8% |
| 2018 | 13.9% | 12.3% | 13.4% |
| 2019 | 13.4% | 12% | 13.4% |
| 2020 | 11.4% | 11.4% | 13.9% |
| 2021 | 14.2% | 13.2% | 13.7% |

Source: Service Performance Insight report by Duarte (2024)

Considering all the above global and regional statistics; employees are still the building blocks of a company or an organization. Without them, no company can grow because they work very hard and produce results. One must know the employees as much as possible to keep them motivated, inspire and be productive so that motivation at workplace helps in minimising employee turnover intention.

The banking sector in Uganda has 26 licensed commercial banks all with their head offices in Kampala City and of these 14 commercial banks have branches in Mbale City (Bank of Uganda 2021 Bulletin). Much before Uganda gained independence in 1962, the principal banks in Uganda were Barclays (UK based); Grindlays (also UK), Standard Bank (South Africa based) and the Bank of Baroda from India. The currency was issued by the London-based East African Currency Board. However, in 1966 the Central Bank and National banking regulator status was

assigned to the existing Bank of Uganda (BoU), which had previously handled currency issue and foreign exchange reserves.

As Uganda's banking sector has grown and modernized, it has also begun to face new challenges one of the biggest being how to hold on to skilled and experienced employees. To truly understand why banking professionals in Uganda consider leaving their jobs, we need to look at the situation through a local lens, grounded in real experiences.

Take Centenary Bank, for example. A study there found that when employees are happy in their roles and feel good about their work environment, they're much less likely to think about leaving. It's a simple but powerful reminder: people are more likely to stay when they feel supported and appreciated (Amony, 2022).

On the other hand, research at United Bank for Africa Uganda showed that when employees face poor training, unclear hiring practices, and low pay, they are more likely to walk away. These issues suggest that if banks want to keep their teams motivated and committed, they need to invest in fair and empowering human resource practices (Nabwire, 2022).

What's surprising is that a study at KCB Bank Uganda found that high stress and performance demands were not the main reasons people were thinking of leaving. Instead, what mattered more were things like feeling recognized, having a good relationship with their manager, and seeing a future for themselves through career growth (Wamara, 2022).

When you put these findings together, they paint a clear picture: the decision to stay or leave is not just about workload or pressure. It's about how people feel at work whether they are valued, supported, and given the chance to grow. These local insights show that to reduce turnover, banks need to create strategies that genuinely reflect the day-to-day experiences and needs of Ugandan banking professionals.

1.2 Conceptual Background for the Study

In today's fast-changing business world, organizations are placing greater importance on understanding why employees think about leaving their jobs. This is not just about tracking numbers it's about knowing what drives people to stay committed or to walk away. Employee turnover intention, which refers to a person's conscious decision to consider leaving their job, is a key predictor of actual resignations (Tett & Meyer, 1993; Firth et al., 2004). For companies, especially those in service-heavy industries like banking, recognizing the factors behind this decision can make all the difference in retaining top talent and ensuring long-term success.

At the core of turnover intention are three interrelated constructs: leadership style, organizational justice, and career development opportunities. These elements play a pivotal role in shaping employees' perceptions of their work environment, and subsequently, their engagement, satisfaction, and loyalty to the organization.

Leadership

The style and quality of leadership in an organization can significantly influence how employees feel about their work. Leaders who are inclusive, visionary, and genuinely care about involving their teams create a stronger sense of belonging and loyalty (Choi, 2012; Park, 2020). When employees have a good relationship with their managers when they feel heard, supported, and part of the bigger picture they are more likely to stay engaged and committed.

Organizational Justice

Fair treatment in the workplace matters. When employees feel they are being treated fairly whether it's in terms of pay, promotion, or how decisions are made they are more likely to feel satisfied and stay put (Dubbelt et al., 2019). A culture built on respect and transparency helps build trust and strengthens the emotional connection between staff and the organization.

Career Development

People want to grow. They want to learn new things, take on challenges, and see a future for themselves within their organization. When companies invest in employee development, they are not just boosting performance they are building loyalty (Dewi & Nurhayati, 2021). On the other hand, when growth opportunities are limited, employees start looking elsewhere for a better path forward. Research in Uganda's banking sector has shown that poor training and unclear career paths often lead to higher turnover (Nabwire, 2022; Amony, 2022).

1.3 Theoretical Background

This study is based on two well-established theories. The first is by March and Simon (1958), who suggested that employees consider two things when deciding whether to stay or go: how easy it would be to find another job, and how happy they are in their current one. The second is Social Exchange Theory (SET), which looks at workplace relationships as give-and-take. If employees feel they are getting back as much as they put in through recognition, support, and opportunities they are more likely to stay committed (Blau, 1964).

Global studies show that turnover is a widespread issue. Sectors like hospitality and business services see some of the highest rates (Jefferson, 2024). In Uganda, the banking sector is no exception. Research has found that poor HR practices, low pay, and limited training are common reasons why employees leave (Wamara, 2022; Nabwire, 2022). Interestingly, some studies found that even high stress levels didn't push people to quit what mattered more was whether they felt recognized, fairly treated, and had chances to grow.

Therefore, understanding what drives turnover intention is about more than numbers it's about people. Leadership, fairness, and growth opportunities are key to keeping employees engaged and committed. This study brings together well-known theories and local insights to explore how these factors play out in Uganda's banking sector. The goal is to help banks and other

organizations better understand their people and build workplaces where employees want to stay and thrive.

1.4 Statement of the Problem

Employee turnover continues to be a significant challenge for organizations worldwide due to its substantial economic and operational consequences. High turnover disrupts workflow, increases recruitment and training costs, and leads to the loss of valuable institutional knowledge (Hancock et al., 2017). On a global scale, the average industry turnover rate stands at approximately 10.9%, with certain sectors experiencing even higher levels (Work Institute, 2020). In 2023 alone, voluntary labour turnover reached 13.8%, with one in seven employees resigning during the year (Jefferson, 2024). Regional studies further highlight these concerns for example, employee attrition in the United States ranged between 11% and 14% from 2015 to 2021 (Duarte, 2024).

While global statistics offer a broad understanding, data specific to Africa reveal even greater challenges. According to Rijamampianina (2015), turnover rates in many African countries range from 10% to 25% annually, with several sectors consistently exceeding the 20% mark. These trends signal an urgent need for localized strategies to address talent retention (Sherman et al., 2014).

In Uganda's commercial banking sector, the issue is especially pronounced. According to the Institute of Bankers (2021), turnover among skilled bank employees rose from 8% to 14% between 2018 and 2022, surpassing the industry average. The persistent high intention to quit reflects deeper issues in the employee experience, such as limited career growth, inadequate recognition, and perceived lack of organizational support. Employees who feel disconnected from their roles or undervalued by management are more likely to disengage and eventually exit their jobs.

While past studies have identified leadership, organizational justice, employee empowerment, and career development as key factors influencing turnover intentions, most of this research has been conducted in developed economies (Chowdhury et al., 2017). These findings may not fully capture the nuances of the work environment in Sub-Saharan Africa, where economic conditions, organizational cultures, and employee expectations can differ significantly. As Uganda's banking sector continues to grow and modernize, it also faces the critical challenge of retaining skilled and experienced personnel.

To truly understand why banking professionals in Uganda consider leaving their jobs, it is essential to examine the issue through a localized lens rooted in real experiences. For instance, a study at Centenary Bank found that employees who are satisfied with their roles and feel positive about their work environment are significantly less likely to contemplate leaving (Amony, 2022). This underscores a fundamental insight: when employees feel supported and appreciated, they are more inclined to remain with their organizations.

Conversely, research conducted at United Bank for Africa Uganda revealed that inadequate training, unclear hiring practices, and low compensation contribute strongly to employees' intentions to leave (Nabwire, 2022). These findings point to the importance of fair, transparent, and empowering human resource practices in fostering employee commitment. Interestingly, a study at KCB Bank Uganda found that high stress and workload were not the primary drivers of turnover intentions. Instead, employees placed greater value on recognition, supportive relationships with managers, and opportunities for career advancement (Wamara, 2022).

Taken together, these local studies offer a consistent narrative: decisions to stay or leave are less about operational pressures and more about how employees perceive their treatment and prospects within the organization. Feelings of being valued, supported, and given opportunities for growth play a central role in employee retention.

Despite these insights, there remains limited empirical evidence examining how these various factors interact to shape turnover intentions specifically within the Ugandan banking context. This study aims to address that gap by investigating the influence of leadership, organizational justice, employee empowerment, and career development on turnover intentions among employees in Uganda's commercial banks. By generating context specific insights, the research seeks to inform practical and effective retention strategies tailored to the unique needs of the Ugandan banking sector.

1.5 Purpose of the study

This study aims to identify the relationship of leadership, organizational justice, employees empowerment and career development with employees turnover intentions.

1.6 Study objectives

The objectives for this study were:

1. To assess the relationship between leadership and employee turnover intention at the current bank employment.
2. To assess the relationship between organizational justice and employee turnover intention at the current bank employment.
3. To assess the relationship between employee empowerment and employee turnover intention at the current bank employment.
4. To assess the relationship between career development and employee turnover intention at the current bank employment.

1.7 Research Questions

1. What is the relationship between leadership and employee turnover intention at the current bank employment?
2. What is the relationship between organizational justice and employee turnover intention at the current bank employment?
3. What is the relationship between employee empowerment and employee turnover intention at the current bank employment?
4. What is the relationship between career development and employee turnover intention at the current bank employment?

1.8 The Scope of the Study

1.8.1 Scope content

The research is consisted of the factors influencing turnover intention looking at the independent variable, leadership, organizational justice and career development as dependent dimensions. With the dimensions of leadership, organizational justice, and career development.

Turnover intention at the existing job in bank industry was dependent variable. The model by McCarthy et al., (2007) indicates that intentions are the most proximal predictors of actual behaviour and therefore, as good a measure of future random behavior to leave the organization and intention to leave actually correlate with employee turnover (Firth, 2004). Other generic arguments, such as that intention and behaviour are correlated (Armitage & Conner, 2001), have also been based on a meta-analysis. As such, researchers are more dependent on utilizing turnover intention as an indicator of real turnover. The way to create a study population by tracing where previous employees who had left the banks in the last 3 or so years were now perceptive enough and working would cost money.

1.8.2 Geographical scope

The location of the study was on commercial banks in Mbale City.

1.8.3 Time scope

It encompassed a time frame of 3 years from 2020 to 2022.

1.9 Significance of the study

The research study is expected to add more insight on the critical factors influencing turnover intention as a result of policies with the objective of retaining employees until their retirement age. Competition for skilled employees, and the skills mismatch in the labor market means that understanding employee turnover behaviors has never been more important thus requiring a clear understanding of employee turnover behaviour.

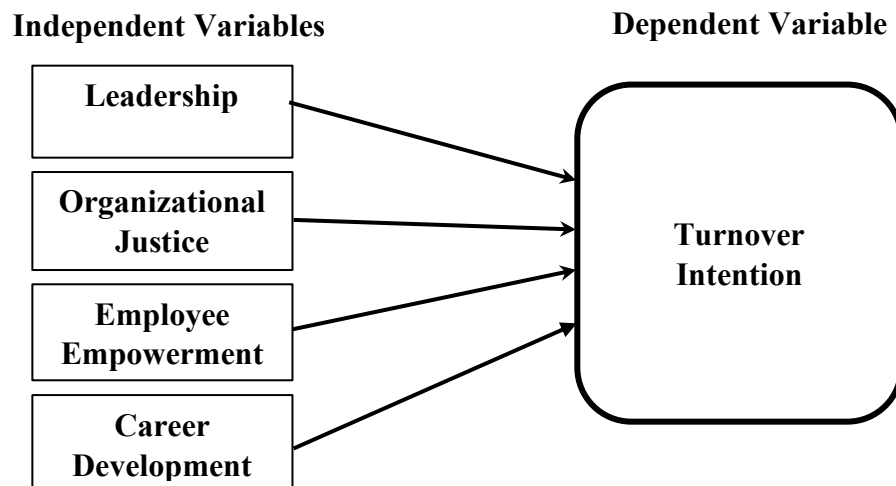
1.10 Justification of the study

There is an urgent need to better understand the factors influencing employee turnover in Uganda's commercial banking sector, where rising attrition rates threaten productivity, service quality, and organizational stability. While global studies have highlighted the roles of leadership, organizational justice, employee empowerment, and career development in shaping turnover intentions, these insights may not fully reflect the Ugandan context due to differing cultural and economic dynamics. This study is justified in its aim to fill this gap by providing context-specific evidence that can help banks develop targeted, effective strategies for retaining skilled employees, reducing turnover costs, and enhancing long-term organizational performance.

1.11 Conceptual Framework

The conceptual framework illustrated in the figure below helped to guide this study.

Figure 2: A conceptual framework of the study



Sources: Primary Data (2024).

The conceptual framework indicates leadership, organizational justice, employee empowerment and career development as the independent variable and turnover intention. According to Reeves and Gokula (2013) organizations with high labour turnover can reduce employee intention to leave by adopting and implementing effective employee engagement policies. Kasinathan and Rajee (2011) observed that high performing organizations reduced their labour turnover through improved leadership styles and empowerment of their employees. In their study of employee engagement, of the oil industry in Iran, Muzeyin et al., (2022) found that career development was the most significant in retaining staff. The three dimensions of employee empowerment, career development and leadership significantly reducing turnover intentions among the 11 dimensions that Steel and Ovalle (2020) examined within the banking industry in Spain. Rothmann and Rothman Jr (2010) contend that organizational justice, career development and leadership had much to do in retaining employees in South Africa.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a comprehensive literature review on the study variables namely: leadership, organizational justice, career development, and turnover intention. The study objectives relationships have also been reviewed. The theories that have guided the study are presented and discussed.

2.1 Theoretical review

The research was based on two theories: the first of which was March and Simon's (1958) turnover theory and the second one was social exchange theory.

One of the first major turnover theories was introduced by March and Simon (1958) who argued that "ease of movement" and "desirability of movement" are key ideas in understanding employee mobility within an organization or between organizations with respect to organizational behavior and turnover intention. Ease of movement relates to the perceptions and realities that hinder or help employees in changing their position within an organization or leaving it altogether. While in contrast, the desirability of movement is concerned with the employee's current motivation or intention to change his position; within the organization and even for another employer when he looks at perceptions related to expected positive outcomes. Aspects including organizational justice, career development opportunities, employee empowerment and leadership may help mitigate employees' turnover intentions. The concepts to explain the Staying or Leaving decision made by an employee related to organizations and Individual factors. The theory lacked an explanation of the "nature" of what "movement" is and was not extended as a basis for further research. Thus, until now turnover researchers are

still primarily focused on new antecedents to turnover while less attention goes to calls for advancing the knowledge of the turnover phenomenon as such (Horn et al., 2020).

Adapting the social exchange theory, Saks (2006) claims that the working relation evolves as a result of trust, loyalty and commitment creating some rules over time, and that employee engagement is one way employees repay their organizations for providing resources and benefits (Saks, 2006; Cropanzano and Mitchell, 2005). Then, if the organization can keep this ambience, employees are likely to be loyal and committed in order to stay with the company. Turnover intention can be reduced positively by a great employee engagement. Turnover intention is considered more of a thought process, deliberation and an employees wish to exit from the job (Mobley et al., 1979).

According to Jefferson (2022), Employee turnover is the number of employees that leave your job/ organization over a certain period of time. This research study complements the work of near-miss theory, threat-rigidity effects, the turnover process, and social exchange experience by integrating with the turnover process on three fronts. The theory of turnover and the theory of social exchange complements each other in several ways in this research study. The theory of turnover examines the factors leading to employees leaving an organization, while the social exchange theory looks more into how both employee and employer rely on each other for growth. A strong social exchange where employees feel valued and supported can enhance commitment, reducing turnover rates.

Social exchange theory posits that individuals assess the perceived rewards and costs of their relationships. In this context of turnover, if employees feel the benefits such as support, recognition, and career development outweigh the costs of workload and stress, they are less likely to leave. Conversely, if employees perceive a lack of support or unfair treatment, turnover intentions may increase.

Both theories highlight the importance of job satisfaction and motivation. Social exchange theory suggests that positive interactions lead to higher satisfaction, which can decrease turnover intentions. Thus, fostering a positive exchange can directly impact retention rates.

Leadership plays a crucial role in both theories. Leaders who engage in positive social exchanges with employees can create a supportive environment that lowers turnover rates. Research can examine how leadership styles influence both employee perceptions (from social exchange) and their likelihood to stay with the organization (from turnover theory).

A culture that promotes positive social exchanges may also lower turnover. Research can explore how organizational practices that foster a sense of belonging and reciprocity impact retention. By integrating these two theories, researcher gained a comprehensive understanding of the dynamics influencing employee turnover intention, provided insights for effective management strategies.

2.2.1 Leadership

Leadership has been a crucial concept for employees work attitudes that reflects on organisational performance, effectiveness and behavioral outcomes like job retention or job exit. The propensity and choice of continuing in a specific organisation significantly add to the workforce stability and organisational effectiveness of a firm. For the purpose of substantiating this stance, Ntrnga and Awuor (2018), maintains that leadership is an essential instrument for management because when it is appropriately applied, it can improve relationships in the workplace, impact positively on organisational climate, boost performance at the organization level and change behavioural results. Puni (2016) suggested that though leadership has not been precisely defined, many definitions concerning to leadership embody some of the fundamental aspects such as "group" "influence" and goal.

In line with this statement, Alan (2006) described leadership as a process that is used to stimulate and motivate others on focusing their efforts toward the achievement of intended organisational /goals. According to Simon (2011), Leadership is the act of influencing others (followers) to use their energy and abilities for specific objectives that reflect leader values, leader motivation, leaders aspiration and leaders expectations — all of these are shared with followers as well. Genius of leadership is the leadership style that a leader chooses to exercise. Therefore, through leadership styles, leaders assist in stimulating, motivating, encouraging and rewarding the behaviour of their followers to achieve essential performance results (Gill et al., 2006).

According to Tanjeen (2013), leadership style is the manner and approach of providing direction, implementing plans, and motivating people. As Mengstie (2020) stated, leaders should develop styles that facilitate feedback between them and subordinates. These scholars subsequently defined leadership style as the recurring action sequences in interactions between leaders and followers. By that, leadership style should cover controlling, directing, in fact all the techniques and the methods used by a leader to influence the subordinates to carry out his orders. In the studies of leadership, various leadership styles have been identified that leaders in an organization adopts to manage their employees. For example, based on leaders engagement and activeness in behaviour of workers towards work and decision making Lewin et al, (1939) identified three styles of leadership which are autocratic democratic and laissez faire.

Autocratic leadership style (also known as coercive or dictatorship) is where the manager keeps power and decision-making to themselves. The attention of power is on the leader; all transactions in the group converging at the leader (Rubenstein et al, 2018). The decision-making authority is exercised unilaterally by the leader who determines policies, procedures

for accomplishing goals, work tasks, relationships, control of reward and punishment (Cater et al., 2017). The autocratics leaders believe on rules and regulations, rewards and punishment as a motivation. The leader gives ordered directions to the subordinates, who follow them without question(s) and there is no collective inspired decision-making. Leader monopoly on decision making and monitoring work more than general form. Autocratic leadership is beneficial when new un-skilled employees do not understand what tasks to carry out or which procedures to follow and supervision can only be accomplished through careful order and instruction. Additionally, in short-term projects that have a technical, complex or risky component that must be done to precise requirements, when control spans are wide and therefore the manager has little time to spend with each employee. Last but not least, it is useful in industries where workers are required to perform low skilled monotonous and repetitive tasks and normally work with a relatively lower level of motivation (Rubenstein et al., 2018). This is due to the fundamental belief that for a leader adopting the autocratic leadership style, society is composed of individuals who are inherently indolent, careless and dishonest which is why it would not be smart to delegate planning organizing and controlling functions to subordinates (Puni, Ofei and Okoe, 2013).

The democratic leadership style focuses on both group and leader participation in the development of policies that guide how the organization will operate. Democratic leadership style (in democratic leadership the leader considers wishes and suggestions of members as well as those of the leader Cater et al., 2017)). That is, it is a human relation approach where everyone in the group regarded as an important player to end decision and the quality of the ending decision. In this style of leadership, power and authority comes from the people being governed. The involved team not just increases the job satisfaction but also promotes skill development and is also a good person in work. According to Hieu, (2020) Democratic leadership style is more people oriented than task oriented and greater interaction takes place

among group members. Leadership functions are shared among group members and the leader is a part of the team (Hieu, 2020). In line with this, Dewi et al., (2021), Islam and Alam (2014) also added that friendly, constructive, participation stimulating are the characteristics of democratic leadership. Likewise, Griffith et al., (2000) described this leadership style as benevolent and participative; trust in people. This model believes that human beings inherently are honest, self motivated, enjoy responsibility and stimulating task and hence promotes such organizational climate to develop collaborative relationships, higher productivity and happiness at work. This style of leadership is very much about performance and people.

Actually true laissez-faire is actually “non-leadership” where group leadership is so virtually non-existent (Firth et al, 2004). This makes it hard to identify the leader from among the followers. Laissez-faire leadership style is likely an existential ideal that may not exist according to Satata (2021). This is an implementation of style that works well when employees are skilled and seasoned, educated or have a sense of ownership in their work with respect to how they need to deliver it. Also when external experts such as staff specialists or consultants are involved and finally if employees are trustworthy, competent. Laissez-faire style is under the philosophical assumption that as a matter of course, humans are unpredictable and uncontrollable – and attempts to make sense of people is futile because more effort has been exerted than gleaned. This type of leadership is one in which the leader appears to work under cover, respects all segments of the organization and aspires not to ruffle too many waves and leans on few remaining loyalist leave some work done (Northouse, 2007). Laissez-Laissez-Faire leaders breathe in and out whatever structure gets installed, with zero recommendations or pushback. Only when it is needed and as needed are goals and objectives set. This type of leader avoids decisions as much as possible, almost never communicates but talks from time to time. Therefore, to the laissez faire leader, employee career development is none of their business because they operate with the belief that employees will care for themselves.

Performance or people is not the primary focus of this style of leadership. Goals and objectives appear where essential and only as necessary. The leader is control-risk and even gives up the chair of control to staff. This person avoids decision-making whenever possible and wants communication not at all, but only as necessary.

2.2.1.1 The Concept of Transformational Leadership

In the late 20th century, transformational leadership theory was developed. The model was proposed by James McGregor; Burns (1979) in his analysis pertaining to it as the political leadership. Transformational leadership as defined by Burns: it is a type of leadership in which one or more persons engage with others in such a way that leaders and followers raise one another to higher levels of motivation and morality. The transformational leader is a process in which the leaders and followers raise one another to higher levels of motivations and morality (Rusi & Weijie, 2016). Bass improved and formalized Burns' theory of leadership in 1985. A leader is someone who gets people to do more than they would have done anyway, according to Bass. He added that the motivation he mentioned could be reached only if there is awareness of their significance and ways to achieve them. As per Bass, transformational leadership is based on the influence of leader on followers (the idea where followers want to trust, look up to and revere transformational leaders). Transformational leadership is more oriented towards change, and inspires followers to adopt a desired vision and objectives for a unit or an organisation, challenges followers to become innovative problem solvers and cultivates the leadership capabilities of favourites through coaching, mentoring as well as challenge with support (Amankwaa and Anku-Tsee, 2015).

Transformational leadership has arguably turned out to be one of the most popular topics in the leadership literature over the past decade. Based on the assumptions that (a) people will follow an individual who inspires them, (b) an inspiring person with vision and passion can

accomplish anything, and (c) enthusiasm/energy is what moves things forward; Burns' theory (1978). According to Bass (1990: p. 21) transformational leaders, “broaden and elevate the interests of their employees when they create awareness and acceptance of the purposes and mission of the group, when they stimulate their employees to look beyond their own self-interest for the good of the group”. Targeted sentiment focuses on specific information; The author suggested that transformational leadership consisted of both a component of inspirational leadership, which included charismatic behaviours such as being a role model and sharing risks, attributed charisma, and inspirational motivation (Dwyer 2017) consisting of articulating high expectations in respect to a vision. According to Bass and Avolio (2004), transformational leaders exhibit a variety of behaviours. Transformational leadership has four components according to existing literature (Bass 1985, 1990; Bass & Avolio, 1985) idealized influence, inspirational motivation, intellectual stimulation and individualized consideration. Transformational leaders achieve this by utilizing the four behavioural dimensions characteristic of transformational leadership behaviors.

Bass and Avolio (2004) classified transformational leadership behaviour broadly into four dimensions which are idealized influence, inspirational motivation, intellectual stimulation and individualized consideration. While a few researchers (e.g. Choi, 2012; Carter et al., 2017) provide evidence that these four dimensions are separable, they tend to be highly correlated and therefore, frequently are combined into a single overall transformational leadership measure. Bass noted that transformational leadership is effective anywhere, under any conditions; it says nothing about when it does not apply and/or will be ineffective.

2.2.2 Organizational justice

The idea of the justices is an old one, which old philosophers such as Plato and Socrates would take interest in. While justice originates in ancient times, the notion of organizational justice is

new only from the 1970s. The fairness of distribution resource within the organizational is known as Organizational justice (Jerfferson 2022). It also pointed to equity inside the organization. Management actions and the human resource activities such as employee compensation, promotion practices, performance evaluation etc. based upon these variables gives rise to some reasonable expectations on part of employees about fairness/distributive justice from the organization (equity principle holds implying value addition); neutrality-between people(persons more than rewards) of similar rank will have similar treatment; if this does not happen transparency gets questioned). So long as they are followed through the correct way and how employees are treated, it can be a very fulfilling career with motivated workers. Money is not the only thing that prompts employees to leave; a lack of organizational justice particularly, to cut long distance road for the enterprising people by demotivating them.

Since then organizational justice has gained great popularity among disciplines as Management and Social psychology. Organizational justice is a key multidimensional construct focusing on how employees are treated by their supervisors and the implications of such treatment. In general it is an employee's evaluation of the fairness of outcome distribution, processes in allocating outcomes and interpersonal relations at the workplace (Asla and Ucar 2015).

The efficiency of an organization relies mostly on the human and non-human resources. Legally qualified employee drives an organization in the process of survival and success within a challenging domestic and/or global marketplace. Nonetheless, at least in firms or organizations devoid of the practice of justice with little or none witnessed, such employees may not be worth their productivity. Introduction of organizational justice is an important predictor of the intention to leave and although research has shown a strong, negative relationship between organizational justice and employee turnover intentions (Aslan & Ucar, 2015) Punnu and Chuah (2010) found that the negative correlation between employees'

perceptions of organisational justices and their intentions to leave an organisation was statistically significant. In contrast, Ongori, 2007)) argues that experience of operational injustice is the strongest predictor for intentions to leave among employees. Apriant et al., (2023) adds that the greater employees perceive fairness in their treatment as an employee through the organization, the lower intent to leave. Organizational justice has distributive, procedural and interactional (interpersonal and informational) dimensions.

Distributive justice, which deals with the fairness of outcomes such as pay and promotion. It is present when employees receive an equitable share of the outcomes in relation to their capabilities and contribution. The equity theory explains how employees see fairness of distribution of an outcome between his/her own input-output ratio and the others input-output ratio. An employee feels that his or her ratio of input to output received compared with others is similar then equity exists. Rather inequality is when some employee has an unequal input-output ratio as compared to his counterparts. And both parties will feel the unfairness, and strive to remedy the perceived injustice through psychological or behaviour reactions. Research has linked distributive justice with work-related outcomes such as salary satisfaction, job satisfaction, organizational commitment, organizational citizenship behaviour and trust in organizations (Ponnu & Chuah, 2010). Procedural justice deals with the fairness of procedures that are used for distributing outcomes among employees (Colquitt, 2001). It is about fairness of processes that are used to determine how outcomes are allocated and who is made available the outcomes. In this procedural fairness may speak of how rewards are given to employees and again who is being fairly offered recourse.

Interpersonal justice refers to the extent to which authority figures respect subordinates through their treatment of them. Informational justice is about the quantity, honesty and clarity of information concerning outcome distributions and the procedure used to determine outcome

distributions. Abstract: Organizational human resource is public interest virtue among social institutions. Matters of justice matter to workers and the issue of workplace fairness is virtually an employee concern across employer type and setting. Workers are less motivated in doing their duties by the perceived unfairness. In a meta-analysis of over 121 studies we learn that organizational justices are a consistent and significant predictor of employees' commitment to the organization, job satisfaction and turnover intention across different settings.

2.2.3 Employee empowerment

This concept means empowering employees in various forms such as provision of resources, authority and flexibility in decision making which leads them stimulate performance towards job satisfaction which continues their stay with organization (Conger and Kanungo 1988; Mei et al. 2013). Employee empowerment is receiving quite a bit of attention from organizations all over the world, with the goal to minimize turnover intentions. Empowerment is a tool for increasing employee productivity which helps making organization more efficient and effective. Empowerment is not a new idea because it has existed in the past in the form of decentralization, autonomy, motivational and sensitivity needs and hrd or employee involvement organizational schemes.

Approaches to defining employee empowerment are innumerable but generally, authors use consistant core components of employee empowerment: giving employees a discretion (or latitude) over specific task related activities (Kumar and Kumar 2017). As Kenter (1977) stated that employee empowerment and Conger & Kanungo (1988) described the empowerment as a process of enhancing feeling of self-efficacy among employees. According to Herrenkohl et al., (2016) empowerment is a series of dimensions reflecting an environment's interaction with individuals in it to promote their initiative for process improvement and action. According to Tanjeen (2013), Empowerment itself is a process of giving the employee an authoritative

environment in which he/she can contribute in decision making, problem solving and goal setting. that this also includes delegation of power which empowers the employees to make decisions. One of the steps to change an organisation is letting its employees take actions on the vision for the company (Sardana, 2019). According to Lorsch (2014) leaders who enable employees, enable themselves and their organizations to adapt in greater harmony with market turbulence and unanticipated future demands.

Confidence degree of employees will be increased and therefore self-relying when empowered. This additional belief results in a strong contentment in performing their duties and a high-quality output of work. But, in a few cases, self-assurance can go overboard and step into vanity. Overconfident employees are always troublesome; they do not follow orders and can become defiant as well. This kind of work culture is draining and leads employees to become discontented with their jobs at which point productivity suffers. However, some authors outlined the key components of employee engagement.

Jo and Ellingson (2019) suggested that two separate aspects of employee empowerment can be derived from the literature, one being situational perspective and second the psychological perspective. The context (relational or management practice) perspective explains how the authority and power is dispersed down the chain of command by the people to whom it has been invested. The psychological perspective refers to a heightened internal feeling of motivation and self-efficacy. Such a view is in line with that of Conger and Kanungo (1988) who proposed an approach incorporating psychological elements that are considered to lead to increased perceptions of intrinsic motivation.

To conclude, based on the above literature review empowerment creates autonomy for employees, it enables sharing of responsibility as well as power from top to bottom, builds employee self-esteem and energizes the workforce in order to perform better. At the personal

level those variables that will lead to empowerment are: exciting work, passion, skillful, adulthood, confidence etc. All of these factors are serving as a catalyst in enhancing employee empowerment and involvement which can be improved through career development. According to Bolt et al., (2022) contend that empowering employees could be among the best strategies for an organization to achieve a competitive advantage in an industry.

2.2.4 Career Development

There is an established definition that views career development as the sequence of work experiences (Gaio and Martin, 2021) within the span of a lifetime. Martini et al state the career process is comprised of cultivating professional interest, a career related to competence acquisition, choosing professional life, getting a job, and until leaving the job. 2023). Career growth and career development are often used synonymously with each other.

Career Development emerged as a notion by Graen et al., (1997). These authors defined career development as the rate at which an employee is able to progress along with work more valuable to them. Prior to this, Jans (1989) presented the concept of career opportunities as how an individual views the probabilities of growth and promotion. Career growth can be conceptualized in four P's namely (P): career aspirational progress (to what extent does one's current job allow him to achieve their career goal and career development); professional ability developmental growth (to what extent do ones current job provide that a person learn new skills, knowledge, and experiences for them); promotion speed; the rate at which a person will get promoted as perceived by an employee; and reimbursement increase the speed, magnitude, amount. Weng & McElroy (2012) performed an exploratory factor analysis on these four dimensions and then combined promotion speed and remuneration growth due to the high correlation between them, producing three-factor model. Thus, we collapsed promotion speed

and pay growth into an organizational rewards dimension. This indicates that career growth comes with a provision for workers to enhance their employment development as well.

The progression of employees' career is influenced by multiple components like the organizational one, peers relationship or employee related factors (Bolt et al. 2022). The characteristics of the personality trait of employees as such is crucial for determining whether they are capable to work in the management (Putri and Handoyo 2020). She explained that those with an ambitious streak and stronger in terms of self-management capability would be on a faster track to advance your career. Drawing from the empirical research of Van Veldhoven & Dorenbosch (2008), proactive employees had a stronger intention in enhancing their employability by gaining new technology and knowledge. It was also observed from the studies on antecedents that positive stimulation of employees career growth would be obtained through right human resources practices, performance appraisal system, promotion system, training system and remuneration system (Alan, 2006; Muzeyin et al., 2022).

2.3 Turnover intention

Turnover intention is the conscious and deliberate willingness of an employee to leave a firm (Meyer et al., 2002) in order to find job alternatives in another firm. In the same vein, Apriani et al., (2023) defined turnover intention as individual motivated to leave the company voluntarily and plan to look for a new job.

In the existing antecedent studies of turnover intention, a number of researches [multiple citation] showed that turnover intention is highly salient antecedent and job satisfaction has the high casual relationship with turnover intention (Rebenstein, et al., 2018). Job satisfaction can aid the turnover intention prediction. In contrast, those who studied the effect of each independent variable through both disciplined tests and meta-analyses like Prayogi et al., (2023) stated that career commitment is more legitimate and consistent in predicting turnover

intention than job satisfaction. It does not represent their attitude about the organization but rather the shortfall in job satisfaction among employees. Yes, some part of the contribution of work-related outcomes was centered around turnover intention at an individual level. Some studies examined turnover intention antecedents related to both organization (e. g., organizational characteristics) and work variables (Beecroft et al.) Juhdi et al., 2013; and organizational justice Shafiq, Khan, Bhatti, & Khan (2014) : Agarwala, 2003; Fiorito, Bozeman, Young & Meurs,(2007); manager gender Grissom,Nicholson-Crotty,& Keiser. Moreover, some previous studies also exhibited few individual-level traits like workplace incivility (Qureshi, Rasli, & Zaman, 2014); age of employees relied on the study by Kooij et al (2010); and P-O fit carried out by O'Reilly et al (1991); and task-oriented capability according to Jackofsky & Peters (1983). However, despite all the potential antecedents, this paper decided to focus on career development as an antecedent of employee intention to leave.

The challenge of employee turnover has a major impact on organizations Wesley and Gokula, (2013). Organizations put in 9 to bring, train and hold their employees in. As a result, from the point of the view of organizations, turnover costs money. For instance, replacement costs are the costs incurred in recruiting, selecting, inducting and training the new employee. Further, there is actual but immeasurable cost based on losing continuity in customer service or critical implicit knowledge. In addition only a few employees voluntarily leaving an organization can also lead to the process of turnover contagion which may induce their coworkers with exit intentions to make the decision and leave (Felps et al., 2009).

Turnover intentions are not unique to Africa, and the situation is no different in the rest of the world. A good example is the Youth Employment Network report on private sector demand for youth labour in Ghana and Senegal which stated that the high rate of personnel turnover was still a serious problem for the banking industry as well as other financial services in Ghana

(The Youth Employment Network, 2009). Amediku (2008) also studied employment and labour cost in the Ghanaian banking sector, whilst his research also confirmed that the repercussions of employee turnover are significant in terms of cost to the industry. Turnover intention has, albeit by some scholars (Arnold, 1999), been treated as a proxy when measuring actual turnover but it behoves us to distinguish between these two constructs in order that the terms are better understood. Staff turnover can be expressed as the number of staff that leave during a given time frame but before they are due to leave (Loquercio, Hammersly and Emmemns, 2006). The turnover can be also be voluntary or involuntary. Voluntary turnover is the percentage of employee turnover that happens when employees decide to resignation from their job and voluntarily separates themselves from their employer. This is different than involuntary turnover, where the employee does not have a choice about whether they stay with the business. So while involuntary turnover may include long term illness, death, overseas assignments and dismissals by employers, voluntary turnover is primarily concerned with situations where employees choose to resign for whatever reason rather than have their appointment terminated at the employer's discretion. Vance (2006) highlighted that the organisations never take the employee turnover lightly as it leads to a huge loss. However, previous literature (e.g. Najm, 2010; Kahumuza & Schlechter, 2008) indicate that the turnover of employees will be significantly reduced when leaders practice behaviours that mirror what employees expect from exemplary leadership. Turnover intention to leave is the psychological thought of an employee that sooner or later he has to voluntarily exit from the organization for certain reasons. For example, the widely cited meta-analysis carried out by Armitage and Conner (2001) has been invoked to substantiate the general assertion that intention is correlated with behaviour. Consequently, scholars have primarily relied on employee turnover intention as a proxy for employee actual turnover.

This positive and significant correlation between employee engagement and intention to leave was reported by Saks (2006); Emmely et al.,(2009) as well as by Reynders (2005). Employee engagement has been a popular topic within organizations as it has not only predicted productivity, job satisfaction, motivation and commitment but also employee turnover intention (Bakker et al., 2003). The definition of employee engagement is a positive, fulfilling, work related state of mind that is characterized by vigour, dedication and absorption (Schaufeli et al., 2002).

Many studies have shown that the more an employee is engaged, the less likely he/she will leave the organization. The employee is said to be engaged when he is lost in the work and extremely, doggedly passionate about it (Seijts and Crim, 2006). Employees tend to get engaged with work when they discover passion and meaning in their job, receive support from their coworkers and work in a structured environment where activities are performed effectively (Bernthal, 2004).

2.4 Leadership and turnover intention

Leadership has remarkable influence on employees to continue working for the organization or leave the organization (Lucas, 2011). The employee will normally have a time gap considering whether to stay or leave the job. According to Ongori (2007) this time lag is mainly influenced by the leadership relationship as dictated by the leadership style. In Ongori's study of leadership styles and professional employees in Egypt found that professionals could not tolerate autocratic leadership organizations which made them voluntarily leave such organizations. In this study the correlation was significant and negative. Puni (2016) found out that organizations that practiced friendly relationships with employers by using democratic or transformational leadership styles their employees preferred to stay much longer in the

organizations. While employees appreciate their relationship with the leadership styles, all corrections are significant and positive.

2.5. Organizational justice and turnover intention

Turnover intentions of employees are among the factors which organizational justice affects (Aslan and Ucar, 2015). Perception of organizational justice adds to the organizational commitment, loyalty and productivity. On the contrary, the perception of organizational injustice damages to organization and increases employee turnover (Demirkaya and Kandermir, 2014).

The hypothesis is supported by previous studies (Alexander & Ruderman, 2000; Konovsky & Cropanzano, 1991; Lipponen et al., 2004), which found that when employees feel they are being treated unfairly compared to others, they are more likely to consider leaving their jobs. In contrast, a sense of fair treatment tends to increase their commitment and willingness to stay. According to the study conducted by (Daize and George, 2022), perception of operational justice is the most important determinant of employees' turnover intention. Turnover intentions are based on an employee's perception of a distributive justice (Alexander & Ruderman, 2000).

In Orucu (2013), it is stated that a significant negative correlation between employees' perception of organizational justice and the turnover intentions in the organizations. The Meta analysis on the effects of organisational justice by Colquitt et al., (2001) defines a high rate negative relationship between distributive and procedural Justice over employee turnover intention.

2.6 Employee empowerment and turnover intention

Simply put, empowerment is perceived by some as the transfer (or devolution) of decision-making authority to subordinates and, will give employees the capability to perform

subsequently to their positions demand that they love doing the job while remain-stuck (Carso and King, 2005). They groom employees into problem-solving machines, planning the to-dos and executing plans. Thus, what sort of behaviours do the leaders engage in is crucial given that leadership empowerment behaviour develops an atmosphere for success in which employees are empowered by increased autonomy power and control, information and feedback as well as motivation support and encouragement.

As for the leadership empowerment behaviour that would effect on the employees stay or leave there are six dimensions provided by Konczak et al., (2000) such as delegation of authority, accountability for outcomes; self directed decision making; information sharing; skills development and coach to innovated performance. However, the delegation of authority will ensure that the leader allows their subordinates to have some power which in fact increases intrinsic task motivation and indirectly inhibits intentions to leave due to influenced assessments of tasks regarding psychological empowerment (Thomas and Velthouse 2003). Similarly, accountability for results focus on the leader emphasis on the man taking charge of outcomes. When people are empowered, there is a reallocation of power and the mechanism by which responsibility for performance is transferred to them. Self-directed decision-making means that the leader leads to an independent decision. Information-sharing means that leaders share information and knowledge which allows employees to maximize their contributions to organizational performance. Skills Development relates to the leader's role in ensuring that employees know the most appropriate training (Wellins et al., 1991). Coaching, in terms of performance, is associated with behaviour that stimulates calculated risk taking and new ideas, and giving performance feedback to employees such that mistakes and setbacks are considered as learning opportunities (Konezak et al., 2000).

Kenne et al., (2021) in their research work found that lack of employee empowerment could be a source for an employee's turnover intention. They further noted that a supportive leader who provides autonomy to employees increases the self-determination of employees and interest towards their work makes them feel safer in continuing with organization. Several empirical research have favorable finding that underpin the association amongst employee empowerment and employee intention to leave (Marsh, 2021; Hom and Kinichi, 2001). Organizations that practice employee empowerment practices can predict more precisely employees' turnover intention and take measures to prevent turnovers in advance (Hwang and Kuo, 2006).

2.7 Career development and turnover intention

According to (Wanberg & Wang, 2017), Career development is about the determinants of change in people's careers how individual and contextual factors determine changes in career over time (Wanberg & Wang, 2017). DBA Literature Review Career Development & Public and Private Goals. In this study, some of the literature reviews are determined with career development in relation to subjective and objective career successes which include personal goal attainment or actual rewards such as job level advancement across occupations. Based on the research results that career development has a negative effect on turnover intention, career development has a positive effect on organisational commitment and organisational commitment has a negative effect on turnover intention.

Career development is a complex factor that involves both advancement towards career objectives and advancement in professional skills, as well as compensation and promotions providing equivalent worth (Liu, Morrow, McElroy, & Weng, 2010). It is a comprehensive for employees that consists of multiples activities to ensure their career strategy/plans. They are by laying the arrangement of an organization, planning the job desk, arranging in it is possible

that involving the issue or individual for having a place in his or her position develop succession arranging and level on leading official's execution as a guide to arrange vocation program designing mentor or sponsor course assemble tyro project also lets follow manage. Benefits of career development include: reduce turnover, increase productivity and much more reduce turnover employees move. The dimensions by which to assess the career development are individual career management, and institutional career development policy.

According to Rintis & Mafizatun (2021), career development is said to be one of the top needs ranked by employees who are facing job decisions, if there is an unfavorable career development experience in one organisation it could harm the employee-organisational exchange relations resulting in turnover later on. One implication is in the continuously unstable environment, this would enhance more attention on employees career growth as a type of positive organisational reinforcement. Based on this logic, turnover intention is predicted by career growth.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the methodology used to conduct the study. They include the research design, study population, sample size and techniques, sampling design and procedure, study constructs measurement; validity and reliability of instrument for data collection along with data analysis.

3.2 Research approach

In conducting a study on the relationships between leadership, organizational justice, employee empowerment, career development, and labor turnover, mixed research approaches were used to gather deeper insights into factors affecting turnover intentions. This approach combined both quantitative methods (to collect and analyze numerical data) and qualitative methods (to explore participants' experiences and perceptions) to gain comprehensive insights into the factors influencing turnover intentions. The integration of both methods allowed for a more nuanced understanding of the research problem (Neuman, 2011).

3.3 Research Design

The research design is used as a conceptual structure within which the research is conducted and it provides guidelines for measurement of the variables, data collection and analysis (Creswell, 2014). The research design used for the study was correlational design. Correlation design refers to collecting data to establish whether a relationship exists between two or more variables and to what extent does this relationship exist? Amin, (2005).

This was important because the study aimed to determine the correlation between leadership, organizational justice, employee empowerment, and career development on turnover intentions among employees in Uganda's commercial banks.

Given the qualitative and quantitative nature of the research, the design allows for profiling and examining associative relationships and somewhat helps different researchers to observe similar phenomenon and arrive at different conclusion, McCombes, (2019) this design was selected.

3.3 Study Population

The population study included 332 employees from 14 commercial banks operating in Mbale City (HR documents from the various Banks for the year 2021). Employees included senior management, middle management and other employees.

3.4 Sample size

Using Krejcie and Morgan (1970), the sample size of 181 employees was adequate when it was taken from 332 employees. Below, Table 3.1 shows the proportion of branches per commercial bank used in the study sample size.

Table 3: The proportional distribution of the sample size

| No | Name of the Bank | Population | Sample size |
|----|----------------------|------------|-------------|
| 1 | Stanbic Bank | 20 | 11 |
| 2 | Absa Bank | 16 | 9 |
| 3 | Centenary Bank | 75 | 41 |
| 4 | DFCU Bank | 25 | 14 |
| 5 | Post Bank | 28 | 15 |
| 6 | Housing Finance Bank | 15 | 8 |
| 7 | Diamond Trust Bank | 19 | 10 |
| 8 | Equity Bank | 22 | 12 |

| | | | |
|----|-----------------------------|------------|------------|
| 9 | Finance Trust Bank | 21 | 11 |
| 10 | Bank of Africa | 18 | 10 |
| 11 | Bank of Baroda | 14 | 8 |
| 12 | KCB Bank | 21 | 11 |
| 13 | United Bank of Africa (UBA) | 20 | 11 |
| 14 | Opportunity Bank | 19 | 10 |
| | TOTAL | 332 | 181 |

Source: HR Reports of the various banks (2024)

3.5 Sampling techniques

A sampling technique of random was utilized to choose the respondents. This is known as a random sampling technique, because it allows each element of the population to have an equal opportunity to be selected or included in the sample. Those selected to participate in the survey were contacted on their phone numbers and appointments made to meet and request them to personally fill in the questionnaire.

3.6 Data Sources

The study utilized both secondary and primary data; the secondary data refers to information gathered from articles, books, newspapers, internet and magazines, Amin, (2005). Secondary data was gathered from commercial banks in Mbale. In contrast, the term primary refers to data which has been produced by the researcher himself particularly with the aim of analyzing and addressing the research problem you have, Amin, (2005). Following the approval of data collection tools, data was collected from all 14 branches using interview guides.

3.6.1 Primary Data

New or original data have been collected through structured scheduled questionnaires and interviews from the respondents which are referred to as primary data (Saunders, Lewis & Thornhill, 2007). Primary data is obtained through personal interviews, questionnaires with

a specific purpose and on a specific subject as stated by Church and Collyer (2002). When compared to secondary sources, data from primary sources is more reliable as data are collected directly from the source and solely for the study (Axinn & Pearce, 2006). The raw data was obtained directly from respondents including senior managers, middle managers and support staff. These formed the study population because they are the people within the banking sector and directly concerned with employee engagement challenges.

3.6.2 Secondary Data

This secondary data is known as data that has been previously collected, with a specific processing and stored (Saunders, Lewis & Thornhill (2007). It involved obtaining secondary data such as text books, dissertations, annual reports from journals, newspaper articles/bulletins and documentary/archival information. The comparative and contextual nature of this was the use of secondary data. It is also not something special and does need less effort in order to work (Saunders, Lewis & Thornhill, 2007).

The other part of the data used as a unit were those built up by studying what is already published related to this review including previous findings, published journals, articles, text books, newspapers, reports and individual publications and websites. The drawback is that any secondary data will have been collected for a specific need and that this need might differ from the individual's purpose.

3.7 Data collection Instruments

The instruments that composed in this research are questionnaire and interview guide. Primary data was collected by using a self-administered questionnaire, consisting of close ended questions that are used to collect numeric data from the respondents (Anderson et al., 2008).

3.7.1 Self-Administered Questionnaire

Close ended questions were used to obtain questionnaire responses. Specific closed ended questions were designed to ensure that the respondents get in a rapid mode of decision. Moreover, a close-ended question enabled the researcher to code the data easily for further analysis and this reduced the error gap while analyzing the data as reviewed by Sekaran (2003). The questionnaire consisted of 3 sections, the first section containing the data on socioeconomic characteristics of respondents and other 2 sections on study objectives. Recording of questionnaire items was on a Likert scale with 5 points. The Likert scale includes a five categories response continuum (that is strongly agree, agree, undecided & disagree and strongly disagree) (Amin, 2005). The items and responses are rated on a continuum against scores of 5 strongly agree, 4 agree, 3 undecided, 2 disagree and 1 strongly disagree.

3.7.2 Interview Guide.

The branch managers, assistant managers and branch supervisors of the commercial banks in Mbale City were key participants in the qualitative data collection process. To capture in-depth insights, the study employed an interview guide as the primary tool for gathering qualitative data. This method was selected because it encouraged respondents to openly share their opinions, experiences, and ideas in a flexible and interactive setting.

As Amin, (2005); an interview is an oral questionnaire and the investigator obtains data through direct verbal interaction between him and respondents. Interviews in this study facilitated the researcher to gather additional knowledge of the topic being studied. According to Sekaran (2003), this method was beneficial for the researcher As it provided opportunity in making adjustments with questions, clarifying by using correct language, clearing doubts and building rapport, probing further for information.

Furthermore, the interactive nature of the interviews created a forum for open and honest discussion, fostering trust between the researcher and participants. This was particularly important in a study on leadership, as it helped reveal institutional dynamics, personal experiences, and challenges that might not have surfaced in a more rigid data collection method. By allowing spontaneous and reflective responses, interviews provided valuable qualitative data that complemented the quantitative findings, offering a holistic understanding of the research problem.

3.8 Measurement of Research variables

In this study, the independent variables are leadership, organizational justice, employee empowerment, and career development, while the dependent variable is labor turnover. Each variable is measured using established research instruments with necessary adjustments. This measurement framework ensures that the variables are assessed reliably and validly, providing a solid foundation for analyzing the factors influencing labor turnover in the organization. By adapting established instruments and employing a clear response format, the study yielded insightful and actionable findings. These variables were measured by adopting the research instruments used by previous scholars and adjustments were accordingly done as necessary. Items for labour turnover were adopted from the empirical works of Valene and Mia, (2021). The key variables administered in the questionnaire items were measured on a 5-point Likert scale with 5 = strongly agree, 4 = agree, 3 = not sure, 2 = disagree and 1 = strongly disagree. Respondents chose the answer that most closely reflected their reaction to each statement and answers were rated between one and five. Appendix 1 provides the details of the measurement items.

3.8.1 Leadership

Leadership (valid and reliable 4-item instruments) was measured with Multifactor Leadership Questionnaire (MLQ). Leadership practices were assessed from a sample item of “The leaders here are pleasant and cooperative to work with” on a Likert scale of 1 (Strongly Disagree) to 5 (Strongly Agree). The Cronbach had a Cronbach-alpha (α) of .88.

3.8.2 Organizational Justice

Organizational justice was captured using four (4) from a Likert scale to assess perceptions of distributive, procedural, and interactional justice. An example "I feel I am fairly treated here". We also used a scale for this from 1 (Strongly Disagree) to 5 (Strongly Agree). Cronbach alpha (α) was .77.

3.8.3 Employee Empowerment

Employee Empowerment was assessed using three (3) items also using Likert scale to assess feelings of autonomy, competence, and meaningfulness. For instance "I have participated in decision making". Similar to the previous scale, this ranged from 1 (Strongly Disagree) to 5 (Strongly Agree). The Cronbach's alpha (α) was .79.

3.8.4 Career Development

Career development was measured using four (4) items drawn from the Likert scale to gauge opportunities for growth, training, and mentorship. An examples of " I believe the organization will support me to advance in my career" This scale also ranged from 5 (strongly disagree)to 1(strongly agree) The Cronbach's alpha (α) for the Cronbach's alpha (α) was .84.

3.9 Reliability and Validity Analysis

Reliability and validity are terms used for the assessment of quality in research. This refers to how good or reliable a method, technique or test in measuring something. Reliability reflects the consistency of a measure, and as for validity, it indicates how accurate the measure is (Fiona, 2020). According to (Kasimu et al., 2018) content validity is evidence that the content of a test matches well with the content of the construct it was conceived to measure. According to (Kasimu et al., 2018), reliability refers to the extent to which an instrument produces stable and consistent results when it is used under different conditions to measure the same variables. The validity and reliability of the scales were examined by the content validity index (CVI) and Cronbach alpha as a method for assessing them as measures of study notions. Both the Cronbach alpha coefficient (lowest was 0.77) and CVI (lowest was 0.81); all of these values were well above their respective minimum levels.

Table 4: Reliability and Validity results

| Items | Cronbach Alpha | CVI |
|-----------------------------|----------------|------|
| Leadership | 0.88 | 0.91 |
| Organizational Justice | 0.77 | 0.87 |
| Empowerment | 0.79 | 0.81 |
| Career development | 0.84 | 0.82 |
| Turnover intention to leave | 0.86 | 0.90 |

Source: Primary Data (2024)

3.10 Data Processing and Analysis

All the data that will be collected will be verified to find out as to whether there are any missing values and also check if there are any discrepancies in answer given by the respondents. Frequency runs at a basic level will be executed to screen means value substitution methods for missing values with the purpose of imputing incomplete data (Kasimu et al., 2018) The descriptive statistics of the clean data, demographic characteristics will be conducted using

statistical package of social sciences (SPSS) followed by correlation analysis to determine associations between the predictor and outcome variables. The multiple regression method will be employed to determine the predictive potential of predictors of outcome variable.

3.11 Ethical Considerations

The following are ethical considerations noticed during the research:

- a) The researcher made it clear to the respondents that this research is meant for academic purposes only.
- b) **Privacy:** The researcher ensured privacy of respondents by not including the names or portfolios of the respondents during analysis of data and findings.
- c) **Confidentiality:** The researcher maintained confidentiality of respondents by not indicating their names in the questionnaire and not mentioning them in the main text.
- d) Participation in this study was voluntary and consent was sought at all times.

3.12 Study Limitations

The study limitations included research costs; it was costly to carry out the research especially that respondents delayed to fill in the questionnaire. The researcher kept on reaching them by mobile calls which was costly. With the busy schedule of bank officers and obtaining permission from the bank authorities, it delayed the whole process, nevertheless, the researcher persevered and eventually got a fair number of respondents. Therefore, this limited the outcomes of the study, since the not all questionnaire returned.

The other weakness of the study is that employee turnover intention is a wide concept and can not be effectively assessed by the few dimensions, which were used in this study. Future research is encouraged to adopt a more comprehensive framework to enhance the depth of understanding in this area.

CHAPTER FOUR

PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.0 Introduction

This chapter introduces, expounds on and discusses the empirical findings of this study. Demographic results, descriptive statistics, correlations and regression are presented.

This study seeks to explore how key organizational factors: leadership, organizational justice, employee empowerment, and career development affect turnover intention among employees in Uganda's commercial banking sector. While existing research has established that these variables influence turnover in various contexts, there is limited empirical evidence specific to the Ugandan banking industry. To address this gap, the following hypotheses are proposed:

- **H1:** There is a significant negative relationship between leadership and employee turnover intention.
- **H2:** There is a significant negative relationship between organizational justice and employee turnover intention.
- **H3:** There is a significant negative relationship between employee empowerment and turnover intention.
- **H4:** There is a significant negative relationship between career development and employee turnover intention.

4.1 Response Rate

The sample size was 181 respondents and all these respondents were identified and each of them received a questionnaire. 125 questionnaires were received back duly filled in, making a response rate of 69.0 percent.

4.2 Background Information

This Section presents, analyzes, and discusses the background information of the respondents in order to provide a clear understanding of their profiles. It includes response rate, demographic characteristics of respondents, empirical findings, and their interpretation against the objectives of the study and research questions. The quantitative empirical results were derived from descriptive and inferential statistics derived using the Statistical Package for Social Scientists (SPSS version 2022) and Microsoft Excel for Mac Book 10.13.6. The numerical outcomes were duly related to the qualitative input gained from key informant interviews.

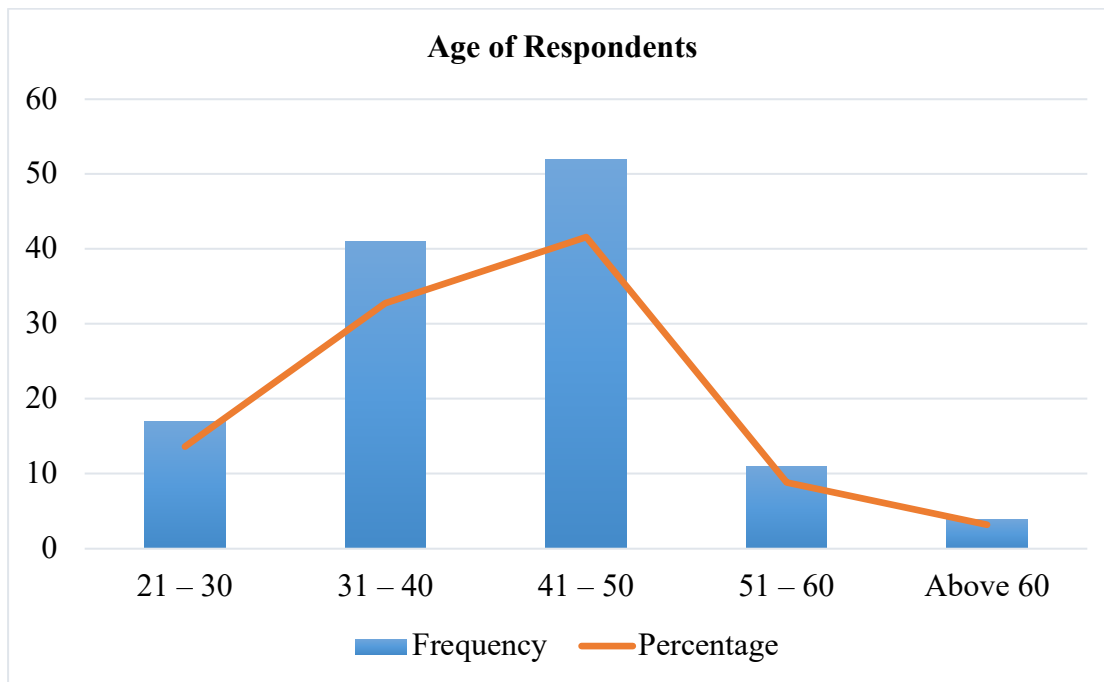
Table 5: Gender of Respondents

| Gender | Frequency | Percentage |
|---------------|------------------|-------------------|
| Male | 94 | 75.2 |
| Female | 31 | 24.8 |
| Total | 125 | 100.0 |

Source: Primary Data (2024)

Table 5 shows that 75.2 percent were male respondents and 24.8 percent were female respondents. This means that both male and female participated in the study and therefore, there was no gender bias.

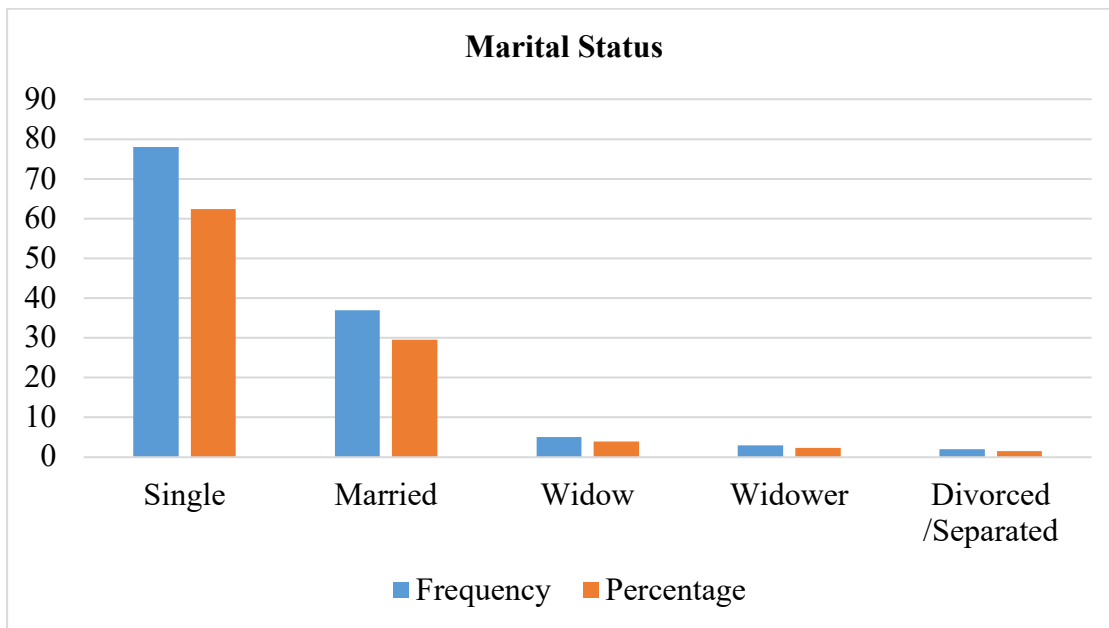
Figure 3: Age of Respondent



Source: Primary Data (2024)

Figure 3 indicates that the age distribution of respondents was between 21 years old to over 60 years old. The majority of respondents were between the ages of 21 years old to 50 years old representing 88.0 percent of all respondents. This means that the majority of the employees are in the youth bracket and likely to be interested in career development and empowerment to brighten their future. Those who are well educated in this group may not be tolerant to organizational injustice and therefore become mobile until they find a better job. They are eager to grow and therefore, they prefer organizations with leadership that have positive policies on employee empowerment.

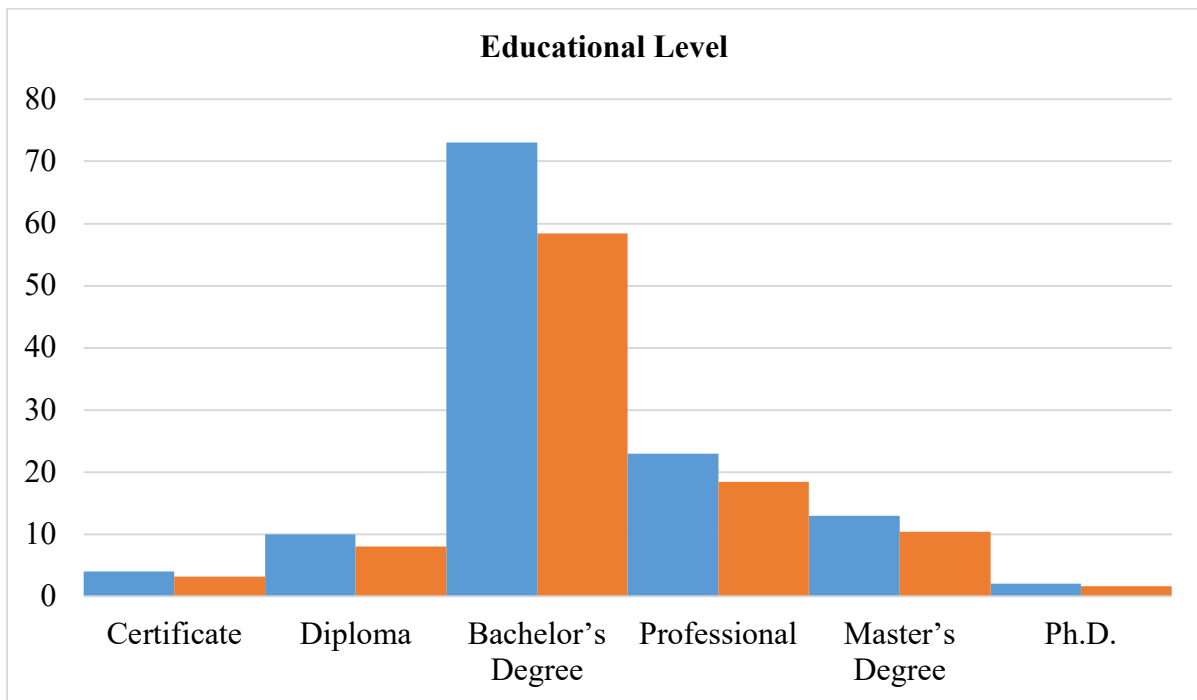
Figure 4: Marital Status



Source: Primary Data (2024)

Figure 4 results show that the majority of staff are single accounting for 62.4 percent, followed by 29.6 percent of the married staff. Others are widows (4.0 percent), widower (2.4 percent) and the divorce/separated (1.6 percent). The majority being singles means that they are still very mobile and can easily move from one organization to another if they are not well motivated to stay-put.

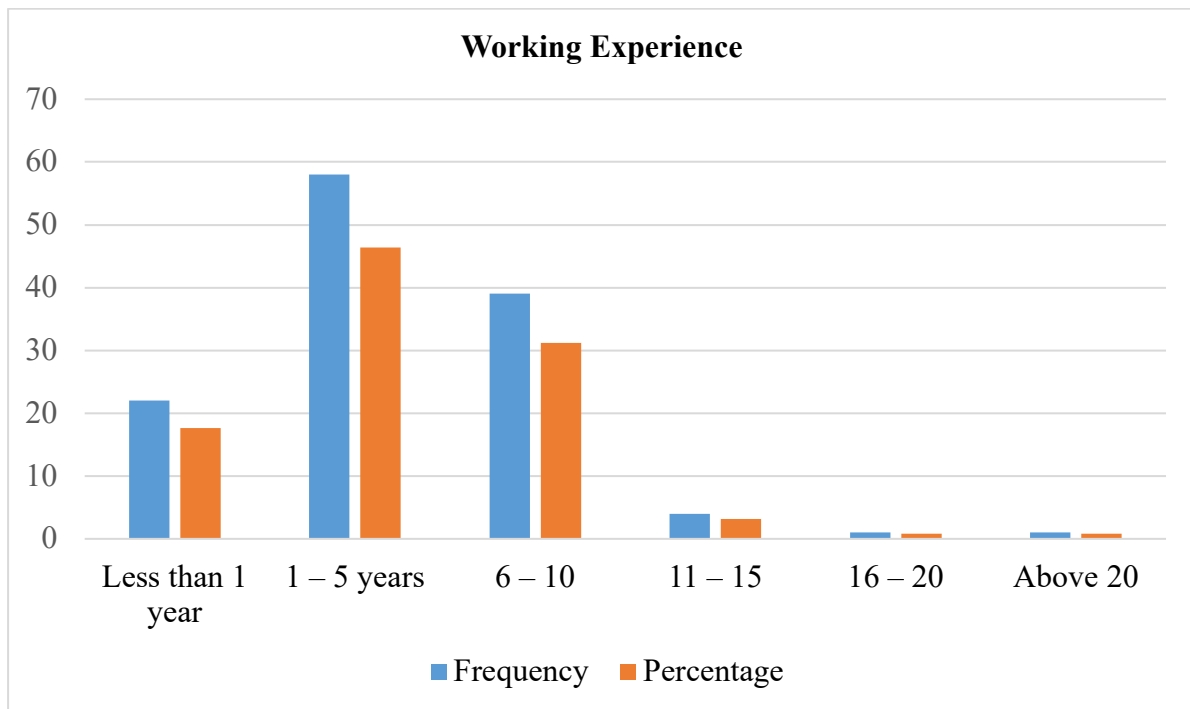
Figure 5: Educational Level



Source: Primary Data (2024)

Figure 5 shows the educational levels attained by the respondent. The majority 58.4 percent are degree holders. The degree holders together with the professionals and holders of master's degrees account for 87.2 percent. This means that the employees in these banks are highly educated as expected in the banking sector. Two issues arise in such a situation; one, the majority of staff have the capability and two, ease to get employed in other industries where their skills are in demand. Therefore, the turnover intentions for such staff can be expected to be high if they are not appropriately engaged by their current employers.

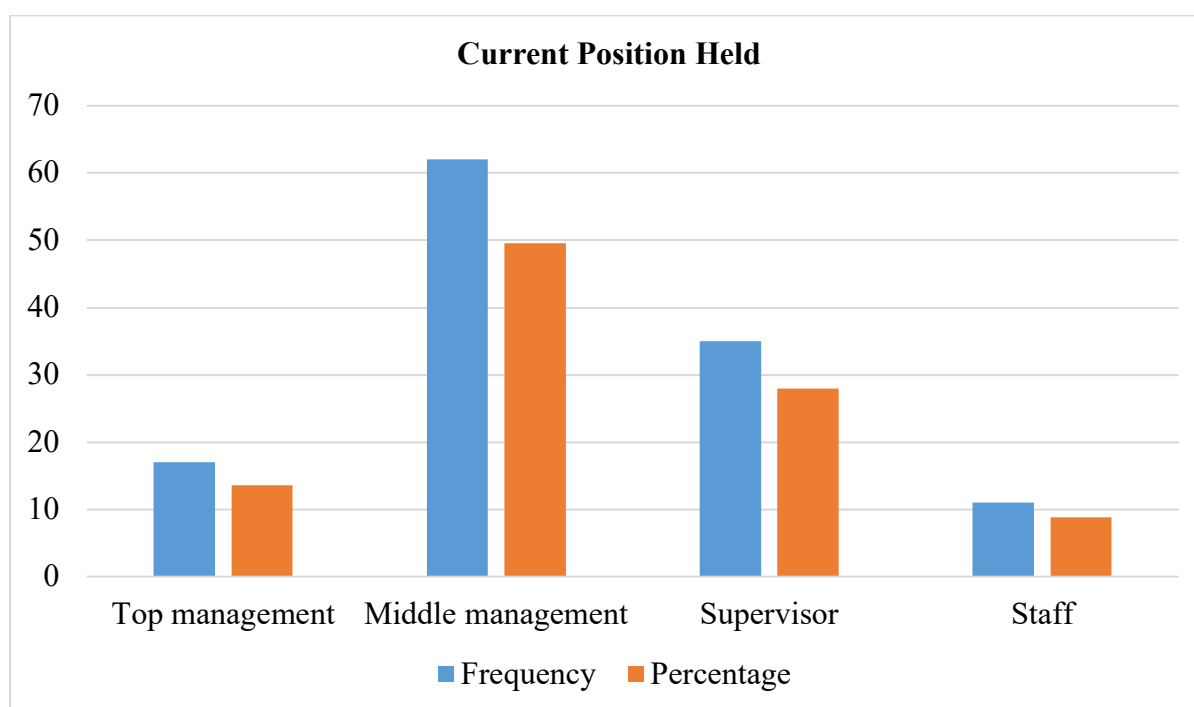
Figure 6: Working Experience



Source: Primary Data (2024)

Figure 6 above shows that the number of staff with more than 10 years reduces to 4.8 percent compared to 95.2 percent staff with working experience below 10 years. What can be added in such circumstances is that the majority of staff do not stay beyond 10 years and probably have moved to other organizations. As staff, especially the well qualified, gain experience for some years they intend to leave their respective organizations. With such high turnover in the 10 years periods there is also continuous recruitment of new staff.

Figure 7: Current position held



Source: Primary Data (2024)

Figure 7 indicates that middle managers and supervisors were the majority with 77.6 percent followed by top management with 13.6 percent and rest of staff 8.8 percent. The results show that respondents cut across the various categories of staff that provided their wide experiences to provide dependable answers.

4.3 Descriptive Statistics on study variables

The study required respondents to rate their degree of perception of various items that measured variable constructs which included leadership, organizational justice, employee empowerment and career development. The respondents selected the response that best describes their reaction to each statement and the responses were weighed from one to five with the items basing on the Likert scale with 5 = strongly agree, 4 = agree, 3 = not sure, 2 = disagree and 1 = strongly disagree. The table 6 below presents the descriptive statistics of the main variables examined

in the study: Leadership, Organizational Justice, Employee Empowerment, Career Development, and Turnover Intention. The table summarizes the average mean and standard deviation for each variable, providing a general overview of employee perceptions within the organization. These insights help identify strengths, such as positive leadership and fairness, as well as areas requiring attention, including empowerment and turnover concerns.

Table 6: Descriptive Statistics of Main Variables

| Variable | Average Mean | Standard Deviation | Interpretation |
|-------------------------------|---------------------|---------------------------|---|
| Leadership | 4.221 | 0.8977 | Strong positive perception of leadership with high satisfaction and value alignment |
| Organizational Justice | 4.009 | 0.6444 | Generally fair treatment perceived, but concerns exist around fair evaluation |
| Employee Empowerment | 3.564 | 0.6823 | Moderate empowerment; mentoring rated high, limited input in high-level decisions |
| Career Development | 3.899 | 0.7317 | Positive views on growth opportunities, but support for advancement could improve |
| Turnover Intention | 3.980 | 0.731 | High turnover intention, with concerns about future and job satisfaction |

Source: Primary data (2024)

4.4.1 Leadership

The descriptive statistics for leadership based on the data presented on table 7 below highlights the strengths of leadership in the organization and provides actionable insights to enhance communication and employee satisfaction.

Table 7: Descriptive statistics on leadership

| | Items | Mean | Std. Deviation |
|----|--|--------------|-----------------------|
| L1 | The leaders here are pleasant and cooperative to work with | 4.3 | 0.213 |
| L2 | Overall, I am extremely satisfied with the leadership in this organization | 4.4 | 0.122 |
| L3 | I frequently discuss with my supervisor about my performance | 3.9 | 0.132 |
| L4 | I feel that my personal values are a good fit with this organization | 4.3 | 0.158 |
| | Average Mean | 4.221 | 0.8977 |

Source: Primary data (2024)

From the results presented in table 7, the average mean of 4.221 indicates a strong positive perception of leadership within the organization. Employees generally feel very satisfied with their leaders, which is a crucial element for a healthy organizational culture.

The L2 (4.4) suggests that employees are extremely satisfied with the leadership, reflecting strong confidence in leaders' abilities and effectiveness while L1 (4.3) shows that leaders are perceived as pleasant and cooperative, which contributes positively to the work environment. The L4 (4.3) indicates that employees feel their personal values align well with the organization's values, fostering a sense of belonging and commitment and L3 (3.9) indicates a slightly lower score, suggesting that while employees do discuss performance with supervisors, there might be opportunities to enhance communication and feedback mechanisms to strengthen this aspect of leadership.

The standard deviations of the above data are low across all items, indicating a strong consensus among employees regarding their perceptions of leadership. The lowest standard deviation is seen in L2 (0.122), indicating very little variability in satisfaction with leadership.

This presents strong positive perceptions of leadership indicating a solid foundation for organizational culture. However, the area of performance discussions (L3) could be further developed to enhance leader-employee interactions and feedback.

4.4.2 Organizational Justice

The descriptive statistics for organizational justice based on the data on table 8 provides insights into the perceptions of organizational justice, highlighting strengths and areas for improvement to enhance overall employee satisfaction and engagement.

Table 8: Descriptive statistics on organizational justice

| | Items | Mean | Std. Deviation |
|---------------------|---|--------------|-----------------------|
| OJ1 | I feel I am fairly treated here | 4.3 | 0.213 |
| OJ2 | All employees in this organization are treated equally well | 4.5 | 0.122 |
| OJ3 | I am evaluated fairly for my work | 3.036 | 0.163 |
| OJ4 | I have equal opportunities | 4.2 | 0.158 |
| Average Mean | | 4.009 | 0.6444 |

Source: Primary data (2024)

From the results above, the average mean of 4.009 indicates a generally positive perception of organizational justice among employees. This suggests that employees feel relatively treated fairly, but there are notable exceptions that need addressing.

The OJ2 (4.5) indicates that employees feel very strongly about equality in treatment across the organization. This reflects positively on the organizational culture and practices that promote fairness. While OJ3 (3.036) reveals a significant concern, as it suggests that employees feel that evaluations of their work may not be fair. This could negatively impact morale and motivation. The OJ1 (4.3) shows strong feelings of fair treatment, while OJ4 (4.2) indicates that employees

perceive they have equal opportunities. Both are positive indicators but may still be influenced by the concerns raised in OJ3.

The standard deviations are relatively low across the items, particularly for OJ2 (0.122), indicating a high level of consensus among employees about fair treatment. The slightly higher standard deviation for OJ1 (0.213) and OJ3 (0.163) suggests some variability in opinions regarding fairness and evaluations. The findings demonstrates that while perceptions of fair treatment and equal opportunities are strong, the concerns surrounding fair evaluations (OJ3) need to be addressed to foster a fully just organizational environment.

4.4.3 Employee Empowerment

The descriptive statistics for employee empowerment based on the data on table 9 highlights both strengths and weaknesses in employee empowerment, offering actionable insights for improvement to enhance employee satisfaction and engagement.

Table 9: Descriptive statistics on employee empowerment

| Items | Mean | Std. Deviation |
|---|--------------|-----------------------|
| E1 I have participated in decision making | 3.9 | 0.3 |
| E2 I have been given chances to mentor new staff | 4.3 | 0.158 |
| E3 I have been given tasks that need to advise my superiors | 2.462 | 0.1166 |
| Average Mean | 3.564 | 0.6823 |

Source: Primary data (2024)

From the results above, the average mean of 3.564 indicates a moderately positive perception of employee empowerment, suggesting that employees generally feel somewhat empowered in their roles, but there is room for improvement.

The E2 (4.3) indicates a strong sentiment regarding opportunities to mentor new staff. This suggests that the organization values knowledge sharing and staff development, which can contribute positively to team dynamics and employee satisfaction. While E3 (2.462) reveals a significant area of concern, as it suggests that employees feel they are not frequently entrusted with tasks that require advising superiors. This indicates a lack of involvement in higher-level decision-making processes, which can impact overall feelings of empowerment. The E1 (3.9) shows that employees do feel involved in decision-making, but not to the extent that might be desirable for full empowerment.

The standard deviations are relatively low, particularly for E2 (0.158) and E3 (0.1166), indicating consensus among employees regarding their perceptions. The slightly higher standard deviation for E1 (0.3) suggests a bit more variability in opinions about decision-making participation.

Based on the findings, while mentoring opportunities are well-received, there is a critical need to increase involvement in advising roles and decision-making processes. This could enhance feelings of empowerment and ownership among employees.

4.4.4 Career Development

The descriptive statistics for career development based on the data on table 10 provides a comprehensive look at employees' perceptions of career development within the organization, highlighting strengths and areas for potential growth.

Table 10: Descriptive statistics on career development

| | Items | Mean | Std. Deviation |
|-----|---|--------------|-----------------------|
| CD1 | I believe the organization will support me to advance in my career | 3.5 | 0.559 |
| CD2 | I have enough opportunities to learn and grow in my profession in this organization | 4.3 | 0.485 |
| CD3 | In the past six months, management has talked to me about my career development plans | 3.596 | 0.570 |
| CD4 | I have attended a variety of seminars in the last 3 years | 4.2 | 0.447 |
| | Average Mean | 3.899 | 0.7317 |

Source: Primary data (2024)

From the results above, the average mean of 3.899 indicates a generally positive sentiment toward career development opportunities within the organization, leaning slightly toward "agree" on a typical Likert scale.

The CD2 (4.3) suggests that employees feel there are sufficient opportunities for learning and growth, indicating strong support for professional development. CD4 (4.2) shows that employees perceive value in attending seminars, reflecting organizational investment in employee education. CD1 (3.5) indicates that there is less confidence in organizational support for career advancement, suggesting an area for improvement. CD3 (3.596) shows that communication from management regarding career development plans is perceived as moderately satisfactory but could be enhanced.

The standard deviations are relatively low across the items, indicating that responses are clustered closely around the mean. This suggests a harmony among employees regarding their

perceptions of career development, though CD1 shows slightly more variability (0.559) compared to the others.

Based on the findings, while employees feel positively about learning opportunities and the organization's support for attending seminars, there may be a need for enhanced communication and demonstrated support for career advancement. Addressing this could lead to higher overall job satisfaction and retention.

Table 11: Turnover Intention

| | Turnover Intention | N | Max | Min | Mean | STD | SE |
|------|---|----------|------------|------------|-------------|-------------|--------------|
| INT1 | I frequently think of quitting my job | 125 | 5 | 1 | 4.43 | .761 | 0.068 |
| INT2 | I am planning to search for new job during the next 12 months | 125 | 5 | 1 | 3.77 | .659 | 0.059 |
| INT3 | I would like to leave my present employer | 125 | 5 | 1 | 4.15 | .700 | 0.062 |
| INT4 | I plan to leave my current employer as soon as possible | 125 | 5 | 1 | 3.79 | .693 | 0.062 |
| INT5 | I wouldn't recommend this organization to somebody | 125 | 5 | 1 | 3.93 | .731 | 0.065 |
| INT6 | I am not yet satisfied with what I do here | 125 | 5 | 1 | 3.67 | .611 | 0.055 |
| INT7 | I read daily newspapers searching for better offers | 125 | 5 | 1 | 3.85 | .773 | 0.069 |
| INT8 | I don't see much better future in this organization | 125 | 5 | 1 | 4.28 | .669 | 0.060 |
| | Average Mean | | | | 3.98 | .731 | 0.063 |

Source: Primary data (2024)

Table 11 results show an Average Mean of 3.98 indicating that the turnover intention is very high among the employees of the commercial banks in Mbale City. According to Norshima, Nur Binti and Belinda (2022) (Appendix 2) a Mean of 3.9 is high. It is noted that the highest Mean is 4.43 for “I frequently think of quitting my job”, followed by Mean 4.28 for “I don't see much better future in this organization”, this is followed by Mean 4.15 – “I would like to leave my present employer. The lowest Mean is 3.67 for “I am not yet satisfied with what I do here. The overall interpretation of the results indicates that the turnover intention dominates

the employees' thinking about their jobs. Therefore, the level of turnover intention is high among the employees of commercial banks in Mbale City.

4.4 Results of the study objectives

4.4.1 Correlation Analysis Matrix

The study utilizes the Pearson's Correlation Coefficient in order to evaluate the strength of the association between leadership, organizational justice, empowerment, career development and turnover intentions. Table 6 presents the correlation coefficients from the analysis. The results are clear and consistent.

Table 12: Pearson Correlations Between Study Variables including Their Descriptive Statistics

| Variable | Mean | SD | 1 | 2 | 3 | 4 | 5 |
|---------------------------|-------|-------|---------|---------|---------|---------|---|
| 1. Leadership | 4.221 | .8977 | 1 | | | | |
| 2. Organizational justice | 4.009 | .6444 | .666** | 1 | | | |
| 3. Employee empowerment | 3.564 | .6823 | .788** | .579** | 1 | | |
| 4. Career development | 3.899 | .7761 | .754** | .812** | .412** | 1 | |
| 5. Turnover intention | 3.980 | .7317 | -.723** | -.601** | -.533** | -.479** | 1 |

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

Source: Primary data (2024)

The descriptive statistics (mean score) shows that leadership has the highest Mean of 4.221 which indicates the most important turnover intention by respondents while employee empowerment scored the lowest Mean of 3.564 which indicates as the least important turnover intention by respondents. Furthermore, the results show that strong and positive inter-correlation exists among all the variable components of leadership, organizational justice, employee empowerment, and career development have on employee turnover intention i.e. higher positive r values indicate that putting focus on any one of them will enhance and reduce the employee turnover intentions.

The Pearson correlation results indicated that the relationship between leadership and turnover intentions was negative and significant ($r = -.723^{**}$, $p < 0.01$). The relationship between organizational justice and employee turnover intention was negative and significant ($r = -.601^{**}$, $p < 0.01$). The relationship between employee empowerment and employee turnover intention was negative and significant ($r = -.533^{**}$, $p < 0.01$). The relationship between career development and employee turnover intention was negative and significant ($r = -.479^{**}$, $p < 0.01$).

Employees' turnover intention results had an Average Mean of 3.98; which indicated that the employees of commercial banks in Mbale City had very high turnover intentions at their respective jobs. For the question "I frequently think of quitting my job" had the highest Mean 4.43 while the lowest Mean is 3.67 for "I am not yet satisfied with what I do here". The overall interpretation of the results indicates that the turnover intention dominates the employees' thinking about their jobs. Therefore, the level of turnover intention is high among the employees of commercial banks in Mbale City.

4.4.2 Multiple Regression Analysis Matrix

The multiple regression analysis was used to examine the relationship between one dependent variable (employee turnover intention) and one or more independent variables (leadership, organizational justice, employee empowerment, and career development). The goal was to determine how well the independent variables predict or explain changes in the dependent variable.

The steps in conducting the multiple regression analysis involved first formulating the hypothesis by identifying the dependent and independent variables and proposing expected relationships. Data was then collected through surveys and interviews, cleaned, and prepared for analysis. Next, key assumptions such as linearity, normality, homoscedasticity, and absence

of multicollinearity were checked. The regression model was run using statistical software such as SPSS, R, or Excel. The results were interpreted by examining coefficients, R-squared values, and p-values to assess the strength and significance of relationships. Finally, the findings were reported, highlighting which variables had a significant impact on the outcome

Table 13: Multi Regression Results

| VARIABLES | Model (1) | | Model (2) | | | |
|-------------------------------------|-----------|-----------|-----------|-----------|-------------------|------------|
| | <i>B</i> | <i>SE</i> | <i>B</i> | <i>SE</i> | (Beta) β | <i>Sig</i> |
| Constant | 4.867** | .331** | 4.287** | 1,153** | - | - |
| Age | .092** | .168 | .075** | 2.771** | - | - |
| Education | .113** | .271. | -0.66** | 1.007 | | |
| Experience | .172** | .441 | .097** | 1.083** | | |
| Position | -.335** | .221 | .259 | 0.043 | | |
| Marital status | -.288 | .319 | | | | |
| IV1 – Leadership | | | -0.441 | 0.181 | -0.608 | .000 |
| IV2 – Organizational justice | | | -1.233 | 0.101 | -0.441 | 0.003 |
| IV3 – Employee empowerment | | | -1.588 | 0.146 | -0.201 | 0.001 |
| IV4 – Career Development | | | -1.648 | 0.177 | -0.437 | .000 |
| R | 568 | | 621 | - | - | - |
| R² | 513 | | 586 | - | - | - |
| Adjusted R squared | 511 | | 519 | - | - | - |
| ΔR^2 | 513 | | 73 | - | - | - |
| F-Statistic | 23.18 | | 112.86 | - | - | - |
| F change | 23.18 | | 89.68 | | | |
| Sig. F change | .000 | | .000 | | | |
| Sig. | .000 | | .000 | | | |

Note:

a) *SE B = Standard Error of Beta*

b) *R=.621, R Square =.586, Adjusted R Square=.519, Std Error of the Estimate =.3112, sig=.000*

c) *Dependent Variable: Turnover intention; ** regression is significant at the 0.01 level*

d) *Model 1= Individual Factors (Age, Gender, Education, Experience, Position, Marital status); Model 2= IV1, IV2, IV3 and IV4 entered.*

Source: Primary data (2024)

Model 1 involved demographic variables including age, gender, education, experience, position and marital status.

Model 2 involved adding IV1, IV2, IV3 and IV4 namely: leadership, organizational justice, employee empowerment and career development have negative and significant influence on turnover intention. The R^2 value increases from 0.513 in Model 1 to 0.586 in Model 2, indicating that the addition of leadership, organizational justice, employee empowerment, and career development improves the model's explanatory power. The adjusted R^2 also improves from 0.511 to 0.519, confirming that the four independent variables significantly contribute to explaining turnover intention beyond the demographic factors. Similarly, the F-statistic shows a substantial increase from 23.18 in Model 1 to 112.86 in Model 2, with a significant change ($p < 0.001$). This indicates that the addition of IV1-IV4 significantly improves the model.

Leadership was statistically significant and negatively related to turnover intention ($B = -0.441, p < 0.001$). Leadership practices are strongly and negatively associated with turnover intention. This implies that effective leadership is critical for reducing turnover intention by approximately 44.1%. This finding highlights the essential role of leaders in influencing employee retention. This means that leadership contributes significantly to low employee turnover intention ($B = -0.608$) i.e. 60.8 percent of the variance in turnover intention is predicted by leadership and therefore, it is a significant factor to consider if an organization wants to lower turnover intention.

Organizational justice was statistically significant and negatively related to turnover intention ($B = -1.233, p = 0.003$). Organizational justice significantly impacts turnover intention. The strong negative relationship (44.1% of variance) indicates that fair treatment within the organization is essential for retaining employees. This means that organizational justices

contribute significantly to low employee turnover intention ($B = -0.441$) i.e. 44.1 percent of the variance in turnover intention is predicted by organizational justices.

Employee empowerment was statistically significant and negatively related to turnover intention ($B = -1.588$, $p = 0.001$). While employee empowerment has the weakest predictive power among the four variables, it still significantly contributes to reducing turnover intention. This suggests that fostering a sense of empowerment can enhance employee commitment. This means that employee empowerment contributes significantly to low employee turnover intention ($B = -0.201$) i.e. 20.1 percent of the variance in turnover intention is predicted by employee empowerment.

Career development was statistically significant and negatively related to turnover intention ($B = -1.648$, $p < 0.001$). Career development shows a strong negative correlation with turnover intention. This indicates that organizations offering clear career advancement opportunities can significantly reduce turnover. This means that career development contributes significantly to low turnover intention ($B = -0.437$) i.e. 43.7 percent of the variance in employee turnover intention is predicted by career development. Career development correlated negatively with employee turnover intention implying that when appropriate career development policies are in place employee turnover intention decreases.

The findings emphasize that while demographic factors have some influence on turnover intention, organizational practices play a much more significant role. The four practices analyzed in Model 2 leadership, organizational justice, employee empowerment, and career development are crucial for employee retention strategies.

Organizations therefore should invest in leadership development programs to ensure managers foster a supportive environment. Establishing transparent and fair organizational policies can enhance perceptions of justice among employees. Encouraging employee participation in

decision-making processes can lead to higher job satisfaction and providing clear pathways for career advancement can help retain talent.

In conclusion, the analysis reveals that organizational practices are critical in mitigating turnover intention. By focusing on effective leadership, promoting organizational justice, empowering employees, and endowing in career development, organizations can create a more involved workforce and reduce turnover.

The dependent variable is turnover intention (TI) and the independent variables are leadership (L), organizational justice (OJ), employee empowerment (EE), and career development (CD). The multiple regression analysis of the above variables is expressed through the equation below:

$$TI = \beta_0 + \beta_1L + \beta_2OJ + \beta_3EE + \beta_4CD + \epsilon$$

Where:

- TI = Turnover Intention (dependent variable)
- L = Leadership (independent variable)
- OJ = Organizational Justice (independent variable)
- EE = Employee Empowerment (independent variable)
- CD = Career Development (independent variable)
- β_0 = Intercept (constant term)
- $\beta_1, \beta_2, \beta_3, \beta_4$ = Coefficients of the independent variables
- ϵ = Error term

Substituting the given values:

$$TI = 4.287 + (-0.441 \times L) + (-1.233 \times OJ) + (-1.588 \times EE) + (-1.648 \times CD) + \epsilon$$

Therefore,

$$TI = 4.287 - 0.441L - 1.233OJ - 1.588EE - 1.648CD + \epsilon$$

Interpreting Coefficients

- B_0 : The expected turnover intention when all independent variables are zero.
- Leadership ($\beta_1 = -0.441$): A 1-unit increase in leadership reduces turnover intention by 0.441 units.
- Organizational Justice ($\beta_2 = -1.233$): A 1-unit increase in organizational justice reduces turnover intention by 1.233 units.
- Employee Empowerment ($\beta_3 = -1.588$): A 1-unit increase in employee empowerment reduces turnover intention by 1.588 units.
- Career Development ($\beta_4 = -1.648$): A 1-unit increase in career development reduces turnover intention by 1.648 units.

This equation analyzes the impact of various factors on turnover intention simultaneously.

4.5 Qualitative Findings: Interview Results

4.5.1 Overview of the Qualitative Findings

This study incorporated a qualitative component through semi-structured interviews with selected branch managers and supervisors in various banks in Mbale City. The objective was to gain deeper insights into the organizational and managerial factors influencing employee turnover intention, beyond what was captured through the quantitative survey.

Interview participants were purposefully selected based on their leadership roles and direct interaction with staff, allowing them to provide informed perspectives on leadership practices, fairness in the workplace, employee empowerment, career development opportunities, and observed turnover trends. The interview guide focused on themes aligned with the study's conceptual framework to ensure consistency and depth.

Responses were analyzed thematically, revealing important patterns and managerial viewpoints. The key findings included positive views on leadership and fairness, but also highlighted challenges in providing regular feedback, limited employee involvement in decision-making, inconsistent career development support, and increasing turnover trends. These insights not only complemented the quantitative findings but also added contextual richness, enhancing the overall understanding of the factors driving turnover intention in the banking sector.

4.5.2 Thematic Analysis of Interview Responses

The table 14 presents a summary of key insights from interviews conducted with branch managers and supervisors in the Ugandan banking sector. The responses are organized by major themes identified in the study such as leadership, organizational justice, empowerment, career development, and turnover intention and are compared with employee perceptions gathered from the quantitative data. This comparison provides a deeper understanding of the consistency between managerial views and employee experiences, highlighting areas of alignment as well as gaps that may contribute to turnover intention.

Table 14: Summary of Interview Responses from Branch Managers and Supervisors

| Varibales | Key Insights from Interviews | Alignment with Employee Responses |
|-------------------------------|--|--|
| Leadership | Managers described their style as supportive and approachable, with open communication. | Consistent with employees' positive perception of leadership (high means for L1, L2). |
| Organizational Justice | Managers claim evaluations are fair but admit communication about criteria is lacking. | Aligns with employees' perception of unfair evaluation (OJ3). |
| Empowerment | Decision-making is mostly top-down; little scope for staff to influence higher-level decisions. | Reflects employee dissatisfaction with lack of empowerment (low E3 mean). |
| Career Development | Training is available, but career planning discussions are informal or inconsistent. | Supports employee views that management support for advancement is lacking (CD1, CD3). |
| Turnover Intention | Managers note rising turnover, driven by better offers elsewhere, lack of promotions, and job fatigue. | Confirms employees' high turnover intention scores (e.g., INT1, INT8). |

Source: Primary Data (2024)

4.5.3 Summary of Qualitative Findings

Leadership: Branch managers and supervisors generally viewed their leadership approach as supportive and approachable, aligning with employees' positive feedback on leadership. They emphasized open-door policies and regular team meetings, which they believed fostered a healthy working relationship. However, some supervisors acknowledged time constraints and heavy administrative workloads that limited one-on-one performance discussions corroborating employees' concern about limited feedback (as seen in L3).

Organizational Justice: Managers asserted that performance evaluations and promotions were conducted based on objective metrics, yet admitted that not all staff may fully understand the criteria. This aligns with employees' perceptions that evaluations may not always be fair (OJ3). One branch manager noted, *"We follow policy, but communication about evaluation*

results could be improved.” This reflects a gap in transparency and clarity that affects employee trust.

Employee Empowerment: Supervisors reported that decision-making was largely centralized at higher levels, which limited the scope for empowering frontline staff. Although they recognized the value of involving employees, they cited strict banking regulations and hierarchical structures as barriers. This supports employee responses indicating low levels of empowerment, particularly in opportunities to advise superiors (E3).

Career Development: Managers acknowledged that while training programs and seminars were provided, discussions around long-term career paths were not consistently held. A supervisor shared, *“We focus more on immediate performance than future growth planning.”* This is consistent with employee feedback (CD3) and suggests that career development conversations are sporadic or informal, contributing to turnover intention.

Turnover Intention: Both branch managers and supervisors expressed concern about increasing staff turnover, particularly among younger employees. They cited factors like better salary offers from other banks, lack of internal promotions, and job fatigue as common reasons staff resign. This mirrors the high average turnover intention scores, especially on items like INT1 (thinking about quitting) and INT8 (lack of a future in the organization).

The responses from branch managers and supervisors validate many of the employee perceptions identified through the quantitative data. While management believed they were performing well in leadership, their own reflections reveal gaps in communication, empowerment, and career progression, all of which are key contributors to turnover intention. This alignment strengthens the credibility of the findings and highlights areas for strategic improvement in human resource practices within the Ugandan banking sector.

CHAPTER FIVE

SUMMARY OF THE FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter outlines the summarisation of the result and follows by conclusion along with recommendations derived on base of findings. The summary of findings follows the order of study objectives.

An abundance of scholarly work agrees that intentions are the direct antecedents to real behaviour and so, turnover intention is related towards actual employee turnover and to leave the organization (Firth et al., 2004; McCarthy et al., 2007; Armitage and Conner, 2001) Because intention and behaviour are correlated, there is reaction among scholars to choose turnover intention as a measure of turnover directly.

5.2 Summary of Findings

Employees' turnover intention results had an Average Mean of 3.98; which indicated that the employees of commercial banks in Mbale City had very high turnover intentions at their respective jobs. This is the reason, high level of turnover intention is there among employees working in commercial bank of Mbale City.

The analysis of the two models of turnover intention provide useful insight into the factors that drive employee retention. The results indicate that all four independent variables are significantly negatively correlated to turnover intention. In other words, the better these factors are, the lesser is the intention of leaving the organization.

Thus, the results strongly suggest that future organizations need to establish a positive organizational climate through leadership, justice, employee voice and career advancement. Organizations wanting to curb attrition should treat these practices as strategic initiatives.

5.3 Discussion of the Results

5.3.1 Leadership and Turnover Intention

The analysis means that there is a strong negative relation($r = -0.723$) between Variable 1 (leadership practices) and Variable 2 (turnover intention), which indicates the turnover intention of employees decreases significantly when the Leadership improves. The important beta coefficient ($B = -0.608$) express this relationship better stating that good leadership practices could reduce turnover intention by 60.8% or just over half of it out.

Effective leaders play a crucial role in shaping the organizational climate. Their ability to communicate clearly, provide support, and foster trust directly influences employee satisfaction and engagement. When employees feel supported by their leaders, they are less likely to consider leaving the organization.

Strong leadership creates a culture where employees feel valued and recognized. This environment can lead to increased job satisfaction and loyalty, reducing the likelihood of turnover. Leaders who actively engage with their teams, provide constructive feedback, and recognize achievements contribute to a more positive workplace.

Organizations should prioritize the development of leadership skills as a key component of their retention strategies. Training programs that focus on emotional intelligence, communication, and conflict resolution can enhance leaders' ability to connect with their teams.

Effective leaders often empower employees, granting them autonomy and involving them in decision-making processes. This empowerment can enhance employees' sense of ownership over their work, further decreasing turnover intentions.

Organizations that invest in strong leadership practices not only improve employee retention but also benefit from higher productivity, improved morale, and a positive organizational reputation. These factors can contribute to long-term success and stability.

The strong correlation between leadership and turnover intention underscores the necessity for organizations to focus on cultivating effective leadership practices. By fostering a supportive work environment through skilled leadership, organizations can significantly reduce turnover intentions, leading to a more engaged and committed workforce. This finding serves as a valuable reminder for managers and policymakers to prioritize leadership development as a critical component of employee retention strategies.

5.3.2 Organizational Justice and Turnover Intention

The analysis revealed a strong negative correlation between organizational justice and turnover intention ($B = -0.441$, $p = 0.003$). It implies that higher organizational justice perceptions are associated with lower intention to quit.

Organizational justice accounted for 44.1% of the variance in turnover intention, indicating that it is a substantial factor influencing employees' decisions to remain with or leave the organization.

Employees who perceive high levels of fairness in their organization related to procedures, interactions, and outcomes are less likely to express intentions to leave. This is because fair treatment fosters trust, satisfaction, and loyalty.

The findings imply that organizational justice enhances employee engagement and commitment, reducing feelings of disenfranchisement that often lead to turnover.

The analysis underscores the vital role of organizational justice in influencing employee turnover intention within the bank. By fostering a culture of fairness and equity, the bank can enhance employee satisfaction, engagement, and ultimately reduce turnover. Prioritizing organizational justice not only supports retention but also cultivates a positive workplace environment conducive to long-term success.

5.3.3 Employee Empowerment and Turnover Intention

The analysis indicated a negative correlation between employee empowerment and turnover intention ($B = -0.201, p = 0.001$). This suggests that as employee empowerment increases, the intention to leave the organization decreases.

Employee empowerment contributes significantly to the model, but it has the weakest predictive power among the independent variables analyzed, accounting for a smaller portion of the variance in turnover intention compared to leadership and organizational justice.

Employees who feel empowered having a voice in decision-making, access to resources, and autonomy in their roles are less likely to consider leaving. Empowerment fosters a sense of ownership and responsibility, which can enhance job satisfaction and commitment.

The findings imply that empowered employees are more engaged in their work, leading to reduced turnover intentions. When employees believe their contributions are valued, they are more likely to remain with the organization.

The analysis highlights that employee empowerment plays a significant role in reducing turnover intention within the bank. By enhancing empowerment initiatives, the organization can foster greater employee engagement and satisfaction, ultimately leading to improved retention. Prioritizing empowerment is crucial for cultivating a committed workforce and maintaining a positive organizational culture.

5.3.4 Career Development and Turnover Intention

The analysis indicates a significant negative relationship between career development and turnover intention ($B = -0.437, p < 0.001$). This means that as opportunities for career development increase, the likelihood of employees intending to leave the organization decreases.

Career development accounts for 43.7% of the variance in turnover intention, suggesting it is a critical factor in influencing employees' decisions to stay with the bank.

Employees who perceive strong career development opportunities such as training, mentorship, and clear paths for advancement are likely to feel more satisfied and engaged in their roles. This, in turn, reduces their intention to leave.

The findings imply that when employees believe the organization is invested in their professional growth, they are more likely to develop a sense of loyalty and commitment, further decreasing turnover intentions.

The analysis underscores the significant role of career development in reducing turnover intention within the bank. By prioritizing and enhancing career development opportunities, the organization can cultivate a more committed and satisfied workforce. This, in turn, will contribute to lower turnover rates and foster a positive organizational culture focused on growth and retention.

5.4 Statistical Findings with Theoretical Linkages on study variables

The Pearson correlation analysis revealed statistically significant relationships between the independent variables (leadership, organizational justice, employee empowerment, and career development) and the dependent variable (turnover intention). All correlations were significant at the 0.01 level and in the expected negative direction, suggesting that improvements in each of these workplace factors are associated with lower intentions among employees to leave their jobs.

Leadership and Turnover Intention ($r = -0.723$, $p < 0.01$)

This strong negative correlation implies that when employees perceive their leaders as effective demonstrating vision, support, and engagement they are significantly less likely to consider leaving their jobs. This finding aligns with Social Exchange Theory (SET), which posits that when employees receive support and guidance from leaders, they are more likely to reciprocate with loyalty and continued commitment (Blau, 1964). Moreover, Leader-Member Exchange (LMX) Theory reinforces this interpretation by suggesting that high-quality relationships between leaders and subordinates

enhance job satisfaction and retention. In the Ugandan banking context, this indicates that employees are more likely to stay when they feel valued and guided by their supervisors.

Organizational Justice and Turnover Intention ($r = -0.601, p < 0.01$)

Organizational justice referring to employees' perceptions of fairness in processes, distribution of resources, and interpersonal treatment was also significantly associated with lower turnover intention. This supports the Equity Theory (Adams, 1963), which argues that perceived fairness in the workplace impacts employee attitudes and behaviors. When workers believe they are being treated fairly, they are more satisfied and less likely to disengage or leave. The findings suggest that in Uganda's commercial banks, fairness in management decisions, recognition, and reward systems directly influences whether employees want to stay.

Employee Empowerment and Turnover Intention ($r = -0.533, p < 0.01$)

A moderate but meaningful negative correlation was found between employee empowerment and turnover intention. Empowerment feeling trusted, involved in decision-making, and having autonomy encourages employees to feel ownership over their work. According to Self-Determination Theory (Deci & Ryan, 1985), people are more motivated and engaged when their need for autonomy is fulfilled. In this light, Ugandan banking employees who feel empowered are more engaged and thus less likely to think about leaving, reinforcing the importance of participative management and trust in employee capability.

Career Development and Turnover Intention ($r = -0.479, p < 0.01$)

Although slightly weaker than the other relationships, the correlation between career development and turnover intention remains statistically significant. Employees are more likely to stay when they perceive opportunities for growth, skill development, and upward mobility. This aligns with March and Simon's (1958) theory of turnover, which highlights "desirability of movement" as a core reason for employee departure. When career development is lacking, employees may see external opportunities as more desirable. Within Uganda's banking sector, where career growth can be limited by hierarchical structures, this finding emphasizes the need for banks to invest in clear, accessible development paths.

5.4.1 Overall Implication

These findings collectively support the Social Exchange Theory (SET) framework underpinning this study. SET suggests that employees base their commitment and retention on the quality of the exchange relationship with their employer. When the organization offers strong leadership, fair treatment, empowerment, and growth opportunities, employees perceive a high-quality exchange and are more likely to remain loyal. Conversely, a lack of these factors weakens the exchange relationship and increases turnover intention.

In the context of Uganda's banking industry where high turnover has operational and financial consequences these insights provide valuable direction. Targeted improvements in leadership practices, fairness, empowerment initiatives, and professional development could significantly reduce turnover and enhance organizational stability.

5.5 Conclusion

The study shows that leadership, organizational justice, employee empowerment, and career development are pivotal in shaping turnover intention. This findings have implications for the mannagement, policy and academea.

5.5.1 Managerial Implications

The analysis of the relationship between career development and employee turnover intention at the bank reveals a significant and negative correlation. Specifically, as opportunities for career development increase, employees are less likely to express intentions to leave the organization. With career development accounting for 43.7% of the variance in turnover intention, it is clear that this factor plays a critical role in influencing employee retention. Therefore, management should invest in training programs to enhance leadership skills, fostering a supportive environment that encourages open communication and trust.

Implement fair policies and practices to ensure that employees feel valued and treated equitably.

Encourage employee involvement in decision-making processes and provide opportunities for autonomy, which can boost job satisfaction and commitment.

Create clear pathways for career progression, including mentorship, training, and opportunities for skill enhancement.

5.5.2 Policy Implications

The findings indicate that effective career development initiatives such as training programs, mentorship opportunities, and clear advancement pathways enhance job satisfaction and organizational commitment. When employees feel supported in their professional growth, they are more likely to remain engaged and loyal to the organization.

To mitigate turnover and foster a stable workforce, the bank should prioritize enhancing its career development programs. Implementing tailored development plans, offering regular training, and ensuring transparent promotion criteria will help cultivate an environment where employees feel valued and motivated to grow.

The policy developers should develop policies that prioritize employee well-being and career growth, which can lead to reduced turnover. Regularly evaluate organizational justice practices to ensure fairness and transparency in all operations. Implement flexible work arrangements and support systems that contribute to employee satisfaction.

5.5.3 Academic Implications

Overall, investing in career development is not only beneficial for employee retention but also essential for building a committed and high-performing workforce that contributes to the bank's long-term success. For the academia, further studies can explore the relationships between these factors and turnover intention in different industries or cultural contexts. Integrate findings into business and management curricula to prepare future leaders with an understanding of these critical areas. Encourage collaborations between organizational behavior, psychology, and human resource management to provide a holistic view of employee turnover.

5.6 Recommendations

In light of this study's findings about the relationships among career development, organizational justice, employee empowerment, leadership and employee turnover intention at the bank in question; the following are recommended:

1. Banks should enhance career development programs like training and workshops, mentorship initiatives, individual development plans. Implementing regular training sessions that address both technical skills and soft skills. Ensure that training aligns with employees' career aspirations and organizational goals. Establish mentorship programs where experienced employees guide and support less experienced staff, facilitating knowledge sharing and professional growth. Create personalized career development plans for employees that outline potential career paths, skills to develop, and milestones to achieve.
2. Promote organizational justice; ensuring that all organizational policies regarding promotions, rewards, and disciplinary actions are clear, transparent, and consistently applied to foster a sense of fairness and encourage open dialogue between management and staff. Provide platforms where employees can voice concerns and feedback regarding fairness and equity in the workplace.
3. Fostering employee empowerment; empowering employees by involving them in decision-making processes relevant to their roles. Encourage them to share ideas and solutions to ensure that employees have the necessary resources and tools to perform their jobs effectively, reinforcing their autonomy and sense of responsibility.
4. Strengthen leadership practices; banks should invest in training for managers and leaders to develop effective leadership styles that foster trust, support, and engagement among

employees. Implement a system of regular feedback where leaders can assess their impact on employee satisfaction and turnover intention.

5. Conduct regular assessments by conducting periodic surveys to assess employee perceptions of career development, organizational justice, and empowerment. Use this data to inform policy changes and program enhancements. Monitor turnover intention metrics closely to identify trends and areas for improvement.
6. Create a positive work environment; Banks should develop recognition programs that celebrate employee achievements and contributions to create a culture of appreciation and belonging. Promote work-life balance through flexible working arrangements, which can enhance job satisfaction and reduce turnover intentions.
7. Implement continuous improvement strategies through feedback loops and benchmarking best practices; Establish mechanisms for continuous feedback on career development and organizational practices to adapt strategies as needed. Regularly benchmark against industry best practices to ensure that the bank remains competitive in its employee retention strategies.

By implementing these recommendations, the bank can effectively enhance employee satisfaction and engagement, leading to reduced turnover intentions. A strategic focus on career development, organizational justice, empowerment, and effective leadership will not only improve retention rates but also foster a positive and productive organizational culture that drives long-term success.

5.7 Areas for Further Research

Scholars believe that the concept of “turnover intention” is dynamic as its antecedents may change with time and environmental changes. Based on the findings related to career development,

organizational justice, employee empowerment, leadership, and turnover intention at the bank, the following areas for further research are recommended:

- 1. Impact of career development on employee performance:** Explore the direct relationship between career development opportunities and employee performance metrics. Assess how enhanced skills and training influence productivity and overall job effectiveness.
- 2. Longitudinal studies on turnover intention:** Conduct longitudinal studies to track changes in turnover intention over time in relation to specific interventions in career development, organizational justice, and employee empowerment. This can help identify causal relationships and long-term impacts.
- 3. Technology's role in career development:** Examine the effectiveness of technology-based learning and development tools in enhancing career development opportunities. Assess how these tools impact employee satisfaction and retention.

These areas for further studies can provide a comprehensive understanding of the dynamics influencing employee turnover intention at the bank. By exploring these topics, organizations can refine their strategies to enhance employee retention and engagement, ultimately leading to a more committed and satisfied workforce.

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APPENDICES

Appendix 1: Research Questionnaire

RESEARCH QUESTIONNAIRE

INSTRUCTIONS:

“The Factors Influencing Turnover Intention in the Ugandan Banking Sector: A case study for commercial banks in Mbale City”.

Dear Sir/ Madam

I am Bonny Mark Alinga, a student of Masters of Business Administration of Uganda Christian University carrying out academic research on the topic; “The Factors Influencing Turnover Intention i the Ugandan Banking Sector: A case of Commercial Banks in Mbale City”. You have been selected as one of the respondents in the study. Please fill this questionnaire. Your personal identity and all answers provided will be treated with the highest level of confidentiality.

I consent to participate in the research survey.

_____ Yes

_____ No

Section A: Demographic

1. What is your Gender?

| Gender | Male | Female |
|--------|------|--------|
| Tick | | |

2. What is your Age?

| Age bracket | 21-30 | 31-40 | 41-50 | 51-60 | Above 60 |
|--------------------|--------------|--------------|--------------|--------------|-----------------|
| Tick | | | | | |

3. What is your Marital Status?

| Marital Status | Single | Married | Widow | Widower | Divorced/Separated |
|-----------------------|---------------|----------------|--------------|----------------|---------------------------|
| Tick | | | | | |

4. What is your educational level attained?

| Educational level | Certificate | Diploma | Bachelor's Degree | Professional | Master's Degree | PhD |
|--------------------------|--------------------|----------------|--------------------------|---------------------|------------------------|------------|
| Tick | | | | | | |

5. What is your working experience in the banking industry?

| Years | 1-5 | 6-10 | 11-15 | 16-20 | Above 20 |
|--------------|------------|-------------|--------------|--------------|-----------------|
| Tick | | | | | |

6. What is your Current position?

| Position | Top Management | Middle Management | Supervisor | Staff |
|-----------------|-----------------------|--------------------------|-------------------|--------------|
| Tick | | | | |

Section B: Leadership, Organizational Justice, Employee Empowerment and Career development

In this section, are statements concerning **leadership, organizational justice, employee empowerment and career development in your organization**. Please rate on a scale of 5 - 1, how much you **“agree” or “disagree”** with each statement:

5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, 1 = Strongly disagree

| | | 5 | 4 | 3 | 2 | 1 |
|-----|--|---|---|---|---|---|
| | Leadership | | | | | |
| L1 | The leaders here are pleasant and cooperative to work with | | | | | |
| L2 | Overall, I am extremely satisfied with the leadership in this organization | | | | | |
| L3 | I frequently discuss with my supervisor about my performance | | | | | |
| L4 | I feel that my personal values are a good fit with this organization | | | | | |
| | Organizational Justice (Equal opportunities & fair treatment) | | | | | |
| OJ1 | I feel I am fairly treated here | | | | | |
| OJ2 | All employees in this organization are treated equally well | | | | | |
| OJ3 | I am evaluated fairly for my work | | | | | |

| | | | | | | |
|-----------------------------|---|--|--|--|--|--|
| OJ4 | I have equal opportunities | | | | | |
| Employee Empowerment | | | | | | |
| E1 | I have participated in decision making | | | | | |
| E2 | I have been given chances to mentor new staff | | | | | |
| E3 | I have been given tasks that need to advise my superiors | | | | | |
| Career development | | | | | | |
| CD1 | I believe the organization will support me to advance in my career | | | | | |
| CD2 | I have enough opportunities to learn and grow in my profession in this organization | | | | | |
| CD3 | In the past six months, management has talked to me about my career development plans | | | | | |
| CD4 | I have attended a variety of seminars in the last 3 years | | | | | |

SECTION C: Employee Turnover Intention

In this section, are statements concerning **employee turnover intention**. Please rate on a scale of 5 - 1, how much you “agree” or “disagree” with each statement:

5 = Strongly agree, 4 = Agree, 3 = Neutral, 2 = Disagree, 1 = Strongly disagree

| | Turnover Intention | 5 | 4 | 3 | 2 | 1 |
|------|---------------------------------------|----------|----------|----------|----------|----------|
| INT1 | I frequently think of quitting my job | | | | | |

| | | | | | | |
|------|---|--|--|--|--|--|
| INT2 | I am planning to search for new job during the next 12 months | | | | | |
| INT3 | I would like to leave my present employer | | | | | |
| INT4 | I plan to leave my current employer as soon as possible | | | | | |
| INT5 | I wouldn't recommend this organization to somebody | | | | | |
| INT6 | I am not yet satisfied with what I do here | | | | | |
| INT7 | I read daily newspapers searching for better offers | | | | | |
| INT8 | I don't see much better future in this organization | | | | | |

Thanks

Appendix 2: Interview Guide

INTERVIEW GUIDE

INSTRUCTIONS:

“The Factors Influencing Turnover Intention in the Ugandan Banking Sector: A case study for commercial banks in Mbale City”.

Introduction

Thank you for agreeing to participate in this interview. The purpose of this research is to explore the factors influencing employee turnover intention within the Ugandan banking sector. Your insights as a manager/supervisor will help us better understand the work environment, challenges, and practices that may contribute to staff retention or attrition. This interview is confidential, and your responses will be used for academic purposes only.

Section A: Background Information

1. What is your current role and how long have you held this position?
2. How many employees are under your supervision?
3. How long have you been working in the banking sector?

Section B: Leadership and Management

1. How would you describe your leadership style?
2. How often do you provide feedback to your team members on their performance?
3. In your opinion, how do employees perceive the leadership within your branch?

4. What challenges do you face in managing and leading your team?

Section C: Organizational Justice

1. How are performance evaluations conducted in your organization?
2. Do you believe employees feel they are treated fairly in promotions, evaluations, and reward systems? Why or why not?
3. What steps does the organization take to ensure fairness and transparency in decision-making?

Section D: Employee Empowerment

1. Are employees involved in decision-making processes in your branch? If so, how?
2. Do employees have opportunities to take on leadership or advisory roles (e.g., mentoring, suggesting improvements)?
3. How do you think empowerment or lack of it affects employees' willingness to stay?

Section E: Career Development

1. What kinds of training or development programs are offered to employees?
2. How often do you or senior management discuss career growth with employees?
3. Do you think employees feel supported in their career progression? Why or why not?

Section F: Turnover Intention

1. Have you noticed any trends or patterns in staff turnover in recent years?

2. From your experience, what are the most common reasons employees resign?
3. How does turnover affect your team's performance and morale?
4. What measures, if any, are taken to retain employees?

Closing Questions

1. In your opinion, what are the most effective ways to reduce employee turnover in the banking sector?
2. Is there anything else you would like to add that could help us understand employee retention and turnover better?

Appendix 3: Mean Scores and Level

Mean Scores and level

| <u>Mean Score</u> | <u>LEVEL (frequency/agreement)</u> |
|-------------------|------------------------------------|
| 1.00 – 1.80 | Very low (never/strongly disagree) |
| 1.81 – 2.60 | Low (rarely/disagree) |
| 2.61 – 3.20 | Medium (sometimes/neutral) |
| 3.21 – 4.20 | High (often/agree) |
| 4.21 – 5.00 | Very High (always/ strongly agree) |

Source: Norshima B, Nur Binti and Belinda M (2022)



UGANDA CHRISTIAN UNIVERSITY

A Centre of Excellence in the Heart of Africa

DIRECTORATE OF POSTGRADUATE STUDIES DISSERTATION CORRECTION COMPLIANCE FORM (POST VIVA FORM)

VIVA VOCE COMPLIANCE REPORT

Date: May 22, 2025

Name of Candidate: **ALINGA Bonny Mark** Reg. No: EKS20M15/205

Title of Dissertation: **Factors Influencing Turnover Intention in the Ugandan Banking Sector: A Case of Commercial Banks in Mbale City**

This table summarizes how the VIVA VOCE, Internal Examiners, and External Examiner's comments were addressed in the revised dissertation, including actions taken and page locations of revisions.

| S/N | Observation from VIVA VOCE, IE, and EE Reports | Action Taken by the Candidate | Page number in the book where the action was effected |
|-----|---|---|---|
| 1 | Formatting: Ensure uniform spacing and alignment of headings and subheadings. | Uniform spacing and alignment of all headings and subheadings have been reviewed and adjusted. Standard heading styles were applied, with consistent font size, alignment, and spacing throughout the document to ensure professional appearance and readability. All headings and subheadings are uniformly spaced and aligned according to predefined style guidelines. | All pages |

| | | | |
|---|---|---|---|
| 2 | <p>Clarity in Problem Statement: Refine the problem statement to highlight research gaps more explicitly.</p> | <p>The problem statement has been reviewed and revised to explicitly highlight existing research gaps. The refined version clearly outlines the context, identifies underexplored areas in the literature, and establishes the significance and direction of the study. The problem statement now includes a well-defined research gap, improving the focus and relevance of the study.</p> | <p>Pages 8 - 10</p> |
| 3 | <p>Justification of Methodology: Expand on the justification for the selected sample size and data collection tools.</p> | <p>The justification for the selected sample size and data collection tools has been thoroughly expanded. This includes a rationale based on statistical adequacy, relevance to research objectives, and the reliability and validity of the instruments. The methodology section now provides a clear and defensible basis for the chosen research design. Detailed justification supports the credibility and appropriateness of the sample size and data collection tools used in the study.</p> | <p>Pages 35 - 36 Pages 65 - 68</p> |
| 4 | <p>Engagement with Local Studies: Incorporate more literature from Ugandan or African banking sector studies.</p> | <p>Relevant literature from Ugandan and broader African banking sector research has been reviewed and integrated into the study. This addition provides a more contextual understanding of the research problem and strengthens the local relevance of the analysis.</p> <p>Inclusion of Ugandan and African banking literature enhances the depth and applicability of the study within its geographical focus.</p> | <p>Pages 4 - 7</p> |

| | | | |
|---|--|---|--|
| 5 | <p>Statistical Interpretation: Provide a more detailed interpretation of statistical findings, linking them to existing theories.</p> | <p>A more detailed interpretation of statistical findings has been provided. This includes contextualizing the results within relevant theoretical frameworks and linking observed patterns to established literature. Statistical results are now clearly interpreted and meaningfully connected to theoretical and empirical literature, enhancing the study's academic contribution.</p> | <p>Pages 74 - 76</p> |
| 6 | <p>Explicit Hypotheses: Clearly state hypotheses in the introduction and test them in the findings section.</p> | <p>Hypotheses have been explicitly formulated and clearly presented in the introduction section. Each hypothesis is directly linked to the research objectives and is systematically tested and discussed in the findings section. Clear, testable hypotheses enhance the study's structure and rigor, ensuring focused analysis and meaningful conclusions.</p> | <p>Page 45, 52 and Pages 60 - 61</p> |
| 7 | <p>Chapter One:</p> <ul style="list-style-type: none"> ○ The conceptualization was flagged for revision. | <p>Updates were made to better define key concepts, relationships, and theoretical underpinnings, aligning them closely with the research objectives. The revised conceptualization provides a stronger foundation for the study by clearly outlining the key constructs and their interconnections.</p> | <p>Pages 4 - 7</p> |
| 8 | <p>Chapter Three:</p> <ul style="list-style-type: none"> ○ The qualitative component (interviews) was deemed underdeveloped. | <p>The qualitative component involving interviews was expanded and further developed to provide richer insights and more detailed analysis. Interview protocols and analysis were strengthened to improve data quality and relevance.</p> | <p>Pages 35 - 36 and 39 - 40</p> |

| | | | |
|----|---|--|---------------------------------|
| | <ul style="list-style-type: none"> ○ The panel recommended narrowing the focus to fewer banks. | <p>The recommendation to narrow the focus was not implemented as doing so would significantly reduce the study population, compromise the representativeness of the sample, and adversely affect the validity and generalizability of the research findings. The study retained the original scope of all 14 commercial banks to maintain the integrity of the research. Maintaining the full sample ensures comprehensive coverage and robustness of findings within the target population.</p> | <p>Page 36 - 37</p> |
| 9 | <p>Chapter Four:</p> <ul style="list-style-type: none"> ○ The findings presentation required improvement. | <p>The presentation of findings in Chapter Four was revised for greater clarity and coherence. Enhancements include better organization of results, and more detailed narrative explanations linking findings to research questions. The improved presentation facilitates easier understanding and stronger connection between data and study objectives.</p> | <p>Page 45, 51-67 and 65-68</p> |
| 10 | <p>Provide a complete reference list.</p> | <p>A complete reference list has been provided, citing all literature reviewed and quoted in the research report. The references have been compiled in accordance with the required APA citation style, ensuring that all sources whether directly quoted, paraphrased, or consulted are properly acknowledged. This is to promote the academic integrity, allows for verification of information, and provides a reliable foundation for</p> | <p>Pages 82 - 90</p> |

| | | | |
|--|--|-------------------|--|
| | | further research. | |
|--|--|-------------------|--|

Candidate's Name: **ALINGA Bonny Mark**

Signature: 

Supervisor's Name: **Dr. Samuel Eyamu (PhD)**

Signature: 