

# Work Environment and Employee Turnover Intentions in Commercial Banks in Bushenyi District, South-Western Uganda

Julius Tumuhimbise<sup>1</sup>, Johnson Atwiine<sup>2</sup>, Benard Begumisa<sup>3</sup>

<sup>1,2,3</sup>Faculty of Business Economics and Governance, Bishop Stuart University

## Abstract

The purpose of the study was to examine the relationships between work environment and employee turnover intentions in Commercial banks in Bushenyi District, Uganda. The study was guided by the following research objectives; to determine the effect of physical work environment and employee turnover intentions; to determine the influence of social work environment and employee turnover intentions and to determine the influence of psychological work environment and employee turnover intentions. The research used a cross sectional research design and adopted both quantitative and qualitative approaches. Data was collected using self-administered questionnaires and interview guides. The study population of 75 participants drawn from five banks operating in Bushenyi District and it comprised of a sample size of 63 participants. Data was analysed with the help of the Statistical Package for Social Scientists (SPSS) and correlation analysis was used to determine the relationships between variables. Regression analysis was used to determine the predictability of the independent variables towards the dependent variable. Results indicated the following; there is a significant positive relationship between physical work environment and employee turnover intentions; there is a significant positive relationship between social work environment and employee turnover intentions and there is a significant positive relationship between psychological work environment and employee turnover intentions. Predictor variables explained the variance in turnover intentions but physical work environment was a better predictor variable.

**Keywords:** Work Environment, Employee Turnover, Commercial Banks

## BACKGROUND

### Historical Background

The banking sector in Uganda has undergone significant transformations over the years. The first commercial bank in Uganda, the Bank of Baroda, was established in 1953 (Katumba, 2016). During the colonial era, the banking sector was dominated by foreign banks, which catered mainly to the needs of the colonial government and expatriates (Bbaale, 2011). After independence, in 1962, the government introduced policies aimed at promoting indigenous ownership and control of the banking sector (Katumba, 2016). In 1990s, the government liberalised the economy, leading to the entry of new banks and the growth of the sector (Bbaale, 2011). Today, Uganda's commercial banking sector is characterised by a large number of 24 commercial banks operating in the country as of 2020 (Bank of Uganda, 2020). Despite the growth of the sector, commercial banks in Uganda face challenges related to employee

turnover intentions (Kasozi, 2017). Employee turnover intentions is a major concern for organisations, as it can result in the loss of skilled and experienced employees, leading to decreased productivity and increased recruitment and training costs (Herzberg et al., 2011). Employee turnover intention has always been a key concern for many organisations regardless of their location, size or nature of business (Choi and Lee, 2011). The relationship between an organisation and its employees is both critical and fragile. However, long term organisation employee relationships are often affected by many factors such as work environment, which affect whether an employee intends to stay or leave the organisation (Kim et al, 2017).

### **Theoretical Background**

Studies have shown that work environment is a critical factor influencing employee turnover intentions (Hackman & Oldham, 1976; Herzberg et al., 2011). A positive work environment can lead to increased employee motivation, job satisfaction and commitment, while a negative work environment can lead to decreased employee motivation, job satisfaction and increased turnover intentions (Kreitner & Kinicki, 2013). According to a study by Tangkudung, et.al (2015) that examined the relationship between work environment and employee turnover intentions, it revealed that job environment has a significant influence on employee turnover intentions. Similarly, theories such as the Herzberg Two Factor Theory and the Expectancy Theory have been used to explain the relationships between work environment and employee turnover intention. Employee turnover intention is a serious problem especially in the field of Human Resource Management (Chan et al., 2010). It is therefore crucial to identify and understand its possible causes because if not properly managed, it becomes detrimental to the organisation (Kwon and Rupp, 2013).

### **Conceptual Background**

Employee turnover intention refers to the final cognitive decision-making process of voluntary turnover. It is the employees' withdrawal cognition process where they have thoughts of quitting the job, intention to search for a job, and intention to leave (Carmeli and Weisberg, 2006). Employee turnover intention imply to one's intention to leave his employing organization which shows a breach in the relationship between employees and the organization (Cho et al., 2009).

An organisation's work environment can be seen as the physical, social and psychological elements found in the workplace that has an important role on the performance and productivity of the organization (Amusa et al., 2013). The physical environment can be either ventilation or temperature in the working space, noise, interiors and infrastructure, and hospitality. Psychological environment includes the level of fatigue, boredom and monotony at work. The social environment refers to the values of the culture in the working environment, where every employee recognizes and stick with it. The working environment therefore includes several elements that have an influence on the performance and productivity of the organization.

### **Contextual Background**

The Commercial Banks in Uganda and particularly those in Bushenyi have continuously experienced employee turnover intention challenges. A case in point is DFCU bank, Stanbic bank, Equity bank, Centenary bank and Finance Trust bank. This is evidenced by low employee engagement scores from their internal surveys (New Vision, 20th Nov 2017). There are also cases of employees intending to exit from one bank to another in anticipation of improved work environment. In the banking sector in Uganda, the Human Resource Managers and practitioners of Commercial Banks have made it a goal to improve employee engagement and reduce employees' turnover intention. However, long working hours have reduced engagement further as employees value work life balance and they do not want to stay in the

office longer after the normal working hours (Smola, 2002). This miss-match of job requirement and employees' needs in banking has left more employees continuously intending to leave their jobs or crossing to other banks. The banks have responded by taking purposive incentives with the aim of retaining employees such as medical insurance schemes to staff and their dependants, retirement benefits, training both internal and external, performance rewards among others.

Despite the above interventions, most employees of Commercial Banks have remained uncommitted and have shown interest of leaving (Daily Monitor, June 2017). This has remained a challenge to managers of Commercial Banks, especially those in Bushenyi District. The researcher suspects that the problem could be attributed to work environment since previous studies have tended to associate the two (Tangkudung, et.al 2015). Moreover, theories such as the Herzberg Two Factor Theory and the Expectancy Theory have been previously used in explaining relationships between the study variables. The researcher therefore intended to explore more and contribute towards bridging the gap because only few of those studies have examined the effect work environment towards employee turnover intentions in the context of Commercial Banks in Bushenyi District.

### **Statement of the Problem**

Commercial Banks have put in place numerous incentives with the aim of retaining employees. These incentives include medical insurance schemes to staff and their dependants, retirement benefits, staff trainings and performance rewards among others (Kahiro, 2015). However, many employees have continued intending to leave banks (Kanyana, 2019). Cases of employees intending to leave their banks are on the increase and most staff, if given an opportunity, they would exit (Bank of Uganda report, 2018). Employee turnover intention is also evidenced by the low employee engagement scores from the HR internal surveys conducted in these Commercial Banks (New Vision, Nov 2017). For example, DFCU Bank alone experienced abnormal staff resignations with 70 staff tendering their resignations in one month, including a top executive and others threatening to leave (Daily Monitor, 2018). Stanbic Bank also registered an increasing trend of staff turnover rates of 12.51%, 14% and 14.66% for the years 2012, 2013 and 2016 respectively (Stanbic Bank annual staff exit report, 2016). According to an internal Human Resource survey conducted in Stanbic and DFCU, Bushenyi branches, it is reported that there is low employee engagement score and productivity, averaged at 36% (Human Resource internal survey report, 2020). The report indicated that staff were not fully committed and would leave their current banks if they got new opportunities, which is a big indicator of turnover intention. They would be at a risk of losing competent and skilled employees. The researcher therefore conducted this study to contribute towards resolving this apparent gap.

### **Objectives of the study**

- To determine the effect of physical work environment and employee turnover intentions.
- To determine the influence of social work environment and employee turnover intentions.
- To determine the influence of psychological work environment and employee turnover intentions.

### **Methods**

#### **Research Design**

The study adopted a cross-sectional research design. This was used because the design provides a snapshot of the distribution of factors and outcomes in the population at a specified period of time and the prevalence of the specific factors and outcomes that can be calculated for the population and the levels of exposure to factors and outcome status can be easily compared (Kothari 2014). As far as research approach

is concerned, both quantitative and qualitative approaches were used in this study.

### Study Population

The population under study was selected managers and other employees of Commercial Banks operating in Bushenyi District in the different departments of these banks. These were considered because they are deemed to possess adequate information about the variables under study. In addition, these employees have experienced challenges that impact on their work commitment hence bears intentions to exit these banks. According to the Bank of Uganda annual supervision report (2020), there are 5 Commercial Banks operating in Bushenyi District with an average of 15 employees per bank. This would make the target study population of 75 employees.

### Unit of Analysis

The unit of Analysis was the Commercial Banks operating in Bushenyi District.

### Unit of Inquiry

The unit of inquiry was managers and other employees of the selected commercial banks in the categories of Branch Managers, Operations Managers, Tellers and Credit officers.

### Sample Size Determination

The researcher used Krejcie and Morgan Tables (1970) to determine a sample size of 63 participants from the population of 75 employees as indicated by the Bank of Uganda annual supervision report (2020).

Study Population, Sample Size and Sampling Techniques

**Table 1: Study Population and Sample Size**

Category	Total population	Samples	Sample Selection Techniques
Branch Managers	5	4	Purposive sampling
Operations Managers	5	4	Purposive sampling
Tellers	25	21	Simple random sampling
Credit Officers	40	34	Simple random sampling
<b>Total</b>	<b>75</b>	<b>63</b>	

**Source: Bank of Uganda Annual Supervision Report (2020)**

### Sampling Techniques and Procedure

The study employed both probability and non-probability sampling techniques. Probability sampling technique is one where each element in the study population has an equal and independent chance of being included in study (Kothari, 2014; Kothari, 2004). Under probability sampling, the researcher used simple random sampling whereby tellers and credit officers of Commercial Banks in Bushenyi District were selected. Their names were written on a piece of paper with corresponding numbers and thereafter, a blindfold was used to select the targeted sample. Under non probability sampling, the researcher used purposive sampling techniques to select managers and operations managers of Commercial banks in Bushenyi District.

### Data Collection Procedure

The researcher presented data collection instruments, which were approved by the research supervisors. The researcher also obtained an authorisation letter from the University for Data Collection before going to the field for data collection. This was presented to participants to clarify on the legitimacy and confidential considerations of the research. Permission was also sought from the Commercial banks under study to interview their staff.

### **Data Collection Methods**

In the proposed study, primary data was gathered using the questionnaire survey and interview methods.

#### **Questionnaire Survey**

The researcher utilised a self-administered questionnaire to gather information from the participants who are bank employees in the categories of branch managers, operations managers, tellers and credit officers. Employees were considered because they possess adequate information about the research variables. A questionnaire survey is practical, a lot of data can be gathered, and survey information can without much of a stretch be measured. It is additionally a cheap method for gathering information, an expansive gathering of participants is secured inside a brief time frame, it likewise permits top to bottom research, to increase first hand data and more experience over a short period of time (Bill, 2011).

#### **Interview Method**

These are face to face discussions held between two people. It is a sorted out discussion for collecting data (Reg, 2016). Interviews helped in acquiring extra information from employees of commercial banks under study (Somekh, 2005). Specifically, this method was administered to bank employees in the categories of branch managers, operations managers, tellers and credit officers. The employees were considered because they possess adequate information about the research variables.

#### **Data Collection Instruments**

The key data collection instruments used were the questionnaire and the interview guide.

##### **Questionnaire**

A self-administered questionnaire was used for all the participants who are employees of commercial banks under study. The questionnaire was used because the data would be gathered from a large sample in a brief period since the participants were able to read and compose (Bill, 2011). The questionnaire comprised of closed-ended questions purely structured in nature whose variables were measured on a 5-point Likert scale.

##### **Interview Guide**

This is another instrument that was adopted for collecting data from employees of commercial banks under study. It is a tool that captures all the facts the researcher takes after completing an interview (Ragin, 2011). Specifically, the interview guide was administered to all the participants since they deemed to possess adequate information about the study.

##### **Operationalization and Measurement of Variables**

Work environment was conceptualised to mean the location where a task is completed. It involves the physical geographical location as well as the immediate surroundings of the workplace, such as a construction site or office building. It was measured by the physical, social and psychological aspects, adopted from the works of Leshabari (2008), Sarode (2014) and Mohamad (2005).

Turnover intention was conceptualised as one's intention to leave his employing organization which shows a breach in the relationship between employees and the organization. Employee Turnover Intention was measured by thinking of quitting and intent to search for a new job, adopted from the works of Hom and Griffeth (1991).

##### **Quality Control of Data Collected**

Data quality control techniques were used to ensure that data collected is of quality. These techniques intended to test for validity and reliability of the data collection instruments.

##### **Validity**

The validity of the instrument was ensured by using a Content Validity Index (CVI). To ensure validity,



the instruments was given to the experts to rate the different constructs in the instrument and thereafter a CVI was run to see if all the questions are relevant or not. After running the CVI, statements and/or questions that were found irrelevant were dropped from the instrument basing on the values that were obtained. If the values obtained were above 0.65, the instrument was deemed valid. This is supported by Kothari (2014), who argues that an instrument is deemed valid if the values obtained are greater than 0.65.

### Reliability

Quantitatively, the reliability of the instruments was ensured through a pilot and pre-testing of the instrument on 10% of the selected participants from Commercial banks operating in Bushenyi District. Thereafter, a Cronbach Alpha Coefficient test was run to ascertain the values. Where values of 0.7 and above were obtained, portraying that the instrument was consistent with the recommendations of Kothari, (2014), it was considered reliable.

### Data Analysis Techniques

#### Quantitative Data Analysis

Quantitative data was analysed using Statistical Package for Social Scientists (SPSS). The analysis was done at two levels (descriptive and relational levels). Emphasis was to relate the results to the formulated research objectives. Quantitative data got from the questionnaires was computed into frequency counts and percentage.

#### Qualitative Data Analysis

Qualitative data was analysed by reading the collected data, looking for similarities and differences and finding themes as well as developing categories. The researcher used MS Excel tool to tabulate views of participants before being analysed, presented and interpreted.

#### Ethical Considerations

The researcher was mindful of ethical considerations before, during and after the research. Care was taken to ensure that all those who agreed to participate in the study do so voluntarily, and give their written informed consent. The researcher explained the aims, objectives and procedures of the study to all those involved and they were given an opportunity to ask for any clarification. Participants were allowed to withdraw from participating in the study any time. Participants were informed that any information collected would be kept confidential and that no names would appear on research documents, only identity (ID) numbers were used. No respondent was victimised whether they accepted or refused to participate in the study. Approval and permission was requested from BSU and respective Branch Managers.

### Findings

#### Demographic Characteristics of participants Distribution of participants by gender

Gender	Frequency	Percent
Male	36	57.1
Female	27	42.9
Total	63	100

#### Source: Primary Data, 2023

From the table above, results indicate that majority of participants were male 36(57.1%) while female participants were 27(42.9%). This implies that although the banks employed more males than females, there was still gender balance.

## Distribution of participants by age

Age bracket	Frequency	Percent
18-27 years	25	40
28-37 years	30	47.7
38-47 years	08	12.7
48-57	0	0
58 and above	0	0
<b>Total</b>	<b>63</b>	<b>100</b>

### Source: Primary Data, 2023

Results from the table above indicate that majority 30(47.7%) of the participants were between 28 – 37years, followed by 25(40%) who are between 18 – 27years. Findings further indicated that the least participants 8(12.7%) were between 38 – 47years. This implies that data was largely obtained from participants above 18 years and was reliable for the study.

## Distribution by level of education of the participants

Level of Education	Frequency	Percent
Diploma	6	9.5
Degree	53	84.1
Others	4	6.4
<b>Total</b>	<b>63</b>	<b>100</b>

### Source: Primary Data, 2023

Results from the table above indicate that majority of the participants 53(84.1%) had a degree, followed by 6 (11.8%) who had a diploma and the least participants 4(6.4%) had other professional qualifications. This implies that responses were obtained from participants who are educated and the information is reliable.

## Period participants have been in the bank

	Frequency	Percent
Less than a year	6	10.0
1-5 Years	9	13.5
6-10 Years	8	13.2
10 Years and above	40	63.3
<b>Total</b>	<b>63</b>	<b>100.0</b>

### Source: Primary Data, 2023

From the results in the table above, majority of the participants had been in the bank for more than 10 years at 63.3%, while 13.5% have been there between 1-5 years. 13.2% have been there between 6-10 years while 10% had worked for less than one year. This means that majority of participants had worked for a reasonable time to give a true account about the subject under study.

## Correlation Analysis

Correlation analysis was used to determine the relationship between the variables under study. The Pearson (r) correlation results for addressing the relationships between the variables are indicated in the table below.

### Physical Work Environment & Employee Turnover Intentions

	Physical Work Env't	Social Work Env't	Psychological Work Env't	Employee Turnover Intent.
Physical Work Env't	1			
Social Work Env't	.485**	1		
Psychological Work Env't	.347**	.369**	1	
Employee Turnover Intent.	.742**	.549**	.304*	1
**. Correlation is significant at the 0.01 level (2-tailed).				
*. Correlation is significant at the 0.05 level (2-tailed).				

From the table above, the results indicate that there is a significant positive relationship between physical work environment and employee turnover intentions in Commercial banks in Bushenyi District ( $r = .742^{**}$ ,  $p < 0.01$ ). This implies that good physical working conditions have a positive effect on turnover intentions. The availability of facilities such as adequate lighting, adequate workspace and tools as well as noise free creates a conducive working environment for employees which lowers down their intentions to leave.

The study findings above were supported by results from the qualitative analysis. From the study findings, majority of branch managers who were interviewed indicated that were operating in relatively good physical working conditions. However, one manager from Finance Trust Bank mentioned that they were still operating in an old building with a very small space. They indicated that before Finance Trust upgraded to a Commercial bank, they were using the same building as a micro finance but since then their operations have increased with more customers and the place is squeezed. Moreover, responses from operations managers were quite different from those of branch managers, majority of them complained of non-functional air conditioners yet the banking halls are always crowded with customers. The operations manager from centenary bank mentioned that the branch has a big credit department but the space is shared with other sections which makes the place crowded. In Stanbic bank, the operations manager mentioned that they have good facilities although she mentioned that staff are very few leaving three operation desks vacant. She said this situation causes delays for customer service since customers have to line up for so long.

Contrary to what the managers mentioned, majority of the tellers and credit officers that were interviewed from DFCU and Centenary banks, showed dissatisfaction with their physical working conditions. These participants cited small office spaces, noise, poor air conditioning and crowding in the banking hall. A particular teller from DFCU bank was quoted saying that the cash area is so squeezed to accommodate three tellers and that they find it inconveniencing moving cash trollies which sometimes hurt them. Another teller from Centenary bank mentioned that the bank building is surrounded by traders, welding shops, mosques and garages and that there is always a lot of noise pollution from such environment.

The researcher observed that much as the feedback from bank managers was more positive, lower-level staff (tellers, credit officers) had grievances concerning theory working conditions. It was also observed that staff from Stanbic and Equity banks had fewer complaints because they were experiencing



relatively better physical working conditions. The banking halls of these banks were in newer buildings which gave an impression that facilities were still in good conditions.

The researcher also observed that with the prevailing working conditions among these banks, employees would quit their current jobs for better ones if they got opportunities. This justifies that there are turnover intentions among employees of Commercial banks that are operating in Bushenyi District.

### **Social Work Environment & Employee Turnover Intentions**

Quantitative results indicated that there is a significant positive relationship between social work environment and employee turnover intentions in Commercial banks in Bushenyi District ( $r = .549^{**}$ ,  $p < 0.01$ ). This implies that good social work conditions such as positive communication, good personal relationships and respect among employees have a positive influence on employee turnover intentions.

The study also employed a qualitative approach to determine the influence of social work environment on employee turnover intentions in Bushenyi Commercial banks. Results from key informants who were interviewed indicated that majority of the participants were not happy with their current jobs. Participants mentioned job politics in banks which have greatly affected promotions and recruitments. One manager from Centenary bank aged 25 years was quoted saying that “here everyone is on their own, you don’t trust anyone. What is important is to do your job and leave”. This implies that there are poor personal relationships at work. Another respondent from Stanbic Bank mentioned that they have been on the teller role for more than 5 years without a single promotion due to a bad relationship with the manager. These participants indicated that they would immediately leave their job if they got another, which indicates turnover intention.

### **Psychological Work Environment & Employee Turnover Intentions**

The researcher analysed quantitative data on the relationship between psychological work environment and employee turnover intentions. Results indicate that there is a significant positive relationship between psychological work environment and employee turnover intentions in Commercial banks in Bushenyi District ( $r = .304^{*}$ ,  $p < 0.05$ ). This implies that working conditions which are stress free and promote the wellbeing of employees increase chances of employees to stay without developing intentions to quit their current jobs.

Qualitative data was also analysed on the influence of psychological work environment on employee turnover intentions. Majority of the participants mentioned that whereas the banks endeavour to promote the wellbeing of employees, it remains that bank work is very stressing and most employees are willing to switch to another job that is less stressful. participants cited huge pressures with work targets, serving overwhelming numbers of customers as well as driving sales. A banking officer aged 20 years from Centenary bank mentioned that during peak times, they don’t even get time to break off for lunch. She said “we spend all day on an empty stomach which puts our lives at a risk of contracting ulcers”. A manager from Stanbic bank aged 28 said “here it is meeting after meeting, every day we conduct meetings where our bosses grill us like there is no tomorrow”. Other complaints were about working schedules. Participants mentioned that they report at work very early morning by 7:00 am and leave late at 8:00pm. participants mentioned that they never have time to do other things or even adequate time for their families. Participants also indicated continuous search for better jobs that are relatively stress-free which indicates that psychological work environment significantly influences turnover intentions.

## Regression Analysis

Regression analysis was used to explain the degree to which physical, social and psychological work environments predicted turnover intentions.

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.780 <sup>a</sup>	.608	.588	.44929
a. Predictors: (Constant), Psychological Work Environment, Physical Work Environment, Social Work Environment				

From the table above, results indicate that predictor variables explain 60.8 % of the variance in the dependent variable (R Square = .608). This means that whereas the two variables remain significant in predicting turnover intentions, there are other variables accounting for 39.2% of the variance. However, this does not invalidate the significance of the predictor variables. Results also indicate that physical work environment is a better predictor of turnover intentions (Beta = .617, sig < 0.001) than social work environment (Beta = .262, sig < 0.001) and psychological work environment (Beta = .019, sig < 0.005). The model was statistically significant (sig < .001) as shown in the table below.

Coefficients <sup>a</sup>					
Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	Beta	
	Physical Work Env't	.665	.101	.617	.001
	Social Work Env't	.201	.073	.262	.001
	Psychological Work Env't	.024	.110	.019	.005
a. Dependent Variable: Employee Turnover Intentions					

## Discussion of Findings

### Physical Work Environment & Employee Turnover Intentions

The findings from quantitative analysis of the study indicated that there is a significant positive relationship between physical work environment and employee turnover intentions in Commercial banks in Bushenyi District ( $r = .742^{**}$ ,  $p < 0.01$ ). These findings were also supplemented by results from qualitative analysis which indicated that the physical working conditions of Commercial banks in Bushenyi District were generally not good, something that justifies the problem of turnover intentions among these Commercial banks. These findings therefore concur with findings of previous studies such as those conducted by Ashkanasy, Ayoko and Jehn (2014), Chandrasekar (2011). These studies concluded that the type and quality of lighting system at the workplace promotes working experience of employees which reduces turnover intentions employees. Again, Sarode (2014) revealed that lighting, noise, accidents or injuries, colour and air quality impact employee turnover intentions. It is noted however, that participants in the current study did not cite aspects such as lighting systems, colour, air quality and accidents. Their complaints were limited to noise, limited space, noise, old buildings and large customer crowds.

From the above findings, it can be concluded that a good physical work environment, characterised by adequate lighting, working space, noise free and lay out makes employees love their work, get motivated

and lower their intentions of leaving such work place. On the flip side, when such conditions are poor or lacking, employee will be disengaged and this would raise their turnover intentions.

### **Social Work Environment & Employee Turnover Intentions**

From quantitative data analysis, findings of the study showed that there is a significant positive relationship between social work environment and employee turnover intentions in Commercial banks in Bushenyi District ( $r = .549^{**}$ ,  $p < 0.01$ ). This implies that social work environment aspects such as good personal relationships, effective communication and respect among staff lower turnover intentions. Qualitative findings indicated that the social work environment in Commercial banks in Bushenyi was largely characterised by work politics and personal clashes which is a threat to employee commitment, leading to high turnover intentions. These findings concur with those of previous studies (Houkes et al., 2001; Huang et al., 2007; Podsakoff et al., 2007; Poilpot-Rocaboy et al., 2011; Burakova et al., 2014), which indicated the determinants in voluntary turnover are of sociological nature. Their explanatory model of voluntary turnover indicated that social working conditions such as positive communication and positive relationships lower turnover intentions of employees.

From the above discussion, it can be concluded that social working conditions influence employees' intentions to stay or leave their job. From a researcher's point of view, work politics create discontentment and trigger bad relations between those that are supported by the politics and those that are not. Employees that are left out of the system are continuously intending to leave their current jobs. Employee turnover intentions in Bushenyi Commercial banks are justified, given the various complaints raised by majority of the participants.

### **Psychological Work Environment & Employee Turnover Intentions**

The quantitative results presented in chapter four indicated a significant positive relationship between psychological work environment and employee turnover intentions ( $r = .304^{*}$ ,  $p < 0.05$ ). It is however, observed that the correlation is lower compared to physical and social aspects of work environment. However, qualitative findings indicated very serious psychological work environment concerns over excessive work stress. participants revealed intensive engagements in work activities such as constant meeting, longer working hours, overworking and unrealistic work targets. In the researcher's view, these are very critical issues compared to the social and physical aspects of work environment. Poor psychological work effects mentally affect employees and are a bigger threat to employee turnover. Employees who face such conditions are never committed to work and always searching for new jobs. Previous studies have also indicated the significant influence of psychological work environment towards turnover intentions. Studies by Sanjoko and Nugraheni's (2015) revealed that a better psychological work environment will give you the desire to get out of a lower work. Stress and wellbeing are themes within the psychological work environment and it is indicated that employees stay longer in an organisation if they experience stress free conditions. With the nature of stress complaints revealed by employees in Commercial banks in Bushenyi, the researcher finds that the turnover intention problems among these banks are justified and recommendations towards making the situation better are very paramount.

## **Conclusions**

### **Physical Work Environment & Employee Turnover Intentions**

Based on the findings of the study, physical work environment is critical for employees. It can be concluded that when Commercial banks, specifically those operating in Bushenyi District have set up a conducive physical work environment with adequate facilities, it will effectively motivate employees and

reduce turnover intentions among employees. From the findings of the study, facilities such as adequate office space, noise free, adequate air conditioning and less crowded were the most mentioned as desired by employees.

#### **Social Work Environment & Employee Turnover Intentions**

Reference to the findings of the study, social work environment is project governance is very paramount in reducing turnover intentions. Good social environment fosters positive communication, positive relations and respect among employees of Commercial banks, specifically those operating in Bushenyi District. A positive social environment would help in mitigating internal politics, which would eventually lower turnover intentions.

#### **Psychological Work Environment & Employee Turnover Intentions**

Since results show a significant influence of psychological work environment towards turnover intentions, Commercial banks in Bushenyi should implement work strategies aimed at redesigning work systems so as to reduce work pressures. It was found out that bank employees are subjected to a lot of work stress which frustrates their work life balance. This will improve employee motivation and reduce turnover intentions.

#### **Recommendations**

##### **Physical Work Environment & Employee Turnover Intentions**

It should be a policy within Commercial banks to install adequate physical facilities at their work places. By nature of their business, banks need to have facilities such as adequate banking halls to accommodate many customers, spacious office space, good air conditioning and adequate lighting. This will help employees to perform their duties with passion and it will lower turnover intentions.

##### **Social Work Environment & Employee Turnover Intentions**

In order to improve employee social relations at work, Commercial banks should employ effective communication frameworks and include social aspects of respect and interpersonal development in the bank values. This will change the current culture and improve employee relations.

##### **Psychological Work Environment & Employee Turnover Intentions**

Work politics can best be minimised by encouraging staff rotations, promoting culture change, implementing performance-based promotions among others. The findings of the study revealed that work politics was a major influence towards employee wellbeing in Bushenyi Commercial banks. The suggested measures above would increasingly break such culture.

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