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Deanship of Graduate Studies and Scientific Research

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**"Factors Affecting Employee's Turnover in Palestinian Banks at
Hebron Governorate"**

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This thesis is submitted in partial fulfillment of the requirements of
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THESIS APPROVAL

The undersigned hereby certify that they have read, examined, and endorsed a thesis entitled: "Factors Affecting Employee's Turnover in Palestinian Banks at Hebron Governorate" to the Deanship of Graduate Studies and Scientific Research at Palestine Polytechnic University. This thesis is submitted by Bahgat Areef Shalaldah in partial fulfillment of the requirements of Master Degree in Business Administration.

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DECLARATION

I declare that the Master thesis entitled: "Factors Affecting Employee's Turnover in Palestinian Banks at Hebron Governorate" is my actual work, and that each part of this thesis is the result of my independent work. This work is observed and has not yet been submitted for the award of some other diploma through any institution; besides that, the right attribution is given in the text.

Bahagat Areef Shalaldah

Signature**Date**

Abstract

The study aimed at examining the factors affecting employee's turnover in Palestinian banks at Hebron Governorate to determine whether a statistically significant relationship exists between the variables of the study (*organizational development, coaching and mentoring, salary and rewards and employee's turnover*). The study population included all Palestinian banks at Hebron governorate. It was directed to (330) individuals whose job titles varied between administrators, accountants, heads of department, heads of division, unit managers, department managers, general managers and others.

In this study, the researcher used the deductive methodology to examine and analyze the factors affecting employee's turnover in Palestinian banks at Hebron governorate. Moreover, to collect data, the researcher developed a questionnaire as a tool. The researcher distributed the questionnaire to the study sample totaling (330) during the period from August 9th to August 22nd, 2023. A total of (256) valid questionnaires were retrieved out (330), which results in a retrieval rate of (77.57%). The study results showed the existence of a significant impact of the organizational development on work turnover in Palestinian banks from the employees' perspective. In addition, the results revealed that salaries and rewards have an impact on work turnover in Palestinian banks from the employees' perspective, which comes in alignment with a common understanding in organizational psychology that compensation is a key factor in employees' retention. Finally, the results showed that guidance and coaching have an impact on employee's intention to leave work. Mentoring and coaching can help employees feel more supported and valued, especially when employees know that their manager invested in their success and provide them with appropriate resources and encouragement.

The researcher presented several recommendations to reduce work turnover in Palestinian banks. It includes the proposition of a comprehensive approach in aspects of the work environment, employees' satisfaction and the organizational culture.

Dedication:

I dedicate this thesis to my family that has always been a constant source of love, support, and inspiration throughout my academic journey.

Bahgat Shaladah

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Chapter One:

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1.1 Introduction

The Palestinian banking sector plays a vital role in the country's economic growth and stability (World Bank, 2023); however, high employees' turnover disrupts operational efficiency and hinders long-term success (Mobley, 1977).

Employee's turnover is a complex phenomenon that includes various contributing factors. Inadequate organizational development efforts can leave employees feeling stagnant and unchallenged, which in turn would lead them to seek opportunities elsewhere (Dessler, 2023). It can affect the operational efficiency and overall performance of organizations, including banks. In the same context, high turnover rates can lead to significant costs related to recruitment, training, and the loss of institutional knowledge (Allen et al., 2003).

In addition, unsatisfactory rewards' systems, including low salaries or limited benefits packages, can impact employees' morale and retention significantly (Shapiro et al., 2012). Furthermore, a lack of proper guidance and supervision can leave employees feeling unsupported and unsure of their roles, ultimately contributing to feelings of dissatisfaction and a desire to leave (Society for Human Resource Management, 2023).

Organizational development encompasses the strategies and processes implemented by an organization to improve its efficiency and effectiveness. It includes efforts to enhance the organizational culture, improve communication, and foster employees' engagement (Cummings & Worley, 2014). Effective organizational development practices can create a supportive work environment that encourages employees to remain with the organization (Burke, 2017).

Rewards, both monetary and non-monetary, are significant motivators for employees. Competitive salaries, bonuses, and benefits can attract and retain talent, while intrinsic rewards, such as recognition and career advancement opportunities can also influence employees' commitment to the organization (Deci, Olafsen, & Ryan, 2017). Understanding how rewards impact employees' turnover in the Palestinian banks can help designing effective compensation strategies.

Coaching and guidance refer to the continuous support and employee's professional development opportunities provided by managers. Effective coaching helps employees to develop their skills and advance their careers,

which in turn can lead to job satisfaction and organizational loyalty since providing guidance help employees navigate challenges (Hagen & Peterson, 2015).

In the context of the Palestinian banking sector, understanding the factors that influence employees' turnover is important for the top management of these banks to shape strategies and enhance employees' retention and organizational stability. This thesis aims at investigating the factors that affect employees' turnover in Palestinian banks located in Hebron Governorate. These factors are essential components of human resource management, for the play an important role in shaping employees' intention to leave an organization.

1.2 Statement of Problem

Universally, employees try to enhance their professions and actualize good careers in their work-life. In turn, organizations strive to care about training, developing, and nurturing their employees to enhance their profitability. It is worth mentioning that misalignment between employees' needs and organizational objectives could lead to a conflict, which in turn would affect employees' turnover ,Kariuki (2022).

Several researchers are working on turnover subjects to investigate the factors that contribute to staff turnover. Hossain et al. (2017) found out that economic factors, working environment factors, performance appraisal factors, and organizational development factors have a significant impact on employees' intention to leave; as a result, the organization should focus on these factors to reduce staff turnover and retain its employees.

Turnover is one of the major problems that face human resource management. SHAH and KHAN (2015) argued that the relationship between job satisfaction and intention to leave has an impact on the intention to leave. The study also tackled the issues related to job satisfaction and promotion opportunities.

Despite the fact that several studies and literature talked about intention to leave, we still do not have an agreed-upon framework for the reason employees choose to leave. Human resource managers strive to recruit good employees for the organization and gain talented, experienced employees to retain implicit knowledge that is eventually not guaranteed. The organization should have a good policy with a good salary, career advancement, career security, and good reputation to attract experienced

employees and to avoid turnover phenomena as much as possible Chowdhury (2016).

The human resource department does not know explicitly about intention to leave, for it is difficult to know which employees have a decision in their mind toward leaving one job and organization. Staff turnover costs the organization productivity, incurring huge costs regarding recruitment, selection, and new training, which eventually affects profitability Belete (2018).

(SH.Halayqa, personal communication, Oct13,2022) discusses staff turnover in the banking sector generally; turnover in Palestinian banks differs from one bank to another either in terms of leaving the banking sector definitely or mobility within the same sector. When employees leave the banking sector for different reasons, such as work environmental factors, demographic factors like the geographic location of a bank, it may determine employees' turnover decision. In addition, the closeness of employees to their families may be a reason to look elsewhere for other opportunities or they may stay with their current employers and receive the usual salaries. The seare called personal factors. The factors of employee's mobility within the same sector due to reward system, good salary, cultural factors, and religious factors are called pull factors.

Therefore, this study seeks to investigate these factors which influence employees' turnover at Hebron governorate banks. Some of the areas the study will consider including the organizational development factors which include (*career development opportunities, job security, job satisfaction, training, and development*), mentoring and coaching which include (*employee-supervisor relationship, and performance evaluation*), salaries and reward system factors which include (*monetary and non-monetary incentives*).The researcher will use these factors because most previous studies have agreed on them.

1.3 Study Objectives

The main objective of the study is to investigate the relationship between organizational development, reward systems, coaching and guidance, and employees' turnover within Palestinian banks in Hebron Governorate.

Specifically, the study aims to assets how organizational development practices may influence the rates of employees' turnover in Hebron-based banks. It also aims at investigating the effectiveness of various reward

systems, including monetary and non-monetary incentives, in decreasing employees' turnover rates.

Moreover, the study attempts to determine the extent to which coaching and professional development opportunities provided by Palestinian banks affect employees' turnover rates.

Finally, the study aims to provide practical recommendations for bank managers and policymakers to reduce turnover rates in the Palestinian banking sector, particularly in the challenging socio-political context of the Hebron Governorate.

1.4 Study Limitations

1) **Human limitations:** The study is limited to employees who work in Palestinian banks. They were (330) employee who occupy various job titles.

2) **Spatial boundaries:** This study is represented in Palestinian banks at Hebron governorate.

3) **Temporal boundaries:** This study was conducted between 2022 to 2023.

1.5 Definition of Terms

Palestine Banking Sector: Banks that operate and have licenses from the Palestine Monetary Authority to practice banking activities.

Turnover Intention: According to Khan (2014), turnover intention is an employee's decision to leave a company based on an aware decision to seek other jobs.

Bamfo et al. (2018) argued that employees' turnover intention is the employee's decision to quit a company or an organization.

According to Ladson (2019), employees' turnover is the number of employees who withdraw employment from an organization.

1.5.1 Organizational Development Factors

1) **Career development** increases an employee's professional growth to move to a new position, and gives an employee the opportunity to develop their ability and profession to achieve job satisfaction, which eventually increases productivity (Niati et al., 2021).

According to (Nasution et al., 2018), career development is the process of self-knowledge that leads to an employee's increased ability to develop and obtain a future career.

2) **Job security** is "Is defined as the protection of employees against job loss. It is imperative that employees look for permanent rather than temporary jobs", Karaja (2015).

(Guberiana & Wang, 2021) explained that job security is the assurance that employees will be able to work under the protection of layoffs, economic downfalls, and other factors. Companies should provide a good and stable work environment, guaranteed employment, such as rights, retirement security, satisfied income, and chances for self-development.

3) **Job satisfaction** is how employees feel about their jobs (Aziri, 2011). According to Raziq & Maulabakhsh (2015), job satisfaction is an emotional or "psychological" sense in which employees feel happy in their jobs. Pratama et al. (2022) argues that job satisfaction is the attitude, feeling, emotions, and psychology of an employee toward his or her work. These factors relate to the nature of work, work environment, relations between co-workers, salary, and social relations.

4) **Training and Development** (Arwab et al., 2022) suggested that companies should give their employees good training to gain knowledge and skills. It is key to understand that employees' training is a factor that enhances members and organizational performance, and would eventually lead to higher productivity and profitability.

According to Kariuki (2022), to increase employees' commitment in companies, one must invest in training and development. Training is a systematic way to help employees gain good experiences, knowledge, and skills to improve productivity which affects profitability. Moreover, human resources department must invest in training to increase the chances of thriving and growing in the market.

1.5.2 Coaching and Guidance Factors

1) **Employee-supervisor relationship:** Kariuku (2022) explained employee-supervisor relationship as a term for how supervisors treat their employees. Sometimes, supervisors can be cruel in assigning work responsibilities or the way how supervisors manage their employees. Toxic environment create sufficient reasons that lead to employees' turnover. Nowadays, millennials want a good supervisor who can encourage and empower their employee to actualize a greater success in their careers.

2) **Performance evaluation** is defined as the individual outputs, productive and formal procedures to measure an individual work and outcomes, based on their job responsibilities, "respect to the process, results, relevance and success" (Rodriguez & Walters, 2017).

According to Pramono&prahiawan (2022), performance evaluation measures the result of work in quality and quantity achieved by executing duties and tasks by their responsibilities.

1.5.3 Salaries Rewards System

Salary reward and bonus reward: Nagaraju& Pooja (2017) explained that salary systems are systematic compensation plans or scheduled pay, a set of steps, policies, and procedures employers use to pay employees for their efforts in their work. Salary is vital for the performance of the employee; therefore, the important tool for measuring performance by rewards is to make employees feel motivated and satisfied. Rewards and benefits packages affect employees' performance and increase outputs, productivity and achieve higher profitability.

According to (Chaojuan et al., 2021), salary is a payment that is clarified in the contract and given by employers to employees. A salary system explains and determines the amount that should be paid to the employees based on their position, the time they spent on tasks and duties, and the degree of task complexity. Rewards play an important role to motivate and encourage employees.

1.6 purpose of the study

The purpose of this quantitative correlation study is to examine the relationship between career development, mentoring and coaching reward system and employee's turnover. The predictor variables were career

development, mentoring and coaching and reward system. The criterion variable was employees' turnover.

1.7 Nature of the Study

A quantitative method suited the needs of this study due to the statistical nature of the data and the quantitative methods suitability for evaluating hypotheses with inferential statistics.

1.8 Research Questions

The objective of the quantitative correlational study is to examine the relationship between organizational development, mentoring and coaching, salaries and reward system, and employees' turnover in Palestinian banks at Hebron governorate. The following questions will be addresses as well:

- 1) Is there a statistically significant impact of the organizational development on the intention to leave work in Palestinian banks from the employees' perspective?
- 2) Is there a statistically significant impact of the mentoring and coaching on the intention to leave work in Palestinian banks from the employees' perspective?
- 3) Is there a statistically significant impact of salaries and rewards' system on the intention to leave work in Palestinian banks from the employees' perspective?
- 4) Are there are statistically significant differences in the responses of the sample respondent toward the factors affecting the intention to leave work in Palestinian banks at Hebron based on the following variables (*gender, age, educational qualification, years of experiences, job title*)?

1.9 Hypotheses

- 1) There is a statistically significant impact at the significance level ($\alpha \leq 0.05$) of the organizational development on the intention to leave work in Palestinian banks from the employees' perspective.
- 2) There is a statistically significant impact at the significance level ($\alpha \leq 0.05$) of the mentoring and coaching on the intention to leave in Palestinian banks from the employees' perspective.

- 3) There is a statistically significant impact at the significance level ($\alpha \leq 0.05$) of the salaries and rewards on the intention to leave in Palestinian banks from the employees' perspective.
- 4) There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect the intention to leave in Palestinian banks in Hebron attributed to the gender variable.
- 5) There are statistically significant differences at a significance level ($\alpha \leq 0.05$) in the means of respondents' responses regarding the factors that affect the intention to leave in Palestinian banks in Hebron attributed to the age variable.
- 6) There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect the intention to leave in Palestinian banks in Hebron governorate attributed to educational qualification variable.
- 7) There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect the intention to leave in Palestinian banks in Hebron governorate attributed to the variable of years of experience.
- 8) There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of responses from the respondents regarding the factors that affect the intention to leave in Palestinian banks in the Hebron governorate attributed to the job title variable.

1.10 Significance of the Study

1.10.1 Importance of the Study

The importance of this study stems from understanding the reasons for employees' turnover, which is one of the main pillars of organizational effectiveness.

1.10.2 Scientific Significance

1. The relative scarcity of studies that dealt with the issue of employee's turnover in Palestinian banking sector. There are no studies, to the best of the researcher's knowledge, which dealt with the factors that affect the employees' turnover in Palestinian banks in Hebron.

2. Enrich the Arab and Palestinian libraries with such a study due to its importance and raise this topic, for it may be the starting point for future

studies in different places and fields. It will constitute reference for researchers and interested parties.

1.10.3 Practical Importance

Recently, employees' turnover has been a serious concern for financial organizations globally. Banks might incur considerable costs as a result of high turnover rates, including lost productivity, increased recruiting and training costs, and lower client satisfaction. Furthermore, frequent personnel turnover can have a detrimental influence on commercial banks' overall stability and image.

1. Through this study, it is possible to detect bank employees' turnover level, which makes the bank management able to identify the defect, work to avoid and correct it through understanding the root causes of turnover. In this context, these banks can design targeted retention strategies to address specific concerns.
2. These results and recommendations will be useful and have a positive impact on the banking sector in Palestine.

Chapter 2: Theoretical framework and Literature Review

- 2.1 Literature Review
- 2.2 Concept of Employees' Turnover
- 2.3 Classification of Employees' Turnover
- 2.4 Measurement of Staff Turnover
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- 2.9 Chapter summery .

2.1 Literature Review

Employees' turnover is a normal byproduct of running business. However, in big amounts, it is detrimental to a company. Therefore, it should be maintained to a minimum. This chapter discusses the causes of employees' turnover as well as the effects of turnover on individuals and organizations.

Human resources in the organization are vital matters in the working environment, for they play a critical role in achieving business excellence. The human capital or employees in any organization are more valuable than the customer and productive assets to any organization.

Human capital became more focused on the organization, and therefore, human resource department started to be more concerned to focus on human capital. Organizations face the phenomenon of employees' turnover because it is a costly and a challenging workforce problem (Mossarah,2022).

Employees' turnover is still one of the most serious problems that face some organization and companies over the past years. Therefore, employees' turnover has a negative impact on organizational productivity and performance.

When an employee leaves their work, the organization will incur more costs because it is required to hire and recruit new employees (chiat&panatik, 2019).

(Alkahtani, 2015) stated that there are two kinds of turnover costs, which are tangible and intangible costs. Tangible costs include (recruitment and selection costs, temporary workers costs, training costs, relocation costs, and induction costs).Intangible costs are (payroll administration costs, loss of productivity, loss of profitability, loss of experiences and knowledge, lack of motivation as a result of overwork and extra time, and loss of customers as a result of building a relationship between employees and customers. Studies showed many other reasons that cause employees' turnover. They classified these reasons into external and internal environment "organizational environment", such as economic factors, type of industries, type of occupation, payments, supervisor relationship, location, work environment, work duties, benefits and promotion. Other factors that affect employees' turnover are classified as organizational

factors that include are demographic factors, job satisfaction pay, promotion, and working environment.

WeiBo et al., 2010 talked about the perspective of the current theory and most scientists follow the direction of this area. This research model is divided into three classifications: employees' retention, turnover process model and newly developed multi routes model. "Traditional and classic turnover intermediary variables are job satisfaction and organizational commitment".

New turnover theory related to employees' behavior and the implicit decision to leave in their employee's minds. In addition, social capital as the organizational environment which is a set of shared values or resources that allow individuals to work together in a group to effectively achieve a common purpose. Social capital can also be thought of as the potential ability to obtain resources, favors, or information from one's personal connections.

The factors highlighted in the research problem section include career development factors, coaching and mentoring factors, and employees' rewards system factors.

2.2 Concept of Employee's Turnover

Employees' turnover refers to the movement of employees within the labor market, such as between businesses, jobs, and occupations, as well as between stages of employment and unemployment (Ju & Li, 2019). According to Lim & Parker (2020); Price (1977) turnover is defined as the ratio of the number of organizational members who left during the time under review divided by the average number of persons in the organization during that period. This phrase is frequently used in efforts to assess employees' connections in a company when they depart for whatever reason; in this sense, turnover is a decision to resign. Hom et al (2019) mentioned that turnover can be voluntary, where an employee chooses to leave the organization, or involuntary, where an employee is terminated or laid off by the organization.

Employees' turnover/staff turnover/labor turnover can be described in a human resource setting as a measure of how long employees tend to stay. A new employee must be employed every time a position is vacated, whether voluntarily or involuntarily, and this replacement cycle is referred to as turnover (Hunde, 2019)

According to Ketkaew et al (2020), turnover may be beneficial, for example, when a non-productive employee departs, this offers a chance for other individuals with superior talents to be hired or promoted.

Al-Dalahmeh et al (2020) mentioned that employees' turnover and retention are closely related. As retention is the opposite of turnover, retention refers to the ability of an organization to keep employees on the job, while turnover refers to the rate at which employees leave the organization.

Certain reasons, such as the death or infirmity of a member of staff, are beyond management's control and lead to involuntary turnover. Other circumstances, such as the necessity to care for children or elderly relatives, have previously been classified as involuntary turnover. Employees' turnover only covers natural turnover, such as resignations, terminations, and retirement, and does not include any redundancies.

2.3 Classification of Employees' Turnover

Khan (2021) classified employees' turnover into different categories based on a variety of factors. Following are some frequent classifications of employees' turnover:

Voluntary turnover occurs when an employee decides to leave the organization on their own accord. This might occur for a variety of reasons, including improved career possibilities, discontent with one's existing job, or personal reasons.

Involuntary Turnover occurs when a business dismisses or lays off an employee for a variety of reasons, such as poor performance, violation of company policy, or economic slump.

Functional turnover happens when low-performing or troublesome individuals leave the organization, resulting in beneficial consequences, such as enhanced productivity, a stronger organizational culture, and higher morale among remaining employees.

Dysfunctional turnover happens when high-performing or valued individuals leave the business, resulting in undesirable results, such as lower productivity, loss of important skills and knowledge, and increased recruiting and training expenses.

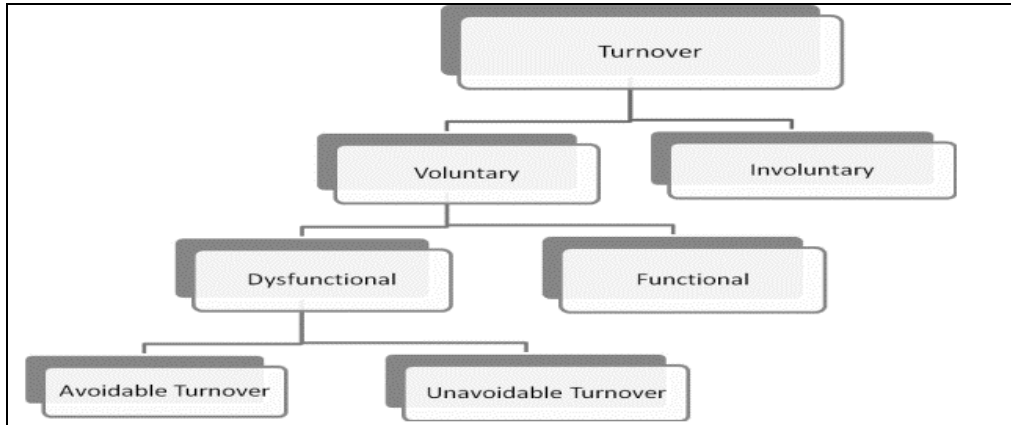


Figure 1.2 Employees' turnover categories

2.4 Measurement of Staff Turnover:

Accurate measurement of staff turnover is critical for businesses to manage and reduce turnover effectively. While there are different methods for calculating turnover, each method has its strengths and limitations.

To estimate the quantity and character of personnel turnover, many metrics can be utilized. Probst et al (2018) mentioned three metrics, namely Staff Turnover Rate (LTR), Median Length of Service (MLOS), and Percentage Voluntary Turnover (%V) as they are the most essential indicators to be used together to gain a fuller picture of employees' turnover in the business.

2.4.1 Labor Turnover Rate (LTR)

Organizations may use LTR to track their turnover rates over time and compare them to industry norms. It may also assist firms in identifying areas of high turnover and addressing the underlying causes, such as enhancing employees' engagement, giving career development opportunities, or delivering competitive remuneration and benefits packages. According to Joshi & Dhariyal (2019), LTR is the most often used measure for staff turnover. LTR indicates the proportion of employees who leave an organization over a given time period.

LTR is calculated by the means of the following formula:

$$\frac{\text{Number of leavers during a period (V+D)}}{\text{Average of number in employment during a period}} \times 100$$

Number of leavers during a period (V+D)

Average number of employment during a period

LTR is only one measure of turnover and may not capture other elements of the phenomena, such as the reason people leave or the impact of turnover on the organizational performance. As a result, firms should combine LTR with other indicators and qualitative data to acquire a fuller picture of their turnover situation.

2.4.2 Median Length of Service (MLOS)

MLOS is a measure of the typical length of time employees have worked for an organization before they leave. It is a useful metric for understanding employees' turnover and identifying areas for improvement in talent management practices (Kim & Bae, 2020)

According to Sverke et al. (2019), MLOS indicates the stage of employment at which the employees leave. MLOS is calculated by ranking the length of service, expressed in months, at which each individual has left the company and then to find the middle figure. A short MLOS indicates problems with employment, induction, training, socialization and also a lack of mentoring. A long MLOS indicates problems with advancement opportunities or resistance to changes that have taken place in the organization.

2.4.3 Percentage Voluntary Resignation (%V)

According to Zaman & Shah (2020), the formula for calculating the percentage Voluntary = $V + D \times 100$; where %V indicates the percentage of leavers who left voluntarily as opposed to being dismissed. A high %V indicates employees' dissatisfaction with the job or organization, whereas a low %V indicates a high rate of dismissal, thus signifying dissatisfaction on the part of the organization.

2.5 Effects of Turnover on Organization and Employees

High excessive turnover may be disastrous for both surviving employees and the firm. Researchers observed that voluntary turnover might have a positive or negative influence on the remaining workers. Voluntary turnover can either strengthen surviving employees' organizational commitment or raise their plans to depart (Kwame et al, 2017; Mohsin et al, 2022; Al-Qathmi&Zedan, 2021; Ahmad, 2022).

Many studies have demonstrated that excessive staff turnover may have a major impact on the firm (Jamieson, 2015; Grawitch et al, 2015; Mone et al, 2018). One of these consequences is that turnover intention can influence both future turnover intention and actual turnover. Ahmad's (2022) research found out that motivation impacts the intensity of next turnover intention rates more than the first turnover intention. In addition, Mone et al. (2018) discovered that the severity of first turnover might modify the intention of real turnover. Mohsin et al. (2022) contended that prior rates had no association with real turnover.

Apart from the intentions of those who survived, significant turnover had an impact on the unit's effectiveness when some individuals left. Irabor and Okolie (2019) emphasized the Context-emergent Turnover Theory in the determination of how employee turnover affected the processing quality and quantity of human capital resources.

Moreover, researchers examined how turnover events evolved over time. Ahammad et al. (2016) investigated changes in the quality and quantity of replacement hiring. After collecting data from retail employees across a well-known US retail chain for five quarters, Fahim (2018) found out that high turnover rates might influence unit performance. According to the findings of (Hunde, 2019; Lim& Parker, 2020), the link between turnover rate change and change in unit performance can have a significant influence on the quality of people who leave and turnover dispersion patterns. Apart from that, they demonstrated that both, departing human resource and new individuals who replaced the previous ones, had an impact on the work performance.

Employees' turnover raises work for existing employees, which increases workplace stress and lowers satisfaction and productivity (Hom et al., 2019). A condition like this causes a vicious cycle of bad performance, low profit, excessive stress, and ultimately turnover Joshi and Dhariyal, 2019; Ketkaew et al, 2020). To limit employees' turnover, whether voluntary or

involuntary, managers should keep in mind the importance of guarding variables that impact intentions to quit.

2.6 Factors Affecting Employees' Turnover

Several factors can contribute to employees' turnover. These factors can be broadly categorized into two types: job-related factors and individual-related factors (Mohsin et. al, 2022). Understanding factors that affect employees' turnover is essential for organizations to develop effective retention strategies that address the underlying causes of turnover. Al-Qathmi & Zedan (2021) mentioned that job-related factors include aspects of the job itself that can affect an employee's decision to leave, such as job satisfaction, workload, work-life balance, compensation, job security, and opportunities for career development.

On the other hand, individual-related factors are related to the employee's personal characteristics and life circumstances which include factors, such as age, education level, family obligations, personal values, and job fit (Ahmad, 2022).

Indris & Primiana (2015) mentioned some external factors, such as changes in the labor market, economic conditions, and industry trends, which can also impact employees' turnover.

By identifying and addressing these factors, organizations can improve employees' satisfaction and loyalty, reduce turnover rates, and create a more stable and productive workforce.

2.6.1 Employees' Expectations as the Cause of Employee's Turnover

New employees always have expectations; however, when these expectations are not met, they may start withdrawing from work using sick leave, family responsibility leave and all kinds of excuses (Kwame et. al, 2017).

Employees expect that their success will be correlated with the organization's incentives; employees establish expectations for incentives and remuneration if specified levels of performance are met. These expectations define future objectives or levels of achievement. Employees who achieve the appropriate levels of performance expect themselves to be compensated. In addition, employees will anticipate such a connection to continue in the future if they see that hard effort and exceptional

performance are acknowledged and rewarded by the organization (Osabiya, 2015).

As a result, they will anticipate higher amounts of remuneration and will set higher goals of performance. Employees who see no correlation between performance and incentives may establish basic goals to keep their employment; however, they will not feel the need to succeed Al-Qathmi & Zedan, 2021; Ahmad, 2022).

2.6.2 Employees' Recognition as the cause of Employee's Turnover

At all levels of the organization, employees want to be recognized for their efforts on the job, their results do not have to be gigantic in order to merit attention, but the praise must be genuine (Achor,2018).

According to Jamieson et. al (2015), one implicit hypothesis in Herzberg's (1959) Theory is that most people really want to perform a successful job, but they should be put in situations that allow them to use their abilities to their full potential and that do not set them up for failure. Moreover, SMART Achievable goals and criteria for each role should be established and communicated to personnel. People should also receive regular, timely feedback on their performance and feel appropriately challenged in their professions. Finally, employees should not be overburdened with excessively demanding or unattainable demands.

2.6.3 Physical Environment as the causes of Employee's Turnover

According to Amartey (2021), physical environment plays a significant role in decreasing turnover ratio; thus, it is critical to ensure that the environment is hazard-free and safe, which will also improve efficiency and productivity. Physical environment includes physical structures, such as buildings, offices, and the lighting, ventilation, noise, vibration, temperature, humidity, and air quality in which employees work..

Happiness at the workplace is a strong feeling that is associated with employees; therefore, this would result in improved performance in the organization (Obeid Alshamsi et al, 2019).

According to Abou Hashish (2017), if management does not address the negative consequences of the physical work environment, people may lose interest in their jobs or careers and quit the firm. According to Allen et al. (2016), if the work environment is not favorable to the employee's well-

being and expectations, it might lead to decisions to quit.

2.6.4 Poor Employees' Orientation as a cause of Employees' Turnover

According to Mkiva (2015), orientation is the personalized training of the individual employees so that they become familiar with the requirements of the job itself. The goal of the orientation for the new employee is to be effective and show productive work performance. Normally, the human resources department is in charge of the orientation process.

It is important to offer employees with a competitive compensation and benefits packages, which includes not only the base salary but also bonuses, performance-based incentives, retirement plans, and health benefits. Ahmed (2022) finds that banks offer better compensation and benefits packages which are more likely to attract and retain talented employees.

Holtom et al (2016) state that one of the causes of voluntary turnover is inadequate orientation and socialization of new workers; hence, all categories of new employees are subjected to the same programs that are done during the first few days of an employee's orientation program. In addition; sMone& London (2018) mentioned that if the orientation process is not correctly done at the beginning of employment, it might lead to an intention of employees' turnover, which leads to the employee leaving the work.

2.6.5 Poor Employees' Assistance Programs as the cause of Employee's Turnover:

Employee Assistance Programs (EAPs) are designed to help employees deal with personal problems, such as stress, substance abuse, and mental health issues that may affect their work performance (Grawitch, et al, 2015).

Obembe et al (202) mentioned that the role of managers in organizations is not limited to communicating with employees or following up on tasks entrusted to them, but also paying attention to the difficulties, concerns, and feelings. Managers who take the time to listen to their employees and address their concerns are better equipped to build a positive work environment that fosters teamwork, productivity, and innovation.

As organizations in the public and private sectors need to value their

employees, EAPs, a valuable business strategy, provides many services to enhance the overall organizational performance, including the assurance of quality and efficient service and customer satisfaction (Bophela&Govender, 2015).

Organizations that provide training and development opportunities can benefit from increased employees' retention, improved job satisfaction, and higher levels of engagement. Zeidan&Itani (2020) mentioned that organizations with high levels of employees' engagement have 25% lower turnover rates than organizations with low levels of engagement. In this context, organizations that invest in their employees' development can create a more positive and engaged workforce, which can ultimately lead to reduced turnover.

In addition, Bersin& Associates (2015) found out that organizations that have a strong focus on learning and development have 30-50% higher employee retention rates than those that do not. By setting performance goals and providing ongoing feedback and coaching, organizations can help employees feel more invested at work, which in turn would lead to increased job satisfaction and engagement.

2.6.6 Lack of Training and Development as the Cause of Employees' Turnover

Employees' training and development programs are another effective strategy to reduce employees' turnover. These programs help employees acquire new skills and knowledge, which can increase their job satisfaction and make them more productive.

Planned development of organization will promote staff development. Career development requires formal action by an organization to ensure that employees with appropriate qualifications and experience are available when the organization is in need of their services (Chiat&Panatik, 2019). Employees' training and development includes a number of different educational undertakings, namely, induction training, orientation, in-service education, continuous training and career development (Anyaegebu, 2019)

Lee et al (2017) mentioned that employees' turnover may be exacerbated by the lack of staff training and development. In this regard, if employees are not given the chance to improve their skills and knowledge, they may feel stuck in their employment and seek possibilities elsewhere.

2.6.7 Work Content as the Cause of Employees' Turnover

Slimane (2017) defined work content as the quantity of work completed by an employee at any given moment. According to Zhang (2021), when employees feel that their work is not important, challenging, or connected with their interests and abilities, they may begin exploring new career options. According to Irabor and Okolie (2017), if a job is difficult or uninteresting, physically demanding and taxing, and does not promote what the employee values, individuals will feel dissatisfied and may finally leave the job.

In the same context, work content can cause staff turnover if employees feel that their job is too demanding or stressful. The American Psychological Association (APA) found out that job stress is a significant cause of employees' turnover (APA, 2017). When employees feel overwhelmed or stressed by their job duties, they may start looking for other job opportunities that are less demanding or stressful.

Employees leave their jobs because of boredom or lack of challenge. When employees feel that their work is too easy or does not allow them to grow and develop, they may become disengaged and start looking for other job opportunities that can provide them with greater challenges and opportunities for growth (Zhang, et al, 2017; Slimane, 2017).

2.6.8 Demographic Variables as the Cause of Employees' Turnover

Employees' demographic variables, such as age, sex, race, ethnicity, education level, and socioeconomic background can have a significant impact on employees' turnovers (Amegayibor, 2021; Ashraf, 2020).

Zhao et al. (2019) mentioned that age can be a significant factor in employees' turnover rates. Younger employees may be more likely to leave a job for better opportunities or to pursue further education. On the other hand, older employees may be more likely to leave due to retirement or health issues. Moreover, age discrimination can also be a factor in employees' turnover rates. Older employees may feel that they are being overlooked for promotions or not valued as much as younger employees, which in turn can lead to dissatisfaction and ultimately, turnover.

Similarly, gender can also play a role in employees' turnover rates. Women may be more likely to leave a job due to family responsibilities or work-life balance issues. They may also be subject to gender discrimination or harassment, which can contribute to turnover (Lambert et al., 2020).

In male-dominated industries or organizations, women may feel isolated or undervalued, which would lead them to leave the job. On the other hand, men may leave their jobs due to factors, such as lack of career growth opportunities or dissatisfaction with their job duties (Ashraf, 2020).

Discrimination based on race and ethnicity can contribute to employees' turnover rates. Employees from minority groups may experience bias or harassment that leads to dissatisfaction with their job and a higher likelihood of leaving (Yeung et al., 2021). Furthermore, employees with higher levels of education may be more likely to leave a job if they feel that their skills are not being fully utilized or if they are not being given opportunities for advancement (Lambert et al., 2020). In addition, employees from lower socioeconomic backgrounds may be more likely to leave a job due to financial concerns or lack of access to resources, such as affordable healthcare or transportation (Ashraf, 2020).

2.7 Importance of Employees' Turnover in Banking

The banking industry is highly competitive; organizations must retain their top talent to remain competitive in the market. High employees' turnover can lead to significant costs associated with recruitment, training, and lost productivity (Kurdi & Alshurideh, 2020; Madueke & Emerole, 2017).

Employees' turnover is a crucial factor for human resources and management in the banking industry, for it directly impacts the quality of service, operational efficiency, and overall profitability of banks (Kurdi & Alshurideh, 2020).

Employees' turnover impacts the overall performance and success of the bank; it can impact the operational efficiency of banks. When employees leave, it can disrupt the workflow and create a backlog of tasks that need to be completed. This can lead to reduced productivity, increased overtime, and decreased employees' morale (Madueke & Emerole, 2017). Retaining talented employees is critical to the organization's development and growth because it helps to maintain a stable workforce and ensures a smooth transition of skills and knowledge (Ahammad et al., 2016). According to

Hewitt (2016), the second most critical difficulty confronting the banking business today is staff retention, with obtaining top talent being the first.

Fahim (2018) mentioned that employees' retention also helps to improve the organizational performance as it ensures that employees have a clear understanding of their roles and responsibilities, and that they are motivated to perform their duties to the best of their abilities. When employees are satisfied with their jobs, they are more likely to be productive, and this can have a positive impact on the organization's bottom line.

2.8 Theories on Employee's Turnover:

Hom et al (2019) stated that there are five theories that explain employees' turnover. These theories include:

2.8.1 Job Embeddedness Theory

Job embeddedness was developed by Mitchell, Holtom, Lee, Sablinski, and Erez (2001) to explain the reasons individuals stay and so augment the age-old question of why people leave. Although leaving is just the reverse of staying, they argue that the reasons for leaving and staying are not always polar opposites. That is, what motivates someone to quit (for example, unjust or poor compensation) may be different from what motivates that person to stay (e.g. training opportunities).

Mitchell et al. (2001) proposed a causal indicator concept (or formative measurement model) that included on-the-job factors for staying—namely, job fit, linkages, and sacrifices—as well as comparable off-the-job forces (i.e., community fit, links, and sacrifices). According to job embeddedness theory, employees are less inclined to leave their positions if they feel linked to and embedded in their work environment. According to this idea, embeddedness has three dimensions: linkages, fit, and sacrifice. Links allude to an employee's ties to their colleagues and community, fit refers to the congruence between an employee's ideals and the values of the firm, and sacrifice refers to an employee's personal involvement in their profession.

2.8.2 Job Satisfaction Theory

Job satisfaction is another important topic in organizational behavior because it affects employee productivity, retention, and well-being. According to job satisfaction theory, employees are more likely to stay in

their positions if they are content with their work environment, job tasks, and connections with their coworkers and superiors. In this article, the researchers will look at work satisfaction theory and how it relates to employees' retention and organizational performance (Irabor, 2019).

Rachman (2021) urged that employees' emotional reactions to their work environment, including good and negative experiences, job events, and interactions with colleagues and superiors, have an impact on job satisfaction.

According to job satisfaction theory, various factors impact job satisfaction, including salary, chances for growth and development, work-life balance, and corporate culture (Tirta & Erika, 2020).

According to job satisfaction theory, salary is a crucial aspect in employees' job satisfaction, for it impacts an employee's opinion of their worth and contribution to the organizations. Appropriate remuneration, including wages, perks, and recognition may boost employees' work satisfaction and prevent turnover (Ali & Anwar, 2021).

Employees who believe that they have possibilities for growth and development at work are more likely to be content with their work environment, according to Job Satisfaction Theory (Amjad et al, 2021).

Moreover, work-life balance is an important component in job satisfaction, as individuals who believe of having a healthy balance between work and personal life are more likely to be content with their employment (Attar et al., 2020). In addition, healthy organizational culture that values employee well-being, teamwork, and respect can boost job satisfaction and decrease employees' turnover (Alkhodary, 2023).

2.8.3 Equity Theory

Equity theory is a concept in organizational behavior that suggests that employees' motivation, satisfaction, and performance are influenced by their perceptions of fairness and equity in the workplace. According to equity theory, employees compare their inputs and outputs with those of their colleagues and evaluate whether they are being treated fairly or not (Khtatbeh et. al, 2021)

According to Malik & Singh (2022), employees' motivation, happiness, and performance are influenced by their perceptions of workplace justice

and equality in accordance with equity theory. Workers evaluate their own inputs (for example, effort, talents, and experience) and compare them to their own and their coworkers' outputs (e.g., salary, perks, recognition). Workers are more likely to be motivated, delighted, and productive if they perceive their inputs and outputs that are compared to those of their coworkers. However, if they perceive that their inputs and outputs are unequal in contrast to those of their coworkers, they may become demotivated, dissatisfied, and underperform.

Equity theory suggests that employees may react to perceived inequity in different ways, including the following :(Kollmann et al., 2020).

1. **Change their inputs:** Employees may reduce their inputs (e.g., effort, commitment) to restore equity.
2. **Change their outputs:** Employees may increase their outputs (e.g., demand higher pay, more benefits) to restore equity.
3. **Change their perceptions:** Employees may change their perceptions of their inputs and outputs to restore equity.
4. **Leave the organization:** Employees may leave the organization if they perceive that they are being treated unfairly and cannot restore equity.

2.8.4 Organizational Justice Theory

Organizational Justice Theory (OJT) is the study of how employees view the fairness of their workplace, including their interactions with management, coworkers, and the regulations and procedures in place (Laundonet al., 2019). According to OJT, workers who believe their workplace is fair are more likely to be motivated, pleased, and dedicated to the organization. Perceptions of fairness can influence employees' motivation, job satisfaction, and overall organizational performance, and ultimately their intention to leave work and turnover (Raid & Alzoubi, 2019).

The theory suggests that employees who perceive the fact that they are being treated fairly by their organization are more likely to stay, however, employees who perceive the fact that they are being treated unfairly in areas such as promotions, pay, and workload are more likely to leave (Tsai, 2022).

According to theory, leaders may promote organizational justice by being open in decision-making processes, treating employees consistently and fairly, and fostering fairness in incentive distribution. Furthermore, by

concentrating on organizational justice, leaders may foster a favorable workplace culture that boosts employees' enthusiasm, job satisfaction, and overall organizational success.

2.8.5 Herzberg's Two-Factor Theory of Motivation

Herzberg's Two-Factor Theory of Motivation, also known as the Motivation-Hygiene Theory, is a framework in organizational psychology that explains employees' motivation and job satisfaction. Developed by Frederick Herzberg in the 1950s, the theory distinguishes between two types of factors that influence workplace motivation: hygiene factors and motivators (Alshmemri et al., 2017).

Hygiene factors are extrinsic factors; elements that are related to work environment that can prevent dissatisfaction; however, these factors do not necessarily create satisfaction. These factors include organization policies, supervision, salary, interpersonal relations, and working conditions (Rai et al., 2021). According to Alshmemri et al. (2017), the presence of extrinsic factors does not lead to high levels of motivation, but their absence can lead to a significant dissatisfaction.

Motivators, also known as intrinsic factors, are elements related to the nature of the work itself and the opportunities it provides for personal growth, recognition, responsibility, and achievement (Rai et al., 2021). These factors are issued to be the main drivers of job satisfaction and motivation that can lead to higher levels of job satisfaction and increased motivation to perform well (Alshmemri et al., 2017).

All of the previously-mentioned theories have already been extensively studied and validated across various industries, including banking. They provide a comprehensive framework for understanding the multifaceted nature of components influencing turnover.

According to Artaya et. al (2021), Herzberg's theory offers a more applicable and actionable approach for addressing the specific challenges of employees' turnover in the banking industry rather than other motivation theories since Herzberg's theory distinctly categorizes factors into hygiene factors and motivators. This clear separation helps identifying specific elements that can affect employees' attitudes toward turnover. In addition, the theory directly addresses both satisfaction (motivators) and dissatisfaction (hygiene factors), which are key drivers of turnover.

Herzberg's Motivation-Hygiene Theory offers valuable insights into understanding employees' motivation. The relationship between turnover and Herzberg's Two-Factor Theory has been widely investigated (Grawitch et. al, 2015; Hom et. al, 2019; Hunde, 2019; Haan& Nilsson, 2017; Hossain et. al, 2017, Holtom& Burch, 2016). To the best of the researcher's, however, the relationship has not been revisited by taking into account the context and the potential effects in Palestinian banks.

2.9 Chapter Summary

In this chapter, the researcher provided a comprehensive exploration of the factors affecting employees' turnover in Palestinian banks in Hebron Governorate. Through a detailed theoretical framework and literature review, this chapter laid the groundwork for understanding the complex dynamics of employees' turnover and its implications for the banking sector in this region.

The impacts of turnover on both organizations and employees were explored. High turnover rates can lead to increased recruitment and training costs, loss of institutional knowledge, and decreased employees' morale and productivity. Conversely, turnover can also provide opportunities for organizational renewal and employees' growth under certain conditions.

A significant part of the chapter was dedicated to examining the factors that contribute to employees' turnover. Finally, the chapter reviewed several theories that explain employees' turnover. These theories offer different perspectives on the reasons that make employees choose to leave or stay within an organization. It has provided a theoretical foundation for analyzing turnover in the context of Palestinian banks.

Chapter 3: Methodology

3.1 Introduction

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3.1 Introduction

The research methodology assumes a central role in social science investigations, which serves as the pivotal component through which the applied dimension of the study is executed. It facilitates the acquisition of requisite data for subsequent statistical analyses, and leads to interpretations aligned with the extant literature pertinent to the subject of inquiry. As articulated by Thomas (2021), this methodological framework is integral to realizing the overarching objectives of the study.

This chapter presents an in-depth examination of various facets inherent in the methodology. It encompasses the scientific approach employed, the research design adopted, the demarcation of the study population, specification of the sample size and type, identification of data sources, elucidation of data collection methodologies, delineation of the study instrument, and explication of the statistical techniques employed in hypothesis testing aimed at addressing the research inquiries.

3.2 Research Approach

Most of the scholars concur that a research inquiry may be approached via the methods of induction or deduction, or a mix of the two methodologies (Thomas,2021). The method approach can be determined by the research's focus and the nature of the study's subject (Johnson, 2020). According to the study's subject, researcher selects the deductive method, for it is based on the assumption that a certain phenomenon under research is recognized to exist. This phenomenon leads to a theory, which is used to generate hypotheses that are subsequently put to the test empirically.

3.3 The Research Design

The researcher adopted the deductive methodology to explore the factors that affect job turnover in Palestinian banks in Hebron Governorate, which was described in the preceding chapters.

According to Apuke (2017), quantitative research deals with quantifying and analyzing variables in order to obtain results. It involves the utilization and analysis of numerical data using specific statistical techniques to answer questions, such as who, how much, what, where, and when. It also describes the methods of explaining an issue or phenomenon through gathering data in numerical form.

Given the proven suitability of the deductive approach in hypothesis testing geared at generalization, the study also tested several hypotheses developed based on a literature review, and the approach is therefore considered appropriate. Finally, this study followed quantitative method to collect and analyze information gathered on the factors that affect employees' intention to leave their jobs in Palestinian banks in Hebron Governorate.

3.4 Data Sources

The research collected data from different resources to achieve the research objective and goals. The data sources include:

3.4.1 Secondary Data Source

The research used secondary data source to develop research theoretical framework. These sources include Arab and foreign books articles, formal reports, literature review and related work, websites.

3.4.2 Primary Data Source

The researcher collects research primary data through a questionnaire designed specifically for this purpose.

3.5 Research Tool

The quantitative technical questionnaire is the most widely used in many social sciences research which was invented by the statistical society in London in 1838 (Tomas, 2021). The questionnaire is defined as: "a tool with dimensions and items used to obtain information or opinions to which the examinee himself responds, and it is written in writing" (Brace, 2018). Questionnaires are inexpensive, do not require as much effort, often have standardized answers that make it easy to collect data. However, questionnaires standardized answers may frustrate users because the possible answers may not accurately represent the required responses (Tomas, 2021).

Questionnaires are also severely restricted by the fact that respondents must be able to read and respond to questions. Thus, for some demographic groups, a survey by questionnaire may not be concretely feasible (Brace, 2021).

Based on the previous review, the researcher prepared a tool to examine the factors that affect work turnover in the Palestinian banks operating in Hebron. The study's questionnaire was divided into two main sections:

1. The first section includes general demographic data (Gender, age, academic degree, administrative level, nature of work, department,).
2. The second section was divided into two main sections that include the factors that affect work turnover.

The researcher conducted a comprehensive review of extant literature within the domain of management sciences, incorporating relevant findings from prior studies related to the subject matter under investigation. Insights gleaned from this examination were leveraged in the formulation of the questionnaire and the articulation of its constituent sections.

The delineation of the primary sections constituting the questionnaire was undertaken as a foundational step in its development.

The researcher determined the suitable measurement scales for each variable within the thesis ensued, with reference to established scales in the field. Specifically, the organizational development scale by Wickramaratne (2020), the guidance and coaching scale by Haan and Nilsson (2017), and the salaries and reward scale by Mostafa et al. (2015). Ultimately the turnover will be measured through employees' intention to leave used by Alam and Asim(2019).

To ascertain the questionnaire's accuracy, clarity, validity, and appropriateness, it underwent scrutiny by a panel of experts (refer to Appendix C for a list of experts). The expert panel suggested modifications to certain questionnaire items, which were subsequently incorporated by the researcher. Linguistic adjustments were also made by the expert panel, and the questionnaire was translated into Arabic (Palestinian local language) to facilitate respondents' comprehension in their primary language (refer to Appendices A and B for the English and Arabic forms, respectively).

The final questionnaire comprised a total of 39 items, as detailed in Table.

Table 3.1 Questrinaeritems and its crossponding code

Independent Variables		
Organizational Development	OD1	Lack of opportunity for promotion to a better position in the bank.
	OD2	I have reservations about the bank's bonus system.
	OD3	The bank's management promotes employees based on merit.
	OD4	I am unable to achieve my professional ambitions through my current position at the bank.
	OD5	I am unable to achieve my academic interests through my current position at the bank.
	OD6	Continuing to work at the bank does not make me feel fulfilled.
	OD7	The bank gives an opportunity for a higher position if it is available as a vacancy.
	OD8	The bank's management is not interested in increasing my desire to continue in my current position.
	OD9	I can balance the demands of work and family.
	OD10	Through training programs at the bank, the management seeks to develop employees' skills.
	OD11	The bank does not provide me with any training opportunities that develop my work skills.
Mentoring and Coaching	MC1	Lack of alignment (understanding) with direct superiors.
	MC2	Direct superiors do not treat me fairly.
	MC3	My management guides and monitors me well.
	MC4	My direct manager evaluates my performance objectively.
	MC5	The performance evaluation system provides timely feedback.
	MC6	The bank's management evaluates its employees based on their job descriptions.
	MC7	The management uses a punitive approach as a method

		of guidance in the workplace.
	MC8	The management does not involve employees in work-related decisions.
	MC9	I do not receive support from my direct superiors as an employee.
Salaries and Rewards	SR1	My salary does not match the nature of my current job.
	SR2	Salary policy is based on employees' competence.
	SR3	My salary is sufficient to cover my needs.
	SR4	I receive a fair salary compared to my colleagues.
	SR5	The incentive system promotes fairness among employees.
	SR6	Incentives are tied to the employee's level of achievement.
	SR7	The bank's management determines and grants incentives without discrimination.
	SR8	The work at the bank stands out from other institutions through the incentives provided to employees.
	SR9	My salary does not match the nature of my current job.
Dependent Variable		
Work Turnover	WT1	I feel a lack of alignment with my job requirements.
	WT2	I feel that my current position is not in line with my educational qualifications.
	WT3	I work in an unclear and unhealthy environment.
	WT4	Social relationships among employees are weak.
	WT5	I feel frustrated due to the lack of opportunities for professional development.
	WT6	The bank's management uses a punitive approach to guide behavior in the workplace.
	WT7	Management involves its employees in work-related decisions.
	WT8	I receive support and assistance from my direct superiors.

3.6 Scale Used in the Study

To facilitate the interpretation of research results and make judgments based on predefined criteria, the researcher used a Likert five-point scale to determine the levels of agreement of individuals with disabilities or their caregivers to the presented questions. The higher levels of agreement are directed towards the value (5), representing the highest level of agreement with the statement presented to them. On the other hand, the levels of agreement decrease to their lowest boundaries at the value (1), indicating that the targeted individuals strongly oppose the presented idea. Between the value (1), which indicates the highest degrees of disagreement, and the value (5), which indicates the highest degrees of agreement, there are a range of values that reflect varying levels of agreement. Value (3) represents the neutral value. Table 3.2 reflects the degrees of the Likert five-point scale.

Table 3.2 Likert Five-Point Scale

Likert Scale	1	2	3	4	5
Level of Agreement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
Mean(Arithmetic Mean)	Less than 1.80	1.80 to 2.59 -	2.60 to 3.39	3.40 to 4.19	Greater than 4.20
Relative Weight	Less than 36%	36% to 51.9%	52% to 67.9%	68% to 83.9%	Greater than 84%

Table 2 illustrates the different levels of agreement and disagreement. Means below (1.80) indicate a very low level of agreement or a very high level of disagreement. Means between (1.80-2.59) indicate a low level of agreement or a high level of disagreement. Means between (2.60-3.39) indicate a moderate level of agreement or neutrality towards the item, dimension, or axis. Means between (3.40-4.19) indicate a high level of agreement or a low level of disagreement. Means above (4.20) indicate a very high level of agreement or a very low level of disagreement. This division reflects the details of using the Likert five-point scale in correcting the study instrument.

3.7 Regression Analysis

Regression analysis is a fundamental analytical tool used to develop predictive models for different types of data (Olson & Shi, 2008). Initially, simple linear regression will be employed to examine the relationships

between the factors (organizational development, rewards and incentives, monitoring and coaching) and intention to leave work, as well as country-of-origin image and purchase intention. The results generated by SPSS will facilitate comparisons based on respondents' demographic factors.

Multiple regressions is a statistical technique used to evaluate the extent of the causal relationship between an independent variable (X), known as the predictors, and a dependent variable (Y). This method is also widely used in production settings to predict quality and quantity characteristics (Gomila, 2021).

Multiple Linear Regression for our research is $Y=a+b_1X_1 +b_2X_2 +b_3X_3$

Where:

(Y) is the dependent variable and (a) is the intercept (the value of Y when all independent variables are zero). b_1 , b_2 , b_3 are the coefficients representing the change in intention to leave work for a one-unit change in organizational development, incentives and rewards, and X_3 monitoring and coaching respectively. This equation allows us to predict the value of the dependent variable (Y) based on the values of the three independent variables (X_1 , X_2 , and X_3) and their respective coefficients.

3.8 Study population and sample

The research cohort comprises all Palestinian banks in the Hebron Governorate. The researcher limited the study population to include only Palestinian banks operating in Hebron Governorate and to exclude other foreign banks operating in the Governorate due to the fact that local banks share the same economic, social and political context, and are subject to the same internal regulations regarding salaries, rewards and bonus systems. This would make the circumstances affecting the rate of work turnover "intention to leave" homogeneous and more analyzable. In addition, the organizational culture and policies in Palestinian banks are similar, which enhance the accuracy and objectivity of the study. In addition, avoiding the inclusion of foreign banks prevents bias and unfair comparisons. It ensures more accurate results based on an in-depth analysis of the strategic factors affecting the turnover rate.

In the year 2023, these banks collectively constituted a population of 330 individuals, as documented in Table 3.3. For the purpose of this investigation, the researcher employed a comprehensive survey approach in

sample selection. This method was chosen due to the relatively constrained size of the study population and the convenience of access to it.

Table 3.3 Study population

Bank	No. of Employee	No. of Retrieved Questionnaires
Bank of Palestine	124	90
National Bank	34	24
Palestine Investment Bank	31	28
Al-Safa Bank	16	13
Al-Quds Bank	30	21
Palestine Islamic Bank	55	44
Arab Islamic Bank	40	36
Total	330	256

The researcher distributed questionnaires to the study sample, totaling (330) questionnaires, during the period from August 9th to August 22nd, 2023. A total of (256) valid questionnaires were retrieved for analysis out of the original (330) questionnaires, resulting in a retrieval rate of (%77.57).

3.9 Study Tool Description

The questionnaire consists of two main sections, as follows:

Section 1: Personal Information, including (gender, age, educational qualification, years of experience, job title, department in which an employee works, previous employment in another bank, number of banks, direct communication practice, percentage of customer interaction).

Section 2: Independent variables (Factors affecting employee's turn over) with its three dimensions (organizational development, mentoring and coaching, salaries and bonuses). These dimensions comprise 28 items. The dependent variable (Employees' turnover) consists of 8 items.

3.10 The Questionnaire Validity and Reliability

The researcher uses criteria of expert validity, content validity, internal consistency, and Cronbach's alpha to verify the validity and reliability of the questionnaire.

An exploratory sample of 30 respondents was used as a pilot study for

validity and reliability tests.

3.10.1 Expert Validity

Expert validity is a critical criterion for conducting any study, as the researcher cannot distribute the questionnaire to the actual study sample without ensuring the validity of the experts. The researcher subjected the questionnaire to expert validation by presenting it to a group of experts (their names are mentioned in appendix II). The researcher then incorporated the experts' modifications and opinions to complete the questionnaire (the questionnaire intended for distribution is in appendix III).

3.10.2 Content Validity

The results in Table 3.4 indicate that content validity has been achieved. Because the correlation coefficients for the sub dimension of the factors affecting turnover (as independent variable) are at a significance level of less than 0.05, work turnover (as dependent variable) is at a significance level of less than 0.05.

Table 3.4 Results of content validity for study tool

#	Dimension	Pearson correlation	Significance level	Results
1	Organizational Development	.913**	.000	The results are statistically significant, indicating a construct validity between the dimension and the total score.
2	Mentoring and Coaching	.892**	.000	
3	Salaries and Rewards	.844**	.000	
4	Independent Variables	.984**	.000	
5	Dependent Variable	.630**	.000	

* Statistically significant at the 0.01 level

* Statistically significant at the 0.05 level.

3.10.3 Internal Consistency

Table 3.5 indicates that all questionnaire items are statistically significant

at a level below 0.05.

Table 3.5 Results of internal consistency for study tool

Independent variables								
Organizational Development			Mentoring and coaching			Salaries and rewards		
Item	Correlation coefficient	Significance level	Item	Correlation coefficient	Significance level	Item	Correlation coefficient	Significance level
OD1	.757**	.000	MC1	.889**	.000	SR1	.570**	.001
OD2	.667**	.000	MC2	.828**	.000	SR2	.905**	.000
OD3	.637**	.000	MC3	.888**	.000	SR3	.897**	.000
OD4	.805**	.000	MC4	.846**	.000	SR4	.905**	.000
OD5	.902**	.000	MC5	.649**	.000	SR5	.862**	.000
OD6	.783**	.000	MC6	.865**	.000	SR6	.880**	.000
OD7	.507**	.004	MC7	.788**	.000	SR7	.746**	.000
OD8	.832**	.000	MC8	.795**	.000	SR8	.689**	.000
OD9	.796**	.000	MC9	.618**	.000			
OD10	.765**	.000						
OD11	.821**	.000						
Dependent variable /Work turnover								
WT1	.784**	.000	WT5	.746**		.000		
WT2	.824**	.000	WT6	.704**		.000		
WT3	.797**	.000	WT7	.747**		.000		
WT4	.742**	.000	WT8	.708**		.000		

** Statistically significant at the 0.01 level

3.11 Reliability of Scale

3.11.1 Cronbach's Alpha Method

The Alpha Cronbach coefficient is considered the most appropriate measure for assessing data reliability when using a Likert scale. The value of the Alpha Cronbach coefficient ranges from (0-1). Higher values indicate higher internal consistency of the study tool's items and demonstrate scale homogeneity. According to the results shown in Table 7, all dimensions

within the dependent variable had high values for the Alpha Cronbach coefficient. The three-dimension, organizational development, had a coefficient of (0.923), while the mentoring and coaching, had a coefficient of (0.926) and the salaries and rewards, had a coefficient of (0.926). On the overall independent variables section, the coefficient value was (0.963). On the other hand, these results indicate a high level of reliability in the collected data, making them dependable for analysis, interpretation, and generalization.

3.11.2 split-Half Method

The reliability of data is assessed utilizing the split-half method, wherein the items designed for reliability assessment are partitioned into two equal segments. Subsequently, the correlation coefficient between these two halves is computed. The first half comprises individual items, while the second half consists of paired items (Tomas, 2021). This coefficient is subsequently adjusted using the Spearman-Brown equation. Table 3.6 provides a visual representation of the high Cronbach's alpha coefficient values for both independent variables (encompassing organizational development, mentoring and coaching, salaries and rewards), and independent variable, which pertains to work turnover. The outcomes of the split-half method test also corroborate these findings, underscoring the research instrument's considerable stability.

Table 3.6 Results of internal consistency analysis tests

Variable	Items	Cronbach's alpha coefficient	Square root of AVE*	The split-half method	
				Pre-adjustment correlation	Post-adjustment correlation
Organizational Development	11	.923	.961	.834	.895
Mentoring and Coaching	9	.929	.964	.823	.867
Salaries and Reward	8	.926	.962	.889	.940

All Dependent Variables Items	28	.963	.981	.876	.934
Work Turnover	8	.892	.944	.738	.844
All Questionnaire Items	36	.961	.980	.750	.846

3.12 The Statistical Methods Used in the Study

The researcher relied on the statistical software (SPSS v24) for the analysis of study results, utilizing the following tests:

- **Pearson Correlation Coefficient:** Used to assess internal and construct validity and to measure the relationship between variables.
- **Cronbach's Alpha Coefficient and Split-half method:** Used to confirm reliability.
 - Frequencies and percentages: Employed for describing personal variables.
 - **Mean, relative weight, standard deviation, and variance coefficient:** Used for describing the dimensions, factors, and questionnaire items.
 - **Simple and multiple linear regression:** Utilized to address the role hypothesis.

Independent samples t-test and one-way analysis of variance: Used to address the difference hypothesis.

Chapter 4:Data Analysis and Hypotheses Testing

4.1 Introduction

4.2 Finding

4.2.1 Demography of the respondent

4.2.2 Results of questionnaire items analysis

4.2.3 Results of independent variables items

4.2.4 Results of dependent variable item analysis

4.2.5 Results of hypotheses testing

4.2.6 Chapter summery .

4.1 Introduction

The findings of any empirical research are important for the acceptance or rejection of hypotheses and answering research questions. Therefore, they help in the achievement of the research's overall objectives by linking between theory and practical practices in the studied environment. This chapter includes data analysis and hypothesis testing to address the research questions and hypotheses. It also reviews the key findings of the study tool and examines the description of demographic variables. Additionally, it describes the reality of the research variables related to turnover. It includes conducting appropriate tests for the approved research hypotheses, and finally, discussing the extracted results and linking them to the Palestinian context while expressing the researcher's perspective on those results, along with relating them to the findings of previous studies. The collected data from the study questionnaire were subjected to statistical analysis using the Statistical Package for Social Sciences (SPSS-v.26), and the results will be presented and analyzed in this chapter.

4.2 Findings

4.2.1 Demography of the Respondents

This section includes study sample classification according to the demographic variable (*gender, age, education level, years of experience, job title, department of employment, previous work in another bank, number of banks, direct communication, and customer interaction rate*).

- Classification of study sample according to gender

Table 4.1 Classification of study sample according to gender

Variable	Level	Frequency	%
Gender	Male	154	60.2
	Female	102	39.8
Total		256	%100

Table 4.1 presents the demographic breakdown of the study sample. It reveals that 60.2% of the participants are male, while the remaining 39.8% are females. This distribution underscores a prevalence of male

representation within the sample, a trend that mirrors the occupational landscape of Palestinian banks operating in the Hebron Governorate. Particularly, this pattern reflects the greater predominance of male employees, particularly in managerial roles, within these banking institutions.

- **Classification of study sample according to age**

Table 4.2 Classification of study sample according to age

Variable	Level	Frequency	%
Age	Less than or equal to 30 years	130	50.8
	More than 30 years old	126	49.2
Total		256	%100

Table 4.2 shows that 50.8% of the study sample is under the age of 30 years old, while 49.2% are over 30 years old. This indicates that employees in the Palestinian banks belong to various and diverse age groups.

The chosen age at 30 years typically represents a significant transition point in career development. According to Kooij (2011), employees under 30 years are often in the early stages of their careers, while those over 30 are generally more settled and focused on long-term career goals. This binary division effectively captures the different career dynamics and turnover motivations. In addition, Rodríguez-Cifuentes et. al (2018) mentioned that using two broad age categories simplifies the analysis and interpretation of results and helps in clearly identifying and comparing the distinct characteristics and turnover behaviors of younger and older employees.

This diversity of age distribution in the study sample of Palestinian bank employees is a positive attribute that contributes to the validity and generalization of the study's results. It suggests that the findings are likely to provide meaningful insights applicable to a broader range of employees, regardless of their age.

- Classification of study sample according to education qualifications

Table 4.3 Classification of study sample according to educational qualifications

Variable	Level	Frequency	%
Educational Qualification	Diploma or lower	22	8.6
	Bachelor's	216	84.4
	Master's or above	18	7.0
Total		256	%100

Table 4.3 shows that 8.6% of individuals in the study sample have a diploma qualification, 84.4% have a bachelor's degree, and 7% have a master's degree. The results show a diversity of educational qualifications within the study sample, with the majority holding bachelor's degrees. This can be attributed to the fact that a bachelor's degree is the minimum requirement for most of the jobs in the banks in the study area.

- Classification of study sample according to experience

Table 4.4 Classification of study sample according to experience

Variable	Level	Frequency	%
Years of Experience	Less than 10 years	165	64.5
	More than or equal to 10 years	91	35.5
Total		256	%100

The table 4.4 shows that 64.5% of the study sample has less than 10 years of experience, while 35.5% of the study sample has 10 years of experience or more. This indicates that they have a high and diverse range of experience, and therefore the members of the study sample have the ability and competence necessary to demonstrate the logic of the study results.

- **Classification of study sample according to job title**

Table 4.5 Classification of study sample according to job title

Variable	Level	Frequency	%
Job title	Administrator	59	23.0
	Accountant	52	20.3
	Division Head	1	.4
	Department Manager	50	19.5
	Unit Manager	11	4.3
	Branch Manager	4	1.6
	Other	76	29.7
Total		256	%100

Table 4.5 illustrates the occupational distribution within the study sample. It reveals that 23% of the participants hold administrative positions, 20.3% are employed as accountants, 4% occupy the role of division heads, 19.5% function as department heads, 4.3% assume unit manager positions, 1.6% serve as directors, and lastly, 29.7% encompass other designations. This diverse distribution is indicative of a broad cross-section of respondents across various administrative tiers within the Palestinian banks under examination. These percentages align with the job titles associated with the respective job grades in these institutions, imparting a degree of assurance regarding the anticipated accuracy and objectivity of the forthcoming survey responses.

- **Distribution of study sample according to previous work in another bank**

Table 4.6 Distribution of study sample according to previous work in another bank

Variable	level	Frequency	%
Previous work in another bank	Yes	73	28.5
	No	183	71.5
Total		256	%100

Table 4.6 shows that 28.5% of the study sample works in other banks, while 71.5% of the study sample have never worked in other banks.

- Distribution of study sample members by the number of banks they have previously worked in

Table 4.7 Distribution of the study sample according to the number of banks in which they worked before

Variable	level	Frequency	%
Number of banks they have previously worked in	0	183	71.5
	1	56	21.9
	2	17	6.6
Total		256	%100

Table 4.7 shows that 71.5% of the study sample have never worked in other banks, 21.9% of the sample worked at only one bank, and 6.6% had worked in two or more banks.

- Distribution of study sample members according to direct contact with customers

Table 4.8 Distribution of study sample according to direct contact with customers

Variable	Level	Frequency	%
<i>Direct contact with customers</i>	Yes	223	87.1
	No	33	12.9
Total		256	%100

Table 4.8 shows that 87.1% of the study sample have direct contact with customers during their work, while 12.9% of the study sample does not have direct contact with customers during their work.

4.2 Results of Questionnaire Items Analysis

4.2.1 Results of independent variables items analysis

This section includes a comprehensive statistical analysis of the independent variables, encompassing key dimensions, namely organizational development, guidance and coaching, as well as rewards and salaries. In this analytical process, essential statistical parameters, such as

the mean, standard deviation, and relative weight for each dimension, were computed.

Furthermore, the section involved the computation of the overall mean, standard deviation, and relative weight for the cumulative score of the entire variable. In addition to these computations, the application of a One Sample T-test was carried out to ascertain the statistical significance of the variable's data.

A detailed elucidation of these analytical procedures and their significance in the context of the research is presented below.

Results related to organizational development items analysis

Table 4.9 Mean and relative weight of organizational development dimension

#	Item	Mean	Standard Deviation	Relative Weight	Order	Impact level
.1	OD1	3.273	1.176	65.47%	7	Moderate
.2	OD 2	3.469	0.998	69.38%	3	High
.3	OD 3	3.355	1.011	67.10%	6	Moderate
.4	OD4	3.113	1.137	62.27%	8	Moderate
.5	OD5	3.059	1.188	61.17%	10	Moderate
.6	OD6	3.359	1.146	67.19%	5	Moderate
.7	OD7	3.449	1.047	68.98%	4	High
.8	OD8	3.063	1.136	61.25%	9	Moderate
.9	OD9	3.652	0.937	73.05%	2	High
.10	OD10	3.848	1.008	76.95%	1	High
.11	OD11	2.547	1.220	50.94%	11	Low
Organizational development		3.290	0.649	65.80%		Moderate

*The statistical mean is significant at a significance level of 0.05 or $\alpha \geq 0.05$.

Table 4.9 shows that the relative weight of the organizational development is (65.80%) with a mean of (3.290). In addition, as for the organizational development items, item no. "OD 10" ranked first with a mean equals (3.848) and relative weight of (76.95%). On the other hand, "OD 11 ranked last with a relative weight of (50.94%) and a mean of (2.547). The results in Table 4.9 indicated that the evaluation of the organizational development dimension in Palestinian banks works in

Hebron governorate came to an intermediate degree from employees' perspective, the intermediate evaluation might signify that the banks in this region have made some progress in their organizational development efforts; however, they may face challenges or limitations that have prevented them from achieving a more substantial level of success.

- **Results related to mentoring and coaching items analysis**

Table 4.10 Mean and relative weight of mentoring and coaching dimension

#	Item	Mean	Standard Deviation	Relative Weight	Order	Impact level
1	MC1	2.715	1.08	54.30%	8	Moderate
2	MC2	2.555	1.080	51.09%	9	Low
3	MC3	3.426	1.053	68.51%	4	High
4	MC4	3.492	1.127	69.84%	1	High
5	MC5	3.430	1.011	68.59%	3	High
6	MC6	3.488	1.029	69.77%	2	High
7	MC7	3.305	0.942	66.09%	5	Moderate
8	MC8	3.207	1.021	64.14%	6	Moderate
9	MC9	2.965	1.159	59.30%	7	Moderate
Mentoring and coaching		3.176	0.605	63.52%		Moderate

Table 4.10 delineates an evaluation of the mentoring and coaching dimension as applied in the Palestinian banks situated within Hebron governorate. The relative weight attributed to coaching and guidance amounts to 63.52%, accompanied by a mean value of 3.176. A more granular examination of the constituent items within the coaching and mentoring dimension reveals notable insights. In particular, item 'MC4' emerges as the highest-ranking element, boasting a mean rating of 3.492 and a significant relative weight of 69.84%. In contrast, item 'MG2' assumes the lowest rank, bearing a relative weight of 51.09% and a mean score of 2.555.

The results observed in Table 4.10 collectively signify an intermediate evaluation of the mentoring and coaching dimension within Palestinian banks operating in Hebron governorate. This intermediate evaluation suggests that there may be a room for improvement in the mentoring and coaching practices deployed within these banks. Furthermore, it raises a pertinent concern regarding the readiness and competence of employees

responsible for delivering coaching and guidance, potentially affecting the professional development and performance of the bank's personnel.

- **Results related to salaries and reward items analysis**

Table 4.11 Mean and relative weight of reward and salaries dimension

#	Item	Mean	Standard Deviation	Relative Weight	Order	Impact level
1	SR1	3.605	1.122	72.11%	1	High
2	SR2	2.801	1.238	56.02%	7	Moderate
3	SR3	2.766	1.168	55.31%	8	Moderate
4	SR4	2.859	1.146	57.19%	6	Moderate
5	SR5	3.090	1.111	61.80%	3	Moderate
6	SR6	3.188	1.160	63.75%	2	Moderate
7	SR7	3.004	1.148	60.08%	5	Moderate
8	SR8	3.051	1.128	61.02%	4	Moderate
Salaries and rewards		3.045	0.804	60.90%		Moderate

Table 4.11 displays an analysis of the rewards and salaries dimension within the context of Palestinian banks operating in Hebron governorate. The relative weight for rewards and salaries is notably calculated at 60.90%, with a corresponding mean score of 3.045. Furthermore, a detailed examination of the individual items pertaining to rewards and salaries reveals pertinent insights. Specifically, item 'RS1' claims the top position with a mean rating of 3.605 and a substantial relative weight of 72.11%. In contrast, item 'RS3' occupies the lowest rank, featuring a relative weight of 55.31% and a mean score of 2.766.

The findings from Table 4.11 collectively suggest that the evaluation of the rewards and salaries dimension in Palestinian banks operating in Hebron governorate falls within an intermediate degree. This intermediate evaluation implies that the current rewards and salaries may not be optimally effective. Furthermore, it raises questions about the clarity and effectiveness of the compensation strategy employed by these banks.

Table 4.12 Summary of the statistical analysis results for the independent variables in this study

Table 4.12 Statistical analysis results for the independent variables

#	Independent variables	Mean	Standard Deviation	Relative Weight	Order	Impact level
1	Organizational Development	3.290	0.649	65.80%	1	Moderate
2	Mentoring and coaching	3.176	0.605	63.52%	2	Moderate
3	Salaries and Rewards	3.045	0.804	60.90%	3	Moderate
Total		3.183	0.518	63.67%		Moderate

Table 4.12 shows the evaluation of work turnover influencing factors within the context of the study. Organizational development emerged as the top-ranked factor, exhibiting a mean value of approximately 3.290, and a corresponding relative weight of 65.80%. Following closely, guidance and coaching secured the second position with a mean of approximately 3.176, accompanied by a relative weight of 63.52%. The third factor, salaries and rewards, garnered a mean score of around 3.045, with a relative weight of 60.90%. The cumulative mean value across all factors was approximately 3.183, accounting for a relative weight of 63.67%.

These findings collectively indicate positive attitudes held by the study's sample towards the examined work turnover influencing factors. Furthermore, the results underscore a certain level of awareness among the respondents regarding the significance of these factors. Notably, the organizational development dimension stood out as the most influential, as it secured the top rank in the evaluation.

4.2.2 Results of dependent variable items analysis

The present section incorporated a rigorous statistical analysis concerning the dependent variable, work turnover. This analytical process involved the computation of essential statistical measures for each dimension within the variable, including the mean, standard deviation, and relative weight.

Furthermore, the section encompassed the computation of the overall mean, standard deviation, and relative weight for the comprehensive score of the variable as a whole. Additionally, to assess the statistical significance of the variable's data, One Sample T-test was employed.

The One Sample T-test is specifically designed to compare the mean of a sample to a known value or a theoretical population mean. In the context of testing hypotheses related to work turnover, it might be used to determine whether the mean turnover rate of a sample of employees differs

significantly from a known or hypothesized population turnover rate(Shukla, 2020).

ANOVA (Analysis of Variance) is a statistical method used to test hypotheses about the means of three or more groups to determine if there are statistically significant differences between them. F-value used in hypothesis Testing using ANOVA statistical test. The F-value in hypothesis testing stands for the ratio between-group variance to within-group variance and is used to determine whether there are significant differences between group means. A substantial F-value indicates significant differences, leading to the rejection of the null hypothesis. The F-value is compared to a critical value from the F-distribution table, which depends on the degrees of freedom of the numerator (between-group) and the denominator (within-group) and the chosen significance level ($\alpha \leq 0.05$)(Roberts & Russo, 2014)

A detailed exposition is provided to elucidate the intricacies and implications of these analytical procedures within the context of the research.

Table 4.13 Statistical analysis results for the dependent variables

#	Item	Mean	Standard Deviation	Relative Weight	Order	Impact level
1	TR1	2.816	0.991	56.33%	6	Moderate
2	TR2	2.777	1.085	55.55%	7	Moderate
3	TR3	2.586	1.025	51.71%	8	Low
4	TR4	2.875	1.095	57.50%	5	Moderate
5	TR5	3.027	1.042	60.55%	3	Moderate
6	TR6	2.945	0.969	58.91%	4	Moderate
7	TR7	3.270	1.026	65.39%	2	Moderate
8	TR8	3.424	0.985	68.47%	1	High
Turnover		2.964	0.613	59.29%		Moderate

Table 4.13 shows the analysis of the intention to leave work dimension within the context of Palestinian banks operating in Hebron governorate. The relative weight of the intention to leave work is notably calculated at 59.29%, with a corresponding mean score of 2.964. Furthermore, a detailed examination of the individual items pertaining to intention to leave work reveals pertinent insights. Specifically, item 'IL8' claims the top position with a mean rating of 3.424 and a substantial relative weight of 68.47%. In contrast, item 'RS3' occupies the lowest rank, featuring a relative weight of 51.71% and a mean score of 2.856.

The findings from Table 4.13 collectively suggest that the intention to leave work dimension in Palestinian banks operating in Hebron governorate falls within an intermediate degree. This intermediate evaluation implies that while not all employees are actively seeking to leave their positions, there may be factors that make a significant portion of Palestinian employees contemplate such a move. This could encompass a variety of aspects, such as job satisfaction, compensation, career development opportunities, work-life balance, and organizational culture.

4.2.3 Results of Hypotheses testing

Hypothesis 1: There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of the organizational development on the intention to leave work in Palestinian banks from the employees' perspective.

The validity of this hypothesis was tested using multiple linear regression analysis, and the following Table 4.14 illustrates this.

Table 4.14 Results of Multiple Regression Analysis (independent Variable: Organizational development)

Independent variables	Regression coefficients	Coefficients Std. error	Standardized regression coefficients Beta	T	Sig.	Model Significance at level (0.05)
Constant	1.102	0.159		6.929	.000	
Organizational development	0.566	0.047	0.599	11.937	.000	Statistically Significant
Model Summary			ANOVA Analysis results			
Multiple R		0.599	F-test value		142.489	
R Square		0.359	Significant level		.000	
Adjusted R Square		0.357				

Table 4.14 reveals the suitability of employing linear regression as the modeling approach. This suitability is underscored by several key statistical parameters. Specifically, the correlation coefficient, standing at 0.599, indicates a significant positive association among the factors influencing the intention to leave work. The coefficient of determination, which attains a value of 0.359, and the adjusted coefficient of determination, accounting for 0.357, collectively implies that the model captures an appreciable

proportion of the variance in the intention to leave work among Palestinian banks' employees.

At a significance level of $\alpha \leq 0.05$, the statistical significance of the influencing factors on the intention to leave work is evident. The regression model elucidates approximately 35.7% of the variability in employees' intentions to leave their positions within Palestinian banks, highlighting the fundamental role of these factors from the employees' perspective. The remaining variance, amounting to 64.3%, is attributed to unaccounted-for variables and random estimation errors, suggesting the potential influence of additional independent variables in explaining the intention to leave work.

Within this analytical framework, the findings emphasize the statistically significant role of the 'organizational development' in enhancing the intention to leave work. The substantial F-value of 142.489, also significant at $\alpha \leq 0.05$, substantiates the overall significance of the regression model. Consequently, the regression equation can be expressed as follows:

$$\text{Intention to leave work} = 1.102 + 0.566 * (\text{Organizational Development})$$

This equation underscores the potential for taking targeted actions to improve the 'Organizational Development' and employing the model to predict the degree of change in enhancing the intention to leave work within Palestinian banks from the employees' vantage point. Notably, each one-unit enhancement in the 'Organizational Development' corresponds to a 0.566-unit increment in the intention to leave work within Palestinian banks.

In summary, these results underscore the statistically significant role of the 'Organizational Development' in shaping the intention to leave work in Palestinian banks, as perceived by employees. Accordingly, it is evident that actions to bolster the 'organizational development' can be instrumental in predicting and ameliorating intentions to leave work within the context of Palestinian banks in the Hebron Governorate".

Hypothesis II: There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of the guidance and coaching on work turnover in Palestinian banks from the employees' perspective.

This hypothesis was verified using multiple linear regression analysis. The following table 4.15 illustrates this:

Table 4.15 Results of Multiple Regression Analysis (independent Variable: mentoring and coaching)

Independent variables	Regression coefficients	Coefficients Std. error	Standardized regression coefficients Beta	T	sig.	Model Significance at level (0.05)
Constant	1.568	0.185		8.465	.000	
mentoring and coaching	0.440	0.057	0.434	7.676	.000	Statistically Significant
Model Summary			ANOVA Analysis results			
Multiple R		0.434	F-test value		58.917	
R Square		0.188	Significant level		.000	
Adjusted R Square		0.185				

Table 4.15 sheds light on the influence of the independent variable, namely 'mentoring and coaching,' in augmenting work turnover. The calculated F-value, which registers at 58.917, is demonstrated to be statistically significant at a significance level of $\alpha \leq 0.05$, thereby affirming the importance of the regression model employed. Additionally, the correlation coefficient, standing at 0.434, along with the coefficient of determination at 0.188 and the adjusted coefficient of determination at 0.185, collectively signify a statistically significant effect at the $\alpha \leq 0.05$ level of 'guidance and counseling' on employees' intentions to leave their positions within Palestinian banks.

Remarkably, the regression model can elucidate 18.5% of the variability in the achievement of the intention to leave work among employees in Palestinian banks, as perceived by employees themselves. The residual variance, amounting to 81.5%, is attributed to unaccounted-for factors, underscoring the potential influence of other unexamined independent variables in explaining the intention to leave work.

The formulated regression equation is expressed as follows:

$$\text{Intention to leave work} = 1.568 + 0.440 * (\text{mentoring and coaching})$$

This equation underscores the capacity to predict changes in the degree of enhancing the intention to leave work within Palestinian banks, as perceived by their employees. With every one-unit increment in the level of

'guidance and counseling', there is a corresponding decrease of 0.440 units in the intention to leave work among employees in Palestinian banks. Consequently, it is imperative for Palestinian banks to adopt measures aimed at fostering the role of guidance and counseling, given its potential in mitigating employees' intentions to leave their positions.

In light of the aforementioned findings, it can be deduced that there exists a statistically significant effect at a significance level of $\alpha \leq 0.05$ for the role of 'guidance and counseling' in accomplishing the intention to leave work within Palestinian banks in Hebron Governorate, from the employees' standpoint .

To sum up, the analysis underscores a negative relationship between mentoring and coaching and the intention to leave work in Palestinian banks. As the level of guidance and counseling increases, there is a corresponding decrease in the intention to leave work. It is thus recommended that Palestinian banks take proactive measures to promote and enhance guidance and counseling practices to reduce employees' intentions to leave their positions.

Hypothesis III: There is a statistically significant effect at the significance level ($\alpha \leq 0.05$) of the salaries and rewards on work turnover in Palestinian banks from the employees' perspective

This hypothesis was verified using multiple linear regression analysis, and Table 4.16 illustrates this as follows:

Table 4.16 Results of Multiple Regression Analysis (independent Variable: Salaries and rewards)

Independent variables	Regression coefficients	Coefficients Std. error	Standardized regression coefficients Beta	T	Sig	Model Significance at level (0.05)
Constant	2.266	0.144		15.763	.000	
Salaries and rewards	0.229	0.046	0.301	5.027	.000	Statistically Significant
Model Summary			ANOVA Analysis results			
Multiple R		0.301	F-test value		25.269	
R Square		0.090	Significant level		.000	
Adjusted R Square		0.087				

Table 4.17 shows the suitability of employing linear regression as follows: the correlation coefficient stands at 0.301, the determination coefficient is 0.090, and the adjusted determination coefficient is 0.087. Notably, there is a statistically significant effect observed at a significance level of $\alpha \leq 0.05$, indicating the impact of influencing factors on the intention to leave work.

Within this context, the regression model is able to elucidate 8.7% of the variability in achieving the intention to leave work among employees in Palestinian banks. This suggests that the influencing factors, as examined, possess a relatively limited impact on determining the level of intention to leave work from the employees' perspective within the study's location. The residual variance, amounting to 91.3%, is attributed to unaccounted-for variables not included in the regression model, in addition to random estimation errors. This implies that other independent variables may play a substantial role in explaining the intention to leave work.

Furthermore, the results of the analysis underscore the statistical significance of the variable 'Salaries and Bonuses,' indicating its impact on enhancing the intention to leave work. The corresponding regression equation is expressed as follows:

$$\text{Intention to leave work} = 2.266 + 0.229 * (\text{Salaries and Rewards}).$$

Consequently, it is apparent that for every one-unit improvement in 'Salaries and Rewards,' there is a corresponding increase in the level of enhancing the intention to leave work in Palestinian banks by 0.229 units. This implies that measures aimed at enhancing the influencing factor, 'Salaries and Rewards,' can be instituted, and the earlier model can be applied to predict the extent of change in enhancing the intention to leave work in Palestinian banks, as perceived by employees.

In conclusion, these findings highlight a statistically significant effect, at a significance level of $\alpha \leq 0.05$, of salaries and rewards in realizing the intention to leave work in Palestinian banks in Hebron Governorate, from the employees' perspective .

Multiple Regression Equation

Intention to leave work = 1.645 + 0.229(Salaries and Rewards) + 0.440 (Mentoring and Coaching) + 0.566(Organizational Development)

The above equation shows that organizational development, with the highest coefficient (0.566), is the most significant factor that affects the intention to leave of Palestinian employees working at banks in Hebron Governorate.

This positive relationship indicates that while organizational development is essential for enhancing employees' skills and competencies, it also increases their marketability and aspirations, potentially leading to higher turnover. Therefore, management should carefully align organizational development initiatives with retention strategies to ensure that investments in employees' growth are translated into long-term organizational commitment.

Hypothesis III: There are statistically significant differences at a significance level ($\alpha \leq 0.05$) in the responses of the sample respondents towards the factors affecting leaving work in Palestinian banks in Hebron based on the following variables (*gender, age, educational qualification, years of experience, job title*).

To assess the validity of the hypothesis, the researcher employed the Independent Samples T-Test to examine distinctions associated with the variables of gender, age, and years of experience. Furthermore, the researcher utilized the One-Way Analysis of Variance (ANOVA) to investigate disparities linked to the variables of educational qualification and job title, both of which encompass multiple groups. The subsequent tables provide an illustration of the hypothesis testing pertaining to the fourth main hypothesis, predicated on the analysis of demographic data.

H III-1 There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect work turnover in Palestinian banks in Hebron attributed to the gender variable.

To examine this hypothesis, a T-Test was conducted, and the results of which are displayed in the subsequent table, designated as Table 4.18, disparities in factors affecting work attrition in Palestinian banks with regard to the gender variable.

Table 4.18 T-test results for differences in respondents' responses regarding the factors influencing work turnover attributed to the gender variable

Scale	Gender	N.	Mean	Std. dev	T-Test	Sig.	Result
Factors affecting work turn-over	Male	154	3.201	.555	.666	.506	No Differences
	Female	102	3.157	.456			
Work turnover	Male	154	2.970	.638	.175	.861	No Differences
	Female	102	2.956	.577			

The analysis of the provided table reveals that, through the application of an Independent Samples T-Test, the calculated probability value (Sig.) associated with respondents' responses exceeded the predefined significance level ($\alpha \leq 0.05$). This observation signifies the absence of statistically significant and distinct variations in the mean scores of respondents' viewpoints. Consequently, in accordance with the analytical outcomes, the alternative hypothesis is rejected in favor of the null hypothesis. The null hypothesis posits that, at a significance level of $\alpha \leq 0.05$, there are no statistically significant disparities in the means of responses pertaining to the determinants of work attrition with respect to the gender variable among employees in Palestinian banks in Hebron.

H III-2 There are statistically significant differences at a significance level ($\alpha \leq 0.05$) in the means of respondents' responses regarding the factors that affect work turnover in Palestinian banks in Hebron attributed to the age variable.

To examine this hypothesis, a T-Test was conducted, the results of which are displayed in the subsequent table, designated as Table 4.19 disparities in factors affecting work turnover in Palestinian banks with regard to the age variable.

Table 4.19 T-test results for differences in respondents' responses regarding the factors influencing work turnover attributed to the age variable

Scale	Age	N.	Mean	Std. dev	T-Test	Sig.	Result
Factors affecting work turn-over	Age < 30 years	130	3.221	.598	1.181	.239	No Differences
	Age ≥ 30 years	126	3.145	.417			
Work turnover	Age < 30 years	130	2.917	.661	-1.253	.212	No Differences
	Age ≥ 30 years	126	3.013	.557			

Table 4.19 illustrates the outcomes of an Independent Samples T-Test. The resulting p-value (Sig.) surpasses the designated significance level ($\alpha \leq 0.05$), implying the absence of statistically significant distinctions in the means of respondents' viewpoints. Consequently, based on the findings of this analysis, the alternative hypothesis is rejected, and the null hypothesis is affirmed. The null hypothesis posits that, at a significance level of $\alpha \leq 0.05$, there are no statistically significant variances in the means of respondents' assessments concerning the determinants of work attrition from the vantage point of employees in Palestinian banks situated within Hebron governorate, with a specific reference to the age variable.

H III-3 There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect work turnover in Palestinian banks in Hebron governorate attributed to educational qualification variable.

This hypothesis was validated through a One-Way ANOVA test, as shown in table 4.20.

Table 4.20 One-Way ANOVA results for differences in respondents' responses regarding the factors influencing work turnover attributed to the age variable

		Sum of Squares	Std. dev	Mean Square	F	Sig.	Results
Factors affecting work turn-over	Between Groups	0.269	2	.134	0.500	0.607	No Differences
	Within Groups	68.026	253	.269			
	Total	68.295	255				
Work turn-over	Between Groups	0.527	2	.264	0.700	0.497	No Differences
	Within Groups	95.269	253	.377			
	Total	95.797	255				

Table 4.20 provides a comprehensive overview of the outcomes derived from the One-Way Analysis of Variance (ANOVA) analysis, which was conducted to assess variations in respondents' mean responses in relation to their educational qualifications within the context of their decision to leave employment within Palestinian banks. The computed p-value, denoted as 'Sig.,' surpasses the predetermined significance level ($\alpha \leq 0.05$). This observation substantiates the absence of statistically significant or perceivable dissimilarities in the mean opinions of respondents, attributable to the variances in their educational qualification. Consequently, in light of these analytical results, the alternative hypothesis, which posited the existence of statistically significant disparities, is refuted. In its stead, we uphold the null hypothesis, which posits that, at a significance level of $\alpha \leq 0.05$, there are no statistically significant distinctions in the means of respondents' responses concerning the determinants of work attrition within Palestinian banks situated in Hebron governorate, as influenced by their educational qualifications.

H III-4 There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of respondents' responses regarding the factors that affect work turnover in Palestinian banks in Hebron governorate attributed to the variable of years of experience.

This hypothesis was verified using the T-Test, as shown in Table 4.21 which illustrates the differences regarding the factors that affect work turnover in Palestinian banks with respect to the variable of years of experience.

Table 4.21 T-test results for differences in respondents' responses regarding the factors influencing work turnover attributed to the years of experience variable

Scale	Years of Experience	N.	Mean	Std. dev	T-Test	Sig.	Result
Factors affecting work turnover	Years of Experience < 10 years	165	3.182	0.524	-.080	0.937	No Differences
	Years of Experience ≥10 years	88	3.188	0.516			
Work turnover	Years of Experience < 10 years	165	2.912	0.618	-1.955	0.052	No Differences
	Years of Experience ≥10 years	88	3.070	0.600			

Table 4.21 demonstrates that, through the utilization of the Independent Samples T-Test, it was established that the computed p-value (referred to as 'Sig.') pertaining to respondents' responses surpassed the established significance threshold ($\alpha \leq 0.05$). This result serves to underscore the dearth of statistically significant and readily discernible disparities in the mean ratings of respondents' perspectives. Consequently, guided by the outcomes of this analysis, the alternative hypothesis is disaffirmed, and the null hypothesis is upheld. The null hypothesis postulates that, at a significance level of $\alpha \leq 0.05$, there are no statistically significant variations in the means of responses provided by the respondents concerning the factors influencing their inclination to depart from their positions, as perceived by employees in Palestinian banks situated within Hebron governorate. This interpretation is predicated on the variable of years of professional experience.

H-III-5 There are statistically significant differences at a significance level ($\alpha \leq 0.05$) between the means of responses from the respondents regarding the factors that affect work turnover in Palestinian banks in Hebron governorate attributed to the job title variable.

This hypothesis was tested for its validity using a One-Way ANOVA test, as shown in table 4.22.

Table 4.22 One-Way ANOVA results for differences in respondents' responses regarding the factors influencing work turnover attributed to the job title variable

		Sum of Squares	Std.dev	Mean Square	F	Sig.	Results
Factors affecting work turn-over	Between Groups	3.667	6	.611	2.353	.032	There are Differences
	Within Groups	63.912	246	.260			
	Total	67.579	252				
Work turn-over	Between Groups	1.619	6	.270	.706	.645	No Differences
	Within Groups	93.993	246	.382			
	Total	95.612	252				

Through the application of the one-way analysis of variance test for comparing three or more mean values within the dataset, it was determined that the calculated probability value (designated as 'Sig.')

for respondents' responses fell below the predefined significance level ($\alpha \leq 0.05$) with respect to factors influencing their decision-making. This observation indicates the presence of substantial and clearly discernible distinctions in the mean scores of respondents' perspectives, a phenomenon attributed to the variable of job title. Conversely, when employing the one-way analysis of variance test to compare mean values within the dataset concerning the intention to leave their positions, it was revealed that the computed probability value (Sig.) exceeded the specified significance threshold ($\alpha \leq 0.05$). This outcome suggests the absence of significant and readily apparent differences in the mean ratings of respondents' viewpoints as they relate to the variable of job title. Consequently, predicated on the analytical findings, it can be inferred that statistically significant variances exist at a significance level of $\alpha \leq 0.05$ in the means of respondents' responses concerning the influencing factors operative within Palestinian banks situated in the Hebron Governorate, and these variances are associated with the job title variable. The researcher's conclusion is also supported by the observation that no statistically significant disparities are evident at the significance level of $\alpha \leq 0.05$ in the means of respondents' responses with regard to their intention to leave their positions within Palestinian banks in Hebron Governorate, considering the job title variable.

4.2.6 Chapter Summary

This chapter presented the analysis and findings of the study on the factors that affect work turnover "intention to leave" Palestinian banks, specifically in Hebron. The chapter included the respondents' demographic analysis, detailed results from the questionnaire items, and the outcomes of the hypothesis tests conducted. The primary hypotheses focus on the impact of salaries and rewards, guidance and coaching, and the organizational development on work turnover, as well as the differences in responses based on demographic variables.

The demographic analysis revealed a diverse sample of bank employees in Hebron. The respondents varied in gender, age, educational qualification, years of experience, and job titles. This diversity ensures a comprehensive understanding of the factors affecting work turnover from multiple perspectives within the banking sector.

The findings showed that dissatisfaction in any of the independent variables significantly contributed to higher turnover intentions among employees.

The findings also indicated significant differences in responses based on these demographic variables, suggesting that different groups of employees perceive the factors influencing turnover differently.

Chapter 5: Research Results and Discussion

5.1 Introduction

5.2 Discussion

5.3 Conclusion

5.4 Contribution of the study

5.5 Limitation of the study

5.6 Recommendations

5.7 Future research

5.1 Introduction

In the science of modern human resource management, understanding employees' turnover expands beyond traditional cognitive measures. Employees' turnover affects the organization's environment and the exploration of how employee turnover is a significant HR practice.

This chapter delves into the factors that affect employees' turnover, and investigates the employees' intention to leave their work from the perspective of employees within the context of Palestinian banks in the West Bank, the issue which plays a main role in shaping the economic landscape and contribute to the Palestinian societal development.

5.2 Discussion

As stated in the earlier chapters and the previous theoretical framework, this chapter uncovers the insights employee's turnover from the employees' viewpoints; it also focuses on how many organizational factors influence their perceptions and expectations of employee's turnover and intention to leave work. The implications will lead to enhancing the HR departments' practices that take into consideration the strengths and abilities that each employee can bring to the workplace.

The focus on employees working in Palestinian banks in the West Bank highlights the specificity of the study's context. Employees play a critical role in the smooth functioning of financial institutions, and their viewpoint can influence the organizational dynamics.

Since there is a lack of studies that have examined the factors affecting employee's turnover, there is little evidence to compare and analyze the results of this study in light of previous studies.

However, there have been studies carried out on multiple talents recruitment and selection as a human resource practice and decision-making aspects since recruitment and selection can be defined as decision-making. These are discussed below.

The findings underscore the effects of career development, guidance and coaching, salaries and rewards when designing and tailoring current HR strategies.

Based on research questions and hypotheses, the findings can be given as follows:

5.2.1 Discussion Related to Question no. 1 "Is there a statistically significant effect of the organizational development on the intention to leave work in Palestinian banks from the employees' perspective?"

The results revealed a significant effect of the organizational development on the work turnover in Palestinian banks from the employees' perspective. This indicates that when banks invest in the organizational development initiatives, such as training programs, leadership development, or organizational culture enhancement, there will be a corresponding influence on reducing or increasing work turnover. This result is in line with (Chiat&Panatik, 2019) that found an impact if lack of staff training and development and employee turnover.

Further analysis could explore the specific aspects of organizational development that contribute to this effect and how they interact with the employees' perceptions. Understanding these details can be valuable for banks in tailoring their organizational development strategies to positively impact employees' retention. This result is in line with (Lee et al., 2017) who investigated the relationship between professional development opportunities and employees' intention to leave in Middle Eastern banking institutions, which may share some similarities with Palestinian banks. The study revealed that employees who had access to continuous professional development opportunities were more likely to stay with their organizations.

The researcher justifies this issue by saying that when banks take care of continuous improvement, they will lead to an increase of the employees' commitment, loyalty and satisfaction. Therefore, costs come down because the organization can better manage employees' turnover and absenteeism in better ways.

Additionally, it could be beneficial to investigate whether there are certain demographic or job-related factors that moderate the relationship between organizational development and work turnover. This information could provide more nuanced insights and guide targeted interventions.

5.2.2 Discussion Related to Question no. 2 “Is there a statistically significant effect of the mentoring and coaching on the intention to leave work in Palestinian banks from the employees’ perspective?”

The results revealed that mentoring and coaching impact employees' intention to leave work. This result comes in line with (Zeidan & Itani, 2020). The results show the potential for Palestinian banks' human resource strategies to positively impact employees' retentions. As Palestinian banks continue to compete in a dynamic financial sector, it is essential for them to adopt practices that foster employees' engagement, satisfaction, and loyalty. The researcher explores that guidance and coaching can help employees to feel more supported and valued, as well as when employees know that their manager is invested in their success and is willing to provide them with the resources and assistance they need to succeed, they are more likely to feel motivated and engaged in their work. This can lead to a stronger sense of commitment to the organization and a lower intention to leave.

5.2.3 Discussion Related to Question no. 3 “Is there a statistically significant effect of the salaries and rewards system on the intention to leave work in Palestinian banks from the employees’ prospective?”

The results revealed that salaries and rewards have an impact on work turnover in Palestinian banks from the perspective of the employees, and this finding is in line with (Osabiya, 2015; Holtom et al., 2016; Mone & London, 2018; Ahmed, 2022). The implications of this result are substantial. It indicates that financial considerations, such as salaries and rewards, play a crucial role in influencing employees' decisions to stay or leave their positions within the bank in Palestine. This aligns with a common understanding in the organizational psychology that compensation is a key factor in employees' retention.

For Palestinian banks, this finding could prompt a closer examination of their compensation structures and policies. It might be beneficial to assess whether the current salary and rewards system is competitive within the industry and whether it meets the expectations and needs of the employees or not. Understanding the specific aspects of compensation can guide targeted interventions.

In addition, the exploration of other factors that may interact with salaries and rewards in influencing work turnover, such as job satisfaction or career development opportunities, could provide a more comprehensive understanding of the dynamics at play.

The researcher sees that if organizations adapt salary and rewards strategy; this could contribute to a more positive work environment and potentially reduce turnover rates. However, it's crucial for banks to consider a holistic approach that addresses not only financial aspects but also factors contributing to overall job satisfaction and employees' engagement. The current result is in line with Indris and Primiana (2015) which concluded that the financial benefits are the most important factor for turnover.

5.2.4 Discussion Related to Question no. 4 “Are there statistically significant differences in the responses of the sample respondent toward the factors affecting leaving work in Palestinian banks at Hebron based on the following variables (*gender, age, educational qualification, years of experiences, job title*)?”

The finding of this research found no differences in the means of respondents' responses regarding the factors affecting work turnover in Palestinian banks in Hebron attributed to the gender variable. This lack of significant differences could have implications for organizational practices and policies. It indicates that, at a broad level, the factors influencing work turnover are perceived similarly by both genders. This finding could lead to a more standardized approach in addressing work turnover, focusing on common factors that affect all employees regardless of gender. However, it is essential to interpret this result with caution. While there may not be significant differences on average, there could still be variations or specific factors that affect subgroups within each gender. Further exploration and analysis might be needed to identify any nuanced patterns or trends that may not be immediately apparent in the overall average.

The study indicates that no significant differences exist in the means of respondents' responses with respect to the factors impacting work turnover in Palestinian banks in Hebron, as attributed to the age variable. The results of this study contradict with (Ahmad, 2022). This observation carries potential implications for the organizational management. In the event that age does not emerge as a statistically significant factor in shaping perceptions of work turnover, it suggests uniformity in the perception of identified factors across various age cohorts. Consequently, organizations

may concentrate their efforts on devising strategies that collectively address these shared concerns, thereby cultivating a workplace culture that resonates universally with employees across different age brackets.

The findings also indicate a notable absence of statistically significant distinctions in the mean responses among participants concerning the factors influencing work turnover within Palestinian banks in the Hebron governorate. Specifically, this lack of distinction pertains to the variable of years of experience. Consequently, it can be inferred that the duration of work experience among employees in these banks does not wield a statistically significant impact on their perceptions of the factors influencing their decisions to leave the organization. Stated differently, individuals with varying durations of work experience are expected to share, on average, comparable perspectives on the factors influencing work departure.

This observation suggests a commonality in the perception of employees in Palestinian banks in Hebron regarding the factors affecting their decisions to leave, regardless of their tenure within the organization. This shared perception across different levels of work experience may have implications for the development of organizational strategies and interventions aimed at addressing collective concerns. Notably, this result aligns with Ahmad's (2022) assertion that individual-related factors, encompassing personal characteristics and life circumstances, such as age, education level, family obligations, personal values, and job fit, significantly influence an employee's perception of work turnover.

This result is aligning with some studies that haven't found a clear link between specific demographics and turnover. For instance, one research by Agbator&Olori (2020) found no significant impact of gender on turnover intentions in Indonesia. Similarly, Lee et al. (2020) reported that age, marital status, and experience of service might not always influence turnover intentions among Japanese nurses. Furthermore, Albougami (2020) mentioned that age, marital status, level of education and years of experience might not always influence turnover intentions among Saudi Arabia nurses.

5.3 Conclusion

Employees need to work hard to achieve their tasks and responsibilities. They need to be rewarded so they can be motivated. It is worth mentioning that work environment is vital to reduce work turnover, for it helps employees avoid stress and hard situations.

A final conclusion of this study is that knowing the factors affecting the intention to leave will be useful for the organizations, in order to keep and maintain its employees and reduce the incurred costs . As mentioned in this study appeared the organizational development the highest factor affecting employees turnover , this indicates that there is weakness in build capacity to change in developing and improving in employees , based on career development the employees will be disappointing if there is weakness in career development then work turnover .

The researcher can also conclude that should turnover rate will be exist to some extent because it's useful for the organization to fresh new blood " new employees " to get new talents and experiences .

In this study, it appeared that all factors that affect leaving work are high; therefore, banks should establish incentives' system and continuously developing it to keep pace with the developments and changes that occur in the external environment. It is worth mentioning that there is a high competition between financial institutions to obtain the best results of the production operation, which is the humans' capital. Therefore, a system should be established competitive incentives for the same product or in the same market which ensure employees' stay in these institutions. Based on what is mentioned earlier, we can notice that banks involve their employees in the decision-making process; therefore, work should be institutional and consider employees' involvement in the decisions as one part of the institution.

5.4 Contribution of the study

The thesis findings have been discussed above in light of the existing literature, along with the implications of these findings. In accordance with the above discussion; the current results may have the following the contribution:

- Academic Contribution

The academic contribution of this study lies in its ability to enrich the existing body of knowledge by offering region-specific insights into the factors influencing work turnover and the intention to leave work which can lead to the development of more comprehensive theoretical frameworks.

The current thesis contributes to the academic literature through providing empirical evidence of the impact of multiple factors on work turnover and intention to leave work. This study adds to the limited body of research that specifically examines this connection within the Palestinian banks' context.

The current thesis can contribute to theoretical discussions about employment dynamics in conflict zones. The results may help in developing new theories that address the challenges and opportunities faced by employees and employers in such environments.

In addition, the current thesis contributes to the ongoing development and refinement of theories in human resource management, job satisfaction, workplace culture, and other relevant variables; and how these variables interact and influence employees' decisions.

- Practical Contribution

The thesis provides practical implications for enhancing HR departments of Palestinian banks and potentially in other contexts, as it offers actionable insights and recommendations for organizations. Recognizing and valuing work turnover can lead to inclusive evaluations of candidates, ultimately leading to more suitable placements.

The results insights can guide HR professionals in succession planning, as they can use the results to tailor their practices to attract and retain skilled individuals, addressing specific factors that influence job retention.

The good understanding of the prevalence and relevance of different factors impact can guide bankers' policymakers and regulatory to develop policies that promote employees' retention within the banking sector to create a more stable and competitive labor market.

The results can inform Palestinian banks in Hebron about effective strategies for retaining their employees, as current results indicate that satisfaction is a key issue, so banks can work on improving work conditions and employees' satisfaction.

5.5 Limitation of the Study

The current thesis has a number of limitations that can be discussed as follow:

- The current thesis relies on self-reported data from participants (questionnaire).The questionnaire responses could be influenced by participants' social desirability bias.
- The current thesis focuses on three factors that affect work turnover and has not included all other possible factors, such as external economic, political, or industry-specific factors that could influence work turnover and intentions. These factors can confound the study's results.
- Some participants were unavailable due to their work schedules which could affect the diversity of research sample.

5.6 Recommendation

Derived from the findings of this research, the researcher has articulated recommendations for Palestinian banks, encompassing diverse facets of the work environment, employees' satisfaction, and organizational culture. In consideration of the available information, these recommendations are:

1) Reducing work turnover in Palestinian banks requires a comprehensive approach that addresses various aspects of the work environment, employees' satisfaction, and organizational culture. Based on the available information, the researcher recommended that each financial institution(banks) should put a guideline that specifies the ways to satisfy the employees and meet their needs by implementing incentives programs.

Undertake a detailed analysis of workforce demographics, including age, gender, and years of experience, to identify specific patterns and potential areas of concern related to turnover.

2) Implement regular employees' engagement surveys to gather opinions on employees' perceptions, job satisfaction, and factors influencing their decision to stay or leave, and use the survey results to identify specific areas for improvement. The researcher recommended that each bank should adapt empowering programs to encourage their employees to stay and feel that they are part of the decision-making process in the institution.

3) Analyzing the compensation and benefits packages offered by each bank to ensure that they are competitive within the industry and aligned with employees' expectations.

4) Establishing and promoting professional development programs to enhance and empower employees' skills that provide opportunities for continuous learning that lead to increasing job satisfaction, loyalty and career growth.

5) Implementing initiatives that support a healthy work-life balance, such as flexible working arrangements, wellness programs, and stress management resources. This can contribute to employees' overall well-being.

6) Investing in leadership development programs to ensure that managers possess the necessary skills to lead, motivate, and support their teams effectively. A positive and supportive leadership culture can significantly impact employees' retention.

7) Establishing employees' recognition and rewards programs to acknowledge and appreciate employees' contributions. Recognition fosters a positive workplace culture and can enhance job satisfaction.

8) Fostering an organizational culture of open and transparent communication. It is key to keep employees informed about organizational changes, future plans, and the impact of their contributions. This helps build trust and a sense of belonging.

9) Evaluating and addressing factors that contribute to excessive workload and job stress. Implement strategies to create a supportive work environment that prioritizes employees' well-being.

5.7 Future Research

The current findings shed light on more future research as it had great potential to deepen understanding the factors that affect turnover and intention to leave work. The researcher offers some suggestions to be explored further:

- Conducting qualitative research to gain a deeper understanding of the specific reasons, experiences, and personal motivations that lead banks' employees in the West Bank to consider leaving their jobs.
- Conduct more research to compare work turnover and intention to leave work in West Bank banks with other service sector in neighboring regions or countries.
- Investigate the role of employees' engagement, job satisfaction, and well-being in relation to work turnover and the intention to leave work.
- Explore the role of leadership styles, organizational culture, and management practices in shaping employees' decisions to stay or leave.
- Analyze the impact of broader economic and political conditions in the West Bank, such as economic instability, geopolitical conflicts, and regulatory changes, on employee retention within the banking sector.
- Research the effectiveness of specific retention strategies and interventions that can be implemented by banks to reduce work turnover and enhance employees' commitment.

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Appendices:

Appendix A

Questionnaire in English form



وزارة التربية والتعليم العالي
جامعة بوليتكنك فلسطين
كلية العلوم الإدارية ونظم المعلومات

Dear [Mr./Ms.] \ _____ may God bless you,

Greetings,

Subject: Completion of the Attached Questionnaire

The researcher is conducting a study to obtain a Master's degree in Business Administration. The study is titled:

"The Factors Influencing Employee Turnover in Palestinian Banks in Hebron Governorate".

This questionnaire aims at identifying the factors that affect employees' turnover in Palestinian banks in Hebron Governorate.

Therefore, kindly read all sections carefully and mark (✓) in the appropriate box to indicate your agreement. We appreciate your cooperation in completing this research, and please be assured that the information obtained will be kept confidential and used only for scientific research purposes.

Please accept our utmost respect and appreciation.

Sincerely,

Bhajat Areef Shalaldeh

Section 1: Demographic information

Please mark (×) in the designated box for that.

1- Gender			
<input type="checkbox"/> Male	<input type="checkbox"/> Female		
2- Age			
	<input type="checkbox"/> Less than 30 years	<input type="checkbox"/> More than or equal 30 years	
3- Academic qualification			
<input type="checkbox"/> Diploma Degree	<input type="checkbox"/> Bachelor Degree	<input type="checkbox"/> Master degree or higher	
4- Years of experience			
<input type="checkbox"/> Less than 10 years		<input type="checkbox"/> More than 10 years	
5- Job title			
<input type="checkbox"/> Administrator	<input type="checkbox"/> Accountant	<input type="checkbox"/> Department Head	<input type="checkbox"/> Division Head
<input type="checkbox"/> Unit Manager	<input type="checkbox"/> Department Manager	<input type="checkbox"/> branch Manager	<input type="checkbox"/> Other
6- Department			
7- Have you ever worked in another bank?			
		<input type="checkbox"/> Yes	<input type="checkbox"/> NO
If the answer is yes, how many banks have you worked for previously?			
8- Are you in direct contact with customers during your work?			
		<input type="checkbox"/> Yes	<input type="checkbox"/> No

If the answer is yes, what is the percentage of your communication with customers"?	
--	--

The Second Section:

1- Factors influencing work turnover

		Strongly agree	Agree	Neutral	Disagree	Strongly disagree
Organizational Development						
1.	Lack of opportunity for promotion to a better position in the bank.					
2.	I have reservations about the bank's bonus system.					
3.	The bank's management promotes employees based on merit.					
4.	I'm unable to achieve my professional ambitions through my current position at the bank.					
5.	I'm unable to achieve my academic interests through my current position at the bank.					
6.	Continuing to work at the bank does not make me feel fulfilled.					
7.	The bank gives an opportunity for a higher position if it is available as a vacancy.					
8.	The bank's management is not interested in increasing my desire to continue in my current position.					
9.	I can balance the demands of work and family.					

10.	Through training programs at the bank, the management seeks to develop the skills of employees.					
11.	The bank does not provide me with any training opportunities that develop my work skills.					
Mentoring and coaching						
1.	Lack of alignment (understanding) with direct superiors.					
2.	Direct superiors do not treat me fairly.					
3.	My management guides and monitors me well.					
4.	My direct manager evaluates my performance objectively.					
5.	The performance evaluation system provides timely feedback.					
6.	The bank's management evaluates its employees based on their job descriptions.					
7.	The management uses a punitive approach as a method of guidance in the workplace.					
8.	The management does not involve employees in work-related decisions.					
9.	I do not receive support from my direct superiors as an employee.					
Salaries and rewards						
12.	My salary does not match the nature of my current job.					
13.	Salary policy is based on employee competence.					
14.	My salary is sufficient to cover my needs.					
15.	I receive a fair salary compared to my colleagues.					

16.	The incentive system promotes fairness among employees.					
17.	Incentives are tied to the employee's level of achievement.					
18.	The bank's management determines and grants incentives without discrimination.					
19.	The work at the bank stands out from other institutions through the incentives provided to employees.					
20.	My salary does not match the nature of my current job.					

2- Factors intention to leave work

1.	I feel a lack of alignment with my job requirements.					
2.	I feel that my current position is not in line with my educational qualifications.					
3.	I work in an unclear and unhealthy environment.					
4.	Social relationships among employees are weak.					
5.	I feel frustrated due to the lack of opportunities for professional development.					
6.	The bank's management uses a punitive approach to guide behavior in the workplace.					
7.	Management involves its employees in work-related decisions.					
8.	I receive support and assistance from my direct superiors.					

Appendix B

Questionnaire in Arabic form



وزارة التربية والتعليم العالي
جامعة بوليتكنك فلسطين
كلية العلوم الإدارية ونظم المعلومات

حفظه /ها الله

السيدة/

تحية طيبة وبعد،

الموضوع/ تعبئة الاستبانة المرفقة

يقوم الباحث بإجراء دراسة للحصول على درجة الماجستير في ادارة الاعمال بعنوان:

العوامل التي تؤثر على ترك العمل في البنوك الفلسطينية في محافظة الخليل

وتهدف هذه الاستبانة إلى التعرف على العوامل التي تؤثر على ترك العمل في البنوك الفلسطينية في محافظة الخليل.

لذا يرجى التكرم بقراءة جميع الفقرات بعناية ووضع علامة (✓) في الخانة التي تعبر عن مدى موافقتكم عليها، كما ونشكر تعاونكم معنا في إنجاز هذا البحث مع العلم بأن المعلومات التي سيتم الحصول عليها سرية ولن تستخدم إلا لأغراض البحث العلمي.

وتفضلوا بقبول فائق الاحترام والتقدير،

الباحث: بهجت عريف شلالدة

يرجى وضع علامة (x) في المربع المخصص لذلك

المحور الأول: المتغيرات الديموغرافية

1- النوع الاجتماعي			
<input type="checkbox"/> ذكر	<input type="checkbox"/> أنثى		
2- العمر بالسنوات			
<input type="checkbox"/> أقل من 30	<input type="checkbox"/> 30 سنة فأكثر		
3- المؤهل العلمي			
<input type="checkbox"/> دبلوم	<input type="checkbox"/> بكالوريوس	<input type="checkbox"/> ماجستير	
4- سنوات الخبرة			
<input type="checkbox"/> أقل من 10 سنوات	<input type="checkbox"/> 10 سنوات فأكثر		
5- المسمى الوظيفي			
<input type="checkbox"/> إداري	<input type="checkbox"/> محاسب	<input type="checkbox"/> رئيس شعبة	<input type="checkbox"/> رئيس قسم
<input type="checkbox"/> مدير دائرة	<input type="checkbox"/> مدير إدارة	<input type="checkbox"/> مدير فرع	<input type="checkbox"/> أخرى
6- القسم الذي تعمل فيه			
7- هل سبق لك أن عملت في بنك آخر			
<input type="checkbox"/> نعم	<input type="checkbox"/> لا		
إذا كانت الإجابة نعم كم عدد البنوك التي عملت بها سابقا			
8- هل أنت في تماس أو اتصال مباشر مع الزبائن خلال عملك			
<input type="checkbox"/> نعم	<input type="checkbox"/> لا		
إذا كانت الإجابة نعم كم نسبة تواصلك مع الزبائن %			

المحور الثاني: العوامل المؤثرة على دوران العمل

م	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
التطوير التنظيمي						
1.	عدم وجود فرصة للترقية الى منصب أفضل في البنك					
2.	وجود تحفظات لدي على نظام منح المكافآت في البنك.					
3.	تقوم ادارة البنك بترقية الموظفين على أساس الكفاءة.					
4.	عدم القدرة من خلال وظيفتي الحالية في البنك على تحقيق طموحاتي المهنية .					
5.	عدم القدرة من خلال وظيفتي الحالية في البنك على تحقيق اتجاهاتي العلمية					

					6. استمراري بالوظيفة في البنك لا يشعرني بتحقيق ذاتي .
					7. يعطي البنك فرصة لوظيفة أعلى في حال توفرها كشاعر
					8. عدم اهتمام ادارة البنك بزيادة رغبتني للاستمرار في وظيفتي الحالية .
					9. أستطيع الموازنة بين متطلبات العمل والأسرة.
					10. تسعى الإدارة من خلال برامج التدريب في البنك إلى تطوير مهارات العاملين.
					11. البنك لا يوفر لي أي فرص تدريبية تنمي قدراتي في العمل.
التوجيه والارشاد					
					1. ضعف الانسجام (التفاهم) مع مسؤولي المباشر
					2. عدم تعامل مسؤولي المباشر معي بعدالة
					3. تعمل إدارتي على توجيهي ومتابعتي بشكل جيد.
					4. يعمل مديري المباشر على تقييم أداي بشكل موضوعي.
					5. يعمل نظام تقييم الأداء على تقديم تغذية راجعة في الوقت المناسب.
					6. تقوم إدارة البنك بتقييم أداء موظفيها حسب الوصف الوظيفي لهم.
					7. تلويح الإدارة باستخدام اسلوب العقاب كأسلوب للتوجيه في العمل
					8. عدم مشاركة الإدارة للموظفين في القرارات المتعلقة بالعمل
					9. عدم حصولي كموظف على الدعم (المساندة) من مسؤولي المباشر
الرواتب والمكافآت					
					1. عدم تناسب راتبي مع طبيعة وظيفتي الحالية .
					2. يتم وضع سياسة الرواتب على أساس كفاءة الموظف.
					3. يكفي راتبي لسد احتياجاتي.
					4. أتقاضى راتباً مناسباً مقارنةً برواتب زملاء الآخرين.
					5. يُحقق نظام الحوافز العدالة بين الموظفين.
					6. يتم ربط الحوافز بمدى ما يحققه الموظف من إنجاز.
					7. تقوم إدارة البنك بتحديد والحوافز دون تمييز.
					8. يتميز العمل بالبنك عن غيره من المؤسسات من خلال الحوافز التي تُمنح للموظفين.

المحور الثالث: دوران العمل

م	العبارة	موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1.	أشعر بعدم الانسجام مع متطلبات عملي.					

					2. أشعر أن وظيفتي الحالية لا تتناسب مع مؤهلي العلمي.
					3. أعمل في بيئة غير واضحة وغير سليمة.
					4. تتسم العلاقات الاجتماعية بين الموظفين بالضعف.
					5. أشعر بالإحباط من عدم توفر الفرص للتطوير المهني.
					6. تلوح إدارة البنك باستخدام أسلوب العقاب لتوجيه سلوكي في العمل.
					7. تشارك الإدارة موظفيها في القرارات المتعلقة بالعمل.
					8. احصل على الدعم والمساندة من مسؤولي المباشر.

شاكراً لكم حسن تعاونكم

Appendix C

Arbitrars questionnaire

جامعة القدس المفتوحة فرع الخليل	الدكتور محمد عمرو
جامعة بوليتكنك فلسطين	الدكتور وسيم سلطان
جامعة الخليل	الدكتور محمد الجعبري
الجامعة العربية الامريكية	الدكتور عماد ولد علي

Appendix D Task Facilitation letter

University Graduates Union
Palestine Polytechnic University (PPU)



رابطة الجامعيين / محافظة الخليل
جامعة بوليتكنك فلسطين

التاريخ: ٢٠٢٣/٠٧/١٧
الرقم: ك ع/٤١/٢٠٢٣

السادة مدراء البنوك الفلسطينية المحترمين

الموضوع: تسهيل مهمة

تحية طيبة وبعد ،،،

نهدىكم من جامعة بوليتكنك فلسطين أطيب التحيات ونشكركم على التعاون الدائم مع طلبتنا.

أرجو من حضرتكم التكرم بتسهيل مهمة الطالب (بهجت عريف احمد الشلالده) (ماجستير العلوم الادارية) من خلال مساعدته في توزيع استبانة خاصة برسالة الماجستير واية معلومات اخرى يحتاجها، حيث ان الطالب يعمل على رسالة ماجستير تحت عنوان (العوامل التي تؤثر على ترك العمل في البنوك الفلسطينية) ، علما أن هذه المعلومات ستستخدم لأغراض البحث العلمي فقط .

وتفضلوا بقبول فائق الاحترام ،،،

عميد الدراسات العليا والبحث العلمي

د. نافذ ناصر الدين
٤٤٤/٧/١٧

نسخة/ الملف

فلسطين - الخليل - ص.ب: ١٩٨
مباني واد الهريفة: تليفاكس: ٠٢-٢٢٣٣٠٠٦٨ / ٠٢-٢٢٣٣٠٥٠
مباني أبو رومان: تليفاكس: ٠٢-٢٢٣١٩٢١

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