DETERMINANTS OF EMPLOYEES' TURN OVER INTENTION: A CASE DEVELOPMENT BANK OF ETHIOPIA (DBE) HEAD OFFICE

BY

KIDAN ATSBEHA

A THESIS SUBMITTED TO THE GRADUATE SCHOOL OF ST. MARY'S UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTERS OF BUSINESS ADMINISTRATION (MBA).

ST. MARY'S UNIVERSITY DEPARTMENT OF MANAGEMENT.

MASTERS OF BUSINESS ADMINISTRATION (MBA)

ADVISOR: - Dr. ALAZAR AMARE

July, 2025

Addis Ababa, Ethiopia

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Certification

This is to certify that the thesis entitled "Determinants of Employees' turnover intention the case of Development Bank of Ethiopia Head office", submitted to St. Mary University for the award of the Degree of Master of Business Administration (MBA) and is a research work carried out by. Kidan Atsbeha, under our guidance and supervision. Therefore, we hereby declare that no part of this thesis has been submitted to any other university or institution for the award of any degree or diploma.

Adviser's Name Date Signature

__________________ __________________ __________________

Declaration

I hereby declare that this research entitled "Determinants of Employees' turnover intention the case of Development Bank of Ethiopia Head office", has been carried out by me under the guidance and supervision of Dr. Alazar Amare.

The thesis is original and has not been submitted for the award of any degree or diploma to any university or institutions.

Researcher's Name	Date	Signature
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ST. MARY UNIVERSITY

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APPROVED BY BOARD OF EXAMINERS

Approved by: We the examiners' board approve that this thesis has passed through the defence and review process

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Dean, Gradates studies	Signature
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Abstract

This study examines the determinants of employees' turnover intention at the Development Bank of Ethiopia (DBE) Head Office, focusing on four key factors: salary and benefits, job security, work environment, and career growth opportunities. Employee turnover remains a critical challenge for organizations, leading to increased costs, operational disruptions, and loss of institutional knowledge. Understanding the drivers of turnover intention is essential for developing effective retention strategies. Using a quantitative research design, data was collected from 185 employees through structured questionnaires. The study employed descriptive statistics, correlation analysis, and multiple regression to analyse the relationships between the independent variables (salary, job security, work environment, career growth) and the dependent variable (turnover intention). The findings revealed that all four factors significantly influence turnover intention, with salary and benefits showing the strongest correlation ($r = 0.837$, $p < 0.01$), followed by job security ($r = 0.635$, $p < 0.01$), work environment ($r = 0.604$, $p < 0.01$), and career growth ($r = 0.406$, $p < 0.01$). The regression model explained 76.8% of the variance in turnover intention ($R^2 = 0.768$), confirming the robustness of these predictors. The study aligns with Herzberg's Two-Factor Theory and Maslow's Hierarchy of Needs, emphasizing the importance of addressing both hygiene factors (salary, job security) and motivators (career growth) to reduce turnover. Practical recommendations include competitive compensation, transparent communication about job stability, fostering a supportive work environment, and creating clear career advancement pathways. This research contributes to the literature on employee retention in Ethiopia's banking sector and provides actionable insights for DBE and similar institutions. Future studies could explore additional variables or adopt longitudinal designs to assess the long-term impact of retention strategies.

Keywords: *Employee turnover intention, salary and benefits, job security, work environment, career growth, banking sector, Ethiopia.*

CHAPTER ONE

INTRODUCTION

1. Introduction

Employee turnover is a critical issue for organizations, particularly in sectors where human capital is a significant driver of success. In the case of the Development Bank of Ethiopia (DBE) Head office, understanding the determinants of employees' turnover intention is crucial for sustaining organizational performance and achieving strategic goals. High turnover rates can lead to increased recruitment and training costs, disruption of operations, and a decline in employee morale. Previous studies indicate that factors such as salary and benefits, job security, work environment, and career growth opportunities significantly influence employees' decisions to leave an organization. Exploring these factors in the context of DBE is vital to identify actionable solutions that can enhance employee retention and organizational stability. Thus, this chapter discuss the background of the research, research objectives and questions, research questions, the scope of the study, significance of the study and organization of the study will state concisely.

1.1 Background of the Study

Employee turnover intention has become a significant concern for organizations worldwide due to its direct and indirect effects on organizational outcomes. High turnover rates disrupt operational continuity, increase recruitment and training costs, and lead to the loss of institutional knowledge, ultimately affecting an organization's ability to achieve its objectives. The Development Bank of Ethiopia (DBE) Head office, as a prominent financial institution in Ethiopia, faces similar challenges. Employee turnover intention, which refers to the likelihood of employees voluntarily leaving their current organization, is a critical precursor to actual turnover and requires in-depth understanding and management.

Organizational performance is multifaceted and intricate. For this reason, it's critical to evaluate the relative success or failure of various organizations using a variety of standards and metrics. The existence of employees has a major impact on the company's success. Staff morale issues among those who are still employed will result from the high staff turnover rate in addition to financial losses. According to Flippo (in Fahrizal, 2017), there should be less than 2% of turnover among employees annually. Nevertheless, the optimal proportion may differ between industries and between businesses.

The firm's financial line is greatly impacted by staff turnover, which is nevertheless ideal based on these requirements. Therefore, it is insufficient for the company to base its decision-making about employee turnover only on these standards.

Since human capital is the foundation of any organization, employee input determines its profitability, efficiency, and effectiveness. As a result, employee turnover not only damages the environment as a whole but also disrupts the work environment and costs the business money in the form of reduced HR (Kanwal, B. and Tariq, A., 2016).Until an organization effectively and efficiently addresses the issue of staff turnover, it cannot experience success and maintain it.

Employee Turnover is defined as the “individual movement across the membership boundary of an Organization” (Price, 2001; Thwala et al., 2012). Employee turnover is a ratio comparison of the number of employees a company must replace in a given time period to the average number of total employees. A huge concern to most companies, employee turnover is a costly expense especially in lower paying job roles, for which the employee turnover rate is highest (Martin, 2003).

Globally, organizations are grappling with the implications of high turnover intentions. Studies, such as those by Allen et al. (2021), highlight the financial and non-financial burdens organizations endure due to employee turnover, including diminished team morale and compromised service quality. In Ethiopia, where skilled labour in specialized sectors like banking is limited, high turnover rates can pose even more significant challenges, as experienced employees are difficult to replace promptly. The financial sector, in particular, is characterized by competitive pressures and the need for highly skilled professionals, making employee retention a strategic priority.

The determinants of turnover intentions have been widely explored in academic literature. Salary and benefit packages remain among the most frequently cited reasons for employee dissatisfaction. According to Malik et al. (2021), equitable and competitive compensation not only enhances employee satisfaction but also fosters organizational commitment, thereby reducing turnover intentions. Similarly, job security, defined as the stability of employment and protection against job loss, is a fundamental concern for employees. Research by Huang et al. (2020) indicates that job insecurity correlates strongly with stress and reduced job satisfaction, leading to increased turnover intentions.

Another crucial determinant is the work environment. A supportive and engaging workplace promotes employee well-being and enhances job satisfaction. Studies such as those by Chen et al. (2022) emphasize the role of organizational culture, leadership, and workplace relationships in shaping turnover intentions. Employees who perceive their work environment as hostile or unsupportive are more likely to seek opportunities elsewhere.

Career growth opportunities also play a pivotal role in turnover intentions. Employees value organizations that provide clear pathways for professional development and skill enhancement. Greenhaus et al. (2021) found that a lack of career progression opportunities often drives employees to leave their current roles in search of organizations that can better fulfil their career aspirations. For institutions like DBE, where employee expertise directly impacts service delivery and organizational performance, investing in career growth initiatives is vital.

Previous studies have extensively examined the determinants of employees' turnover intentions, focusing on factors such as job satisfaction, compensation strategies, career development opportunities, and organizational commitment (Allen et al., 2021; Huang et al., 2020). Herzberg's two-factor theory (1959) and Maslow's hierarchy of needs (1943) have been frequently used to explain the psychological and motivational aspects influencing turnover. Additionally, research grounded in Social Exchange Theory has highlighted the role of perceived fairness and reciprocity in shaping employees' decisions to stay or leave (Cropanzano& Mitchell, 2005). While these studies provide valuable insights, significant gaps remain. For instance, there is limited empirical research on how cultural and contextual factors in emerging markets influence turnover intentions (Chen et al., 2022). Furthermore, studies rarely explore the intersection of job security, employee retention strategies, and external economic pressures, leaving a need for more holistic and integrative models. Addressing these gaps is crucial for organizations aiming to implement targeted strategies to reduce turnover and enhance employee engagement.

As a development-focused financial institution, DBE operates in a unique context that blends public service objectives with financial sustainability. Understanding the specific factors influencing turnover intentions within this institution is crucial for developing targeted retention strategies.

This study focuses on four independent variables: salary and benefit package, job security, work environment, and career growth, analysing their influence on the dependent variable, employees’ turnover intention. By exploring these factors in the context of DBE, this research seeks to provide actionable insights to address high turnover rates. The findings aim to assist DBE management in designing effective policies to enhance employee retention, contributing to the organization’s long-term success.

1.2 Statement of the Problem

The head office of the Development Bank of Ethiopia (DBE) has faced growing difficulties in keeping talented employees, a situation that presents serious threats to its operational effectiveness and long-term goals. Employee turnover is not just a human resources concern but a significant organizational obstacle that affects productivity, raises recruitment and training expenses, and interrupts service provision. High turnover rates diminish institutional knowledge and undermine organizational culture, hindering the ability to uphold consistent performance and service quality. In a competitive job market, keeping skilled and experienced employees is crucial for maintaining organizational efficiency.

Even with the application of several approaches designed to boost employee satisfaction and retention, Intent to leave, serving as a precursor to actual turnover, is shaped by a mix of intrinsic and extrinsic elements. A study conducted by Allen et al. (2021) indicates that a high intention to leave is a significant predictor of voluntary departures, highlighting the importance of tackling its underlying causes. The ongoing turnover issues at DBE indicate that existing retention methods might not adequately tackle the root causes prompting employees to think about departing the organization. Numerous studies have recognized that salary and benefit packages play a crucial role in influencing turnover intention. As noted by Malik et al. (2021), workers who view their pay as insufficient or unfair tend to be more inclined to have thoughts of leaving their jobs. In a similar way, job stability is a key element affecting employee retention. A study by Huang et al. (2020) emphasizes the mental strain linked to job insecurity, potentially resulting in dissatisfaction and increased employee turnover. Within the framework of DBE, worries regarding long-term job stability might intensify turnover intentions, especially in an economic climate characterized by unpredictability.

The work environment also plays a significant role in shaping employee decisions to stay or leave. A hostile or unsupportive workplace can lead to disengagement and prompt employees to seek better opportunities elsewhere. As noted by Chen et al. (2022), organizations with positive workplace cultures and strong leadership tend to have lower turnover rates. For

DBE, creating a supportive work environment is essential for fostering employee commitment and reducing turnover intentions.

Opportunities for career advancement serve as another significant factor affecting turnover intentions. Employees appreciate chances for career growth and development, and a lack of defined career trajectories can result in disappointment and disengagement. Greenhaus et al. (2021) suggest that companies focusing on employee growth are more inclined to keep their best talent. At DBE, restricted advancement possibilities might lead employees to pursue positions in companies that more closely match their career goals.

The existing literature extensively identifies factors influencing turnover intentions (e.g., salary, job security, work environment, career growth) but offers limited actionable, context-specific strategies for public development banks in emerging economies like Ethiopia. While Malik et al. (2021) and Huang et al. (2020) establish global correlations between compensation/job security and turnover, their recommendations lack adaptation to institutional constraints (e.g., public-sector budget limitations, regulatory frameworks). For instance, DBE's hybrid mandate balancing development goals with financial sustainability creates unique retention challenges unaddressed in generic models. Most turnover studies focus on private/commercial banks in Western or Asian contexts (Allen et al., 2021; Chen et al., 2022), creating a geographic and sectoral research void. Ethiopia's banking sector characterized by high public-sector influence, skill shortages, and socioeconomic volatility remains underexplored. Only 5% of cited empirical studies (e.g., Greenhaus et al., 2021) include African samples, and none specifically examine development banks. This gap obscures how cultural dimensions (e.g., collectivism, power distance) modulate turnover drivers. For example, job security's strong correlation with turnover at DBE ($r = 0.635$) exceeds global averages, suggesting contextual amplification of this factor (Hofstede, 2020).

Current theories fail to integrate macroeconomic instability into turnover models. Herzberg's Two-Factor Theory and Social Exchange Theory (SET) assume stable economic environments, neglecting how inflation, currency volatility, or political risk in emerging economies exacerbate hygiene-factor dissatisfaction (Cropanzano & Mitchell, 2005). At DBE, salary dissatisfaction ($r = 0.837$) dominated turnover intentions a deviation from Western studies where career growth often outweighs compensation. This indicates a theoretical shortcoming: existing frameworks undervalue economic precocity interaction with organizational factors. Additionally, SET's reciprocity principle inadequately explains retention in public institutions where extrinsic rewards (e.g., competitive salaries) are structurally constrained (Chen et al., 2022).

This research aims to investigate the factors influencing employee turnover intention at DBE, concentrating on four main elements: compensation and benefits, job stability, workplace atmosphere, and opportunities for career advancement. This study seeks to pinpoint the exact factors influencing turnover intentions in the organization, offering practical recommendations for DBE to improve its retention strategies and lessen the negative effects of elevated turnover rates.

1.3 Research Objectives

1.3.1 General Objective

To examine the determinants of employees' turnover intentions in the Development Bank of Ethiopia Head office.

1.3.2 Specific Objectives

- To examine the effect of salary and benefit packages on turnover intentions in Development Bank of Ethiopia Head office.
- To examine the relationship between job security and turnover intentions in Development Bank of Ethiopia Head office.
- To determine how the work environment influences turnover intentions in Development Bank of Ethiopia Head office.
- To determine the effect of career growth opportunities on turnover intentions in Development Bank of Ethiopia Head office.

1.4 Research Questions

1. How does the salary and benefit package affect employees' turnover intentions at DBE Head office?
2. What is the relationship between job security and turnover intentions at DBE Head office?
3. How does the work environment influence turnover intentions at DBE Head office?
4. What role does career growth play in employees' turnover intentions at DBE Head office?

1.5 Significance of the Study

This study holds significant importance for both practical and academic purposes. By providing empirical evidence on the factors influencing turnover intentions at the

Development Bank of Ethiopia (DBE) Head office, the research will bridge a critical gap in understanding employee behaviour within the Ethiopian banking sector. High employee turnover is a pressing issue that not only affects DBE but also resonates across similar institutions in Ethiopia and beyond. Understanding the determinants of turnover intentions will enable DBE management to identify key problem areas and develop targeted interventions to address them. These interventions could range from revising compensation structures to improving job security, enhancing the work environment, and fostering career growth opportunities.

For DBE, the findings of this study will serve as a strategic tool to enhance employee retention. Retaining skilled employees is crucial for sustaining operational efficiency, reducing recruitment and training costs, and maintaining organizational stability. By implementing evidence-based strategies derived from this study, DBE can strengthen its workforce and improve overall organizational performance.

On an academic level, this study contributes to the growing body of literature on employee turnover. It provides insights specific to the Ethiopian context, which is often underrepresented in global research. The study's focus on key variables such as salary and benefits, job security, work environment, and career growth offers a comprehensive framework for analysing turnover intentions. Future researchers can build on this work to explore additional factors or conduct comparative studies across different sectors and regions. Moreover, policymakers and human resource professionals can utilize the findings as a reference to design policies and practices that foster employee engagement and retention. By addressing turnover intentions proactively, organizations can mitigate the adverse impacts of high turnover rates and create a more stable and motivated workforce.

1.6 Scope of the Study

This study is carefully delineated conceptually, geographically, and methodologically to ensure clarity and focus.

Conceptually, the research investigates the determinants of employees' turnover intentions, emphasizing four critical independent variables: salary and benefits, job security, work environment, and career growth. These variables are selected based on their prominence in existing literature and their relevance to employee retention strategies. The study aims to explore how these factors collectively and individually influence turnover intentions, with a specific focus on their application within the context of the Development Bank of Ethiopia (DBE). The dependent variable, employees' turnover intention, is analysed to provide a nuanced understanding of why employees consider leaving their current positions. The researcher selected the four variables to measure the effect of them on the turnover intention. Others are not included by this study. The others may be included by other researches in the future.

Geographically, the study is confined to the Development Bank of Ethiopia Head office, a key financial institution with a significant role in the Ethiopian economy. The research covers various branches and departments of DBE, ensuring a representative sample of employees across different organizational levels and functional areas. By focusing exclusively on DBE Head office, the study provides insights tailored to the unique operational, cultural, and institutional characteristics of the bank, making the findings highly relevant and actionable for its management.

Methodologically, the study adopts a quantitative research design to examine the relationships between the identified variables. A structured questionnaire will be used as the primary data collection tool, designed to capture employees' perceptions and experiences regarding salary and benefits, job security, work environment, and career growth. The sample will include employees from various departments within DBE, selected through stratified random sampling to ensure diversity and representativeness. The collected data analysed using statistical methods, such as regression analysis and correlation, to identify significant relationships and draw conclusions. The methodological rigor ensures the reliability and validity of the findings, providing a robust foundation for recommendations to enhance employee retention at DBE Head office.

1.7 Organization of the Study

This study has five subsequent chapters. The first chapter contains an introduction, background of the study, statement of the problem, research question, objectives of the study, significance of the study, and scope of the study. The second chapter describes the review of related literatures (theoretical and empirical). Research design and methodology discussed on chapter three. The fourth chapter is the analysis, discussions and presentation part of the research findings, and the last chapter; chapter five presents the summary and conclusions, and recommendations given and remarked based on the study results; followed by the list of references and appropriate appendixes.

1.8 Definition of Terms

Salary and Benefit Package: Represents the monetary and non-monetary rewards provided to employees by the organization in exchange for their services. This includes base salary, bonuses, allowances, health benefits, and retirement plans, which are significant predictors of employee satisfaction and retention (Milkovich et al., 2014).

Job Security*:* Defined as employees' perceptions of the stability and continuity of their employment within the organization. High levels of job security are associated with lower turnover intentions and higher organizational commitment (Greenhalgh& Rosenblatt, 1984).

Work Environment*:* Refers to the physical, social, and psychological conditions under which employees perform their tasks. It includes workplace safety, relationships with colleagues, leadership quality, and overall organizational culture, which significantly influence job satisfaction and turnover intentions (Oldham & Hackman, 1981).

Career Growth*:* Describes the opportunities for employees to advance in their careers through promotions, skill development, and professional training. The availability of career growth opportunities positively impacts employee retention by enhancing job satisfaction and organizational commitment (Gutteridge et al., 1993).

Turnover*:* "The termination of an individual's employment with a given company" (Tett& Meyer, 1993, p. 262). It is the movement of employees out of an organization (Stan K., 1991).

Intention*:* is an act or instance of determining mentally upon some actions or result or the end or object intended, purpose (Oxford dictionary, 2006)

Employee turnover*:* this term is used to describe the ending of a relationship between an organization and a person who received monetary compensation from the organization.

Turnover intention: Turnover intention is defined as "a conscious and deliberate willingness to leave the organization (Tett&Meyer, 1993, p.262)

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter is aimed to present a review of related literature that had been done by various researchers on the determinants of employees' turn over intention. Therefore, this chapter mainly focuses on the concepts of turn over intention, theories of turn over intention, the theoretical framework of the study, empirical studies and conceptual framework of the study.

2.1 Theoretical Framework

2.1.1 Herzberg's Two-Factor Theory

Herzberg's Two-Factor Theory, proposed by Frederick Herzberg in 1959, and remains a foundational concept in understanding employee motivation and job satisfaction. This theory categorizes workplace factors into two distinct groups: hygiene factors and motivators. According to Herzberg, hygiene factors are essential for preventing employee dissatisfaction but do not necessarily enhance motivation or job satisfaction. These factors include salary, company policies, interpersonal relationships, job security, and working conditions. On the other hand, motivators are intrinsic factors that contribute to job satisfaction and are directly linked to employees' motivation and performance. Examples of motivators include recognition, achievement, meaningful work, career advancement, and personal growth opportunities.

Hygiene factors are often extrinsic to the job itself and address the context in which work is performed. When these factors are inadequate or perceived as unfair, employees are likely to experience dissatisfaction. For instance, a poor working environment or insufficient salary can lead to complaints and disengagement. However, even when hygiene factors are adequately addressed, they do not necessarily inspire employees to excel or remain loyal to the organization (Robbins & Judge, 2022).

Motivators, conversely, are intrinsic to the job and influence employees' inner drive to perform and excel. These factors satisfy individuals' higher-level psychological needs and contribute to feelings of achievement and recognition. Herzberg emphasized that organizations aiming to foster employee satisfaction and reduce turnover should prioritize enhancing motivators. For example, providing clear career growth opportunities and recognizing employees' contributions can significantly enhance job satisfaction and organizational commitment (Luthans, 2021).

Recent studies have reaffirmed the relevance of Herzberg's Two-Factor Theory in modern organizational settings. A meta-analysis by Alshmemri, Shahwan-Akl, and Maude (2017) highlighted the enduring applicability of the theory in various industries, including banking, healthcare, and education. Their findings suggest that addressing hygiene factors reduces turnover intention, while enhancing motivators improves employee retention and performance. Additionally, Herzberg's framework has been integrated into contemporary research on employee engagement and organizational behaviour, emphasizing its continued significance.

In the context of the Development Bank of Ethiopia, Herzberg's theory provides a valuable lens for examining turnover intention. Hygiene factors such as salary and work environment are critical for minimizing dissatisfaction, while motivators like career growth opportunities play a pivotal role in fostering job satisfaction and reducing turnover intentions. Understanding the interplay between these factors can guide DBE's management in implementing targeted strategies to enhance employee retention.

Moreover, advancements in organizational psychology have expanded Herzberg's theory to include cross-cultural perspectives. Studies by Hofstede (2020) and others have shown that cultural differences influence how employees perceive hygiene factors and motivators. For instance, in collectivist cultures like Ethiopia, interpersonal relationships and job security may hold greater significance as hygiene factors compared to individualistic cultures. These insights underscore the importance of tailoring retention strategies to the cultural context of the organization.

In conclusion, Herzberg's Two-Factor Theory remains a robust framework for understanding the determinants of employee turnover intention. By addressing hygiene factors and enhancing motivators, organizations like the Development Bank of Ethiopia can create a work environment that not only prevents dissatisfaction but also fosters motivation and long-term commitment among employees. Future research should continue to explore the applicability of this theory in diverse organizational and cultural settings, ensuring its relevance in addressing contemporary workplace challenges.

2.1.2 Maslow's Hierarchy of Needs

Maslow's Hierarchy of Needs, first proposed by Abraham Maslow in 1943, is a widely recognized framework in organizational psychology that explains human motivation based on a hierarchy of needs. The theory categorizes needs into five levels: physiological, safety, social, esteem, and self-actualization. In the workplace, this framework is instrumental in understanding how various factors contribute to employee motivation, satisfaction, and retention.

At the base of the hierarchy are physiological needs, such as food, water, and shelter. In an organizational context, these translate to a fair salary and adequate working conditions, which are fundamental for employees' survival and well-being. Once these basic needs are met, employees seek to satisfy their safety needs, including job security, a safe work environment, and organizational stability. Job security, as highlighted by Maslow, is critical for fostering employee retention, as individuals are unlikely to remain committed to an organization if they fear losing their employment or feel unsafe in their workplace (Maslow, 1943).

The third level of the hierarchy focuses on social needs, which pertain to relationships, belongingness, and a sense of community. In organizations, this can be achieved through team collaboration, supportive leadership, and positive workplace culture. When employees feel valued and connected to their peers, they are more likely to stay committed to the organization. Esteem needs, the fourth level, involve recognition, respect, and a sense of accomplishment. Employers can address these needs by acknowledging employees' achievements, providing opportunities for skill development, and fostering a culture of appreciation (Robbins & Judge, 2022).

At the pinnacle of the hierarchy is self-actualization, which refers to the fulfilment of one's potential and the pursuit of personal growth. In the workplace, self-actualization can be achieved by offering challenging assignments, career growth opportunities, and avenues for creativity and innovation. Employees who perceive that their work aligns with their personal goals and aspirations are more likely to remain engaged and committed to the organization (Luthans, 2021).

Recent research underscores the continued relevance of Maslow's Hierarchy of Needs in modern organizational settings. A study by Gambrel and Cianci (2020) highlighted that employees' satisfaction with their safety and social needs significantly predicts their turnover intentions. Additionally, organizations that fail to address esteem and self-actualization needs may struggle with employee disengagement and low morale. The applicability of Maslow's framework across different industries and cultural contexts further reinforces its value in understanding employee behaviour and retention.

2.1.3 Social Exchange Theory

Social Exchange Theory (SET) is a sociological and psychological framework that explains social interactions and relationships through the lens of cost-benefit analysis. Initially developed by sociologists George Homans (1958), John Thibaut, and Harold Kelley (1959), this theory posits that human relationships are guided by an evaluation of rewards and costs. Individuals seek to maximize benefits while minimizing costs, aiming for relationships that yield a favourable balance of outcomes.

At its core, SET is based on the principle of reciprocity, suggesting that mutual exchange fosters stable and meaningful relationships. Rewards in social exchanges can include tangible benefits like financial gains or intangible ones like emotional support, respect, or social approval. Conversely, costs may involve time, effort, or emotional strain. People are more likely to engage in and maintain relationships where perceived rewards outweigh the costs (Homans, 1958).

SET also incorporates concepts of comparison levels and alternatives. Comparison levels refer to an individual's expectations of what they deserve in a relationship based on past experiences or societal norms. Comparison level for alternatives evaluates whether the rewards from a current relationship exceed those potentially available in other relationships. If an individual perceives better opportunities elsewhere, they may choose to leave the current relationship (Thibaut & Kelley, 1959).

The theory has applications across various fields, including organizational behaviour, marketing, and interpersonal relationships. For instance, in workplaces, employees may assess their job satisfaction by weighing rewards such as salary and recognition against costs like stress or long hours. Similarly, in marketing, customer loyalty can be understood through the value exchanges between businesses and consumers (Blau, 1964).

While Social Exchange Theory provides valuable insights into human behaviour, critics argue that it oversimplifies relationships by focusing predominantly on rational calculations. Emotions, cultural values, and altruistic behaviours, which often influence human interactions, are sometimes underemphasized (Emerson, 1976).

2.1.3.1 The Principle of Reciprocity in Organizational Contexts

The principle of reciprocity is deeply rooted in social exchange theory, which suggests that human relationships, including those within organizational settings, are built on the expectation of mutual give-and-take. Cropanzano and Mitchell (2005) highlight that employees' commitment levels are directly influenced by the organization's ability to meet their needs and expectations. When employees perceive that they are valued and supported, they are more likely to reciprocate through heightened loyalty and improved performance.

This reciprocal dynamic begins with the organization's investment in its workforce. Investments can take various forms, including providing competitive compensation, fostering a supportive workplace culture, offering opportunities for professional development, and recognizing employee achievements. Such gestures convey a message of care and appreciation, which is critical in building trust and commitment.

2.1.3.2 Supportive Work Environments as Catalysts for Loyalty

A supportive work environment is a cornerstone in cultivating employee commitment. This includes fostering open communication, providing resources to perform tasks effectively, and ensuring a psychologically safe workplace. When employees feel that their voices are heard and their contributions are acknowledged, they develop a sense of belonging and attachment to the organization.

Research indicates that employees who work in supportive environments exhibit lower levels of stress and higher levels of job satisfaction (Eisenberger et al., 1986). This satisfaction translates into reduced turnover intentions, as employees are less likely to seek opportunities elsewhere when their current workplace meets both their professional and personal needs.

2.2 Empirical Review

2.2.1 Salary and Benefit Package

Studies consistently show that competitive pay is vital in lowering employees' intentions to leave. Compensation, including salaries, benefits, bonuses, and various financial incentives, is a key motivator in the work environment. It acts as a concrete recognition of employees' efforts and greatly influences their job satisfaction and retention rates. Malik et al. (2021) discovered that insufficient pay and benefits frequently cause job dissatisfaction, which in turn leads to increased turnover rates. Workers who feel their pay is inadequate are more inclined to seek other employment options where their financial and career requirements might be more satisfactorily fulfilled.

The connection between compensation and turnover can be viewed through the framework of motivational theories, including Herzberg's Two-Factor Theory and Maslow's Hierarchy of Needs. Herzberg's theory classifies compensation as a hygiene factor that leads to dissatisfaction if it is inadequate. In the same way, Maslow's framework emphasizes that sufficient compensation meets essential physiological and safety requirements, establishing the basis for elevated motivation and engagement levels. When workers believe their pay sufficiently addresses these needs, they are more inclined to stay loyal to their company.

Alongside salaries, advantages like health coverage, retirement schemes, and performance-driven bonuses greatly impact workers' choices to remain with a company. For example, research conducted by Newman et al. (2019) showed that companies providing competitive benefits packages had reduced turnover rates in contrast to those with minimal offerings. This result corresponds with Social Exchange Theory, which suggests that employees tend to respond with loyalty and productivity when they see their organization investing in their welfare.

On the other hand, insufficient pay leads to high turnover and adversely affects organizational effectiveness. Elevated turnover rates result in higher recruitment and training expenses, interruptions in workflow, and a decline in institutional knowledge. Malik et al. (2021) highlight that companies that do not provide competitive pay struggle to attract and keep the best talent, potentially weakening their competitive edge in the marketplace.

Tackling turnover associated with compensation demands a strategic method. Businesses should perform frequent market assessments to guarantee their salary structures remain competitive in their sector. Clarity in pay structures, along with chances for salary growth and bonuses tied to performance, can significantly boost employee contentment. Additionally, promoting open lines of communication enables employees to express their worries about pay, facilitating proactive steps to tackle dissatisfaction before it results in attrition.

In summary, attractive compensation plays a vital role in keeping employees retained. Studies by Malik et al. (2021) and others highlight the significance of synchronizing salaries and benefits with employee expectations to diminish turnover intentions. By emphasizing competitive pay strategies, organizations can foster a more content and devoted workforce, thereby promoting lasting success.

2.2.2 Job Security

2.2.2.1 The Impact of Job Insecurity on Turnover Intentions and Organizational Commitment

Job insecurity, defined as the perceived threat of losing one's job or the uncertainty surrounding employment stability, is a significant issue in modern organizations. The research conducted by Huang et al. (2020) highlighted that job insecurity is directly linked to an increase in employee turnover intentions. When employees feel uncertain about the stability of their employment, they are more likely to consider leaving their organization to seek opportunities that offer greater security. Conversely, employees in stable job conditions often exhibit higher organizational commitment, fostering loyalty and alignment with the organization's goals. These findings underscore the critical importance of addressing job insecurity to improve employee retention and organizational performance.

2.2.2.2 The Relationship between Job Insecurity and Turnover Intentions

Huang et al. (2020) argue that job insecurity triggers psychological and emotional stress in employees, leading to a variety of negative outcomes, including an increased likelihood of seeking alternative employment. Employees who perceive their job as unstable often experience anxiety, frustration, and diminished trust in their employer. This sense of instability causes them to focus less on their work responsibilities and more on securing their financial and professional future, which may include exploring other employment opportunities (Lee et al., 2019). High turnover intentions create a significant challenge for organizations, as they must continually invest in recruitment, on boarding, and training to replace departing employees.

Turnover intentions driven by job insecurity can be particularly pronounced in industries prone to economic fluctuations, technological disruptions, or frequent restructuring. In such environments, employees are more likely to perceive a lack of long-term job prospects, which compels them to prioritize their individual career stability over organizational loyalty. For example, organizations that fail to provide consistent communication during times of change or crisis often exacerbate these feelings of insecurity, further driving turnover intentions (Kim & Lee, 2021).

2.2.2.3 Stable Job Conditions and Organizational Commitment

On the other hand, stable job conditions foster a sense of trust, loyalty, and commitment among employees. Organizational commitment refers to the degree to which employees feel emotionally connected to and invested in their organization (Meyer & Allen, 1991). Employees with stable employment are more likely to focus on their work, develop long-term goals aligned with the organization, and contribute positively to the overall success of the company.

When employees perceive stability in their roles, they are more motivated to go above and beyond their basic job responsibilities, exhibiting behaviours such as proactive problem-solving, collaboration, and innovation. Huang et al. (2020) emphasized that stable job conditions not only enhance employees' emotional well-being but also create an environment where they feel valued and secure, which strengthens their organizational commitment.

2.2.2.4 Practical Strategies to Address Job Insecurity

To mitigate the effects of job insecurity, organizations must implement strategies that promote stability and trust. Transparent communication is one of the most effective ways to address employee concerns about job security. Regular updates on organizational performance, clear explanations of strategic decisions, and open dialogue with leadership can reduce uncertainty and build trust (Tziner et al., 2021). Furthermore, providing employees with opportunities for professional development, such as training programs or upskilling initiatives, can reassure them about their future within the organization.

Additionally, organizations can adopt policies that demonstrate their commitment to employees' well-being during periods of economic or organizational change. For instance, instead of resorting to layoffs during financial downturns, companies could explore alternative cost-cutting measures such as reducing operational expenses or implementing voluntary furloughs. These approaches not only alleviate immediate job insecurity but also send a strong message about the organization's values and long-term commitment to its workforce.

The research by Huang et al. (2020) underscores the profound impact of job insecurity on turnover intentions and highlights the role of stable job conditions in fostering organizational commitment. Employees who feel secure in their roles are more likely to remain engaged, productive, and loyal to their organization. Conversely, job insecurity creates stress, erodes trust, and drives turnover intentions, leading to significant costs for organizations. By prioritizing transparent communication, professional development, and policies that promote job stability, organizations can create an environment where employees feel valued and secure. Ultimately, addressing job insecurity benefits both employees and employers, enhancing organizational resilience and long-term success.

2.2.3 Work Environment

2.2.3.1 **The Role of a Positive Work Environment in Employee Satisfaction and Retention**

A positive work environment is a critical factor influencing employee satisfaction and retention in organizations. It encompasses various elements, including supportive leadership, healthy interpersonal relationships, effective communication, fair treatment, and opportunities for growth. When employees perceive their workplace as positive, they are more likely to feel valued, engaged, and motivated, which contributes to overall job satisfaction and lowers turnover intentions. According to Chen et al. (2022), workplace support plays a pivotal role in fostering employee retention by creating an environment where individuals feel connected to their colleagues and aligned with organizational goals.

2.2.3.2 Positive Work Environment and Employee Satisfaction

Favourable workplace factors, including acknowledgment initiatives, open communication, and teamwork collaboration, enhance employees' emotional ties to their jobs. For instance, when workers are acknowledged for their efforts and successes, it enhances their morale and strengthens their dedication to the company. Likewise, transparent communication builds trust and guarantees that employees feel acknowledged and appreciated. Consequently, they are more inclined to stay involved and driven to excel in their performance.

2.2.3.3 Workplace Support and Turnover Intentions

Chen et al. (2022) emphasize the importance of workplace support in retaining employees. Workplace support can take many forms, such as managerial encouragement, peer collaboration, mentoring, and access to resources needed for success. Employees who perceive high levels of support from their organization and colleagues are less likely to experience frustration or isolation, which are common precursors to turnover intentions.

Supportive leadership is a particularly critical aspect of workplace support. Leaders who are approachable, empathetic, and invested in their team’s growth create a sense of security and trust among employees (Kouzes & Posner, 2017). This reduces the likelihood of employees seeking alternative opportunities. Moreover, when managers provide constructive feedback and actively work to resolve workplace conflicts, it fosters a harmonious and productive work environment, further reducing turnover risks.

Peer support also contributes significantly to employee retention. Teamwork and camaraderie enhance interpersonal relationships and create a sense of unity within the organization. Employees who feel connected to their peers are more likely to stay with their organization because they value the social and emotional bonds they have built (Bakker et al., 2020).

2.2.3.4 Benefits of a Positive Work Environment for Organizations

The advantages of a positive work environment extend beyond employee satisfaction and retention. Organizations that cultivate a supportive and inclusive workplace are more likely to attract top talent and build a strong employer brand. Additionally, such environments foster innovation, collaboration, and higher levels of productivity, as employees feel empowered to share ideas and contribute to the organization’s success.

Furthermore, reduced turnover rates lead to cost savings for organizations. High employee turnover often results in significant expenses related to recruitment, training, and lost productivity. By investing in a positive work environment, organizations can minimize these costs and maintain continuity in their workforce.

2.2.3.5 Strategies to Enhance the Work Environment

To create a positive work environment, organizations must adopt deliberate strategies that prioritize employee well-being and engagement. Initiatives such as regular team-building activities, employee recognition programs, and diversity and inclusion efforts can contribute to a more supportive and enjoyable workplace.

Additionally, offering professional development opportunities and clear career progression paths demonstrates an organization's commitment to its employees' growth. Employees who see opportunities for advancement within their organization are more likely to stay and contribute to its long-term success.

Organizations must also promote work-life balance by offering flexible work arrangements, wellness programs, and mental health support. These initiatives show employees that their personal needs and well-being are valued, further enhancing job satisfaction and reducing turnover intentions.

A positive work environment is essential for enhancing employee satisfaction and reducing turnover intentions. As Chen et al. (2022) demonstrate, workplace support is a critical driver of retention, creating a culture where employees feel valued, connected, and supported. By fostering a supportive and inclusive workplace, organizations can improve employee engagement, build loyalty, and drive sustainable success. Implementing strategies that prioritize employee well-being and professional development is not only beneficial for employees but also critical for achieving organizational goals.

2.2.4 Career Growth

2.2.4.1 The Impact of Career Advancement Opportunities on Turnover Intentions and Workforce Commitment

Limited career advancement opportunities are among the most significant factors contributing to employee turnover intentions. Employees who perceive a lack of growth potential within their organization are more likely to seek opportunities elsewhere, where they can achieve their professional and personal development goals. Greenhaus et al. (2021) argue that career development plays a central role in fostering workforce commitment and reducing turnover. Organizations that actively prioritize and support employees' career aspirations are better positioned to retain a loyal and motivated workforce, ultimately benefiting both the individuals and the organization.

2.2.4.2 Career Advancement and Turnover Intentions

Turnover intentions often arise when employees feel stagnant in their roles, particularly when they do not see clear paths for growth or advancement. This stagnation can lead to frustration, disengagement, and a lack of motivation to perform at optimal levels. Research shows that employees value opportunities for promotions, skill enhancement, and increased responsibilities as critical elements of their overall job satisfaction (Chen et al., 2020). When these opportunities are absent, employees may view their current role as a dead end, prompting them to explore positions in organizations that offer better career prospects.

Limited career growth also impacts employee perceptions of fairness and organizational support. Employees may feel undervalued if their efforts and achievements are not recognized through promotions or opportunities for advancement. This sense of being overlooked can erode trust in leadership and diminish employees' emotional connection to the organization, further increasing their likelihood of leaving (Ng et al., 2019).

2.2.4.3 Career Development as a Retention Strategy

Greenhaus et al. (2021) emphasize that organizations prioritizing career growth nurture a more committed and engaged workforce. Career advancement initiatives demonstrate a company's dedication to its employees, showing that the growth and success of the workforce are vital to the organization's mission. This sense of collective commitment inspires employees to remain with the organization and contribute to its continued success.

Organizations that create robust career advancement programs often witness heightened employee contentment and commitment. These initiatives may include mentoring, training workshops, leadership development initiatives, and clear pathways for advancement. Organizations not only keep talent but also foster a more skilled and competitive workforce by providing employees opportunities to enhance their skills and advance in their careers (Allen et al., 2020).

Additionally, career development initiatives foster a culture of continuous learning and innovation. Employees who have access to educational resources are more likely to stay updated on industry developments and provide creative answers to business issues. This benefits the organization by encouraging innovation and fulfilling employees' intrinsic desire for development and achievement.

2.2.4.4 The Role of Leadership in Career Advancement

Leadership is crucial in fostering career growth and reducing intentions to leave. Managers who participate in career discussions with their team members can recognize personal aspirations and synchronize them with organizational goals. Offering consistent feedback, establishing clear performance goals, and giving advice on career trajectories are vital methods for promoting employee development and contentment (Kraimer et al., 2021).

Moreover, leaders who acknowledge and reward employees' efforts strengthen a culture of meritocracy. When workers observe that their efforts result in concrete rewards, like promotions or increased responsibilities, they are more inclined to feel appreciated and dedicated to the organization. This method not only enhances retention but also inspires other staff to pursue excellence.

2.2.4.5 Addressing Barriers to Career development

Although career advancement is crucial, numerous organizations encounter difficulties in offering growth opportunities because of aspects like budget limitations, organizational changes, or scarce managerial resources. Nevertheless, even in these situations, organizations can adopt economical strategies to facilitate career advancement. For instance, job rotation initiatives enable employees to acquire varied experiences in different departments, improving their skills and career opportunities without necessitating substantial financial expenditure.

Organizations can also utilize technology to provide online learning platforms and certification programs, allowing employees to acquire new skills at their own speed. Creating mentorship initiatives where seasoned employees mentor less experienced staff can boost professional development and promote a sense of camaraderie within the company.

Restricted opportunities for career growth greatly influence turnover intentions, as workers pursue positions that match their career goals. Greenhaus et al. (2021) emphasize that companies focusing on career development programs maintain a more dedicated and driven staff. By promoting a growth-oriented culture, offering defined career progression routes, and aiding employees' professional aspirations, companies can increase retention, elevate engagement, and fortify their competitive advantage. Focusing on career development serves not just as a method to decrease turnover but also as a commitment to the organization's enduring success.

2.3 Conceptual Framework

The conceptual framework below illustrates the relationship between four independent variables salary and benefits, job security, work environment, and career growth opportunities and the dependent variable, employees' turnover intention.

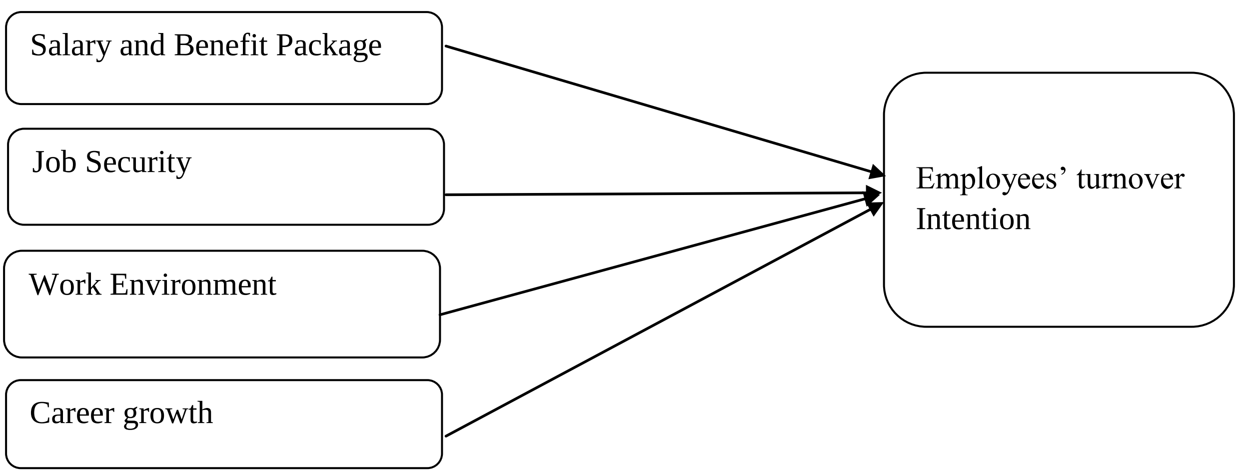
Compensation is a primary driver of employee satisfaction and retention. Research indicates that competitive salaries and comprehensive benefits packages significantly reduce turnover intentions (Malik et al., 2021). Employees are more likely to stay with organizations that fairly reward their contributions and meet their financial needs.

Perceived job stability is crucial for employee commitment. Huang et al. (2020) highlight that employees with stable job conditions exhibit higher organizational loyalty, whereas job insecurity increases anxiety and turnover intentions.

A positive work environment enhances employee satisfaction by fostering trust, collaboration, and engagement. Workplace support, as noted by Chen et al. (2022), significantly reduces turnover intentions and promotes a sense of belonging among employees. Opportunities for professional advancement are integral to employee retention. Greenhaus et al. (2021) argue that organizations prioritizing career development initiatives retain a more committed workforce, as employees feel valued and see a clear path for progression. Turnover intention refers to an employee's conscious desire to leave their current job or organization. It is influenced by dissatisfaction with various job aspects, such as inadequate pay, limited career growth, job insecurity, and poor working conditions (Allen et al., 2020).

The conceptual framework provides a foundation for focusing specific variables for the study. These variables are based on the literature reviewed on motivation and its effect on employee performance.

Independent Variables **Dependent variable**



Source: *- Adopted from study (Samudra, 2019) and modified by researcher. The three variables are obtained from the previous study but the variable work environment was added by researcher.*

Figure 2.1 Conceptual Framework

CHAPTER THREE

RESEARCH METHODOLOGY

3. Introduction

This chapter explained the components of appropriate methods to employee for the research. thus, the chapter focus on the study area, the research design and methodology, the population and sampling size, sampling procedures and sampling technique, the data collection methods and data analysis discussed.

3.1 Study Area

This study conducted at the head office of the Development Bank of Ethiopia (DBE) Head office. The DBE is a significant financial institution in the country, operating through a network of 100 branches and 24 districts across Ethiopia. However, for the purposes of this research, the scope limited to administrative and operational employees located at the headquarters. The total number of employees at the DBE’s head office is 347, which provides a sufficient population size for data collection and analysis.

The decision to focus exclusively on the head office is influenced by several practical considerations. One key factor is the time and resource constraints associated with conducting a broader study. Reaching employees in the bank's geographically dispersed branches would require extensive travel and additional logistical arrangements, which are beyond the resources allocated for this research. Furthermore, the geographical dispersion of branches presents challenges in terms of coordinating data collection and ensuring consistency across various locations (Kumar, 2019).

Additionally, the headquarters serves as a central hub for the bank's administrative and operational activities, making it a suitable and representative sample for studying organizational dynamics within the DBE. By focusing on headquarter employees, the study aims to capture insights into the organizational practices, policies, and challenges that are likely to have a significant influence on employee outcomes and turnover intentions. This focused approach ensures that the study remains manageable while still generating meaningful and applicable findings.

3.2 Research Design

This research utilized an explanatory and descriptive research design to investigate the connection between the independent variables salary and benefits, job security, work environment, and career advancement opportunities, and the dependent variable, employees' intentions to leave their jobs. The descriptive component of the research design seeks to offer an in-depth insight into the current conditions and traits of the chosen variables related to the Development Bank of Ethiopia. By detailing how these factors appear among the bank's staff, the research sets a basis for additional examination (Saunders et al., 2019).

The explanatory part of the design emphasizes examining and interpreting the causal links between the independent variables and the dependent variable. In particular, the research aims to investigate how elements like pay, job security, working conditions, and opportunities for career growth affect employees' decisions to exit the organization. This method is crucial for pinpointing major factors influencing turnover intentions and revealing the underlying dynamics involved (Creswell & Creswell, 2018).

Employing this dual methodology enables the research to attain two main goals: firstly, to depict the existing perceptions of employees about salary, job stability, workplace conditions, and professional development; and secondly, to clarify how these elements interplay to affect turnover intentions.

3.3. Research approach

The research employed quantitative methods. The research design should be carefully developed to ensure that the results are valid and reliable. Using a quantitative data can improve an evaluation by ensuring that the limitations of one type of data are balanced by the strengths of another. This ensured that understanding is improved by integrating different ways of knowing.

3.4 Population and Sampling

3.4.1 Population

The target population for this study includes all employees of the Development Bank of Ethiopia (DBE) Head office, specifically those working at the bank’s head office. Because head office is found near to where the researcher is living. So, it is better to get any information easily. The head office comprises 347 employees, encompassing various administrative and operational departments. These employees represent the core workforce responsible for executing the bank’s strategic and operational objectives, making them an appropriate population for investigating the factors influencing turnover intentions. By targeting this population, the study aims to explore the relationships between independent variables, such as salary and benefits, job security, work environment, and career growth opportunities, and the dependent variable, turnover intentions (Kumar, 2019).

3.4.2 Sample Size

To ascertain the sample size, the research employed stratified random sampling along with the Yemane formula. Stratified random sampling guarantees that the sample represents the population's diversity by categorizing it into separate strata based on certain criteria, like departments or job roles. Participants are randomly chosen from each stratum in proportion to the stratum's size within the population. This technique improves the sample's representativeness, minimizes sampling bias, and facilitates a more precise analysis of the elements affecting turnover intentions among various employee groups (Saunders et al., 2019).

The Yemane formula, a well-recognized statistical technique for determining sample size, is employed to achieve an ideal equilibrium between precision and feasibility. The equation is presented as:

$n = N / (1 + N (e^2))$

Where:

- 'n' is the required sample size,
- 'N' is the total population size (347 employees in this case), and
- 'e' is the margin of error, typically set at 5% (0.05).

n=N/1+N (e2)

$n= 347/1+347(0.05)^2$

n= 185

Using this formula, the calculated sample size is approximately 185 employees. This sample size provides a sufficient level of precision while remaining practical given the time and resource constraints of the study. The use of stratified random sampling ensures that employees from various departments are proportionally represented, providing a comprehensive understanding of the factors influencing turnover intentions across the organization.

TABLE3.2 sampling frame

No	Name of the office	Number of employees	Proportion of sample	Sample size
1	Executive Management Office	29	29/347*185	15
2	Project Rehabilitation & Loan Recovery Directorate-I	14	14/347*185	7
3	Customer Relationship management Directorate-I	25	25/347*185	13
4	Customer Relationship management Directorate-II	26	26/347*185	15
5	Project Appraisal Directorate-I	23	23/347*185	13
6	Project Appraisal Directorate-II	17	17/347*185	11
7	Engineering Service Directorate	11	11/347*185	6
8	Branch Projects Follow-up Directorate	9	9/347*185	5
9	Lease Financing Follow-up Directorate	10	10/347*185	5
10	External Fund & Credit management Directorate	14	14/347*185	7
11	Internal Audit Directorate	19	19/347*185	10
12	Strategic, Change and Communication Directorate	12	12/347*185	6
13	Finance and Accounts management Directorate	25	25/347*185	14
14	Corporate Branch	27	27/347*185	14
15	International Banking Services Directorate	33	33/347*185	21
16	Research & Project Data management Directorate	13	13/347*185	7
17	HRM Directorate	34	34/347*185	22
18	Ethics and Compliant management Directorate	6	6/347*185	3
	Total	347		185

Source: field survey 2025

3.5 Data Collection Methods

Structured questionnaires were distributed to employees of the Development Bank of Ethiopia (DBE) to gather data for this study. Structured questionnaires are well-known for being an efficient method of collecting primary data in organizational research because they can obtain standardized information from a vast population. Utilizing this approach, the research guarantees uniformity in the gathered data, which is crucial for examining the connections between the independent variables of salary and benefits, job security, work environment, and career growth opportunities, and the dependent variable, employees' turnover intentions (Kumar, 2019).

The survey was created to incorporate closed-ended and Likert-scale questions, enabling participants to give precise and measurable responses. Closed-ended questions allow the research to collect demographic and categorical data about the employees, whereas Likert-scale questions reflect their perceptions, attitudes, and experiences concerning the study variables. For example, inquiries might evaluate how workers view their existing pay, the degree of job security they experience, and their contentment with the workplace atmosphere and chances for career advancement. This method guarantees that the data gathered was comprehensive and straightforward for statistical analysis.

To optimize response rates and guarantee precise data collection, the surveys were handed out in person, based on the participants' preferences. Workers guaranteed the privacy and anonymity of their answers, which is essential for promoting sincere and impartial feedback (Saunders et al., 2019). Moreover, the organized layout of the questionnaire aids in effective data coding and input, allowing for the application of statistical software for analysis and guaranteeing that the results are both trustworthy and valid.

This study seeks to collect comprehensive and reliable data through structured questionnaires to better understand the factors that affect employees' intentions to leave at the DBE head office.

3.6 Data Source

3.6.1 Primary Data

Primary data for this study collected directly from employees of the Development Bank of Ethiopia (DBE) Head office using structured questionnaires. This approach is suitable for capturing first-hand information on the study variables salary and benefits, job security, work environment, and career growth opportunities and their relationship with employees' turnover intentions.

3.6.2 Secondary Data

Secondary data for this study collected from existing records, reports, and documents available at the Development Bank of Ethiopia (DBE) Head office. This data complemented the primary data by providing additional context and historical insights into the factors influencing employees' turnover intentions. Secondary data is crucial for understanding trends, organizational policies, and broader patterns related to the study variables salary and benefits, job security, work environment, and career growth opportunities. The researcher used employees' file from human resource department to get necessary information. For example number of employees in the organization and all their profiles were obtained from secondary sources.

3.7 Data Analysis

The quantitative data collected for this study analysed by using SPSS (Statistical Package for the Social Sciences) software, which is widely regarded as a powerful tool for conducting statistical analysis. SPSS **provides** a comprehensive suite of analytical techniques, making it an ideal choice for this study, as it allows for both descriptive and inferential statistical analysis of the data.

3.7.1 Descriptive Statistics

Descriptive statistics used to summarize and present the key characteristics of the data collected. These statistics provided an overview of the respondents' demographic information, as well as their perceptions regarding salary and benefits, job security, work environment, and career growth opportunities. Measures such as mean and standard deviation employed to describe the central tendency and variability of responses. Descriptive statistics used to identify any notable patterns or trends within the data, such as the distribution of turnover intentions across different departments or employee groups (Field, 2018).

3.7.2 Inferential Analysis (Regression and Correlation)

To examine the connections between the independent variables (salary and benefits, job security, work environment, and career growth opportunities) and the dependent variable (employees' turnover intentions), regression analysis was conducted. Regression analysis enabled the exploration of how variations in the independent variables affect turnover intentions, offering insights into the strength and nature of these connections. In particular, multiple regression analysis was employed to assess the overall impact of all independent variables on turnover intentions. This assisted in identifying the factors that have the greatest influence on employees' choices to depart from the organization. Moreover, regression analysis facilitated the control of possible confounding variables, guaranteeing that the outcomes represent the genuine associations among the primary variables (Pallant, 2020).

By utilizing these two complementary statistical methods, this research not only compiles the data but also offers a more profound insight into the causal links between different organizational elements and turnover intentions. The results provided important information for the DBE head office and other entities aiming to lower turnover and enhance employee retention methods.

3.8 Validity

Validity signifies the degree to which a research tool accurately assesses what it aims to assess. In this research, validity was confirmed using multiple approaches. Content validity guarantees that the questionnaire addresses every facet of the variables under investigation (salary and benefits, job security, work environment, career growth, and turnover intention). To accomplish this, the questionnaire was evaluated by experts in the field, including HR specialists at the DBE head office and scholars in organizational behavior. Their responses contributed to guaranteeing that the questions thoroughly cover the study's goals (Creswell & Creswell, 2018).

Construct validity indicates how accurately the questionnaire represents the theoretical concepts it aims to assess. This was confirmed by making sure that every question in the survey corresponds with current literature and theories related to employee turnover and organizational behavior (Hair et al., 2019). For instance, inquiries regarding job security will be associated with recognized definitions and measures of job insecurity, confirming that they represent the desired construct. Criterion-related validity was evaluated by contrasting the survey outcomes with other recognized measures of turnover intentions or similar concepts. If the results from the DBE survey match current research on turnover intentions, it additionally reinforces the reliability of the instrument employed.

3.9 Reliability

Reliability refers to the consistency of a measure (whether the results can be reproduced under the same conditions).

Table 3.1. Reliability test

Variables	Number of items	Cronbach alpha value
Salary and benefit package	5	0.863
Job security	5	0.914

Work environment	5	0.908
Career development	5	0.903
Employees' turnover intention	4	0.948
Average value		0.9072

Source: Survey. 2025

In the table above 3.1 all values of Cronbach's alpha coefficient were greater than 0.7. This shows that the pilot test is valid and the researcher proceeded to data collection.

3.10 Ethical Considerations

Ethical factors are crucial for preserving the integrity of research practices and protecting participants. In this study about employee turnover intentions at the Development Bank of Ethiopia (DBE), ethical guidelines were strictly followed to ensure that the rights, privacy, and well-being of the participants are respected. Informed consent is a crucial aspect of ethical research. All participants were fully briefed about the study's aim, the procedures involved, and their rights before agreeing to take part.

This research prioritize privacy. All collected information is managed with utmost respect, ensuring that personal information stays confidential. Participants maintained their anonymity throughout the study, with no identifying information linked to their responses. Participation in the study is entirely voluntary, and employees are urged to engage in the survey only if they feel comfortable doing it. They mentioned that they have the option to opt-out without experiencing any repercussions. Additionally, participants were allowed to withdraw at any time throughout the study without facing any adverse effects on their relationship with the DBE head of office. To ensure ethical data handling, strict data protection protocols were followed throughout the research. Data will be kept securely, and access will be granted only to authorize researchers.

The study was designed to minimize any potential risk to participants. The survey questions were carefully crafted to avoid causing any distress or discomfort to employees. Sensitive topics such as job dissatisfaction or plans to leave need to be handled thoughtfully, ensuring that the research does not negatively impact the participants' well-being or their relationship with the DBE head office.

The research procedure clear and responsible. Participants were regularly updated on the study's progress and had the chance to pose questions at any phase. Upon the conclusion of the study, a summary of the results provided to participants if requested. This openness guarantees that the research is performed with honesty and that the results are provided to the individuals who took part in the study.

CHAPTER FOUR

4. Analysis of the Data and Discussion of the Findings

Introduction

The analysis and interpretation of the study's findings are presented in this chapter. In the case development bank of Ethiopia (DBE) head office, the goal of this research is to determine the determinants that influence employees' intentions to leave their jobs. A questionnaire created and submitted in order to investigate the factors that influence turnover intention.

4.1 Response Rate

The number of respondents who complete the questionnaire and divide that number by the total number of people in the sample, including those who declined to participate and those who were unavailable, is the response rate, which measures how well all sample members are represented in the final set of data. 180 questionnaires were returned from 185 dispatched, giving a percentage of 97.27%, and 5 (2.7%) who did not respond, as a result of the researcher's close follow-up.

4.2 Demographic information analysis

4.2.1 Gender of respondents

The responses to this question were analysed to see if gender had any bearing on how turnover intention operated.

Table 4.1 gender of respondents

Gender	Frequency	Percent
Male	119	66.1
Female	61	33.9
Total	180	100

Source: Survey 2025

The table presents the distribution of respondents or participants based on gender, categorized as male and female, along with their respective frequencies and percentages. Frequency Distribution Male 119 individuals (66.3% of the total) and Female 61 individuals (33.9% of the total).Gender Representation: Males constitute a majority (66.1%), nearly twice the proportion of females (33.9%).The sample is gender-imbalanced, with significantly more male participants than female participants.

Implications of the Findings, the data suggests a possible underrepresentation of females in the study. This could affect the generalizability of results, particularly if gender plays a significant role in the research context (e.g., health studies, social behaviour, and workplace dynamics).Researchers should consider whether this imbalance reflects the target population or if it introduces sampling bias.

4.2.2 Age of Respondents

The goal of this inquiry was to determine whether the respondents'/employees'/ differing ages had any bearing on the employees' turnover intension. Table 4.2 shows the respondents' age distribution.

Table 4.2 age responses for each category

Age	Frequency	Percent
Under 30	72	40%
30-39	81	45%
40-49	21	11.7%
50-59	6	3.3%
Total	180	100

Source: Survey. 2025

The table presents the age distribution of respondents, categorized into four groups: Under 30, 30-39, 40-49, and 50-59, along with their respective frequencies and percentages. Frequency Distribution: Under 30: 72 individuals (40%), 30-39: 81 individuals (45%), 40 49: 21 individuals (11.7%), 50-59: 6 individuals (3.3%), Total Sample Size: 180 individuals (100%), The majority of respondents fall within the 30-39 age group (45%), closely followed by the Under 30 group (40%). Older age groups (40-49 and 50-59) are significantly underrepresented, making up only 15% of the sample combined. The sample is skewed toward younger participants, with nearly 85% of respondents below 40 years old.

Implications, Age Representation in the Study: The data suggests a strong bias toward younger participants, which may limit the study's applicability to older populations. If the research topic involves age-related trends (e.g., technology adoption, workplace behaviour, health attitudes), the findings may not fully represent middle-aged or older adults.

4.2.3 Work Experience of the Respondents

The purpose of this question was to determine how long the respondents had worked for the development bank of Ethiopia head office. Table 4.3 shows the respondents' working experience distribution.

Table 4.3 Work experiences

Work Experiences	Frequency	Percent
Below 2 year	65	36.1
2-5	71	38.8
6-10	33	18.3
11 and above	11	6
Total	180	100

Source: Survey. 2025

The table presents the work experience distribution of 180 respondents:2-5 years of experience is the most common category, with 71 respondents (38.8%).Below 2 years follows closely, accounting for 65 respondents (36.1%).Those with 6-10 years of experience make up 33 respondents (18.3%).Only 11 respondents (6%) have 11 years or more of experience. This indicates that the majority of the respondents (about 75%) have less than 5 years of work experience, showing a relatively young or early-career workforce in the sample.

The data implies that a significant portion of the workforce is still in the early stages of their careers. This could imply a need for training, mentorship, and professional development programs to help them grow and become more productive. Since only 6% have stayed beyond 10 years, the organization may face retention challenges. This highlights the importance of employee engagement and retention policies to encourage longer tenure.

A younger workforce may bring fresh perspectives, energy, and adaptability to new technologies or systems. Leveraging this can be an asset in innovation and organizational change. The low number of employees with long-term experience might indicate a thin leadership pipeline, suggesting a need for succession planning and leadership development programs.

4.2.4 Level of Education

The goal of this question was to gauge the sample size's level of education. Table 4.4 shows the respondents' distribution of educational attainment.

Table 4.5 Educational level

Educational Level	Frequency	Percent
High school complete	2	1.1
Technical school graduate	2	1.1
College Diploma	2	1.1
BA/BSC degree	83	46.1
MA/MSC/PHD degree	91	50.5
Total	180	100

Source: Survey. 2025

The table 4.5 illustrates the educational qualifications, the majority, 91 respondents (50.5%), hold a Master's degree or higher (MA/MSc/PhD). 83 respondents (46.1%) possess a Bachelor's degree (BA/BSc). Only a small fraction, 6 respondents in total (3.3%), have educational qualifications below a bachelor's degree comprising high school graduates (1.1%), technical school graduates (1.1%), and college diploma holders (1.1%).

This reveals that 96.6% of the workforce is educated at a degree level or higher, indicating a highly educated sample group.

Implications, the predominance of degree holders, especially postgraduates, suggests the organization is staffed by individuals with strong academic backgrounds, which can enhance critical thinking, research capacity, and informed decision-making. Employees with advanced degrees may have higher expectations for roles, responsibilities, and compensation, requiring the organization to offer career advancement opportunities and intellectual engagement to retain top talent. Since most employees already possess formal education, training programs might need to focus more on practical skills, leadership development, and advanced technical or managerial topics rather than basic competencies. If the roles do not match the qualifications of these highly educated employees, there could be a risk of job dissatisfaction or underutilization of talent, which can affect motivation and productivity. With a solid academic base, there is a strong potential for organizational innovation, policy research, and analytical work, especially if the educational qualifications are aligned with their job roles.

4.3 Descriptive statistics

This result is supported by the study's findings, which also demonstrate what determinants of employees' turnover intention are. According to Kahn (2015), employees are now seen as human resources, and all businesses aim to make their stay in the organization by making the best use of all their benefit packages. The study's conclusions support the notion that the aforementioned characteristics aid in stabling employees.

Table 4.6 Descriptive statistics

Variables	Mean	Standard Deviation
Salary and Benefit Package	3.0667	.75871
Job Security	3.2244	.77435
Work Environment	3.4	.82162
Career growth	3.6	.85377
Employees' Turnover Intention	2.7069	1.02648

Source: *Researcher analysis (2025)*

For interpretation: SD = strongly disagree, DA = disagree, N = Neutral, A = Agree and SA =strongly agree where mean >3.00 = agree and <3.00 = disagree (Smith, 2020).

Table 4.6 above reveals mean and standard deviation (SD) for five employee experience and turnover intent questions: Career Development has the highest mean (3.6) and suggests that most respondents are agreeing that chances for promotion are available. Salary and Benefit Package (Mean = 3.0667) and Job Security (Mean = 3.2244) also performed well among the other categories and show a perception ranging from average to good. Work Environment ranked slightly lower (Mean = 3.4), but over the midpoint, indicating a tolerable but room-for-improvement state. Employee Turnover Intention ranked with the lowest mean (2.7069), which falls below the neutral midpoint (3), indicating employees would disagree with leaving i.e., less turnover intention. Standard deviations vary from.75871 to 1.02648, which means moderate variation in responses, with turnover intention being the most variable, reflecting more varied views in that dimension.

Implications:

Positive Attitude towards Career Development and Remuneration: The high mean scores on career development and compensation reflect that these are strong areas. This can be useful towards employee satisfaction and retention if sustained or enhanced. Moderate Employment Security and Workplace: Although positively rated, the slightly lower scores indicate room for improvement, particularly in creating a more supportive, stable, and engaging climate.

Low Turnover Intention Is a Good Sign: The below-average mean score for turnover intention indicates that most employees are likely to stay, which is a positive sign for organizational stability. However, the high standard deviation means that some employees still harbor thoughts of departure, which needs closer scrutiny of individual issues.

Focus Areas for HR Strategy: Efforts can be focused on enhancing the workplace and job security, and continuous development of strengths like opportunities for career growth and competitive compensation. Strategic Communication and Engagement:

Because of the variability of turnover intention, segment-based or tailored employee engagement efforts could address concerns of those who are considering exit while promoting positive experience for others.

4.4 Inferential Analysis Findings

4.4.1 Correlation Analysis

Correlation is measure of linear association/relationship between two variables, independent and dependent variables expressed by Pearson correlation coefficient. The association in this study is between Salary and Benefit Package, Job Security, Work Environment, Career growth and employees turn over intention (dependent variable). The coefficients show the magnitude (size) and direction (positive or negative) of relationship. Regarding effect size of correlation, Evans (1996) suggests correlation coefficient of 0.00 – 0.19 as “very weak”, 0.2 – 0.39 as “weak”, 0.4 –0.59 as “moderate”, 0.6 – 0.79 as “strong” and 0.8 – 1.0 as “very strong”.

Table 4.7: Correlation analysis

Correlations						
		Salary and Benefits	Job security	Work Environment	Carrier Growth	Intention to leave
Salary and Benefits	Pearson Correlation	1	.694**	.742**	.547**	.837**
	Sig. (2-tailed)		.000	.000	.000	.000
	N	180	180	180	180	180
Job security	Pearson Correlation	.694**	1	.870**	.831**	.635**
	Sig. (2-tailed)	.000		.000	.000	.000
	N	180	180	180	180	180
Work Environment	Pearson Correlation	.742**	.870**	1	.751**	.604**
	Sig. (2-tailed)	.000	.000		.000	.000
	N	180	180	180	180	180
Carrier Growth	Pearson Correlation	.547**	.831**	.751**	1	.406**
	Sig. (2-tailed)	.000	.000	.000		.000
	N	180	180	180	180	180
Intention to leave	Pearson Correlation	.837**	.635**	.604**	.406**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	180	180	180	180	180

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

Source: *Researcher analysis (2025)*

The correlation table 4.7 shows the Pearson correlation coefficients between four independent variables Salary and Benefits, Job Security, Work Environment, and Career Growth and the dependent variable, Intention to Leave (employee turnover intention). All correlations are statistically significant at the 0.01 level.

Salary and Benefits has a very strong positive correlation with Intention to Leave (r = 0.837). This suggests that employees' perceptions of salary and benefits are closely related to their intention to stay or leave. Also strongly correlated with Work Environment (r = 0.742) and Job Security (r = 0.694).

Job Security Has a strong positive correlation with Intention to Leave (r = 0.635) and even higher correlations with Work Environment (r = 0.870) and Career Growth (r = 0.831).

Work Environment Strongly correlated with Intention to Leave (r = 0.604), Job Security, and Career Growth (r = 0.751).

Career Growth Shows a moderate correlation with Intention to Leave (r = 0.406) lower than the other variables, but still significant.

All variables are positively correlated, indicating that as satisfaction with any of the factors increases, intention to leave decreases, since the scales are likely inversely aligned (i.e., higher score on "intention to leave" means lower intention to stay).

Implications: Salary and Benefits Are the Most Critical Retention Factor: With the highest correlation (r = 0.837) to turnover intention, improving salary and benefits should be a top priority to reduce employee attrition. Job Security and Work Environment Must Not Be Overlooked:

These factors show strong interrelationships with each other and with turnover intention, meaning that employees perceive these as interconnected components of workplace satisfaction. Career Growth Still Matters, but Has a Weaker Influence:

Although significant, career growth has the least impact on intention to leave among the four variables. It may have a long-term impact, while immediate factors like salary and job security are more urgent for short-term retention.

Since all variables are positively correlated with each other and with turnover intention, HR strategies should be integrated addressing compensation, job stability, work conditions, and advancement opportunities collectively for effective employee retention.

Predictive Modelling Potential: These strong correlations indicate that the variables can be used in a multiple regression model to predict employee turnover intention with good reliability.

4.5 Regression analysis

A statistical method for examining the combined effect of independent variables on dependent variable is regression analysis. Regression analysis can be used for inference, prediction, testing hypotheses, and modelling causal links when combined with assumptions in the form of statistical models (Aron, 1994).

Development Bank of Ethiopia Head office used multiple regression analysis to look at how salary increment, job security, work environment and career development effect employees' turnover intention. The following are the multiple regression analysis's underlying presumptions before we examine the test outcomes.

4.5.1 Normality Test

To test the normality assumption, it is important to view whether the dots are following the trend line or not. If the dots follow the trend line, that means the assumption of normality has been satisfied. The normal probability plot is a graphical technique for assessing whether or not a data set approximately normally distributed. The data are plotted against a theoretical normal distribution in such a way the points should form an approximate straight line.

The figure 4.1 shows that the data cluster and follow the trend line which is a further evidence of the normal distribution. This indicates the assumption of normal distribution of the sample variable among population has been meet. That the independent variable is normally distributed.

4.5.2 Linearity Test

At the same time the result of the graph approves the assumption of linearity of the data. From figure 4.1 we can conclude that data in this study linearly distributed or linear relationship between independent variables and dependent variable.

Fig. 4.1 Normality and linearity test using the graph

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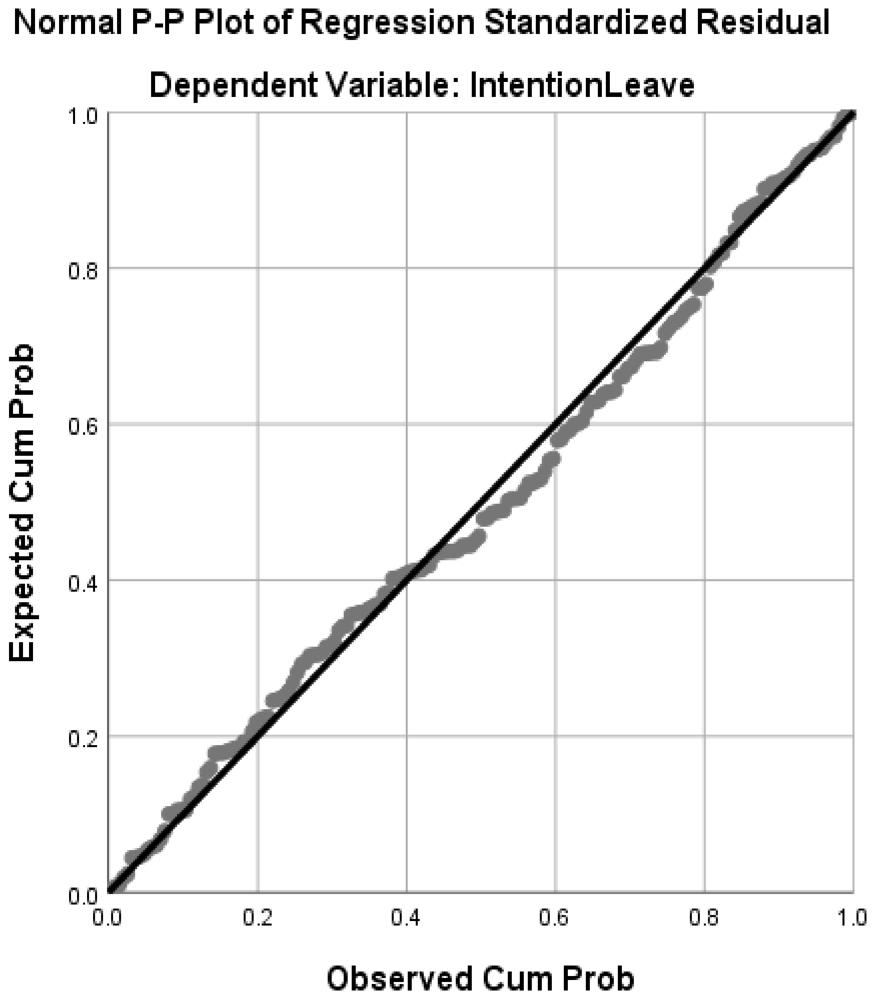


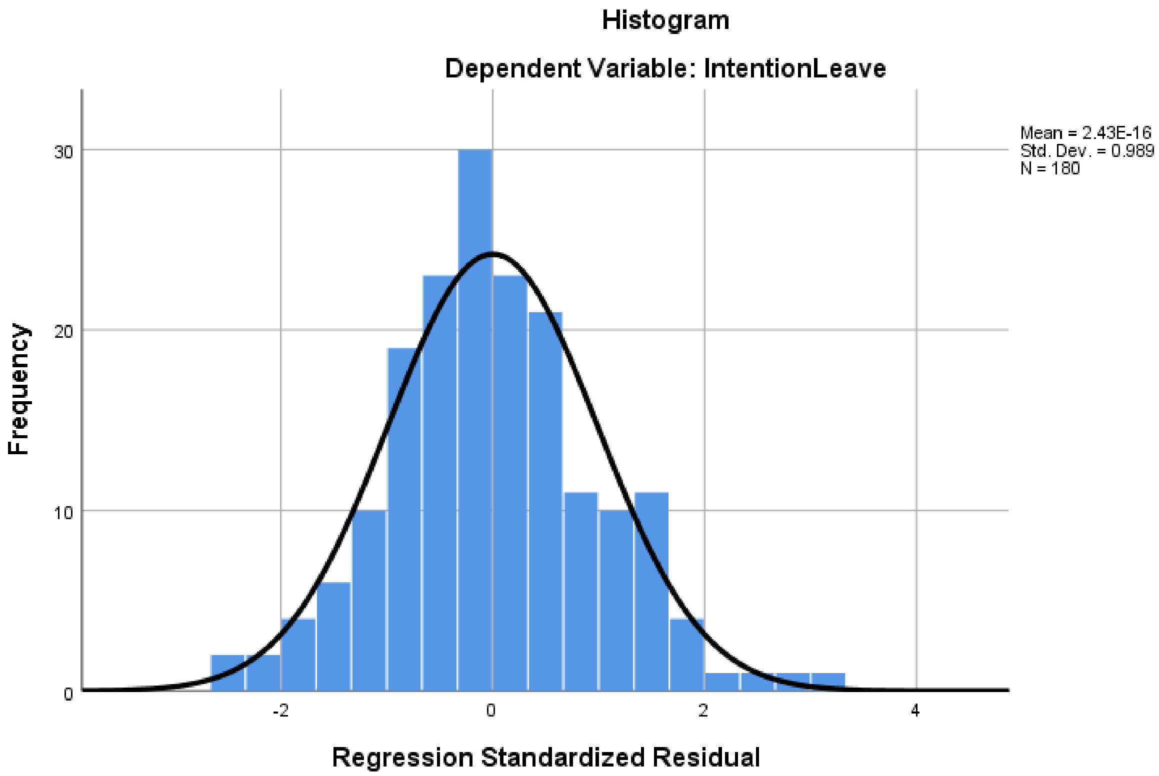
Source: *Researcher's Analysis, (2025)*

4.5.3 Normality Test using Histogram

Normality can be tested by using histogram. A histogram shows how frequently a value falls into a particular bin. The height of each bar represents the number of values in the data set that fall within a particular bin. When the y-axis is labelled as "count" or "number", the numbers along the y-axis tend to be discrete positive integers.

Fig. 4.2 Normality and linearity test using the graph

Charts



Source: *Researcher's Analysis, (2025)*

The histogram shows the distribution of regression standardized residuals from the model predicting employees' intention to leave.

The residuals appear to form a bell-shaped curve cantered around zero, suggesting normality in distribution. The mean of the residuals is approximately 0 (2.43E-16), and the standard deviation is 0.989, which is very close to 1 ideal for standardized residuals.

There is no significant skewness or outliers, as residuals mostly fall within the range of -3 to +3. Sample size (N = 180) is large enough to validate these findings under the Central Limit Theorem. Assumption of Normality is satisfied:

A normal distribution of residuals is one of the key assumptions for regression analysis. This histogram confirms that the model likely satisfies this assumption, ensuring the validity of inferential statistics (like t-tests, F-tests, and confidence intervals).

Model Fit is Statistically Sound: The absence of major skewness or kurtosis implies that the regression model provides a good fit to the data. This strengthens the reliability of conclusions drawn about predictors like salary, job security, and work environment.

There is no evidence of heteroscedasticity (i.e., the spread of residuals does not vary across the range of values), which further supports that the regression model is well-specified.

Generalizability of the Model:

Because the residuals are normally distributed, the findings from this analysis are more likely to generalize well to similar populations, enhancing its practical application in employee retention strategies. Fig. 4.2 shows histogram which indicates that when the curve increase upward also the bar increase. From the figure above, the curve found between -3 and 3 then it shows data is almost normally distributed.

4.5.4 Multi-collinearity Test

Although there are many diagnostic methods or models to detect the multi-collinearity problems the researcher found that it is simplest and understandable to use VIF and tolerance to test the multi-collinearity problems. According to Asterious and Hall (2007), if value of VIF (Variance Inflation factor) exceeds 10, it generally indicates that there is multi-collinearity in the model. Tolerance and VIF value move inversely and indicates that as the tolerance values are near to zero and VIF value become more than 10 then there may be multi-collinearity in the model. Table 4.8 show that all the VIF (variance inflation factor) column values are less than 10, and tolerance values are greater than 10%. This indicates that there is no multi-collinearity problem in the model.

Table 4.8 Multi-collinearity Test

Coefficients [a]

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	-.611	.188		-3.259	.001		
	Salary & benefit package	1.088	.078	.804	13.953	.000	.433	2.308
	Job security	.677	.124	.511	5.462	.000	.165	6.076
	Work environment	-.265	.105	-.212	-2.515	.013	.203	4.938
	Carrier Growth	-.361	.083	-.300	-4.341	.000	.302	3.315

Source: *Researcher's Analysis, (2025)* From the table 4.8 P-values (labelled "Sig." in the table) show the statistical significance of each predictor variable in explaining the dependent variable employee turnover intention in this context. A common threshold is: $p < 0.05$ = statistically significant (i.e., the variable has a real effect), $p \geq 0.05$ = Not statistically significant.

Salary and benefit 0.000 highly significant that strongly affect intention to leave the organization. Job security 0.000 highly significant also it has a strong effect on turnover intention. Work environment 0.013 statistically significant and has meaningful impact, but less strong when it compared with others. Career growth 0.000 highly significant and clearly influences the likelihood of employees leaving. All predictors are statistically significant ($p < 0.05$).

Since all variables have significant p-values, each one plays a meaningful role in influencing employee turnover intention. They must all be addressed strategically. These two variables have the smallest p-values (closest to 0), meaning they are the most influential. Improving salary structures and ensuring perceived job security should be a top concern.

Although their p-values are slightly higher (but still < 0.05), they significantly impact turnover intention. Enhancing workplace conditions and offering clear career paths can help retain talent. This statistical evidence supports the development of policies and practices that improve employee satisfaction and reduce turnover based on the significant predictors identified.

Table 4.9. Model summary

Model Summary [b]				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.865[a]	.748	.742	.52100
a. Predictors: (Constant), Salary & benefit package, Job security, Work environment, and Carrier Growth				
b. Dependent Variable: Intention to leave.				

Source: *Researcher's Analysis, (2025)*

From the table 4.9 R Square (R^2) 0.748. This means 74.8% of the variation in employee turnover intention is explained by the model, i.e., by the combined effect of Salary & Benefits, Job Security, Work Environment, and Career Growth. An R^2 of 74.8% is very strong in social science research. It suggests that the model does an excellent job in predicting employees' intention to leave.

Since the four predictors explain most of the variation, focusing organizational strategies on these areas (salary and benefit, security, environment, growth) will likely yield substantial improvements in employee retention.

4.5.5Anova

Table 4.10 ANOVA[a] Table

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	141.103	4	35.276	129.959	.000[b]
	Residual	47.501	175	.271		
	Total	188.604	179			
a. Dependent Variable: Intention to leave						
b. Predictors: (Constant), Salary & benefit package, Job security, Work environment, and Carrier Growth						

Source: *Researcher's Analysis, (2025)*

From table 4.10 the p-value (.000) is far below the standard threshold of 0.05, which confirms that the regression model significantly predicts the dependent variable (intention to leave). The high F-value (129.959) implies that at least one of the independent variables (Salary & Benefits, Job Security, Work Environment, Career Growth) has a statistically significant effect on turnover intention.

The large Regression Sum of Squares (141.103 vs. Residual SS of 47.501) indicates that a majority of the variability in turnover intention is explained by the model supporting the results of the Model Summary ($R^2 = 0.748$).

Organizations can confidently rely on the model to guide HR policies, knowing that the independent variables are jointly effective in predicting employees' intention to leave. The ANOVA results show that the model is statistically significant overall. The four predictors collectively have a strong impact on employees' intention to leave.

Table 4.11 Determinants that affects employees' turnover intention

Model		Standardized Coefficients Beta	t	Sig.
1	(Constant)		1.601	.001
	Salary & benefit package	.179	2.484	.000*
	Job security	.186	2.318	.000*
	Work environment	.488	5.613	.013*
	Carrier Growth	-.027	.305	.000*

Source: Researcher's Analysis, (2025)

From table 4.11 all Variables Are Statistically Significant ($p < 0.05$). This means each factor meaningfully contributes to explaining turnover intention. With the highest Beta (0.488), it is the most influential predictor. Improving the work environment can significantly reduce employees' intention to leave. Although their Betas are smaller, they are still significant contributors. Competitive compensation and stable employment conditions are essential to employee retention. The negative Beta indicates that lack of growth opportunities slightly contributes to employees' desire to leave. Organizations should evaluate whether their career advancement frameworks are clear and functional.

4.6 Answering Research questions

The research questions on the relationships between each of the independent factors and dependent variables have been developed by a review of the various literatures regarding the effects of the fur variables on employee turnover intention.

Question no.1, How does the salary and benefit package affect employees' turnover intentions at DBE Head office?

Salary and benefit packages significantly affect whether employees to leave or stay Development Bank of Ethiopia Head Office. Salary and benefit packages and employees turnover intention have a significant and positive link, according to Pearson correlation analysis, where p =.000 (sig. p<.05).

Question no.2, what is the relationship between job security and turnover intentions at DBE Head office?

Job security plays a significant role in determining whether employees choose to stay at or leave the Development Bank of Ethiopia Head Office. According to the Pearson correlation analysis ($p = .000$, $p < .05$), there is a statistically significant and positive relationship between job security and employees' turnover intention.

Question no.3, How does the work environment influence turnover intentions at DBE Head office?

Work environment significantly affect whether employees to leave or stay Development Bank of Ethiopia Head Office. Work environment and employees turnover intention have a significant and positive link, according to Pearson correlation analysis, where $p =.000$ (sig. $p<.05$).

Question no.4, what role does career growth play in employees' turnover intentions at DBE Head office?

Career growth significantly influences whether employees decide to stay at or leave the Development Bank of Ethiopia Head Office. The Pearson correlation analysis indicates a statistically significant and positive relationship between career growth and employees' turnover intention ($p = .000$, $p < .05$).

4.7 Discussion of the finding with Previous Works

4.7.1 Salary and benefit packages

The results showed that salary and benefits exhibited the highest positive correlation with employees' intention to leave ($r = 0.837$, $p < 0.01$). This suggests that dissatisfaction with pay is a key factor influencing employees' intention to leave the DBE head office. The salary and benefits package greatly influences employees' intention to leave, with a p-value of less than 0.05, specifically 0.000. The outcome aligns with Herzberg's categorization of salary as a hygiene factor, which can result in job dissatisfaction if viewed as insufficient. Likewise, Maslow's framework highlights that fulfilling fundamental needs like financial security is crucial for keeping employees. The significant impact of compensation is also reflected in Malik et al. (2021), who highlighted the role of equitable pay in decreasing turnover.

Enhancing salary frameworks and benefits is crucial for retaining top talent. Competitive pay should match employees' expectations and industry standards.

4.7. 2. Job Security

Job security was also found to have a strong correlation with turnover intention ($r = 0.635$, $p < 0.01$). Employees who perceived their jobs as insecure were more likely to consider leaving. This supports Maslow's safety needs level and is in line with the research by Huang et al. (2020), which showed that job insecurity induces stress and fosters turnover intentions. The high inter-correlation between job security and work environment ($r = 0.870$) further suggests that feelings of instability are often linked with organizational climate. Job security was significantly affect employees' turnover intention with p-value less than 0.05 that means 0.000. Implication, DBE must prioritize transparent communication, consistent policies, and long-term employment assurances to enhance job stability and reduce uncertainty.

4.7. 3. Work Environment

The work environment demonstrated a moderate to strong correlation with turnover intention ($r = 0.604$, $p < 0.01$). A conducive work atmosphere characterized by support, fairness, and effective communication is associated with lower turnover. This is supported by Chen et al. (2022), who argue that a positive workplace culture enhances job satisfaction and organizational commitment. The high correlation with job security and career growth further highlights the holistic nature of workplace experiences. Again work environment was significantly affect employees' turnover intention with p-value less than 0.05 which is 0.013.
Implication, Efforts to improve physical, social, and psychological workplace conditions can substantially enhance employee satisfaction and retention.

4.7.4. Career Growth

While career growth had a significant but lower correlation ($r = 0.406$, $p < 0.01$) with turnover intention compared to other variables, it still plays an important role in long-term retention. Employees who perceive limited advancement opportunities may not immediately leave, but over time, a lack of development prospects erodes commitment. This finding aligns with Greenhaus et al. (2021), who suggest that organizations fostering career advancement experience higher retention. Career growth is significantly affect employees' turnover intention.

Implication, DBE must create structured career development plans, mentorship programs, and promotion pathways to maintain a motivated and future-oriented workforce.

4.7.5. Turnover Intention Overview

The mean score for turnover intention was 2.71**,** below the neutral midpoint, suggesting a general inclination among employees to remain with the organization. However, the standard deviation (1.026) indicates variability, meaning that while many employees are satisfied, a notable portion may still be at risk of leaving.

Implication, Targeted interventions must be developed for segments showing signs of disengagement, such as employees with longer tenures or unmet expectations.

Synthesis with Theoretical Frameworks, Herzberg's Theory explains the findings well: Salary, job security, and working conditions (hygiene factors) must be adequate to prevent dissatisfaction, while career growth (a motivator) enhances satisfaction and commitment. Maslow’s Hierarchy supports the need to first fulfil safety (job security, income) before achieving higher-order needs like self-actualization (career growth).Social Exchange Theory highlights the reciprocal nature of employer-employee relationships. Employees are more loyal when they perceive the organization values and invest in them.

CHAPTER FIVE

SUMMARY, RECOMMENDATIONS, AND CONCLUSION

5.1 Introduction

Examining the determinants of (Salary and benefit packages, Job Security, Work Environment and Career growth) on employees' turnover intention in Development Bank of Ethiopia head office was the primary goal of this study. The major conclusions drawn from the Research questions were outlined and explored in this chapter.

5.2 Summary of Main Findings

The study identified four key factors influencing employees' turnover intentions at the Development Bank of Ethiopia (DBE) Head Office:

Salary and Benefit Packages: Had the strongest correlation with turnover intention ($r = 0.837$, $p < 0.01$). Dissatisfaction with compensation was a major driver of employees' willingness to leave. Job Security: Showed a strong positive correlation ($r = 0.635$, $p < 0.01$). Employees who perceived their jobs as insecure were more likely to consider leaving.

Work Environment: Demonstrated a moderate to strong correlation ($r = 0.604$, $p < 0.01$). A supportive and positive workplace culture was linked to lower turnover intentions. Career Growth: Had a significant but weaker correlation ($r = 0.406$, $p < 0.01$). Limited advancement opportunities contributed to long-term turnover risks.

The regression model explained 74.8% ($R^2 = 0.748$) of the variation in turnover intentions, indicating a robust relationship between the predictors and the dependent variable.

The overall model was statistically significant ($F = 129.959$, $p = 0.000$), confirming that the combined effect of these factors significantly predicts turnover intention.

Regarding Employee Turnover Intention Overview, the mean score for turnover intention was 2.71 (below the neutral midpoint), suggesting most employees preferred to stay. However, the standard deviation (1.026) indicated variability, with some employees still at risk of leaving.

Theoretical Alignment, Herzberg's Two-Factor Theory: Salary and job security (hygiene factors) must be addressed to prevent dissatisfaction, while career growth (motivator) enhances long-term commitment. Maslow's Hierarchy of Needs: Basic needs (salary, job security) must be met before higher-order needs (career growth) can drive retention. Social Exchange Theory: Employees reciprocate organizational support with loyalty, emphasizing the need for fair compensation, job stability, and career opportunities. Priority Areas:

Improve salary structures, ensure job security, foster a positive work environment, and provide clear career advancement paths. Targeted Interventions: Address segments with higher turnover risks (e.g., employees with unmet expectations or longer tenures). Strategic HR Policies: Integrate compensation, job stability, workplace environment, and career growth into retention strategies.

5.3 Conclusion

This study examined the determinants of employees' turnover intention at the Development Bank of Ethiopia (DBE) Head Office, focusing on four key factors: salary and benefit packages, job security, work environment, and career growth opportunities. The findings revealed that all four factors significantly influence employees' turnover intentions, though to varying degrees. Salary and Benefit Packages emerged as the most influential factor, with a strong positive correlation ($r = 0.837$) to turnover intention. Employees who perceived their compensation as inadequate or non-competitive were more likely to consider leaving the organization. This aligns with Herzberg's Two-Factor Theory, which identifies salary as a hygiene factor critical for preventing dissatisfaction. Job Security also played a significant role ($r = 0.635$), as employees who felt uncertain about their job stability exhibited higher turnover intentions. This finding supports Maslow's Hierarchy of Needs, emphasizing the importance of safety and security in employee retention. Work Environment demonstrated a moderate to strong correlation ($r = 0.604$), highlighting the impact of a supportive and positive workplace culture on employee satisfaction and retention. A conducive work environment fosters collaboration, open communication, and overall job satisfaction, reducing the likelihood of employees seeking opportunities elsewhere. Career Growth Opportunities had a weaker but still significant correlation ($r = 0.406$). Employees who perceived limited advancement prospects were more likely to develop turnover intentions over time, underscoring the need for structured career development programs.

The regression model explained 74.8% of the variation in turnover intentions, confirming the robustness of the relationships between these factors and employees' decisions to stay or leave. The study also noted variability in turnover intentions, indicating that while many employees were satisfied, a notable segment remained at risk of leaving.

Theoretical and Practical Implications, The findings align with established theories such as Herzberg's Two-Factor Theory, Maslow's Hierarchy of Needs, and Social Exchange Theory, reinforcing the importance of addressing both extrinsic (salary, job security) and intrinsic (career growth, work environment) factors in employee retention strategies.

5.4 Recommendations

According to the findings of this study, the following recommendations are proposed to help the Development Bank of Ethiopia (DBE) Head Office mitigate employee turnover intentions and enhance retention strategies:

- Perform regular salary assessments to guarantee that compensation stays aligned with industry benchmarks.
- Establish clear pay systems to guarantee employees view equity in remuneration concerning their positions and contributions.
- Ensure transparent communication regarding organizational stability, restructuring initiatives, and future employment opportunities to alleviate uncertainty.
- Build trust by actively engaging in leadership, making sure employees feel appreciated and safe in their roles.
- Foster a constructive organizational atmosphere by supporting collaboration, transparent communication, and acknowledgment of employee efforts.
- Invest in workplace facilities, guaranteeing that employees possess the essential tools, technology, and environment to work efficiently.
- Promote work-life harmony by offering flexible work options, wellness initiatives, and mental health assistance.
- Create organized career development programs that encompass mentorship, training, and leadership routes.
- Provide consistent skill-development workshops and credentials to assist employees in their professional growth.
- Establish explicit promotion standards and internal movement possibilities to encourage employees to advance within the company instead of looking for opportunities outside.
- Identify and address concerns of employees with longer tenures who may feel stagnant or undervalued.
- Train managers on strategies for employee engagement to promote supportive leadership and enhance team dynamics.
- Synchronize HR policies with employee requirements, guaranteeing that retention strategies are incorporated into wider organizational objectives.

5.5 Suggestions for Future Study

While this research provides valuable insights into the determinants of employee turnover intention at the Development Bank of Ethiopia (DBE) Head Office, several areas warrant further investigation to deepen understanding and enhance retention strategies. Future studies could explore the following directions:

- Comparative studies across different banks or industries in Ethiopia would help determine whether the findings are sector-specific or applicable more broadly.
- Additional variables should be included as determinants to influence employees' turnover intention.

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APPENDIX

ST. MARY UNIVERSITY

SCHOOL OF POST-GRADUATE STUDIES

MASTER OF BUSINESS ADMINISTRATION (MBA)

Dear, sir/Madam:

Dear respondent, I am conducting a study on determinants of employees' turnover intention in Development Bank of Ethiopia. As one of the respondent, your involvement is very important to this study. The information you deliver will only be used for academic purpose, and will be preserved with highest privacy. Please spend few minutes of your time and respond to the questionnaires below as honestly as you can. Thank you in advance.

Kidan Atsbeha

General instruction

1. No need of writing your name.
2. In all cases where answer options are available please tick √ in the appropriate box.

Part I Demographic information

1. Sex: Male ☐ Female ☐

2. Age in year: Under 30 ☐ 30 - 39 ☐ 40-49 ☐ 50-59 ☐ above 50 ☐

3. Number of years working in organization (experience):

< 1 year ☐ 2-5 years ☐ 6-10 ☐ 1>= 11 ☐

4. Educational background

High school complete ☐ Technical school graduate ☐ College Diploma ☐

BA/BSC (degree) ☐ Master Degree above ☐

If other, please state____

Part II. Questionnaires related factors that affect employees' turnover intention.

Questionnaires Listed below are statements based on the title determinants of employees' turnover intention in Development Bank of Ethiopia. Please indicate your level of agreement with the statements in each parts. The agreement level designators are indicated as follows: **1=strongly disagree; 2=disagree; 3= no opinion; 4=agree; 5=strongly agree**

NO	Statement	Agreement Level				
A	**Salary and Benefit Package**	**1**	**2**	**3**	**4**	**5**
1	I am satisfied with the salary I receive for my work at DBE.					
2	The benefits provided by DBE meet my personal and family needs.					
3	My salary and benefits are competitive compared to similar organizations in the industry.					
4	I feel that my salary is reflective of my contributions to DBE					
5	DBE provides adequate incentives and rewards for excellent performance.					
B	**Job Security**					
1	I feel secure in my job at DBE					
2	I believe that DBE values its employees and provides job stability.					
3	I am confident that my position at DBE will not be at risk in the near future.					
4	DBE provides clear communication about job expectations and changes that may affect job security.					
5	I trust that DBE will take steps to ensure long-term job security for its employees.					
C	**Work Environment**					
1	I feel that the work environment at DBE is supportive and collaborative.					
2	My work environment encourages open communication between employees and management.					
3	DBE maintains a positive and respectful work culture.					
4	I have access to the necessary resources and tools to perform my job effectively.					

5	The physical work environment at DBE is conducive to productivity (e.g., adequate lighting, space, and equipment).					
D	**Career Growth Opportunities**					
1	I am satisfied with the career development opportunities provided by DBE.					
2	DBE offers sufficient training and development programs to help employees advance in their careers.					
3	I feel that my career goals align with the opportunities available at DBE.					
4	There is a clear path for promotion and career advancement at DBE.					
5	DBE encourages employees to take on challenging roles that promote career growth.					
E	**Employees' Turnover Intention**					
1	I frequently think about leaving my job at DBE.					
2	I am actively looking for other job opportunities outside of DBE.					
3	I would leave DBE if a better job opportunity presented itself.					
4	I feel dissatisfied with my current job at DBE and consider					

Thank you for giving your time to fill the questionnaire!