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Strategies to Mitigate Voluntary Employee Turnover

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This is to certify that the doctoral study by

Mutale Chilangwa Chisela

has been found to be complete and satisfactory in all respects,
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Walden University
2022

Abstract

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MS, University of Liverpool, 2013

MBA, University of Lincolnshire and Humberside, 2000

BSc, Bowling Green State University, 1985

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

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December 2022

Abstract

Banking leaders are negatively affected when employees voluntarily leave their employment. Banking leaders who implement strategies can enhance employee satisfaction to mitigate voluntary employee turnover. Grounded in the transformational leadership theory, the purpose of this qualitative multiple-case study was to explore strategies some banking leaders use to mitigate voluntary employee turnover. Participants were five banking leaders from local and international banks, four banks in Lusaka, Zambia, and one bank in Dar es Salaam, Tanzania, who successfully implemented strategies to mitigate voluntary employee turnover. Data were collected from semistructured interviews and company documents and analyzed using Yin's five phases. Three themes emerged: leader communication to build employee trust and engagement, using remuneration and benefits to retain employees, and using training and development for employee retention. A key recommendation for banking leaders is to offer succession planning and training opportunities that ensure employee career growth. Implications for positive social change include the potential for employees to volunteer in local communities, increase tax revenues to provide improved social services, create more stable employment opportunities for community members, and improve community engagement with employees through mentoring and tutoring.

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Dedication

I dedicate this study to my family, especially my parents Wilfred and Hope Chilangwa, my husband Chilima, and my siblings Bwalya, Diane, aka Dr. Farmer, Chileshe, Wilfred, Mutale, and Chilufya. You have been my cheerleaders along this journey. Thank you for encouraging and supporting me. Last but not least, I am grateful to God; I could not have made it through this journey without the inner strength that comes from above.

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Section 1: Foundation of the Study

Voluntary employee turnover (VET) can affect an organization's profits and competitiveness due to unforeseen costs associated with recruitment, recurring training, and orientation of new staff (Tam & Le, 2018; Valle et al., 2015). Employees may leave because they seek job satisfaction or career advancement (Asimah, 2018). Leaders in organizations may plan for occurrences of involuntary employee turnover; however, it is the unexpected nature of voluntary turnover that may challenge leaders.

Background of the Problem

The exit of employees from organizations could lead to significant financial and knowledge loss in organizations. VET may lead to disruption in customer service, lower productivity, and increased costs in training and hiring, which may lead to reduced profits (Lee et al., 2018). Adebayo et al. (2018) stated that leaders in competitive business environments face the challenge of losing the most productive employees who may have more options for alternative employment. According to Lee et al. (2018), the majority of employees in the workplace are millennials who prioritize life goals over longevity with one employer. According to Eckert et al. (2017), a committed employee will contribute more significantly to an organization. Hossain et al. (2017) stated that leaders in banks may need to address the challenge of VET by (a) rewarding adequately, (b) providing conducive work environments, (c) encouraging employee personal development, and (d) incorporating a transparent performance management system. Leaders need strategies to mitigate VET and manage related costs.

Problem Statement

Voluntary employee turnover can increase training and hiring costs (Adebayo et al., 2018). The cost of hiring, recruiting, and onboarding a new employee can exceed 200% of an employee's annual salary (Lee et al., 2018). The general business problem was that some organizations face increased training and hiring costs associated with VET. The specific business problem was that some banking leaders lack strategies to mitigate VET.

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET. The target population was a minimum of five bank leaders who successfully implemented strategies to mitigate VET at local and international banks located in Lusaka, Zambia, and Dar es Salaam, Tanzania. Four of the bank leaders were from Zambia, and one was from Tanzania. Implications for positive social change included the potential for banking leaders to introduce new products and services that may lead to new employment opportunities and enhanced stability in the community. The creation of additional jobs may lead to opportunities for residents to increase their contributions to their community by spending supplementary disposable income in local economies.

Nature of the Study

I selected the qualitative research method for this study. According to Yin (2018), researchers have a choice of three research methods: qualitative, quantitative, and mixed methods. Researchers use the qualitative method to gain an understanding of underlying

reasons, thoughts, opinions, and motivations of participants related to the phenomenon under study (Barnham, 2015). The researcher can use open-ended questions and semistructured interviews to obtain in-depth responses from participants (Barnham, 2015). Quantitative researchers measure variables and test hypotheses involving variables' relationships to address the research question (Park & Park, 2016). I did not use the quantitative research method because I did not examine relationships among variables or differences among groups. Mixed methods researchers combine qualitative and quantitative research methods in the same study (Turner et al., 2017). Mixed methods research was not suitable for this study because I did not require the quantitative method to address the research.

I used the multiple case study research design for this study. I also considered case study, ethnographic, and phenomenological designs for the study. A researcher can use the case study design, which is bounded by time and place, to understand and analyze a problem that affects a person or an organization (Harrison et al., 2017). A researcher uses a multiple case study design to address *how*, *what*, and *why* research questions (Yin, 2018). I chose the case study design to gain a deeper understanding of how leaders make decisions when faced with complex employee matters. According to Yin, single case studies are practical for extreme, unique, or revelatory cases. Because the current study topic was neither unique nor extreme, the single case study was not appropriate for this study.

Yin (2018) argued that a multiple case study allows a researcher to compare more than one case at a time. I chose to use a multiple case study design because I wanted to

compare cases, which was not possible in a single case study. A researcher can use an ethnographic design to understand social relationships among members of an identified intact cultural group (Stemberger, 2017). The ethnographic research design was inappropriate for my study because I did not participate in or observe an intact cultural group over an extended period of time. Researchers use the phenomenological design to investigate and explain the personal meanings of an individual's lived experiences (Bastug et al., 2017). The phenomenological design was not suitable for my study because I did not focus on the personal meanings of participants' lived experiences.

Research Question

What strategies do some bank leaders use to mitigate VET?

Interview Questions

1. What strategies have you used to mitigate VET?

2. How did you measure the effectiveness of strategies that you used in your organization?

3. What key barriers have you encountered in the implementation of strategies?

4. How did you address the key barriers to implementing your strategies for mitigating VET?

5. How would you describe the outcomes of your strategies for mitigating VET?

6. What additional information would you like to share about the strategies that you have used to mitigate VET in your organization?

Conceptual Framework

I chose the transformational leadership theory (TLT) as the conceptual framework for the current study. Burns (1978) developed the TLT and stated the leader-follower relationship reflects the leader's ability to motivate, inspire, and influence employees. Transformational leaders elevate followers' self-worth and move their followers' focus from self-interest to what benefits the team or organization (Bass, 1997). Such leaders treat their followers as individuals who are encouraged to ask questions, and consequently, are motivated to perform above the norm (Bass, 1997). According to Bass (1999), the components of TLT are idealized influence, intellectual stimulation, idealized consideration, and inspirational motivation. Leaders with attributes of transformational leadership may influence employees to remain in organizations. Employees may remain in an organization because of its vision or due to intellectual challenges, or when their contributions are recognized. I expected the TLT to enable me to understand my study's findings on strategies leaders may develop and implement for reducing VET.

Operational Definitions

Involuntary employee turnover: Employer- initiated decision to terminate a person's employment (Rubenstein et al., 2019).

Transactional leadership: A leadership style emphasizing exchange of value in terms of relationships with team members (Burns, 1978).

Transformational leadership: A leadership style that involves elevating followers' self-worth and prioritizing goals of the team and organization (Bass, 1997).

Turnover intention: The willingness of employees to plan an unexpected exit from an organization (Cohen et al., 2016).

Voluntary employee turnover (VET): A decision by an employee to initiate an unpredicted exit from an organization (Tam & Le, 2018).

Assumptions, Limitations, and Delimitations

Assumptions

Assumptions are those elements of the study that researchers cannot verify (Brower et al., 2000). My first assumption was that participants shared the most effective and relevant strategies for mitigating VET. I also assumed that participating leaders responded to the study questions in a truthful manner. Finally, I assumed company documents and archives provided successful strategies implemented by participants.

Limitations

Limitations are gaps in research that are beyond the control of the researcher and may involve validity and reliability of a study (Singh, 2015). The first limitation was that participants might not disclose all strategies used to mitigate VET. The second limitation was that strategies provided by participants may not be representative of the whole banking industry. The third limitation was that participants' self-reported responses could contain bias because of their interpretation of the study phenomenon.

Delimitations

Delimitations chosen by the researcher define the boundaries and indicate the scope of a study (Yin, 2018). The first delimitation of this study was the geographical location, as study was focused only on leaders in Lusaka, the capital city of Zambia and

Dar es Salaam, the largest city in Tanzania. The second delimitation was that I collected data from leaders in commercial banks and not nonbank financial institutions with fewer employees. The final delimitation was that leaders below the executive level did not participate in the study.

Significance of the Study

Contribution to Business Practice

Findings from the current research may be of value to leaders to reduce employment costs and channel cost savings into more productive areas of their business. Results of the study may contribute to effective business practice for leaders to improve profitability from cost savings associated with advertising, recruitment, and training of new employees. Leaders may also use findings to reduce turnover rates, retain talented employees, and improve their organizations' competitive position.

Implications for Social Change

Study results may help leaders manage adverse effects of VET by illustrating how effective strategies may lead to better working conditions and more stable employment. Stable employment contributes to healthy family relationships and a better quality of life for local community residents. Implications for social change include a rise in disposable income that may lead to increased spending in the local economy.

A Review of the Professional and Academic Literature

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET in the banking industry in Zambia and Tanzania. I begin the literature review by providing an overview of employee turnover,

focusing on VET. I then discuss the conceptual framework and information on the original theorists. I discuss how leaders applied TLT constructs to manage followers and address challenges involved with VET. I provide a discussion of support and criticism of the TLT and examine two alternative theories, Maslow's hierarchy of needs and Herzberg's two-factor theory. I discuss each alternative theory and compare it to the TLT. I also address the phenomenon of VET through a leadership lens.

In the literature review, I address the impact that VET has on leader-follower relationships. I also provide organizational context by discussing factors that impact employees in the banking sector as well as employee organizational citizenship behavior. The literature review comprised scholarly sources from online databases. The reviewed literature consists of 203 references, of which 90% are peer-reviewed journals, 6% are nonpeer reviewed, and 4% are seminal works on transformational leadership, Maslow's hierarchy of needs, Hertzberg's two-factor theory, positive leadership, and coding. Fifty-six percent of peer reviewed journals were published between 2018 and 2022. I used the following databases: Business Source Complete, Social Sciences Citation Index, Google Scholar, Directory of Open Access Journals, PsycINFO, Arts & Humanities Citation Index, Complimentary Index, ProQuest Central, and Emerald Insight.

I combined business, management, and psychology journals to obtain a balanced view of the current topic. These included *Leadership Quarterly*, *South African Journal of Human Resource Management*, *International Journal of Business Management*, *Personnel Psychology*, *Journal of Human Resources*, and *Journal of Management Development*. I used the following search terms: *labor*, *employee voluntary turnover*,

involuntary employee turnover, *turnover costs*, *employee retention*, *employee stress*, *voluntary turnover in banks*, and *organizational citizenship behavior*. The subject area categories for the literature search included transformational leadership, VET, leadership, and the banking industry.

The literature that I reviewed involved the relationship between the TLT and VET as well as other factors that may impact employee decision-making processes. According to Korsakiene et al. (2015), employees may leave an organization to meet self-development needs. Mobley (1977) stated that job dissatisfaction and external factors such as a spouse's transfer may influence an employee to leave an organization. According to Burns (1978), when transformational leadership behavior facilitates employee creativity and intellectual growth, employees remain in an organization. According to contingency theorists, however, the leader-follower relationship changes according to circumstances (Yaslioglu & SelenayErden, 2018). Fourie and Hohne (2019) said the TLT lacks conceptual clarity and implied that leaders were heroes. In the context of organizational citizenship behavior, Wang and Sung (2016) stated employees who remain in an organization can exert discretionary efforts to benefit their colleagues and organization. Factors such as self-development, family commitments, job dissatisfaction, leadership behavior, and organizational culture may influence employees to leave or stay in an organization (see Table 1).

Table 1

Publication Breakdown for Full Document and Literature Review

	Total sources	Percentage sources	Year published (2018-2022)	Percentage published 2018-2022	Year published (prior to 2018)	Percentage published (prior to 2018)
Peer Reviewed Journals	183	90%	103	56%	80	44%
Non-peer reviewed	12	6%	10	83%	2	17%
Other (7 books, 3 websites)	8	4%	3	37%	5	63%
Total	203					

Employee Turnover

Employee turnover affects most organizations, and it can be either voluntary or involuntary. In some cases, an employer can initiate involuntary turnover for strategic reasons. In a study of U.S. government agencies, S. Lee (2018) said an organization's performance improved after transfers or termination of contracts for poor performers. In some cases, employers can use involuntary turnover to introduce a generation of employees with new skills or create diversity. According to Barrick et al. (1994), employers may reduce the workforce through dismissals or workforce reductions according to an employee's length of service and gender.

In some cases, employees who have few interactions with colleagues and demonstrate low engagement and poor performance are likely to be dismissed (Parker & Gerbasi, 2016). There may be consequences involving voluntary and involuntary

employee turnover. Low voluntary turnover may occur in organizations with good reputations and above average compensation (Makarius et al., 2017). Some strategies, however, can have a temporary effect on retention of quality employees. When leaders use stock share options as a retention strategy, employees usually remain in the organization until shares can be sold (Aldatmaz et al., 2018). A firm's market performance may also improve if valuable employees remain in the organization because of attractive employee incentives (Aldatmaz et al., 2018). Because VET is inevitable, leaders in organizations need to implement successful strategies to mitigate it.

VET occurs when an employee decides to leave of their own volition. Their reasons for leaving an organization may include inadequate remuneration, unacceptable leadership behavior, or the absence of personal development prospects (Korsakiene et al., 2015). I used the TLT to address strategies leaders use in organizations to mitigate VET.

Transformational Leadership Theory

Leadership is a multifaceted subject that involves different types of leadership styles. The literature on leadership includes four primary categories: trait, behavioral, inspirational, and contingency behaviors (Yaslioglu & SelenayErden, 2018). According to Yaslioglu and SelenayErden (2018), trait theorists believe leaders are born with distinctive characteristics, and behavioral theorists focus on individuals' behavior. Salihu (2019) said according to behavioral theorists, leaders are made and follow specific learned behaviors.

Transformational leadership theorists are part of the inspirational school of thought (Yaslioglu & SelenayErden, 2018). Inspirational theorists have stated that leaders

influence followers to follow a vision, develop trusting relationships, and promote followers' potential to accomplish specific objectives (Yaslioglu & SelenayErden, 2018). In contrast, contingency theorists argue that a leader's behavior can change according to the situation (Yaslioglu & SelenayErden, 2018). Contingency-directed leaders do not follow set behavior protocol but instead choose styles that match circumstances (Uslu, 2019).

According to Burns (1978), although people may rely on their experience, intellectual leadership facilitates creativity and intelligence. Transformational leadership, therefore, involves relying on a leader's ability to behave in a way that inspires people to perform beyond their capabilities. Andersen (2015) said transformational leadership is best suited for political environments where followers have an option to choose which leaders to support. In organizations, however, subordinates are recruited and paid to complete specific tasks at high levels (Andersen, 2015). According to Andersen, focus on the relationship between the leader and followers rather than the task is an inherent weakness of TLT. Despite the weakness mentioned by Andersen, the effects of the TLT constructs on the leader-follower relationship need to be understood by leaders.

The four TLT constructs are (a) intellectual stimulation, (b) idealized influence, (c) idealized consideration, and (d) inspirational motivation (Bass, 1999). Constructs of TLT involve the behaviors of leaders. According to Judge and Piccolo (2004), transformational leaders are idolized mentors who empower followers to take risks and perform at exceptional levels above set standards. Carless et al. (2000) described behaviors of transformational leadership as (a) communicating a vision effectively and

values that motivate employees, (b) encouraging and facilitating the self-development of employees, (c) affirming and acknowledging followers and encouraging a team spirit, (d) empowering employees and supporting problem-solving efforts, (e) encouraging innovation and allocating employees with challenging assignments, (f) conducting themselves as role models, and (g) inspiring followers to perform above set standards with motivation. Transformational leader values and behaviors include charisma, motivation, intellectual stimulation, and individual consideration, which may motivate employees to perform above-expected standards (Onorato, 2013). The following section includes a discussion of constructs of the TLT and a description of leadership behavior.

Intellectually Stimulating

Intellectual stimulation occurs when subordinates think creatively and innovatively (Yaslioglu & SelenayErden, 2018). Subordinates are intelligent and rational problem solvers who trust and respect leaders who acknowledge and accept followers' ideas (Bass, 1999; Zineldin, 2017). Transformational leaders who lead innovative and effective teams may also improve the performance of organizations that operate in competitive environments (Sanchez-Cardona et al., 2018). These leaders also expect subordinates to challenge their personal beliefs and accept new ways of accomplishing tasks(Sanchez-Cardona et al., 2018). According to Tung (2016), such leaders positively impact employees through their ability to empower subordinates to make decisions. Transformational leaders encourage intellectual thinking by creating environments where team members learn from each other and become involved in their personal development (Sanchez-Cardona et al., 2018). Zineldin (2017) said to support subordinates' growth,

transformational leaders also provide followers with information required to make decisions.

Ghasabeh et al. (2015) argued that transformational leaders who exploit intellectual stimulation are ideal leaders in a dynamic environment where new ideas are necessary for organizations to compete in a global environment. Ogola et al. (2017) argued that leaders with imaginative approaches are valuable in small and medium enterprise environments where innovation and creativity are essential for businesses to survive. Transformational leaders focus on intellectual stimulation to achieve results, unlike transactional leaders, who prioritize performance-linked rewards (Caillier, 2018). According to Prasad and Junni (2016), transformational leaders are more suited to lead in dynamic environments in which creativity is encouraged. According to Ma and Jiang (2018), such leaders empower followers to be creative in entrepreneurial environments. Thuan (2019) found that leaders could use intellectual stimulation to motivate followers by encouraging creativity and autonomy. In contrast, Bass (1999) stated that pseudo transformational leaders do not value healthy leader-follower relationships due to immaturity and self-aggrandizement.

Idealized Influence

Transformational leaders influence their followers to share and adopt the vision of the organization as their own (Zineldin, 2017). Transformational leaders as trusted role models who do not focus on personal gain, and prioritize organizational goals (Zineldin, 2017). These leaders also focus on motivating followers to believe in the same values and goals that lead to improvements in organizational performance. Begum et al. (2018)

categorized idealized influence as idealized influence attributable (IIA) or attributable charisma and idealized influence behavior (IIB) or behavioral charisma. IIA depicts the follower's view of their leader's authority, self-assurance, and ability to motivate (Begum et al., 2018). In this instant, the leader's behavior influences followers to adopt an organizational vision. IIB involves leaders who communicate a vision, exhibit their values, and share their ethics (Begum et al., 2018). The leader's use of language influences followers to adopt the organization's vision. The merit of IIA and IIB is that each follower and leader have a responsibility in the relationship (Begum et al., 2018), the leaders influence, and the followers adopt and accept the presented vision. Leaders who focus on idealized influence are motivated to achieve organizational goals with followers who trust and believe in the organization's vision.

Idealized Consideration

Idealized consideration occurs when a leader gives followers individual attention through mentoring or coaching (Olcer, 2015). When leaders give individualized attention, followers are empowered and receive personal attention from leaders (Olcer, 2015). Leaders need to recognize differences in levels of attention or discretion that employees require to complete a task (Agyemang et al., 2017). The work environment that is created by leaders allows for open communication and implementation of divergent ideas.

Inspirational Motivation

According to Olcer (2015), inspirational motivation occurs when a leader communicates a clear and innovative vision to persuade followers. In such cases, futuristic visions excite followers to commit to the achievement of an organization's

objectives (Olcer, 2015). Leaders provide guidance and eliminate any apparent obstacles that may deter followers. According to Bass (1995), inspiring leaders interpret the vision, and even if followers do not identify with a leader, followers can accept the vision. Besides acceptance of a vision, leaders can influence followers to contribute to the overall performance of organizations. Louw et al. (2017) said although inspirational motivation existed in terms of the relationship between leadership competency and effectiveness, such motivation was not the most significant of the transformational leadership constructs.

Inspirational motivation is important in today's global environment in which virtual teams are common (Lauring & Jonasson, 2018). According to Lauring and Jonasson, virtual team leaders may use inspirational motivation to address language diversity and performance of individual team members. Virtual team leaders align more with transformational leaders who prioritize team member acceptance of the vision (Lauring & Jonasson, 2018).

Transformational Leaders and Voluntary Employee Turnover

Sahu et al. (2018) found that the attributes of a transformational leader alone cannot mitigate VET. Sathu et al. considered the effect of the theories of planned behavior and reasoned-action approach when examining the attitude and behavior of followers. Tse et al. (2013) argued that planned behavior theory explains how a person acts upon their intentions. The theory of reasoned-action was used to explain the connection between a person's attitude and their intention to behave in a specific way

(Sahu et al., 2018). Upon deciding to leave a company, a follower would leave an organization regardless of their transformational leader's behavior.

Other factors besides the transformational leader's behavior can influence an employee to remain in an organization. Sahu et al. (2018) posited that the level of employee engagement, the degree of psychological attachment, and the employer brand could affect an employee's decision to leave. Mozammel and Haan (2016) described engaged employees as productive, reliable, and good performers. Such employees may choose to remain in an organization. Transformational leaders may rely on individualized consideration and intellectual stimulation to increase employee engagement (Mozammel & Haan, 2016). Psychological attachment and respect for employer brand could be achieved through communicating the vision and inspiring employees about the bright future of the organization (Mozammel & Haan, 2016).

In contrast to leader behavior, Tse et al. (2013) used social exchange models to examine the relationship between transformational leadership and VET. According to Zoller and Muldoon (2019), social exchange occurs when interactions take place that lead to benefits for all involved parties. Tse et al. examined the relationship between organization based social exchange (affective commitment) and subordinate-supervisor exchange to understand the relationship between transformational leadership and VET. The subordinate-supervisor relationship, or leader-member exchange (LMX), describes the quality of the dyadic relationship between the leader and the follower (Tse et al., 2013). Transformational leaders' idealized influence or inspirational motivation can improve the quality of the relationship.

In comparison, the organization-based social exchange describes leader actions that lead to an increased affective commitment to an organization. Vem et al. (2019) described affective commitment (AC) as employee attachment to an organization and the activities that occurred within the organization. Tse et al. argued that transformational leader attributes lead to higher AC and reduced employee turnover intention when followers' interests became secondary to those of the organization. According to Eberly et al. (2017), transformational leaders indirectly influence followers to remain in an organization through job embeddedness even when the environment is challenging. Porter et al. (2019) advanced that on-the-job embeddedness includes links that exist with people in the workplace, the job fit, and identification of the benefits that would be lost if one person left the organization. In such cases, transformational leaders may be considered pull-to-stay forces that influence employees to stay in an organization (Porter et al., 2019). According to Eberly et al., pull-to-stay forces include the personal relationships that an employee has within the organization with people who have the same goals and values.

Yang and Yeh (2018) argued that transformational leaders increase the level of trust with subordinates when leaders show concern and display capacity and tenaciousness to accomplish a vision. Despite a transformational leader's positive attributes, other variables may contribute to their performance. Suwandi (2018) argued that leaders motivate followers by behaving in a way that transforms individuals, but their actions may not necessarily result in the employee's commitment to an organization. Other factors may be combined with a leader's transformational behavior to increase an

employee's loyalty. Suwandi argued that transformational leadership behavior, combined with employee competence and affective commitment, leads to an increase in employee loyalty and a reduction in VET. Hoque (2016) found that leaders needed to motivate and guide employees in a challenging environment by using a combination of leadership styles to achieve the goal. Employees may stay in an organization in which leaders are involved and understand their respective challenges.

The employees' work environment may also impact their loyalty to an organization, especially in relation to the level of trust in their leader. Pravichai and Ariyabuddhiphongs (2018) found that a leader's behavior and speech can impact an employee's level of trust and turnover intention. When employees do not feel valued, there is lower productivity, reduced commitment to an organization, and higher turnover (Hussain et al., 2018). Transformational leaders build trust through individualized influence because followers are trusting and regard their leaders as role models. In contrast, in the absence of trust (i.e., affective and cognitive trust), employees may act on their turnover intentions, which can threaten an organization's stability if clients and profitability decline (Hussain et al., 2018). According to Hussain et al., affective trust is an emotional bond between the follower and leader, and cognitive trust occurs when an employee values their leader's integrity and competency. Therefore, it is essential for leaders to be aware of how the lack of trust may impact an employee's decision to leave an organization.

Besides building trust with their teams, transformational leaders are responsible for creating an environment in which their followers will thrive. When considering

turnover intention and voluntary employee turnover, Sun and Wang (2017) found that leaders needed to build a collaborative culture to prevent employees from acting on their turnover intentions. A collaborative culture is one in which the leader's values and beliefs influence followers to engage in processes that lead to the accomplishment of shared goals (Sun & Wang, 2017). According to Carless et al. (2000), successful leaders exhibit all seven transformational behaviors on the global transformation leadership scale. Carless et al. described the behaviors as (a) capability to communicate a clear vision, (b) ability to give individual attention and support personal development of followers, (c) willingness to give praise and recognition, (d) capability to promote trust and teamwork in teams, (e) inclination to encourage intellectual stimulation, (f) ability to align actions with personal values, and (g) capacity to inspire and instil confidence.

According to Mobley (1977), employees (a) evaluate their current position, (b) display dissatisfaction, (c) form turnover intentions, (d) consider the cost to stay or exit from the organization, (e) search for a new job, (f) compare available alternatives, and (g) make a final decision to stay or leave an organization. Besides the follower's decision-making process, transformational leaders consider how different leadership styles may affect an employee's turnover intention. Caillier (2018) argued that transformational and transactional leaders lowered voluntary turnover; however, transactional leaders used contingent rewards and active management compared to transformational leaders, who focused on job embeddedness. Although pull-to-leave factors like higher pay or better employment conditions from competitors may cause staff to leave an organization, leadership style has a significant impact on follower job satisfaction and commitment to

the organization (Alatawi, 2017; Caillier, 2018). When transformational leaders reduce turnover intention, there is an indirect decline in actual turnover (Alatawi, 2017). Leaders may need to be intentional in their transformative behavior to achieve a reduction in VET. Although there is support for the transformational leadership theory and its effect on the leader-follower relationship, there is some criticism.

Transformational Leadership Theory Support and Criticism

The TLT is comparable to positive leadership, as there is an appreciation for a supportive leader-follower relationship. Leadership behavior that results in followers feeling good is known as positive leadership (Kelloway et al., 2013). According to Cameron (2008), the constructs of positive leadership theory include (a) positive deviant performance, or the acknowledgment of good and correction of the bad; (b) affirmative bias, or an appreciation of the strengths and capabilities of individuals; and (c) the facilitation of virtue and human goodness.

Positive leaders can also contribute to an employee's desire to stay in an organization. Kelloway et al. (2013) argued that positive leadership and transformational leadership are interrelated. Kelloway et al. also found that employees benefit from positive leadership in cases where transformational leadership is not as effective. Nel et al. (2015) stated that positive leaders value team member relationships and recognize followers that bring inherent capabilities to the leader-follower relationship. Nel et al. found that positive leadership focuses on employee strengths and psychological empowerment, which leads to an increase in employee engagement. According to the TLT, leaders communicate vision, inspire followers, encourage intellectual challenges,

and show concern for employees (Chin et al., 2019). Despite these findings, Chin et al. acknowledged that their study focused on western countries and did not include other geographic areas, specifically Asia.

Criticism against TLT includes the lack of conceptual clarity and the heroic bias of leaders (Fourie & Hohne, 2019). The leader is considered infallible and appears to have the power to change followers' minds (Fourie & Hohne, 2019). Despite the perception of the infallibility of transformational leaders, Kusmayadi et al. (2019) found that trust in an organization leads to improved employee commitment. Although the link between the constructs of TLT is absent, leaders can apply the constructs and positively influence employees (Jensen et al., 2019). According to Bass (1999), the TLT focus on follower development may transcend individual followers' self-interest and the perception of personal growth in an organization. Bass also acknowledged that individual consideration is more applicable in western individualized societies than in collectivist environments.

A challenge with the TLT is the absence of clarity regarding how followers move from concern for self-interest to care for group or society (Bass, 1999). The TLT is more applicable to political parties and religious groups than organizations (Andersen, 2015). People in groups support common goals, but those in organizations work to achieve shareholder goals (Andersen, 2015). The TLT can be applicable when leaders address the organization's goals rather than those of their followers (Andersen, 2015). Furthermore, Andersen argued that the TLT does not include a link between leaders, subordinates, and tasks but implies that the leader's behavior leads to the achievement of goals. In the

following section, I discuss Maslow's hierarchy of needs in support of TLT and

Herzberg's two-factor theory as a contrast to TLT.

Maslow's Hierarchy of Needs Theory

Maslow (1943) developed the motivational theory to help address the behavior of

human beings and their physiological needs. Maslow's theory of motivation illustrates

five constructs that make up the hierarchy of needs: (a) physiological, (b) safety, (c) love,

(d) esteem, and (e) self-actualization (Maslow, 1943). The hierarchy of needs exists on

different levels of need, and people do not move systematically from one level to the next

(Maslow, 1943). The prerequisites of meeting an individual's basic needs are in the

environment and include freedom of expression, justice, and fairness (Maslow, 1943).

According to Alajmi and Alasousi (2019), employees' motivation and satisfaction are

achievable at all five levels of Maslow's hierarchy, with the highest being self-

actualization and social needs. Employees gain satisfaction from the (a) physiological

work environment; (b) security from stable earnings and benefits; (c) social needs and

sense of belonging; (d) esteem needs, such as a sense of achievement and recognition;

and (e) self-actualization expressed as self-fulfillment in achieving one's potential.

According to Maslow (1954/2015), the needs are lower and higher; the lower needs

include physiological and safety needs, and the higher needs are love, esteem, and self-

actualization needs. Tripathi and Moakumla (2018) stated that self-actualization

motivates a person to reach their creative potential, although negative experiences may

break the person's life trajectory.

Maslow (1943) stated that a person's behavior is motivated by the first level of physiological or basic needs like wages, food, water, and shelter. In the workplace, an employee's happiness depends on met physiological needs like fair wages (Stewart et al., 2018). The second level of the hierarchy is safety needs, which refers to a person's preference for structure, stability, protection, and freedom from fear, anxiety, and tyranny (Maslow, 1943). Safety to an employee may mean protection from unemployment (Maslow, 1943). The third level includes love needs, including a person's need for affection and belonging (Maslow, 1943). The love need in the workplace may encompass the desire for an employee to have strong positive interpersonal relationships, especially between the supervisor and subordinates (Stewart et al., 2018). Momeny and Gourgues (2019) said inclusiveness or individualized consideration was evidence of a leader's concern for followers and the work environment.

Maslow's fourth hierarchy of need is esteem, which describes a person's desire for a good reputation, competency, prestige, dominance, and recognition (Maslow, 1954/2015). Employees with high self-esteem are less likely to leave an organization (Jackson & Jackson, 2019). Self-actualization is the fifth need. Suyono and Mudjanarko (2017) indicated that self-actualization occurs when a person reaches their potential creativity and self-sufficiency. According to Tripathi and Moakumla (2018), self-actualization is the responsibility of individuals who need to understand themselves. Maslow later included self-transcendence at the top of the hierarchy, evidenced by serving others through charity work, meditation, appreciation of the environment, or

dedication to an ideal (Maslow, 1943). In the context of the work environment, it is possible that employees are at different levels of the hierarchy of needs.

Leaders who apply Maslow's hierarchy of needs and TLT may influence followers to perform at their full potential. According to Bass (1997), transformational leaders motivate their followers to perform above the norm. Maslow's motivational theory aligns with TLT because both theories emphasize the significance of an individual's need to reach full potential. Maslow's motivational theory focuses on individuals' behavior and their progression through the hierarchy of needs (Maslow, 1943). According to Bass (1999), the leader is responsible for applying the constructs of TLT to influence, intellectually stimulate, care, inspire, and motivate followers to perform at high levels. Although TLT does not specify how a person reaches full potential, the theory aligns with Maslow's motivational theory because a person aspires to move to a higher level.

Herzberg's Two-Factor Theory

Employee motivation is essential in the management of workers in organizations. Herzberg et al. (1959/2017) conducted a study on a group of employees and described their good and bad experiences at work. Herzberg et al. found that some employees derive job satisfaction from the task, positive feedback on performance, and personal development opportunities. There is also a connection between employee dissatisfaction and aspects external to the job, like company policies or working conditions (Herzberg et al., 1959/2017). In contrast, Sobaih and Hasanein (2020) found that hygiene factors, such as salary and working conditions, ranked high when there was extreme unemployment.

According to Sobaih and Hasanein, dissatisfied employees remain in their jobs because there is no alternative employment. Sobaih and Hasanein stated that Herzberg's two-factor theory could, therefore, not be applied generically. Butt (2018) found that motivation and hygiene factors affect job satisfaction, especially when salaries are low, but employees may stay due to the absence of alternative employment.

According to Herzberg et al. (1959/2017), employees' job satisfaction is, therefore, dependent upon motivator and hygiene factors. Herzberg et al. stated that the motivator and hygiene factors exist on the same level. A motivated employee who enjoys the job may become dissatisfied if working conditions are unacceptable. Alrawahi et al. (2020) found that changes in remuneration policies lead to job dissatisfaction in cases where reward decisions do not consider an employee's length of service in an organization. The absence of a satisfier or the existence of a dissatisfier could lead to employee turnover and influence an employee's attitude towards the job (Herzberg et al., 1959/2017). Motivator factors include (a) achievement, described as an individual's sense of satisfaction at an accomplishment; (b) recognition, which is given from the positive and accurate feedback received from peers or supervisors; (c) job status; (d) responsibility that arises from accountability for resources and delegated authority; and (e) opportunity for growth that leads to personal development and the acquisition of improved skills (Herzberg et al., 1959/2017). The motivator factors in companies may lead to increased employee motivation and loyalty; however, the presence of extrinsic hygiene factors does not guarantee employee retention (Herzberg et al., 1959/2017). Prasad Kotni and Karumuri (2018) also stated that the presence of motivational factors

does not automatically result in employee motivation. Herzberg et al. (1959/2017) stated

that meeting an employee's self-actualization needs results in a right attitude towards the

job, regardless of the level of motivator or hygiene factors.

Hygiene factors include (a) quality of supervision from leaders, (b) significance of

interpersonal relationships, (c) physical working conditions, (d) company policies, (e)

levels of salary and benefits received, and (f) job security (Herzberg et al., 1959/2017).

Depending on the employee, the absence of selected satisfiers or the presence of

dissatisfiers may lead to employee turnover, mental health concerns, and negative

interpersonal relationships (Herzberg et al., 1959/2017). Compared to the TLT,

Herzberg's two-factor motivational theory emphasizes job satisfaction and not the leader-

follower relationship, which is just one hygiene factor. According to Bass (1999), the

components of TLT include (a) idealized influence, (b) intellectual stimulation, (c)

idealized consideration, and (d) inspirational motivation. These constructs underpin the

leader-follower relationship in organizations. Compared to Herzberg's two-factor

motivational theory, TLT emphasizes how leaders influence their subordinates to

improve their organization (Sanchez-Cardona et al., 2018). In contrast, Herzberg et al.

found that supervisors can improve performance when addressing hygiene factors,

especially in situations where employees had jobs where motivator factors like job

enrichment or greater responsibility were absent.

According to Ann and Blum (2020), satisfiers like job status and recognition were

more important to senior employees. In contrast, when an employee is not satisfied with a

salary, the priority is to seek a better job elsewhere (Butt, 2018). Furthermore, Jaworski et

al. (2018) found that different factors affect job satisfaction and performance structures, and recognition impacts employee job commitment. Mozammel and Haan (2016) stated that the TLT constructs of individualized consideration and intellectual stimulation increase employee engagement and commitment. Unlike TLT, which does not identify specific factors that lead to employee dissatisfaction, Herzberg's two-factor theory identifies specific motivators and hygiene factors that leaders use to motivate employees. Because motivator and hygiene factors are not opposites of each other, leaders need to pay attention to the impact of each of the factors on employees.

Costs Related to Voluntary Employee Turnover

Leaders in organizations face the impact of VET costs, which may be tangible or intangible (Alkahtani, 2015). The cost of recruiting, hiring, and onboarding a new employee can exceed 200% of an employee's salary (Lee et al., 2018). The turnover costs begin to impact the organization before an employee exits. Sharma and Nambudiri (2015) argued that disengaged employees who intend to leave an organization produce substandard work. Rao (2016) stated that the negative behavior of a disengaged employee who does not focus on the objectives of the organization can hurt the performance of other colleagues and the organization.

According to Zhang (2016), the costs of VET can be visible or hidden. These costs may include loss of productivity, payments to temporary employees, and induction of new employees (Zhang, 2016). Hidden costs include low employee morale and challenges associated with adjusting to new employees (Zhang, 2016). Alkahtani (2015) referred to visible costs as payments for outstanding leave days, reference checks, and

new employees' training. Alkahtani stated that invisible costs include loss in productivity and time spent on informal training.

Senior management faces the challenge of quantifying costs related to VET, which are not easy to categorize. Mitrovska and Eftimov (2016) conducted a study that identified costs in the order of importance:

1. Loss in productivity due to errors by a new employee, the decline in output from an exiting employee, or general instability in the organization's operations.

2. Selection related expenditure for tests, reference checks, and administrative costs.

3. Formal and informal training-related costs, including expenditure for venue and training materials.

4. Recruitment related activities, such as advertising and engagement of recruitment agencies.

5. Administrative activities related to an employee's exit.

Other intangible costs include the loss of organizational knowledge that occurs when an experienced employee leaves the organization (Alkahtani, 2015). This cost may be evident in the loss of productivity as remaining employees or new employees attempt to cover the knowledge gap. In industries where there is a reliance on personal relationships, financial costs may occur with the disruption of customer satisfaction after an employee leaves and customers move to the competition (Burch & Holtom, 2016).

Voluntary employee turnover can also lead to physiological effects on the health of the remaining employees.

Instability in the work environment may lead to stress amongst employees (Giorgi et al., 2017). Sonnentag and Fritz (2015) identified three sources of stress that could negate the productivity of employees: (a) task-related stressors, (b) role stressors, and (c) social stressors. The most significant stressors that leaders need to address are task and role stressors due to role ambiguity and job content complexity (Sonnentag & Fritz, 2015). Leaders may also implement strategies that address job satisfaction to achieve a reduction in employee leave intentions (Pahi et al., 2016). Such actions may reduce turnover-related costs that impact morale and productivity levels.

Employee Turnover in the Banking Industry

Leaders in the competitive banking sector deal with the challenges associated with VET. Some critical areas that leaders can address are the use of technology, employee stress, compensation, succession, and stress related to technology use. In the following sections, I discuss each of these areas.

Impact of Technology

The development of technology in the business world has encouraged innovation and an increase in investments that lead to higher productivity in the economy (Mupfiga & Padare, 2017). Appiahene et al. (2019) found that the leaders in the banking sector in Ghana needed to use technology to improve the performance of banks. Technology has also transformed the way leaders make decisions about the type of work that employees do. The use of digital banking products has enabled employees to focus on tasks that

require less customer contact. Adom (2018) stated that there is more emphasis on the knowledge-based approach, which influences the way leaders make decisions and arrive at solutions.

Apart from changing the decision-making process, leaders can use technology to influence how products and services reach customers. Changes in technology and operations in response to the effects of the global economic crises led to the restructuring of employees' work processes in the banking sector (Giorgi et al., 2017). In the case of the ING bank, leaders used technology to migrate 60% of their customers to digital platforms and dismantled the organization's hierarchical structure (Barton et al., 2018). Multidisciplinary teams— referred to as tribes, chapters, and squads— focused on end-to-end customer solutions (Barton et al., 2018). The ING team's shared expertise, performed quarterly business reviews, and enjoyed the flexibility to stay or join other groups depending on the solution the teams were working on (Barton et al., 2018). According to their CEO, employee engagement and customer satisfaction improved after 2 years of the change (Barton et al., 2018). The strategic use of technology appeared to have yielded positive results for leaders and employees and addressed the challenges of employee retention and engagement in ING bank (Barton et al., 2018). Frustrated employees may look for alternative employment. Mohlala et al. (2012) found that employees who work with new technology may still leave an organization.

Level of Employee Stress Related to Technology Use

Use of technology in the banking industry has disadvantages because of the technostress that may occur amongst some employees. According to Tarafdar et al.

(2011), technostress occurs when a person is unable to adapt to the introduction of new technology. Okolo et al. (2018) found that five categories of technostress affect employee engagement: (a) techno-overload, (b) techno-invasion, (c) techno-complexity, (d) techno-insecurity, and (e) techno-uncertainty. Each category of technostress is discussed in the following paragraphs.

Techno-overload occurs when the use of technology results in an increase in workload and the rate at which employees work (Okolo et al., 2018; Suh & Lee, 2017). In such instances, multitasking causes elevated levels of stress when employees work with multiple system applications at once (Okolo et al., 2018). Techno-invasion occurs when employees' availability is constant, regardless of the time or their location (Tarafdar et al., 2015). Such requirements can lead to feelings of stress and challenges in terms of achieving work-life balance.

Techno-complexity may affect employees who have to learn diversified bank system applications with high functionalities (Okolo et al., 2018). In those situations, employees may find understanding modern technology difficult, and the accompanying stress may lead to job dissatisfaction (Okolo et al., 2018). Techno-insecurity is prevalent in multigenerational employee populations, where employees fear losing their jobs to someone who is able to better understand innovative technology (Tarafdar et al., 2011). According to Tarafdar et al., techno-uncertainty occurred when users had to learn new applications because their existing knowledge was obsolete due to frequent system upgrades.

Level of Employee Stress Related to Work-Life Balance

Although leaders may not have control over the impact of external forces on an organization, leaders need to address internal conditions that can cause stress. Other areas of stress can come from not addressing work-life balance for employees. Yadav (2019) found that women in banking faced work-family conflicts that affected their ability to perform well. In some cases, role conflict, role overload, or weak peer relationships affect how individuals perform their duties (Yadav, 2019). Although the challenges women face may also affect men, Yadav argued that leaders needed to implement unconventional solutions to address the obstacles faced by women. According to Adebayo et al. (2018), the banking sector is a stressful working environment where the absence of hygiene factors may cause an employee to stay or leave an organization.

Compensation

The level of performance in banks may indicate the kind of compensation that employees receive. Omoregie and Kelikume (2017) argued that other factors besides bank performance may influence the level of employee reward. According to Adebayo et al. (2018), 53% of participants who left their jobs were unhappy with their remuneration. Adom (2018) referred to expectancy and equity theories to explain employees' perceptions of the receipt of promised rewards and that leaders will make decisions equitably. According to Adams (1963), equity includes inputs and outcomes, where an employee expects inputs (e.g., recognition and relevance) from the employer-employee relationship. The outcomes come from the employer and include pay, bonuses, and fringe benefits (Adams, 1963). According to Adebayo et al. (2018), who applied Herzberg's

two-factor theory to their own research, the absence of hygiene factors like salary equity or job security may cause an employee to leave an organization. Leaders in an organization may need to understand the importance of remuneration for various levels of employees to mitigate VET.

Succession Planning

Leaders need to have a strategy to fill vacancies that may arise from resignations, retirements, or dismissals. According to Cavanaugh (2017), because employee transitions can be disruptive and unavoidable, leaders can incorporate formal and informal training to prepare staff for different roles. Ali and Mehreen (2019) said effective succession planning could lead to positive attitudes among employees in terms of (a) job security, (b) personal development opportunities, and (c) promotion prospects. Leaders can apply the behavioral agency model (BAM) and the agency theory when there is a link between the employer and employee's interests (Ali & Mehreen, 2019). Employers use the BAM to retain employees and manage the risks and costs of employee turnover (Ali & Mehreen, 2019). When an employer chooses to fill internal vacancies with existing employees, there is a reduction in the cost of external recruitment, internal disruption, and meeting of existing employees' self-interests (Ali & Mehreen, 2019). Although leaders can implement robust succession plans, leaders may also benefit from the knowledge of how employees' organizational citizenship behavior (OCB) impacts VET.

Organizational Citizenship Behavior

Employees can show their commitment to an organization through their behavior. Under OCB, employees put discretionary effort into their work for the benefit of their

team and the organization (Wang & Sung, 2016). Samuel (2018) focused on OCB to address VET and found that employee retention is essential in environments in which customer loyalty is critical.

When considering VET and OCB, leaders in organizations may also wish to consider the effect that job complexity has on employees. Becton et al. (2017) argued that leaders in organizations could face dysfunctional and functional VET. Turnover is dysfunctional when good performers leave and is functional when poor performers depart voluntarily (Becton et al., 2017). According to Becton et al., high performers manage complex tasks and exhibit high OCB, while low performers struggle with complex tasks and have low OCB. Becton et al. argued that high performers are more likely to face pull factors from interested competitor employers from the environment.

Leaders who are aware of competitor interest in their employees may also consider how leadership style may impact the level of employee OCB and voluntary turnover. Leaders may address the competitor threat with an emphasis on personal relationships with OCBI or OCB (Shareef & Atan, 2019). Shareef and Atan also stated that employers could refer to the organization's needs as part of an organizational citizenship behavior organization (OCBO). Lower voluntary turnover occurs when ethical leaders provide a safe environment where employees' commitment is evident in team relationships (Shareef & Atan, 2019). According to Shareef and Atan, team member relationships are essential aspects of any organization, as individuals work in teams. Uddin et al. (2019) concluded that leaders in organizations needed to recognize the mediating role that OCB and OC (organizational commitment) have on the team's

performance. Employees who are committed to their jobs possess high OCB and contribute to the organization's goal when their teams perform well (Uddin et al., 2019). Employee commitment to their jobs may not be the only reason teams perform well. Livi et al. (2018) argued that organizational socialization affects employee behavior in groups. Socialization in an organization refers to how employees transition from being outsiders to insiders and learn the culture of the new organization (Livi et al., 2018). Leaders in an organization need to implement strategies to address potential causes of interpersonal strain in a team that may cause employees to leave an organization (Livi et al., 2018). Leaders in organizations may consider that OCBI that leads to employee retention is not automatic.

Transition

In Section 1, I discussed the background of the problem, the problem statement, purpose statement, conceptual framework, nature of the study, and research and interview questions. I also presented definitions of assumptions, limitations, and delimitations of the study. I considered potential effects of study findings on social change and contribution to business practices. To conclude Section 1, I presented a review of professional and academic literature. In Section 2, I restate the purpose statement to provide context for the current study and discuss the following: (a) the role of the researcher, (b) participants, (c) research method and design, (d) population and sampling, (e) ethical research, (f) data collection instruments, (g) data collection instrument, (h) data collection techniques, (i) data analysis, and (j) reliability and validity.

In Section 3, I restate the purpose statement, research question, identified themes from semistructured interviews, and study findings. I address applications to professional practice, implications for social change, and recommendations for action and further research. I conclude the section with a reflection on my experience involving the doctoral process.

Section 2: The Project

Purpose Statement

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET. The target population was a minimum of five bank leaders who successfully implemented strategies to mitigate VET at local and international banks located in Lusaka, Zambia, and Dar es Salaam, Tanzania. Four of the bank leaders were from Zambia, and one was from Tanzania. The implication for positive social change included the potential for banking leaders to introduce new products and services that may lead to new employment opportunities and enhanced stability in the community. The creation of additional jobs may lead to opportunities for residents to increase their contributions to their community by spending supplementary disposable income in local economies.

Role of the Researcher

I was the primary instrument for data collection for this qualitative study. Karagiozis (2018) stated that the researcher is the primary instrument for collecting and analyzing data for qualitative research. The principal means of collecting data for this study were semistructured interviews and company documentation. My roles as the researcher were to formulate research and interview questions, use ethical standards to conduct research, transcribe interviews, code and analyze collected data, and report findings. I conducted a qualitative multiple case study and used open-ended questions to allow participants to provide in-depth responses. According to Olubiyi et al. (2019), in a case study, a researcher may find answers to *what, how*, or *why* questions when exploring

participants' experiences. I also followed the interview protocol (see Appendix A).

Transcription of interviews, coding, and data analysis followed the data collection

process.

I took advantage of my 28 years of management and executive experience in the

banking industry to conduct this research. I did not have a personal relationship with any

participants. As a researcher, it was essential that I conducted ethical research and

ensured that participants understood their role. Miracle (2016) said researchers need to

adhere to three primary standards in the research process: beneficence, justice, and

respect for people. The *Belmont Report* includes researchers' obligation to safeguard

participants' rights, protect participants from harm, and ensure fair and ethical treatment

(United States Department of Health & Human Services, 1979). The *Belmont Report* also

outlines requirements for participant informed consent, risk and benefits analysis, and

guidelines for selection of subjects (United States Department of Health & Human

Services, 1979). Miracle described the principles of the *Belmont Report* as (a) respect for

persons, which considers a person's autonomy to make an informed decision about

participation in a study and protection of vulnerable individuals; (b) beneficence, which

refers to the protection of participant from harm while a researcher benefits from their

knowledge; and (c) justice, which requires that people are treated equally and with

fairness.

My role as a researcher was to ensure participants signed an informed consent

form to confirm their willingness to participate in the study. To ensure respect for

persons, I behaved in a truthful and ethical manner. To ensure beneficence, I did not

expose participants to harm. Finally, to ensure justice, I treated each person equitably and provided information on the interview process and the study's benefits and purpose. During the interview process, I guarded against bias and ensured that I did not ask leading questions as part of the follow up process. I did not ask questions to elicit responses that I wanted to hear. I mitigated my subjectivity by adhering to the interview protocol and using member checking. Harper and Cole (2012) stated that a researcher can mitigate bias by using member checking to enhance the validity and reliability of collected data. Roulston and Shelton (2015) said bias could threaten the integrity of research and needed addressing. I mitigated bias via the implementation of verifiable and transparent research processes and qualitative validity measures. Strategies I used included an interview protocol, member checking, and documentation of steps that I took to execute my study.

I ensured participant confidentiality by password protecting any documents that included participants' identities as well as names of their organizations. All collected data were kept securely on a password-protected thumb drive in a locked cabinet in my home office. I also kept a copy of all critical password-protected documents on my computer. I used member checking and provided participants with a summary of interviews to confirm my interpretation of interview responses. I mitigated researcher bias by adhering to the interview protocol (see Appendix A), conducting member checking, and using a reflexive journal. I used the interview protocol to have a format for semistructured interviews. According to Yin (2018), a researcher who uses an interview protocol can

focus on the topic, and participants have the opportunity to explain their perceptions. I also had the opportunity to ask preset questions that were linked to the research question.

Participants

Participants for this qualitative research were five bank leaders who successfully implemented strategies to mitigate VET at local and international banks located in Lusaka, Zambia, and Dar es Salaam, Tanzania. Four of the bank leaders were from Zambia, and one was from Tanzania. According to Serra et al. (2018), a purposeful sample is small, information-rich, and ideal for obtaining qualitative research data. Purposeful sampling is a subjective nonprobability technique that emphasizes selecting knowledgeable participants who are familiar with the study phenomenon (Serra et al., 2018; White et al., 2017). All participants in this study were bank leaders with at least 3 years of experience in senior leadership positions, currently worked in the banking industry in Lusaka and Dar es Salaam, successfully implemented strategies to mitigate VET, were willing to participate in the study, and agreed to audio recording of interviews.

After receiving IRB approval, I browsed professional public databases to find information on potential eligible participants. After identifying participants, timely access to bank leaders was necessary for my study. Once I had identified potential research participants (i.e., bank leaders), I phoned and sent emails to CEOs of these banks to explain the purpose of my study and requested access to identified participants. I made contact with bank leaders after receiving confirmation from participating institutions' CEOs. Amundsen et al. (2017) found that unsupportive gatekeepers or authority figures

could prevent a researcher's access to participants. Trust is key to the research process and essential to establish certainty early.

I needed to develop a working relationship with participants after I had permission to make contact. My strategy included answering questions and providing participants with information on their role in the study. All contact with participating bank leaders was conducted by phone. I introduced myself and provided relevant information on my background. My introduction included information about the study and an explanation of selection criteria for participating. I also confirmed their professional experience and positions in the organization.

I explained to participants that interviews would not be in person but rather conducted over the phone or Zoom in order to adhere to COVID-19 social distancing protocols. I advised participants that I would not make any video recordings. I allowed participants to ask questions and followed up initial telephone conversations with an email invitation and the consent form. The email included information on the interview process as well as participant rights. After I sent emails, I called each participant again to answer any questions. Once I received consent forms by email, I called participants and agreed on dates and times for virtual interviews.

Research Method and Design

Research Method

There were three research methods to consider: qualitative, quantitative, and mixed methods. According to Reis et al. (2019), the qualitative research method is suitable when a researcher seeks to identify patterns and interrelationships between

concepts. The qualitative research method is a meticulous and proficient way to answer how and why questions about a phenomenon or event (Hamilton & Finley, 2019). Rahman (2017) stated that the qualitative research method allows a researcher to understand a participant's experience in a specific setting, and the personal interaction facilitates the clarification of any issues. I used the qualitative research method because I sought to understand the in-depth meanings of the participants' experiences.

According to Bleiker et al. (2019), qualitative researchers can generate richness, depth, and insight into how people interpret and make sense and meaning of their experiences. Bansal et al. (2018) stated that qualitative researchers interpret data to discover patterns and gain a deeper and more accurate understanding of a phenomenon.

Quantitative researchers measure variables and test hypotheses about variables' relationships to address the research question (Park & Park, 2016). According to Bleiker et al. (2019), quantitative research findings are generalizable and reliant on scales and measures. I did not choose quantitative research because I did not test hypotheses or use mathematical models. Turner et al. (2017) described mixed method research as a combination of qualitative and quantitative research methods used in the same study. I did not choose the mixed method research because I did not combine an analysis of quantifiable and measurable factors with subjective responses from participants.

Research Design

I considered three research designs: case study, phenomenological, and ethnographic research. Yin (2018) described a research design as a logical way in which collected data are analyzed and used to answer a research question. Yin stated that a

researcher can use the case study design to explore a phenomenon of the environment. I used the case study research design to explore strategies that some banking leaders use to mitigate VET. According to Alpi and Evans (2019), the case study design allows a researcher to explore a phenomenon that is bound by time and place. I chose the multiple case study over a single case study because I wanted to compare information from various research sites. Researchers may conduct case studies on multiple sites or an individual location with sources of evidence from interviews, observations, documents, artifacts, or archival records (Alpi & Evans, 2019; Olubiyi et al., 2019).

The second and third research designs that I considered were phenomenological and ethnographic. In the phenomenological design, a researcher combines data collection methods such as interviews and testimonies to reflect, understand, and explain a participant's lived experience of a phenomenon (Chan et al., 2015; Flynn, & Korcuska, 2018). According to Babu (2019), a phenomenological study includes an individual's description of a phenomenon, perception, and their response. I did not use the phenomenological design because I did not focus on the personal meanings of the participants' lived experiences. I did not use the ethnographic design because I did not observe or become part of an intact cultural group over an extended period of time. According to Sharman (2017), the purpose of the ethnographic design is to help a researcher understand peoples' experiences of their social and cultural practices.

I planned to conduct at least five interviews and examine documents such as human resource strategies, monthly human capital reports, and human capital analytics reports from the organizations to reach data saturation. Data saturation occurs when there

is no new information gleaned from interviews or when no new themes appear during analysis (Fusch & Ness, 2015). Data saturation is determined by the richness of the data collected and not the number of interviews (Vasileiou et al., 2018). I reached data saturation with five interviews and did not need to continue with additional interviews.

Population and Sampling

I used purposeful sampling to choose participants for my study. A researcher uses purposeful sampling to choose information-rich participants with knowledge about an event or phenomenon (Bulut & Ertem, 2018; Koohestani et al., 2018). The study sample included a target minimum of five bank leaders who have successfully implemented strategies to mitigate VET at local and international banks located in Lusaka, Zambia, and Dar es Salaam, Tanzania. Four of the bank leaders were from Zambia, and one was from Tanzania.

The participants came from local and international banks to ensure that I obtained differing perspectives. The primary criterion for selecting the participants was that they had experience in successfully implementing strategies to mitigate VET. The optimum sample size in qualitative research is flexible, as the recruitment of study participants continues until data saturation is reached (Turner-Bowker et al., 2018; Vasileiou et al., 2018). According to Malterud et al. (2016), participants' quality of information determines their relevance to the study and influences the sample size. Malterud et al. stated that, unlike quantitative studies, qualitative studies do not have standard guidelines for sample sizes. Without maximum sample sizes, I continued with telephone interviews and document reviews until I achieved data saturation.

I chose a sample size of five because I expected to have rich data from the in-depth interviews with participants who are in the same industry. Qualitative researchers who conduct studies with small numbers can collect rich and detailed data (Farrugia, 2019). My study was similar to that of Walton (2019) and Dietschi (2018), who achieved data saturation with five participants. Walton conducted a study on strategies investment bankers use to retain frontline employees and reached data saturation with five participants. Walton collected data from research participants and examined company documentation. Dietschi also achieved data saturation in a study on leadership strategies to reduce employee turnover. Dietschi found that data saturation was achieved by (a) asking five participants the same questions, (b) requesting that participants provide similar company documentation, and (c) incorporating member checking. Vasileiou et al. (2018) posited that data saturation occurs when no new themes emerge from the interviews with participants. I used open-ended questions to encourage participants to provide full descriptions of their experiences regarding the implementation of strategies used to mitigate VET. I conducted telephone interviews with the participants at a mutually agreed-upon time and date.

Ethical Research

A researcher needs to adopt an ethical approach to research. The researcher is responsible for compliance to research standards (Cumyn et al., 2019). V. Lee (2018) argued that poorly designed research may lead to biased findings or difficulty in interpreting results. I adhered to the university protocols for the research process. The research approval process included the requirement for the participants to complete an

informed consent form. Each research participant completed the informed consent form as a sign of agreement to participate in the study. The consent form included the criteria for the selection of participants as well as the background and purpose of the study. Under the ethical principles, The *Belmont Report* includes the principles on justice, beneficence, and respect for the people participating in the research (United States Department of Health & Human Services, 1979).

I ensured that participants would not be subject to harm or coercion and that they would not be overburdened by the research process. To ensure respect for persons, I behaved truthfully and ethically and did not coerce participants to take part in the study. For beneficence, I did not expose participants to harm by my conduct. For justice, I treated each person equitably and provided information on the interview process as well as the study's benefits and purpose. I also respected participants' time by not calling for more than two meetings.

I provided participants with the consent form, which included details of the research process, risks, and benefits. Participants confirmed their participation and indicated the words "I consent, and I understand that I am agreeing to the protocols outlined in the above statements." The participants sent me their informed consent form stating that they consented to participate via email, as we did not meet in person.

The informed consent process included a clause informing participants that there was no penalty for choosing to withdraw from the study. The participants needed to notify me by email or phone if they chose to leave the study. I provided my contact details on the consent form so that participants could reach me if they had any questions

or chose to not participate in the study. I did not receive notice of a participant's decision to withdraw from the study, so I did not delete any collected data or personal information.

The participants received an email that included information on the purpose of the study, a description of the first and follow-up interviews, and their rights in the research process. The length of each interview was approximately 60 minutes long, and in the initial interview, I sought to answer the research question. The second telephone interview with each participant was part of the member checking process, which I used to validate my interpretation of the interview.

For the member checking process, I provided each participant with a summary of their interview, and the participants reviewed and confirmed my interpretation of the collected data and corrected any inaccuracies. Member checking can increase the dependability and credibility of collected data (Iivari, 2018). Member checking includes the researcher's interpretation and the participant's voice in the dissemination of research findings (Chandler et al., 2015). I also used the second interview to ask follow-up questions to clarify any outstanding issues. The second interview occurred within 4 weeks of the first interview.

An essential part of the informed consent process is the confidentiality of each participant's identity. According to Ross et al. (2018), the nature of rich qualitative data requires that reidentification does not occur from the collected data. I identified participants with the letter 'P' and assigned each one with a number. I used codes such as P1, P2, P3, and so forth instead of participant names when conducting data analysis, and information on the participants and their respective organizations was kept confidential.

Each participant's organization was identified by a set of letters such as Bank AA, Bank

BB, Bank CC. The collected data were password protected and will be kept securely in a

locked cabinet in my home office for 5 years. I will shred the paper documents and

reformat the thumb drive that contains the digital information. I did not financially

compensate any participant for their time, and there was no need to reimburse costs.

However, Gelinas et al. (2018) argued that compensation is allowed within specific

guidelines. After the study is published, I will provide a summary of findings to the

participants. The IRB approval number for this study is 08-02-21-0669498.

Data Collection Instruments

I was the primary data collection instrument. The data sources included

semistructured interviews and company documents on the organization's employee

conditions of service, training, and compensation. Clark and Veale (2018) stated that a

researcher is the primary instrument of data collection and analysis in qualitative studies.

I conducted semistructured interviews via telephone and VoIP (voice over Internet

Protocol) as the primary data collection method.

Because semistructured interviews were my primary source of data, I was aware

of reflexivity, which could compromise the quality of the collected data. Yin (2018)

stated that reflexivity could compromise the data collected during an interview when the

researcher's perspective influences the participants' responses. The researcher's views

can also compromise the research process. I used reflexivity to contemplate and keep my

personal views, experience, beliefs, and preconceived ideas separate from the research

process. Reflexivity allowed me to question my assumptions and become more open to

interpreting the collected data without bias. I also reflected on the research process as I proceeded with the study. During the interviews, I used a list of preset questions from the interview protocol (see Appendix A). Apart from the interview protocol, I included member checking and a reflexive journal to mitigate researcher bias.

The secondary data source that I relied on was company documents that included human resource strategies, monthly human capital reports, and reports on the organization's policies and strategies. These documents contained additional details on how the leaders in the organization mitigate VET. I also conducted additional research on the organizations using sources such as publicly available company documents. The reports from the public sources provided information on how the organization's leaders address people risk, including VET. According to Yin (2018), documents are useful for corroborating evidence collected from other sources. I compared the information in the company documents, such as human resource strategies and organization reports, with the data collected from the interviews to ascertain whether the information aligned.

There was corroboration between the interview data and the documentation, so I did not recruit additional participants or conduct further research on my study topic. I relied on the triangulation of data from the semistructured interviews and company documentation to enhance the reliability and validity of the findings. I used human capital records and company reports to provide context on the historical strategies that leaders in the organization used to mitigate VET. I asked participants to provide company documentation, and the request was included in the consent form, which the participants signed before proceeding with the study. According to Yin (2018), single sources of

evidence are not appropriate for case study research because a researcher needs to conduct an in-depth study of a phenomenon.

Data Collection Technique

I collected data regarding the successful strategies that banking leaders use to mitigate VET. According to Maila and Ross (2018), the list of interview questions needs to meet the aims of the study. Researchers use interviews to have more flexibility, as they can ask participants probing questions (Arslangilay, 2018). After I received IRB approval, I conducted semistructured interviews to collect data from participants chosen via purposeful sampling. All contact with participants was conducted by telephone, and I sent an email to confirm the details of our conversation. I explained the purpose of each interview and chose an agreed-upon time and date for each meeting. I also advised participants that the interviews would be approximately 60 minutes long.

I informed participants that the member checking interview would last approximately 30 minutes and take place within 3 weeks of the first interview. The member checking process occurs when a researcher provides a participant with an interpretation of the interview (Birt et al., 2016). The participant checks for accuracy and may correct any misinterpretation of the discussion (Birt et al., 2016). According to Birt et al., after the first interview review, the researcher uses the follow-up interview to focus on confirming, modifying, and verifying the interview transcript summary. The interviews only commenced once participants returned the informed consent form to me by email.

During the interview, I used the interview protocol (see Appendix A) to conduct the semistructured interviews to ensure that each participant was asked the same set of questions. I used probing questions to encourage participants to express their experiences about the phenomenon under investigation. In addition to the audio recording, I also took handwritten notes of follow-up questions or important words or phrases in case I required further explanation.

According to Arslangilay (2018), recording interviews may prevent data loss and improve the confidentiality of a study. I recorded the interview with my Samsung to ensure that I was not distracted by copious notetaking. I made a backup audio recording of the interview with my MacBook Air computer as an audio file. All participants allowed me to record the interviews, as indicated in the invitation to participate in the study.

As the researcher, I was also responsible for preventing a participant's exposure to known risks. In the era of social distancing and potential exposure to COVID-19, I used a combination of telephone and VoIP (i.e., Zoom and Skype) to conduct the interviews. Before the end of the interview, I reminded participants that I would send them a summary of the interview so they could check the accuracy of what I had recorded and provide additional information if necessary. After the interviews, I relied on member checking to enhance the validity of my study. According to Birt et al. (2016), member checking also minimizes possible misinterpretation of collected data. I also ensured I completed the transcription right after the interviews to speed up the analysis. I transcribed the interview responses into a Microsoft Word document.

There are advantages and disadvantages when a researcher uses semistructured interviews to collect data from participants. The advantages of semistructured interviews include the personal interaction that allows a researcher to engage and be part of a participant's experience (Karagiozis, 2018). According to Yin (2018), a participant can share relevant knowledge and experience. A researcher can also ask a participant to elaborate on points raised during an interview and receive an immediate response. Harper and Cole (2012) stated that researchers can paraphrase or repeat what a participant has said to confirm understanding during an interview.

One disadvantage of semistructured interviews is that the allocated time may be insufficient to finish all the questions, as interviews can be time-consuming. Yin (2018) stated that using semistructured interviews may take longer and cost more than distributing and administering questionnaires. The amount of data collected from a semistructured interview may take longer to analyze than other methods, such as observations or surveys. Another disadvantage is that there may not be enough time for the researcher to build rapport with the participant. According to Yin (2018), participants may tell the researcher what they feel the researcher wants to hear. Weller (2017) stated that participants might not provide a researcher with all the needed information, especially in the absence of rapport. I addressed the disadvantages of semistructured interviews by ensuring that I asked the participants a few questions about their day so as to build rapport. Further, I followed the interview protocol to ensure that the interview was concluded within the allocated time.

Data Organization Technique

I tracked and logged the research activities in a reflexive journal and included notes from the interviews and company documentation. I also included information on the dates of the first and follow-up interviews in the journal. Yin (2011) stated that a qualitative researcher can use a reflexive journal to document introspections and reactions of the research journey. According to Yin (2018), researchers need to organize notes and collect data in an organized way. I used an alphanumeric coding system to enhance the retrieval of participant information. I arranged the collected data according to assigned participant code identifiers such as P1, P2, and so forth. Each participant had a designated file labeled with a participant code and the interview date such as P1-10282021, P2-11032021, P3-11052021, P4-11072021, and P5-11072021. Ross et al. (2018) stated that the researcher's role is to protect participants' identities. Each file's contents included a Microsoft Word file containing the transcription of the participant's interview.

Each participating bank had a separate file labeled with an identifier code with a link to the participant, such as P1-Bank AA, P2-Bank BB, P3-Bank CC, and so forth. I kept other related documentation from the participating organizations in designated files. The collected data will be password protected and maintained securely in a locked cabinet in my home office for 5 years and will then be destroyed by shredding the paper documents. I will reformat the thumb drive which contains the digital information.

Data Analysis

After I collected the data, I proceeded with thematic analysis. The data analysis process I used was Yin's five phases. Abdalla et al. (2018) stated that methodological triangulation uses various methods such as interviews, observations, and documents to understand a phenomenon. I relied on the participants' interview responses and company documents to conduct the methodological triangulation. According to Yin (2011), data analysis occurs in five phases: (a) compiling and organizing the collected data, (b) disassembling the data according to labels or phrases, (c) reassembling the data to identify any emerging patterns, (d) interpreting the data, and (e) concluding with a report of the study.

As part of compiling, I sought to become familiar with the collected data. Yin (2011) recommended relistening to the recorded interviews at the compilation stage. I kept a digital record and compiled the data from the interview transcripts and the company documentation in Microsoft Word. I thoroughly reviewed the transcribed interview files and company documentation, and member checked the interview summary. I also reviewed my handwritten notes and noted phrases or quotes I had written down during the participant interviews.

Once I completed compiling the data, I disassembled the data and began the coding process. Coding enables a researcher to understand how the collected data relate to the research question (Elliott, 2018). Clark and Veale (2018) stated that coding includes the utilization of words or phrases that represent components of captured data that characterize a phenomenon. As part of the initial coding process, I also utilized an

analytic memo. Saldana (2016) stated that analytic memo writing allows a researcher to document reflections on the coding process, information on themes, subthemes, and participants' responses. I used descriptive coding to assign labels and phrases within the data. Codes are descriptions, words, or phrases that summarize data in a meaningful way (Saldana, 2016). I also noted critical words or phrases relevant to answering the research question.

At the reassembling stage, I rearranged the data into more substantive themes as I reviewed each participant transcript. In the reassembling stage, a researcher can compare the collected data and watch for relevant themes or offer contrasting explanations (Yin, 2011). The disassembling and reassembling phases was iterative, and I repeated the process until no new themes emerged. According to Clark and Veale (2018), codes can reveal themes from the collected data, and Basnyat and Lao (2019) also used the themes to reorganize codes developed from the transcribed interviews. According to Yin (2018), a researcher may use codes to identify themes. I also watched for related words or actions to identify themes and subthemes. Hackett and Strickland (2018) stated that qualitative data analysis allows the researcher to continue to identify themes and subthemes. According to Olubiyi et al. (2019), the emerging themes from the related words or phrases describe the participants' views.

After the initial manual coding, I used NVivo software to code, classify, sort, and arrange data from the interview transcripts. NVivo is a qualitative data analysis software used to organize and code data (Yin, 2018). NVivo enables a researcher to highlight and track sections of interview transcripts without losing the source data (Sepasgozar &

Davis, 2018). According to Yin (2018), software packages do not conduct the analysis, but help identify words or phrases that match codes. I imported the participant interview transcripts from Microsoft Word into NVivo. Because the data analysis process is iterative, I continued with the coding until there was enough relevant information to answer the research question. At the data analysis stage, I compared the different interview transcripts again to identify common themes. I color-coded the themes in NVivo and was able to identify the most common and frequent themes from the participant transcripts. I also relied on word frequency and word clouds to collect information that helped me to identify the themes.

The interpretation of the themes and subthemes follows the reassembling phase of the data analysis. Yin (2018) stated that a meaningful understanding of the data is needed to follow the data collection. Birt et al. (2016) stated that data interpretation may reflect on the collected data and clarify the target population. I also determined which themes and subthemes linked to the literature review, the current study's conceptual framework, and current published studies on my topic. After interpreting the data, I produced a summary report for the participating organizations, which included the findings and the research recommendations. The description of a case study's findings is as important as the recommendation for action (Yin, 2018). I also created a summary report of the findings for the research participants.

Reliability and Validity

Reliability

Reliability in qualitative research occurs when there is consistency and dependability in the way that research is conducted. According to Yin (2018), the challenge of qualitative research reliability occurs when there is no documentation to support the conducted research procedures. Some variability may occur, however, because participants change, and the depth of their responses may vary. Leung (2015) stated that consistency is essential for reliable and trustworthy studies and, although some acceptable variability may occur in the findings, researchers are expected to apply the same methodology.

Reliability in qualitative research refers to the dependability and consistency in research findings evidenced by documentation (Moon et al., 2016). A researcher is responsible for conducted well-documented research that includes a transparent and verifiable data collection process (Daniel, 2018). According to Collingridge and Gantt (2019), reliability in research includes the implementation of data collection and data analysis, which produces in-depth and illustrative information about a given phenomenon. Besides the research process, member checking, data saturation, and a well-documented interview protocol all enhance the reliability of qualitative research. Besides documenting the research process and data saturation, I relied on member checking, the use of an interview protocol, and methodological triangulation to enhance my study's dependability. According to Anney (2014), qualitative researchers can

achieve dependability by providing an audit trail that allows a third person to examine and review the steps of the research process.

Validity

Validity in qualitative research includes the credibility, transferability, and confirmability of a researcher's findings. According to Daniel (2018), a researcher is expected to describe and analyze data and also show evidence from different sources of data. Spiers et al. (2018) stated that validity occurs when collected data are appropriate and reflect an accurate account of the participants' experiences.

According to Leung (2015), the validity of qualitative research includes the appropriateness of the tools, processes, and data that are relied upon by the researcher. The research methodology and design, type of sample, data analysis, results, and conclusions should align for a researcher to answer the research question (Leung, 2015). The researcher's findings should be supported by an audit trail to show the data collection process. The audit trail of the research findings includes well-documented details of the research process to enhance transparency (Daniel, 2018).

Further, the researcher should detail how to achieve data saturation and under what circumstances collected data are sufficient. I enhanced the validity of the study through the member checking process and methodological triangulation, as I collected and compared data from more than one source. I strengthened validity by describing the participants' experience of the phenomenon and producing a concise summary of each interview for the member checking process. The participants were selected against set criteria, and each participant was asked the same questions during the interviews.

Credibility

Credibility refers to the confidence that a researcher has in the truthfulness of a study that is based upon the data provided by the participants (Asiamah et al., 2017). There is a link between a researcher's understanding of the population, the selection criteria, and the credibility of the research findings (Asiamah et al., 2017). The link occurs when a researcher offers an in-depth analysis of the collected data and presents verifiable sources of data (Daniel, 2018). According to Daniel, the data sources need to be valid. Further, member checking enhances the credibility of a study, which occurs when a research participant reviews what the researcher has written with the goal of correcting possible misinterpretations (Birt et al., 2016). Triangulation is another way to enhance credibility because researchers show how data from diverse sources link together (Daniel, 2018). The various data sources that a researcher uses in methodological triangulation may include data collected from interviews and company documentation. I used methodological triangulation and member checking and enhanced credibility when I asked the research participants the same questions according to the interview protocol (see Appendix A).

Transferability

Transferability occurs when the findings of a study apply to other contexts or populations (Daniel, 2018). According to Malterud (2001), the findings of the research can be shared and applied outside the study but may not be transferable or relevant for everyone. The reader of the study, and not the person conducting the research, determines who will adopt the findings. The researcher will need to provide (a) a detailed description

of the methodology used, (b) the context of the study, and (c) the rationale for the choice of the purposive sampling (Anney, 2014). To help achieve transferability, I provided information on the study's connection to the research environment.

To achieve transferability, I provided thick descriptions of the collected data and details of the research process. According to Anney (2014), thick descriptions include details of the research processes including the data collection, context of the study, and the production of the final report. I also used purposeful sampling to ensure a representative sample and data saturation.

Confirmability

Confirmability indicates the extent of trust and confidence that other researchers may have in the study's findings. A researcher's study findings need to reveal what participants said and should not reflect the researcher's potential bias. Abdalla et al. (2018) stated that research conclusions could be derived from the participants' information and not the researcher's views. According to Anney (2014), using an audit trail, reflexive notes, and triangulation can enhance confirmability. I strengthened the confirmability of the current study with details of the data collection process and a description of the use of personal notes, interview transcriptions, interview recordings, and other relevant documentation.

Data Saturation

When analyzing data, a researcher does not automatically reach data saturation when no new data, themes, or codes appear. According to Fusch and Ness (2015), a researcher needs detailed, rich, and thick data to reach saturation. Vasileiou et al. (2018)

stated that data saturation occurs when data from additional interviews do not result in any new codes or themes. Fusch and Ness (2015) stated that data saturation is not easy to qualify because of the absence of a clear definition. There is, however, a link between triangulation and data saturation because triangulation allows a researcher to explore a phenomenon from different perspectives (Fusch & Ness, 2015). I included data collected from participant interviews and company documentation to reach data saturation. I also aimed for data saturation through methodological triangulation and ensured that I included various sources of data. Fusch and Ness (2015) stated that methodological triangulation provides rich and thick data.

Transition and Summary

In Section 2, I reiterated the purpose statement to provide context for the current study. I also discussed my role as the primary research instrument, research participants, and inclusion criteria for the study. I described the research method and design that I used for the study and highlighted why I chose the qualitative method and multiple case study design. I described the sample population and techniques I used to choose participants. Furthermore, I relied on the *Belmont Report* to guide my discussion on research ethics. I included a description of data collection and techniques I used for my study as well as different data analysis stages that I followed. I used NVivo to organize and code collected data. To conclude Section 2, I discussed the reliability and validity of the study, emphasizing the requirement to provide an accurate account of participants' experiences.

In Section 3, I restate the purpose statement and research question. I then present findings of the study and identified themes from the semistructured interviews. I address

applications to professional practice, implications for social change, and

recommendations for further research. This is followed by a reflection on my experiences

involving the doctoral process and a conclusion.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET. The target population was five bank leaders who successfully implemented strategies to mitigate VET at local and international banks in Lusaka, Zambia, and Dar es Salaam, Tanzania. Four bank leaders were from Zambia, and one was from Tanzania. I collected data from participants through semistructured interviews and reviewed company documentation to validate information provided by participants. I reached data saturation by the fifth interview when no new information emerged from the last semistructured interview. Findings indicated that bank leaders use a variety of strategies to mitigate VET. The three themes that emerged from data analysis were: (a) leader communications to build trust and engagement, (b) using remuneration and benefits to retain employees, and (c) using training and development for employee retention.

Presentation of the Findings

The overarching research question was: What strategies do some bank leaders use to mitigate VET? Three themes emerged from data analysis.

Theme 1: Leader Communications to Build Trust and Engagement

Data Collected

The first emerging theme was leader communications to build trust and engagement. All participants (P) used communication to enhance employee engagement and mitigate VET. P1, P2, and P4 stated they communicated results of employee

engagement surveys to employees through face-to-face meetings. At these meetings,

leaders discussed reports with subordinates, noted issues that employees were unhappy

with, and highlighted where (engagement survey) scores were good. At the end of each

meeting, leaders committed to addressing issues that employees raised in their responses.

P1 stated, "We check where we scored low and then look at all those parts. Is it reward?

We delve into the real problem and then come up with actions." P2 described the

communication process that began with subordinates before including supervisors:

> When we discuss the survey, we call for a meeting. In the first meeting, we
>
> exclude the supervisors so that people could be open and speak up what we have
>
> collected from the survey plus what we collected during the discussion there. We
>
> call for a meeting with the supervisor.

P2 stated resolutions from meetings go to the human resources (HR) committee, and

"other HR committee members get to see what has really happened and what are the

issues which have been resolved." Further, P4 stated:

> Once we get the feedback, we then get back to the staff to see what is not
>
> happening in terms of the feedback that was given. We then come up with an
>
> action plan, and start working towards achieving those objectives.
>
> Survey questions from P2 included issues on leadership, the quantum of work

(amount of work), and employee commitment with banks. P2 stated, "If I can describe an

outcome, I'll pick one, especially our employee engagement [survey]. It works because it

assisted us in picking a lot of critical issues which did not come to management

attention." P2 said, "during the COVID period, key personnel could have left the bank if

they [leaders] had not addressed the issues." According to P2, feedback from surveys encouraged leaders to improve their communication with employees. P2 stated, "We improved on communication and revived our monthly newsletter because it went on freeze for 1 and half years or 2 years. So, we revived it." P4 said, "So it could be maybe, for example, they [employees] may not have certain tools, or it could be an issue of training." According to P1, leaders addressed critical issues from surveys, "some on wellbeing, something on reward, something about the culture, and something about [your] line manager or people leader capability, diversity, and inclusion. [Other issues from the surveys included] people's emotions, how they feel about working for the bank."

Changes in the organization's culture may include use of office space. According to P1, open communication is enhanced with open plan offices: "We sit in an open space, including the leaders, break silos, and create a very open culture." In some cases, the top-down approach to communication is discouraged. P1 described how each leader was assigned millennials, stating:

> You have this bottom-up approach where I get two people who will be my
> mentors in a year. They can sit with me and tell me information or give guidance
> on what they think we should be doing well. We have to be receptive to that
> advice.

P5 did not conduct employee engagement surveys but stated, "Managers are encouraged to have a bottom-up, open management style where they can receive ideas from their juniors about doing things. The bank discourages a top-down approach." Besides face-to-

face communication, P1 and P4 used town hall meetings to get some messages to employees, and P2 used departmental meetings.

P4 described how leaders used quarterly town hall meetings to enforce the message of changes in the values and culture of the organization and what that meant to employees. P4 stated, "We started this culture journey, and we had our board chair come for one of the town hall meetings so that he could set the tone." According to P1, leaders "give many awards in quarterly town halls. I think that's also a powerful one for retention because you get your staff to feel recognized in public in those townhalls." Apart from collecting data from participants, I also reviewed company documents.

None of the documents I reviewed highlighted steps for communication with employees. I reviewed documents that illustrated how leaders communicated key messages with employees. No participants shared memos or emails, citing confidentiality issues. A sustainability report from P1 included key messages to employees on culture and employee engagement. P2 provided documentation that departmental leaders used to discuss results of employee surveys. I also reviewed employee ratings and comments made by employees in surveys, for example, "I receive needed support from my supervisor." Employee suggestions included, "We are requesting one additional staff to reduce tasks for existing staff [i.e., four officers plus one supervisor]." Another suggestion was, "We are proposing training for both supervisors on team management, leadership skills, and communication." P3 stated that communication with employees was conducted through email, WhatsApp, and employee newsletters.

P4 said communication was via confidential intranet or emails, and company report documents confirmed employee surveys. P4 said, "All employees have been informed of the survey results and invited to participate in action planning. We developed action plans to improve employee satisfaction in the year ahead, and teams actively manage these." P5 stated that communication with employees was conducted through confidential internal emails and memos. Primary documents that I reviewed included conditions of service for employees, which describe benefits that employees receive from the employer in exchange for skills and abilities they bring to the organization. I was not able to visit participant offices due to COVID-19 restrictions. As a result, I did not have the advantage of reviewing all documents that I could have reviewed at the participant site. Participants did not feel comfortable sharing some information, such as communication plans and employee engagement action plans, via email.

Evidence From the Literature

According to findings for theme 1, leaders in organizations communicate in multiple ways to mitigate VET. Organizations also use different strategies to minimize employee turnover. Novis et al. (2020) said organizations with clear communication strategies involving development and career paths had 3.3% lower employee turnover rates than those that did not have clear communication strategies.

Besides the different strategies, the way communication is handled may also affect an employee's decision to leave or stay in an organization. Holzwarth et al. (2021) found that horizontal and vertical communication affected an employee's affective commitment to an organization. According to Holzwarth et al., vertical communication is

measured by participative decision-making, trust in leadership, availability of information, and employee support from the organization. Holzwarth et al. stated that although other factors from peer relationships at a horizontal level could affect an employee's decision to stay with an organization, horizontal communication encourages an employee to stay in the organization. Besides horizontal or vertical communication, Tian et al. (2020) found that a combination of motivation and a leader's ability to communicate about job content leads to increased employee retention.

The quality of information communicated may also impact whether an employee will leave or stay in an organization. Ohunakin and Olugbade (2022) found that accurate communication in an organization decreases the rate of employee turnover intention, and the lower rate occurs when communicated information is accurate. Quality information leads to employees having better relationships with leaders, possessing the tools to perform their jobs, and ultimately having lower intentions to leave an organization (Ohunakin & Olugbade, 2022). Quality relationships in an organization may also act as a mitigant to VET. Guan and Frenkel (2019) found that supervisors should not focus only on formal communication to employees through policies, but should enhance employee commitment by incorporating social activities outside the workplace.

Evidence from the Conceptual Framework

The conceptual framework for this study was the TLT, as leaders in an organization play a critical role in retaining employees. The four constructs of TLT are (a) intellectual stimulation, (b) idealized influence (c) idealized consideration, and (d) inspirational motivation (Bass, 1999). The first theme, the leader's communication to

build trust and engagement, is not aligned with the idealized consideration construct of transformational leadership. Although leaders have implemented strategies to address feedback on areas of concern to the employees, the leader's actions do not constitute one-to-one interaction.

With idealized consideration, leaders also focus on an individual's personal development, which was not the case for theme 1. According to Agyemang et al. (2017), a leader focuses on communicating with individuals and addressing their concerns. The theme aligns with inspirational motivation when leaders communicate the organization's vision and engage employees to adopt proposed organizational cultural changes. Inspirational motivation is an expression of a leader's ability to communicate a vision that employees can identify with on both a business and personal level (Agyemang et al., 2017). The theme does not align with intellectual stimulation constructs, as there is no evidence from the participants that leaders use communication to give examples of role models or encourage innovation. The theme aligns with idealized influence when leaders openly communicate the organizational goals and encourage employees to believe, prioritize, and adopt them. Zineldin (2017) stated that leaders do not focus on personal gain, but on the organization's vision. According to Zineldin, transformational leaders influence their followers to share and adopt the organization's vision as their own.

Theme 2: Using Remuneration and Benefits to Retain Employees

Data Collected

The second theme that emerged from the data was using remuneration and benefits to retain employees. Five participants contributed to the theme. The

findings from the participants comprised financial benefits such as salary, bonuses, cash awards, and allowances. The nonfinancial benefits included medical insurance, private pensions, and loans. The participants acknowledged that remuneration and benefits were key mitigants against VET. The key differentiator was salary; according to P1:The role of our leaders is huge in influencing decisions around pay, especially because everything else gets connected to pay. If they get good pay, we know that the people are well placed from a pay point, so retaining them becomes easy.

P2 stated that it was essential to ensure that salaries reflected employee grades:

You find people are doing the same job, but the pay difference is really huge, and we said we need to see how we can close it because this brought a lot of dissatisfaction and complaints from employees. We aligned them so that it can be at least the minimum of the grade.

P3 relied on publicly available salary information from the banking industry union, sharing, "We found that we are the best payers consistently over the last couple of years." P4 stated that other benefits need considering, not just the salary, stating, "It is a bit of a struggle to say I am going to be the highest payer in the market. So you would rather say pay is one of the things."

Further, P4 mentioned, "We have gone as far as making a counter offer because recruitment is an expensive exercise, so we would want to retain our key skills." P5 acknowledged the importance of salaries and was concerned about the loss of skills, said, "When operating in a competitive market, the bank may not be able to match the salaries

of employees that have been given better offers. One area of risk is employees with IT skills." P5 acknowledged that budget constraints made it difficult to compete: "In some instances, they get quite good offers which we cannot match, and we also tried using things like offering a (salary) notch or two to retain them, but we find that we are not able to meet that." P1, P3, P4, and P5 acknowledged that benefits need addressing when operating in a competitive market to mitigate VET.

P1, P3, P4, and P5 had similar benefits, including medical insurance, private pensions, loans, funeral allowances, and life assurance. Other standard benefits such as leave or travel allowances are mandatory under the Zambian employment law (Employment Code Act, 2019). P3 and P5 described additional pension benefits for employees who had worked for 10 or more years. P3 indicated the amount as "3 months of their basic pay times the number of years they have worked." P5 specified the rate was "3 months (basic pay) for every year served" in the organization. P1 also mentioned, "The wellness agenda mentality is big for us, and this year we have been focusing on how we can enhance financial, physical, and mental wellness." P1 said:

> We have a very good medical scheme right now that allows us to pay medical for a spouse and their children up to 21 years. With a pension contribution, we work on higher basic pay and less on allowances, which means people save more (for their) pension. We have got very competitive interest rates for personal loans and mortgages. Once staff gets a loan, they cannot almost immediately move because there is this obligation, and so also the tenure works for us because it is five years, so you know you sort of lock-in these people for a period of time.

Further, P3 explained:

> We tried to make our conditions of service as attractive as possible. They are
>
> designed in such a way that members of staff build a career with the bank. I think
>
> the combination has contributed to the retention rates that we have in the bank.
>
> We provide advances, house, and car loans.

> According to P4, "In terms of our people, we will give slightly more pension. The

bank, in our case, is paying 100% medical." P4 said we look at "what the other banks or

other organizations or similar sectors are doing so we also get to benchmark and see what

our competitors are doing and what we are not doing." P5 said, "The conditions of

service are things we use to mitigate voluntary employee turnover. I would like to say

that we are quite generous with our advances and loans to staff."

> All the participants stated that they relied on market data to compare remuneration

and benefits. P1 shared:

> We do what we call benchmarking. We look at salary ranges as a way to mitigate
>
> that issue. Then we do a lot of competitor analysis on reward to try and mitigate
>
> that (voluntary turnover) before people leave. We try to check where the
>
> competition is sitting and manage it from that perspective.

P2 mentioned, "We needed to go to the market and purchase the data to see what the

market pays for a position. It gave us a picture of our 2022 human resources cost." P3

stated, "We're able to compare the (other bank's) collective agreements, and we have

consistently been among the best payers." P4 explained that they engage a third party to

conduct a salary and benefits survey, sharing, "We do that to see how competitive we are in the market." P5 also stated, "We benchmark with competitors."

Apart from the effect of the competition on bank remuneration and benefits, the emergence of COVID-19 affected employee benefits. P1 stated, "We are working 50% at office, 50% at home, and staff like that very much." P2 stated, "Covid taught us a lot, that work is not only about being in a building, but you can also work everywhere. The issue is the output you are bringing in." The employees had to adjust to working in different ways.

The documentation I reviewed reflected a commitment to employee benefits and market-driven remuneration. A fair pay report from P1 indicated that 74% of employees chose to work from home 50% of the time, and employee benefits were adjusted to include meals and transport for those employees who had to work in the office during the COVID-19 pandemic lockdown. P1's shareholder's responsibilities report included a description of four pillars of well-being to support employees' mental, physical, social, and financial wellness. The country report from P1 included a statement on the bank's commitment to providing market-driven salaries and expanding salary ranges to enhance transparency. P2 prioritized the harmonization of salaries with the grading system. P3, P4, and P5's documentation were on conditions of service and the importance of market-driven pay. Documents from P3 and P5 included similar additional pension benefits for employees who remained in the bank for more than 10 years. P3's documentation had 3 months' pay for each completed year of uninterrupted employment in the organization,

and P5's documents included three times one's basic salary at the time of retiring for each year served in the organization.

Evidence From the Literature

In all organizations, leaders need to address remuneration and benefits, as the absence of acceptable compensation levels may lead an employee to act on his turnover intentions. In the workplace, an employee's happiness depends on met physiological needs, such as a fair wages (Stewart et al., 2018). According to Ryu and Jinnai (2021), a person's labor is exchanged for money by those who need the labor. Although high pay does not guarantee that employees will stay, leaders in organizations should consider how they remunerate people to retain them. Ryu and Jinnai stated that there is a need to distinguish between individual merit pay and group merit pay increases, as each impacts employee turnover intentions.

Leaders in an organization may wish to be creative about how they retain employees. According to Herzberg et al. (1959/2017), hygiene factors include salary levels and employee benefits. Sobaih and Hasanein (2020) stated that hygiene factors, such as salary and working conditions, ranked high in cases of extreme unemployment. In contrast, De la Torre-Ruiz et al. (2019) referred to the social exchange theory and stated that when employees are satisfied with their benefits, they perceive the employer as caring and feel a sense of obligation towards the organization. Zhang and Fei (2022) described social exchange theory as evidence of maximum benefit or reward and minimal cost. According to Zoller and Muldoon (2019), social exchange occurs when interactions take place that benefit all involved parties. In the workplace, the benefits received include

money, possession of updated skills, or services (Zhang & Fei, 2022). Employee retention may be achievable through money or benefits.

Benefits that may lead to enhanced employee retention may depend on the value that employees have towards the benefit. Tsen et al. (2021) found that employees who experienced autonomy from flex time and flex leave felt obligated to repay the organization by remaining.. Masenya et al. (2020) found that employees dissatisfied with pay, benefits, promotion, and recognition were more likely to leave an organization. Houseworth et al. (2020) found lower turnover when employees valued a combination of high wages and benefits. The combination is essential because employees may decide to leave an organization if they are unhappy with wages and benefits. Houseworth et al. found that employees from one sector could move to another, seeking more attractive benefits.

Evidence from the Conceptual Framework

Leaders who apply TLT focus on the relationship with their subordinates. According to Yaslioglu and SelenayErden (2018), such leaders have a trusting relationship with subordinates, influence them to follow a vision, and support them in accomplishing objectives. Theme 2 aligns with the TLT construct idealized consideration where leaders treat subordinates as individuals. According to Abun et al. (2020), leaders should develop a relationship with followers in which they identify what is important to followers. In the context of my study, leaders identified salaries and benefits as being important to employees.

Theme 2 aligns with intellectual stimulation, as leaders facilitate employee self-development, provide training facilities, and reward achievement. Leaders create environments where subordinates learn from each other and focus on personal development (Sanchez-Cardona et al., 2018). Theme 2 does not align with idealized influence and inspirational motivation, as there is no evidence of leadership subordinate personal relationships based on remuneration and benefits. Employees may leave an organization even if the remuneration and benefits are high because other factors may cause an employee to act on turnover intentions. Sahu et al. (2018) stated that transformational leadership behavior alone does not prevent VET.

Theme 3: Using Training and Development for Employee Retention

Data Collected

The third theme that emerged from the data was using training and development for employee retention. P1, P2, P4, and P5 described how they engaged high-performing talent in discussions about their future in the organization. P1 stated, "Emphasis in the last few years has been around retention of women in leadership positions as well as making sure that we are capturing the millennials because that's the future generation and those are future leaders in management positions." According to P1, "We are having deliberate discussions with all the people on the succession plan." P1 stated, "They are being told you are on the succession plan, and these are the development actions that we are putting in place to ensure you get to the desired goal." Employees on the succession plan receive support, and P1 said, "We are helping them through coaching and mentoring." P1 continued:

We have also put in place Zambia leadership team (which) comprises mostly band 5-6 (senior) staff. So retention at that level is enhanced because you are telling these people you are the bank's future leaders, and you get them involved.

P2 focused on training to address competency gaps in employees. P2 said, "We normally conduct a gap analysis for them to see what is missing before moving (employees) to a new position." P4 shared:

We are now having career discussions for Exco (executive committee members), then Exco minus one, and particularly for those who will be identified as talent. So the idea is to see where they want to get to regarding their career. What do they want to do? Where do they see themselves?

P4 explained, "The head of the department can also recommend training for their teams ... for specific individuals." According to P5, "A very good performance management tool has a component of training, for example, where a weakness has been identified in an individual … that becomes a training need." P5 stated, "Succession diagram review is done bi-annually, but there are no standard timings as things come up. People moving to other positions and resigning. The diagram is also used to make sure there is continuity in the organization."

Apart from discussions with employees, P1, P2, and P4 used other interventions to train employees. P1 combined local and foreign work experiences to develop employees, stating, "We still have programs like the IG (international graduate) program that is more enhanced in the sense that people are now going to countries beyond just Africa," and through "short term assignments (STAs) … once some people finish their

STA they are given an opportunity to work in other departments which is a plus for us."

Besides the STA, P1 stated that they also had a global program for "Middle and senior

managers…this is mainly targeted at high performers, they get to meet and collaborate

with people in other countries…it's about a year or two and then we put other people on

the program, it's continuous." P1 explained, "I think the training bit has been enhanced so

greatly that people are seeing the need to stay because they see they are getting a benefit

in terms of their training."

P2 explained that they had two management development programs (MDPs). The

programs include employee bonding because the bank pays, "it has a training bond

because it's a professional course. We expect it falls within your day to day role and we

expect you will work for us at least for quite some time." P2 stated, "MDP1 is for team

leaders to develop certain soft skills to cope with the team. The training bond… is 18

months." According to P2, employees are encouraged to apply for MDP 2. P2 shared:

> Managers need to apply for this. We thought branch managers were not interested
>
> and they proved us wrong. So now we have enrolled five branch managers who
>
> are attending classes. That is a great way to prevent people from leaving.

P2 also stated, "The MDP 2 also has a training bond of 24 months, but still people are not

afraid (to apply) because previously we never put the bond." P4 stated, "We have a

graduate development program just to maintain our talent pipeline."

All participants stated that reskilling employees was essential for employee

development and retention. P1 said:

An open platform for anyone sitting in any department to access any training

material, and what makes it good is it is on an online platform, but you can access

it anytime…it is not just about reading but you can go in there and have online

facilitation. You have videos and many training aids, so this has taken away the

need for full-time facilitators.

P2 stated, "Team leaders need to go through communication skills, delegation,

performance, and team development because in managing a team there are different

characters. You need to understand how you can manage your team." P3 said, "We also

have internal training for various functions, these are specialized training based on the

various functions, and the only incentive is the knowledge they (employees) gain."

P4 stated, "We do try to rotate staff, especially the branches...their work can be

monotonous at times." P4 explained that training was part of the bank's strategy: "It's

part of the growth strategy because to retain people, you also need to give them new

skills. I think that generally, employees feel better in the organization if you give them

new skills." P5 said the bank's strategic focus was on skills training and said:

So what we do is that we get inputs by way of doing a gap analysis by looking at

the strategies. What skills do we need to bring in? What skills do we need to

develop?...What technology are we bringing in? This technology, what skills does

it require?

Apart from reskilling to retain staff, P1, P2, P3, and P5 described how their banks

facilitated employee training. P1 explained, "Facilitators are more into developing

training material and enhancing our training rather than doing the actual facilitation." P2

described how the bank paid for specialized training, sharing, "The bank is paying for an individual employee until he or she finished their classes." P3 stated:

> We also have incentives that encourage our staff to advance their education. This education is for preapproved training programs such that once they finish those training programs they are reimbursed up to 60% of the cost of the training program. If they acquire qualifications from the Zambia Institute of Banking and Financial Services other than the 60% reimbursement they also get a notch on our salary scale.

P5 stated, "employees are encouraged improve their education and receive a refund of their fees when they are successful."

The documentation I reviewed from P1, P2 and P4 included an acknowledgment of the importance of reskilling employees and preparing them for future roles in the digital age. Company reports from P1 included information on building a strong learning culture within the bank and launching virtual courses. A company report from P2 included information on the introduction of a new curriculum for future leaders of the bank and on hybrid learning. The new curriculum augmented the introduction of an e-campus to support virtual learning. The P4 country report included training changes emphasizing the importance of new employee skills for delivering new products and services. The aim was to improve skills and develop competent employees for the digital age. P3 and P5's documentation included information on employee education reimbursements, which are an essential intervention for mitigating VET.

Evidence From the Literature

Employers have the opportunity to mitigate VET by providing training for employees. Al Mamun and Hasan (2017) found that employee learning opportunities may lead to staff staying in an organization, as they can improve their skills and abilities. Ben Mansour et al. (2017) found that management needs to consider the importance of training and focus on its benefits, such as employee outlooks and conduct. Positive employee reaction results in more significant commitment and lower absenteeism (Ben Mansour et al., 2017). Furthermore, Chaudhry et al. (2017) stated that a good working environment that includes training and development is conducive for employees to stay in an organization and work for its growth. Lee et al. (2017) stated that organizations with managers who proactively improve training opportunities might prevent future employee turnover by staff who are dissatisfied with the quality of the training. Lee et al. posited that managers can improve employees' job engagement through training or transferring employees to a job for which they are best suited. According to Ocen et al. (2017), employees with skills, knowledge, and behavioral competencies are loyal and form an emotional attachment to the organization. Employees in these situations perceive training as evidence of the employer's interest in them and reciprocate by remaining in the organization (Ocen et al., 2017). Managers in organizations may need to have plans to improve the quality of the training available to employees.

Training may improve employee and organizational performance by increasing commitment to the organization. According to Syahruddin et al. (2020), training improves employee and organizational performance when it results in (a) improved

performance due to developed skills, (b) updated employee skills that are in line with innovations in technology, (c) decreased learning time for new employees, (d) resolution of operational problems, (e) promotion of employees who are ready for new positions, (f) quality induction of new employees into the company, and (g) achievement of individual development aims. Focused training and development may augment the quality of succession plans and positively influence employee retention. Employees' job insecurity and ability to build careers and perform well occur in learning environments in which succession planning is effective (Ali & Mehreen, 2019). According to Ali and Mehreen, management in an organization needs to be proactive in succession planning to discourage employees from acting on turnover intentions. Ali and Mehreen found that when leaders use succession planning to fill internal vacancies, they meet existing employees' self-interests and reduce recruitment costs.

Evidence from the Conceptual Framework

The third theme aligns with the TLT construct of intellectual stimulation. Leaders facilitate the training and development of employees by providing a learning environment in their organizations. Employers pay for training or reimburse a portion of an employee's training costs. When employers provide learning facilities in the workplace, employees also have opportunities to learn from peers. Theme 3 aligns with idealized influence because leaders focus on improving the organization's performance. Employees can reskill and improve individual performance, ultimately improving organizational performance. In contrast, if employees do not feel they matter, this may lead to higher turnover and reduced productivity (Hussain et al., 2018).

Theme 3 aligns with idealized consideration as leaders use mentoring, coaching, and on-the-job training to develop individuals in the organization. According to Gong and Li (2022), managers facilitate enhanced employee performance by guiding staff during performance review discussions and providing resources for improvement. The final construct of TLT, inspirational motivation, is evidenced by the leader's support of personal development and career growth. Van Vianen et al. (2018) stated that mentors apply inspirational motivation when they provide subordinates with career support that stimulates their intellect. According to Van Vianen et al., when managers provide differentiated career mentoring, they may foster job satisfaction by facilitating an employee's decision to remain in the organization.

Applications to Professional Practice

The findings of this study may apply to professional business practice in the banking sector as leaders seek to implement strategies to mitigate VET. I conducted semistructured interviews with five leaders in the banking sector, four in Lusaka, Zambia, and one from Dar es Salaam, Tanzania. The findings indicated that leaders might mitigate VET by implementing strategies related to (a) leader's communication to build trust and engagement, (b) using remuneration and benefits to retain employees, and (c) using training and development for employee retention.

Leaders need to choose the best communication methods to build trust and enhance employee engagement. The communication method in an organization may reveal how leaders respond when employees communicate the difficulties they face with assigned tasks and other problems that they want the leaders to resolve (Jacobsen &

Salomonsen, 2020). The participants used face-to-face meetings, town hall meetings, employee surveys, and physical work areas to facilitate open communication with employees. Petkovic and Rapajic (2021) stated that communication from leaders needed to lead to the resolution of problems and improve trust levels. According to Petkovic and Rapajic, when there is trust, loyal and motivated employees contribute to achieving organizational goals. Hicks (2020) stated that communication is critical to creating employee loyalty and retention and impacts employee satisfaction. Tian et al. (2020) found that leaders need to listen to and resolve issues raised by employees. Leaders who communicate effectively may influence employees to stay with an organization.

Leaders address the issue of remuneration and benefits by recognizing that salary is important to employees because of its impact on the future security of employees. Leaders have to devise an innovative mix of participation practices and utilize different forms of compensation to make talented employees view their employment with the organization as beneficial (Khalid & Nawab, 2018). The findings linked the salary to equity, the job's complexity, and the need to pay people fairly. By benchmarking and relying on market surveys, the leaders wanted to ensure they did not pay below the market. Leaders also need to think beyond an employee's salary, especially given the experience with COVID-19 lockdowns and health challenges that included the associated risk of virus transmission among employees. Falcone and McCartin (2022) stated that leaders need to incorporate hybrid working policies to give employees flexibility, acknowledge employees' hard work, support professional development, and provide mentorship.

According to Khalid and Nawab (2018), employees with lower compensation do not participate in activities such as delegation, consultation, or recommendation of proposals, resulting in low employee retention at junior levels. Irawati et al. (2021) stated that employee loyalty alone does not determine the ability to perform a job. Work facilities, benefits, environment, relationships with others, organizational design, and experience gained on the job may impact job performance (Irawati et al., 2021). Leaders may implement a combination of benefits and compensation to reduce employee decisions to act on turnover intention.

Leaders have an opportunity to protect their talent through training and development. Irawati et al. (2021) stated that training programs improve employee and organizational performance. The findings of this study indicated that the differentiator is the quality of the training, open discussions about succession, and structured succession planning that includes mentoring and coaching. Park et al. (2021) found that managerial coaching may positively impact employee commitment to the organization and improve the quality of personal development. Employer facilitation of reskilling employees in preparation for the digital age also shows commitment to employee personal development. As part of training and professional development, leaders may provide an environment that encourages group work and employee involvement in decision making (Khalid & Nawab, 2018). According to Ngqeza and Dhanpat (2021), empowering employees increases meaning in their work and reduces their intention to leave an organization. Training and development, when effectively managed, may offer leaders an opportunity to retain qualified employees.

Implications for Social Change

The findings of this study may contribute to positive social change by providing leaders with strategies to create a positive work environment with improved employee engagement, attractive compensation, and opportunities for employee career progression. Concern for employees may positively influence staff to contribute to organizational objectives (Ndengu & Leka, 2022) and mitigate VET in organizations. The outcomes of the themes could positively impact social change in the organizations' communities.

The first theme from the research was leaders' communication to build trust and engagement. When leaders in organizations communicate positively in response to employee survey feedback, they may build trust and enhance staff engagement. Employees may be more likely to stay with the organization when their leaders are responsive to the feedback they provide. According to Tadesse (2019), engaged employees who trust their leaders remain in an organization longer, resulting in reduced turnover and cost savings from recruitment-related activities. Cost savings may be channeled to activities such as corporate social responsibility that could benefit the community. According to Chaudhary (2019), employee participation in CSR initiatives may enhance engagement and elicit positive employee responses to planned charitable projects that could benefit the community.

The second theme that emerged from the research was using remuneration and benefits to retain employees. Employees satisfied with the remuneration and benefits they receive from an organization may indirectly create positive messages about the organization in the community. Employee benefits such as wellness programs that

include flexible working hours and hybrid working conditions may positively impact family and community relationships. Employees may have additional opportunities to spend quality time with their families and participate in community activities, such as volunteering. Besides wellness programs, Uddin et al. (2019) stated that the contribution of engaged employees who remain in the organization benefits other staff and the organization. Apart from appropriate staff benefits, attractive employee remuneration may lead to employees staying with an organization. Stable employment may lead to increased taxes for improved social services, such as hospital care and reliable road networks.

The third theme that emerged was using training and development for employee retention. Training and development may lead to empowered employees using skills such as mentoring and coaching in the community. According to Pozzi et al. (2020), volunteer mentors can support at-risk children and youth in the community who face academic, behavioral, or health challenges. Employees may remain in their organization to support their community and to ensure continuity of the mentor-mentee relationships.

Recommendations for Action

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET. The strategies indicated in the findings that leaders can use to successfully mitigate VET are (a) leader's communication to build trust and engagement, (b) using remuneration and benefits to retain employees, and (c) using training and development for employee retention. The leaders who participated in the study used a combination of these strategies to mitigate VET.

Leaders in organizations should have a clear strategy for communicating with employees to build trust and enhance engagement. The quality of vertical communication is indicated by the staff's trust in leaders, availability of information, and employee support of the organization (Holzwarth et al., 2021). The leaders may achieve improved retention and engagement by choosing the most effective communication method to listen to issues of concern from staff, share key messages, and build relationships with employees.

I recommend that leaders involve departmental heads and supervisors in communicating key messages within the organization to create ownership of objectives and accord employees opportunities to provide feedback. Besides departmental meetings, leaders may use town hall meetings to interact with employees. Division heads, including the human resources staff, may explain how each employee can contribute to the organization's strategic direction. Such forums may give the employees an opportunity to ask leaders questions regarding performance or follow up on actions by leaders on employee survey feedback.

I recommend that leaders publicly recognize employees for living the organization's values at town hall meetings, company social media sites, and staff newsletters. Recognition may increase retention because employees may feel motivated and appreciated. I also recommend that leaders use technology such as email, video conferencing, social network sites, VoIP, and text messaging to communicate with employees. These technologies may be used by leaders to create awareness regarding the

latest marketing campaign, create excitement about customer promotion, and involve

staff in customer acquisition.

By having competitive compensation policies, leaders can utilize remuneration

and benefits for retaining employees. Compensation may also cause employee

performance to fluctuate (Maryani et al., 2022), which may impact an organization

negatively. I recommend that the remuneration and benefits team in the human resources

department support the senior leaders with information from annual salary surveys. Such

information may equip leaders to determine if they are paying employees competitively

and whether the benefits align with the market. I recommend that in addition to salaries,

leaders may introduce performance-based bonuses to retain high-performing skilled

employees. The COVID-19 pandemic experience has also highlighted the importance of

employee well-being. I recommend that leaders introduce mental, financial, and physical

wellness programs for employees to stay healthy. Wellness programs may include

sessions on stress management, financial wellbeing, smoking cessation, physical fitness

classes, and nutrition information.

Training and development opportunities provided by employers may lead to

employee commitment to the organization as they build their careers. Sanchez-Cardona et

al. (2018) stated that leaders can create an environment where employees learn from

peers in their quest for personal development. I recommend that the human resource team

support leaders to train and develop future leaders in their organizations using succession

planning. Leaders may use succession plans to groom employees to take on leadership

functions to operate the business at a future date. I also recommend that the succession

plans are linked to the training and development agenda so that employees can build their careers, which may lead to increased employee commitment to the organization. I recommend that mentors and coaches assigned to identify talent use the succession planning documents to monitor the performance and progress of each individual. In transitioning from nonautomated processes to digital banking, I recommend that leaders support 24-hour access to online training modules that employees may use for self-development and reskilling.

After completing this doctoral study, I intend to present my findings in person to the President of the Bankers Association in Zambia and electronically to the Tanzania Banking Association. I plan to deliver presentations at the Zambia Institute of Human Resource Management conferences and meetings. I will also collaborate with the Institute of Banking to share my findings with participants attending leadership courses to encourage discussion on my topic. I plan to contact selected local university faculty to share my research findings in their leadership courses. I also plan to incorporate my research findings into my leadership coaching practice. Finally, I will share a summary of my findings with the participants who contributed data to my study.

Recommendations for Further Research

The purpose of this study was to explore strategies leaders use to mitigate VET. The first study limitation was that participants may not disclose all the strategies they use to mitigate VET. I recommend that researchers repeat this study with participants from more than five organizations in the banking industry in Lusaka, Zambia, and Dar es Salaam, Tanzania to larger markets such as South Africa, Nigeria, and Egypt. The

findings from such research may help leaders to ascertain the most common strategies implemented by leaders to mitigate VET.

The second limitation was that strategies provided by participants may not represent the whole banking industry. I recommend that future researchers include participants from other organizations in the financial industry in the United Kingdom, Canada, and the United States of America. Another recommendation is that researchers may increase the number of participants by conducting a quantitative correlational study to investigate the relationship between job satisfaction as the independent variable and the two dependent variables of employee turnover rate and employee engagement. Data were collected for this study from head office leaders. I recommend that future researchers include middle-level leaders from other locations, such as regional offices, to gain further insight into the strategies that mitigate VET. Another recommendation for researchers is to explore the effect of human resource practices such as recruitment, selection, and induction on employee turnover. The effectiveness of these practices may influence how long a new employee remains in an organization. I recommend that researchers explore whether VET rates impact a bank's profitability.

Reflections

I began the doctoral journey with anticipation and excitement. I did not, however, anticipate the hours I would spend researching to participate effectively in discussions with my peers and prepare my assignments. I appreciate the skills I have acquired on this journey: the discipline to adhere to APA standards, improved writing, analytical and research skills, and the ability to write sound academic arguments. I greatly appreciate

divergent views from reading studies about my topic and those of my peers, especially before providing feedback during classroom discussions.

I had preconceived ideas going into the doctoral program that leaders would be enthusiastic about sharing successful strategies to mitigate VET. Even where no explicit policies prevented sharing information, some leaders did not feel comfortable sharing. I also believed that strategies would focus on leadership behavior, but the documents and data collected from the participants proved otherwise. My experience as a coach and a member of the executive team in various organizations impacted my viewpoint. I believed that the leader-employee relationship was straightforward: firm and fair leaders influenced employees to stay in an organization. I anticipated my study would reveal how leaders behaved toward employees in organizations. The participants' responses focused more on what employees receive, such as training, remuneration, and benefits, rather than leader employee relationship. After analyzing the data, I realized that the benefits employees receive from the employer, and not the leader's behavior, may cause them to stay in the organization.

The possible effect I had on participants was that I had been in the banking sector for many years. I had to put aside my personal views about the participant organizations. During the initial conversation with the participants, I had to remind participants that I was ready to learn from them. One disadvantage during the data collection was the absence of face-to-face meetings because of COVID-19 health restrictions. The restrictions prevented in-person meetings in a culture where people prefer face-to-face

interaction over virtual meetings or telephone conversations, which contribute to building trust.

Several changes have occurred in my thinking regarding what I had anticipated as the outcome of my study. Sometimes bad performers stay in an organization, so leaders need to combine a robust performance management system with strategies to mitigate VET. Leaders could identify nonperforming employees for exit, as the latter may stay in the organization for the benefits they receive, yet their contributions may be low. I learned that it was necessary to anticipate the effect of external forces on the leader-employee relationship. I did not anticipate the impact of the COVID-19 health restrictions on the data collection process. I also found that digital banking processes, virtual meetings, and online learning impacted the leader-employee relationship because of the absence of personal contact. Leaders need to be creative about engaging employees when working from home and still ensure engagement and productivity.

I did not anticipate that budget constraints would impact implementing strategies in the banking sector. The participants' primary strategies included remuneration, benefits, and training. My DBA journey has been one of continual learning, and I know I will continue to use the skills I have learned in my professional and business life.

Conclusion

The purpose of this qualitative multiple case study was to explore strategies that some banking leaders use to mitigate VET. Five bank leaders in Lusaka, Zambia, and Dar es Salaam, Tanzania, participated in semistructured interviews, and I reviewed their company documentation and the extant literature. The themes that emerged from the data

were as follows: (a) leader's communication to build trust and engagement, (b) using

remuneration and benefits to retain employees, and (c) using training and development

for employee retention. Two constructs from the transformational leadership conceptual

framework did not align with the findings of this study. First, leaders did not intentionally

encourage intellectual stimulation, and second, attractive remuneration and benefits were

not a substitute for quality leader-employee relationships. The nonalignment with the

conceptual framework, however, indicated that leaders needed to be flexible in how they

relate to employees. The findings of this study may also influence leaders to adopt

strategies that reduce employee turnover as part of their business practice, as instability in

employment may impact the community negatively. Leaders need to recognize that high

VET may hurt productivity and customer loyalty in their organizations.

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Appendix A: Interview Protocol

What to do	What to say
Introduce the interview and explain the purpose.	Good morning/afternoon, my name is Mutale Chilangwa Chisela. I would like to thank you for taking the time to meet with me for the interview. The interview will be approximately 60 minutes and will include open-ended questions. Please ask me any questions if you need anything clarified. I would also like to reconfirm your permission to record the interview. My study is on strategies that leaders use to mitigate voluntary employee turnover in the banking industry.
Ask follow-up and probing questions to provide more in-depth understanding.	What strategies have you used to mitigate voluntary employee turnover?
	How did you measure the effectiveness of the strategies that you used in your organization?
	What key barriers have you encountered in the implementation of the strategies?
	How did you address the key barriers to implementing your strategies for mitigating voluntary employee turnover?
	How would you describe the outcomes of your strategies for mitigating voluntary employee turnover?
	What additional information would you like to share about the strategies that you have used to mitigate voluntary employee turnover in your organization?
Wrap up interview by thanking the participant.	I would like to thank you once again for meeting with me and providing me with such valuable information.
Schedule follow up for member checking.	An important part of the data collection process includes a chance for you to read the summary of our interview. I would like to schedule a follow up meeting with you so that I can ensure that I accurately captured the information that you gave me . When is a good day for us to speak?
Member Checking Follow Up Interview	
What to do	What to say
I will email the summary of the recorded interview to the participant.	Thank you for participating in the interview. As promised, please review the attached summary and make any comments within the document. The

	document can be sent back to me before our meeting which is scheduled for (day/month/year) at xx hours.
Meeting with the participant	Good morning/afternoon Mr/Mrs. x. Thank you for your availability to speak with me again. I do have some follow-up questions that came up during the transcription of the data. Is there anything else you would like to add, or do you have any other questions for me? I will provide your organization with a summary of the findings, recommendations and conclusions of the study and I appreciate the time you have taken for the follow-up interview.
End the meeting with the participant	Thank you for the responses to my questions. Is there anything else you would like to add, or do you have any other questions for me? I will provide your organization with a summary of the findings, recommendations, and conclusions of the study, and I appreciate the time you have taken for the follow-up interview.