2022

Strategies to Retain Bank Tellers in the Banking Industry

Travis Deandre Houser
Walden University

Walden University

College of Management and Technology

This is to certify that the doctoral study by

Travis Deandre Houser

has been found to be complete and satisfactory in all respects,
and that any and all revisions required by
the review committee have been made.

Review Committee
Dr. Erica Gamble, Committee Chairperson, Doctor of Business Administration Faculty

Dr. Annie Brown, Committee Member, Doctor of Business Administration Faculty

Dr. Denise Land, University Reviewer, Doctor of Business Administration Faculty

Chief Academic Officer and Provost
Sue Subocz, Ph.D.

Walden University
2022

Abstract

Strategies to Retain Bank Tellers in the Banking Industry

by

Travis Deandre Houser

MBA, Troy University, 2012

BS, Tuskegee University, 2010

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

March 2022

Abstract

Bank and credit union managers face challenges in preserving bank productivity and competition. Understanding the factors contributing to teller retention is vital for bank and credit union managers to create and implement employee retention strategies. Effective retention strategies may help retain the best tellers to remain competitive in the banking industry. Grounded in Herzberg's two-factor theory, the purpose of this qualitative multiple case study was to identify successful strategies bank managers use to improve bank teller retention. The participants were six managers from two banks and one credit union in Montgomery, Alabama, who successfully implemented teller retention strategies. Data were collected using semistructured interviews and a review of company documents. Data were analyzed using thematic analysis. Four themes emerged: effective leadership/management, offering more or better incentives, creating career growth opportunities, and strategies to acknowledge and address uncontrollable factors. A key recommendation for bank and credit union managers is to make the tellers feel valued and appreciated. The implications for positive social change could include the potential to reduce the unemployment rate, provide a steady source of income for the employee's family and increase company performance that can help strengthen the economy of local communities.

Strategies to Retain Bank Tellers in the Banking Industry

by

Travis Deandre Houser

MBA, Troy University, 2012

BS, Tuskegee University, 2010

Doctoral Study Submitted in Partial Fulfillment

of the Requirements for the Degree of

Doctor of Business Administration

Walden University

March 2022

Dedication

I dedicate this doctoral study to my parents, Eddie C. McQueen and Bertha L. Houser. Dad, up until your passing, you instilled the importance of education, not following the crowd, and being myself. I live by your words, daily. Momma, you were my cheerleader and biggest supporter. You were the motivation that kept me on this journey. I would have not finished this degree without thinking about how proud you would have been to see your youngest child reach a wonderful achievement. I love you and pray that I have made you both proud.

Donnell, Myesha, Chris Jr., Christina, Christa, JaMiracle, JaDerion, A’Don, and my future nieces, nephews, great-nephews, and great-nieces, I dedicate this doctoral study to you. I hope I have inspired you to go after your dreams regardless of where you are in life. Anything is possible with faith and motivation. I love you all and challenge you to pursue whatever dreams you have for yourself.

Acknowledgments

"I can do all things through Christ who strengthens me." First, I would like to thank God for giving me the resilience and patience to complete this journey. My siblings, Melissa, Stephanie, and Chris, thank you for being so supportive during my educational journey. We have endured difficult times, but like Momma always taught us, we stood together through it all. I am truly blessed to have a family that has provided me with unwavering support and encouragement along the way. I love you all.

Kimberly, my best friend. Thank you for being YOU! Listening to me vent, making me laugh when I was down, and just checking in on me, you will never know how much that meant to me. Our talks gave me the push to keep going. I love you, Dork #1!

I must acknowledge all my former teachers, from elementary to high school and college. Thank you all for setting the foundation for me to think outside the box and excel in my academics. I wish I could name you all, but you know who you are.

I cannot end without thanking my awesome doctoral study committee members. My committee chairperson, Dr. Erica Gamble. It has been a long journey. You stood there with me to the end. Thank you for your patience, advice, and encouragement during this entire process. Dr. Annie Brown, my second committee member. You are awesome. Your swift and direct feedback helped mold my study to what it is today. Thank you for hanging in there with me. Dr. Denise Land, my University Research Reviewer. Thank you for your knowledge, expertise, and guidance. This has been a long journey, and I thank you all for not giving up on me.

Table of Contents

List of Tables

List of Figures

Section 1: Foundation of the Study

Employee turnover is a serious matter for organizations (Ekhsan, 2019). Excessive employee turnover can increase an organization's turnover costs. Retaining employees is necessary for an organization to survive. Bank managers should consider strategies to help retain their employees. This qualitative case study is about successful strategies used by bank managers to improve bank teller retention.

Background of the Problem

Excessive turnover in banking affects many economies around the world. The banking industry is highly competitive (Rakshit & Bardhan, 2019). When employees leave an organization (voluntarily or involuntarily), it negatively affects organizational performance (Abolade, 2018). Managers in the banking industry cannot risk losing valuable employees because losing them can harm the organization's competitive edge. Whenever an employee leaves the organization, the managers must find applicants who can replace the former employee. The manager's goal should consist of retaining their best employees. Managers should protect their employees from leaving the organization, which can lead the organization to risk losing a competitive edge (Ohunakin et al., 2020). Bank managers must have employee retention strategies in place that will help their organization maintain an advantage over the competition.

Problem Statement

High turnover is a problem for organizations and can have a devastating impact on an organization's performance (Lee et al., 2021). The cost to replace an employee can be as high as 400% of the employee's annual salary (Al Mheiri et al., 2021). The general business problem is that banks are being negatively affected by bank teller turnover, which results in reduced profits. The specific business problem is that some branch managers in the banking industry lack strategies to improve bank teller retention.

Purpose Statement

The purpose of this qualitative multicase study was to identify successful strategies that managers in the banking industry use to improve bank teller retention. The population for this study was bank branch managers in Montgomery, Alabama. Six branch managers from three different banks in Montgomery, Alabama provided the data for the study. The managers needed to have successfully implemented strategies to improve bank teller retention at their branch location to participate. The results of the study could influence social change by providing bank branch managers with the knowledge and strategies needed to improve bank teller retention. The implications for positive social change could include reductions in the unemployment rate, a steady source of income for the employee’s family, and increases in company performance that can help strengthen the economy of local communities.

Nature of the Study

I used the qualitative methodology for this study. The qualitative methodology involves exploring and understanding a particular problem (Rutberg & Bouikidis, 2018). The phenomenon of interest in this study was the strategies that managers in the banking industry use to improve bank teller retention, thus making the qualitative methodology the appropriate choice for the study. Quantitative researchers focus on answering specific questions to test a hypothesis addressing relationships or differences among variables

(Rutberg & Bouikidis, 2018). A quantitative methodology was not appropriate for the study because testing differences or relationships among variables was not the focus of my study. The mixed methodology is the combination of qualitative and quantitative methodologies into one study (Alavi et al., 2018). The mixed methodology is used by researchers who have research questions best answered by using data from the qualitative and quantitative research methodologies together (Alavi et al., 2018). A mixed methodology was not appropriate for the study because the quantitative method was not appropriate.

A multicase study design was the most appropriate for this study. Yin (2018) argued that a case study is used for a researcher to investigate a phenomenon in a real-world context. The goal of this study was to identify a phenomenon in a real situation. The best design choice for my study was a case study. Stough and Lee (2021) stated that the grounded theory research design involves discovering a theory while observing the participants in the study. The grounded theory research design was not appropriate for my study because I was not seeking to discover a theory through observation. J. Palmer et al. (2018) suggested that the ethnographical research design is for researchers who study people in a culture. The ethnographical design would not have been the best design selection for my study because I was not studying people in a particular culture. Thompson (2018) suggested that the phenomenological research design involves a phenomenon that focuses on human experiences. The phenomenological research design was not the best design for my study because I was not focusing on a particular phenomenon based on human lived experiences.

Research Question

What strategies do managers in the banking industry use to improve bank teller retention?

Interview Questions

1. What strategies do you use to improve bank teller retention?
2. What strategies have you used that are most effective at improving bank teller retention?
3. What strategies have you used that are least effective at improving bank teller retention?
4. What obstacles did you encounter in implementing the strategies for improving bank teller retention, and how did you address the obstacles?
5. How do you assess the effectiveness of the strategies for improving bank teller retention?
6. What suggestions or advice would you give other bank managers who may be experiencing low bank teller retention?

Conceptual Framework

The conceptual framework for the study was Herzberg's two-factor theory—also known as the motivation-hygiene theory. Herzberg (1959) concluded that an employee's job performance and intention to stay with an organization are based on job satisfaction and job dissatisfaction. Herzberg posited that job satisfaction and job dissatisfaction are independent factors that affect the performance of the organization. Herzberg noted that motivation factors (recognition, achievement, growth potential, etc.) enhanced satisfaction. According to Herzberg, the absence of motivation factors alone does not create dissatisfaction. Employee dissatisfaction along with hygiene factors (company policy, pay, management supervision) results in job dissatisfaction.

The objective of the study was to determine the strategies that managers in the banking industry use to improve teller retention. Herzberg's (1959) two-factor theory can help determine the issues that banking managers must consider when implementing strategies to improve teller retention. By understanding the motivation and hygiene factors that cause satisfaction or dissatisfaction, managers can identify the issues that would help in designing and implementing strategies to improve teller retention.

Operational Definitions

Employee retention: Employee retention is a process of attracting and keeping employees (Houssein et al., 2020).

Employee turnover: Employee turnover occurs when an employee formally leaves an organization (decides to leave an organization voluntarily or involuntarily; Olubiyi et al., 2019).

Job performance: Job performance is how an employee interacts or engages in duties on the job (Jackson & Frame, 2018).

Leadership style: Leadership style is the behaviors that a leader exhibits while leading an individual or group of people to do their job (Al-Khasawneh et al., 2021).

Assumptions, Limitations, and Delimitations

Assumptions are opinions that are formed from incomplete information (Yang et al., 2018). Assumptions can help decrease errors in research. Limitations are limits that the researcher has no control over. Limitations are addressed so that the reader can be aware of any uncontrolled circumstances. Delimitations are the limits over which the researcher has authority.

Assumptions

In research, assumptions are instances or information that the researcher assumes to be true but cannot be proven (Yang et al., 2018). I had two assumptions in my study. One assumption of the study was that all participants answered the interview questions honestly. To decrease the possibility of dishonesty, before each interview I explained to the participant that the information shared would remain confidential and anonymous. Another assumption was that the participants would remember all the strategies they may have used to improve bank teller retention. There could have been instances in which certain information was unintentionally left out. To help minimize this assumption, I collected enough data to ensure that data saturation was reached.

Limitations

Limitations are weaknesses that may threaten the outcome of a study (Ross & Zaidi, 2019). One limitation was the sampling method, purposeful sampling, used in this study. This type of method is a limitation because the researcher controls the selection of participants; there may be bias when using this type of sampling method. Another limitation was that two data collection techniques—interviews and documentation—were used to reach data saturation. Several more data collection techniques could have been used to reach data saturation; however, only two were selected to be used in this qualitative case study.

Delimitations

Delimitations are the boundaries set for research (Yin, 2018). The delimitations included the geographic region of Alabama. Alabama was a delimitation because I restricted the study to a specific geographical area. The next delimitation was the target population, which was restricted to six bank managers. The final delimitation was the selected industry, which included three banks or credit unions.

Significance of the Study

Improvement of business practices and positive social change were essential components of the study. In the following subsections, I describe the value of the research results to business practices in addition to the implications for the improvement of human or social conditions.

Contribution to Business Practice

This study is of value to the practice of business because managers will be able to use the findings to educate themselves about the different strategies that could help improve bank teller retention. The total cost of turnover can have a devastating impact on a company's finances (Kang et al., 2018). By understanding the different strategies that are successful in increasing bank teller retention, managers can help their companies save money, increase productivity, increase knowledge of effective and ineffective bank teller retention strategies, and remain competitive in the industry. The goal of the study was to identify potential bank teller retention strategies and improve business practices by banking managers.

Implications for Social Change

The results of the study could influence social change by providing bank managers with knowledge and strategies for improving bank teller retention. Fewer turnovers may provide profits that managers can allocate to other important obligations such as providing training to existing employees and creating more opportunities for employee growth. By providing additional training, employees can increase the knowledge and skills that they could potentially use in the future. Creating more opportunities for employee growth could potentially help some employees obtain financial stability and access to a better way of living. The potential implications for positive social change include reductions in the unemployment rate, a steady source of income for employees’ families, and increasing company performance that can help strengthen the economy. With better employment rates, people will have more income to spend, which in turn will help strengthen the economy.

A Review of the Professional and Academic Literature

The purpose of this qualitative multicase study was to identify successful strategies that managers in the banking industry use to improve bank teller retention. In the literature review, I discussed successful strategies used by bank managers to improve bank teller retention in the banking industry. I conducted a review of literature, using scholarly journals, recorded data from government websites, and seminal works.

The literature review is organized by topics related to improving employee retention. The discussion includes two-factor theory as well as several other job satisfaction theories, such as the hierarchy of needs theory and the existence, relatedness, and growth (ERG) theory. After the discussion of key theories, I discuss strategies to reduce employee turnover and improve employee retention. The literature review ends with qualitative research completed from previous studies on theories discussed in my study and the study topic—employee retention.

Literature Search Strategy

To locate articles related to employee retention, I used the following databases and search engines: Science Direct, ABI/Inform Complete, Academic Search Premier, Business Source Premier, Google Scholar, ProQuest Central, SAGE, and Thoreau Multi-Database Search. The following keywords were used to search for articles related to the literature in this study: *employee turnover*, *turnover*, *voluntary turnover*, *turnover intention*, *teller turnover*, *banking turnover*, *employee retention*, *employee commitment*, *employee engagement*, *job satisfaction*, *employee turnover strategies*, *Herzberg*, *Herzberg two-factor theory*, *two-factor theory*, *motivational factors*, and *hygiene factors*. A search filter limited the display of articles to those that were peer reviewed and published between 2018 and 2022. This multicase study includes a total of 160 references. Peer-reviewed references with a publication date of 2018-2022 represent 85% of the total references.

Herzberg's Two-Factor Theory

The conceptual framework supporting this research study was Herzberg's two-factor theory. Herzberg was one of the first researchers to study employee motivation and turnover (Alrawahi et al., 2020). The two-factor theory of motivation is one way that managers can determine the factors that cause satisfaction and motivation in the workplace (Alrawahi, et al., 2020). Motivation is what causes employees to either work or not work (Sobaih & Hasanein, 2020). Understanding the dynamics of job satisfaction and motivation may help explain why employees leave a job.

To help explain his reasoning, Herzberg divided the job satisfaction factors into two categories: motivation (intrinsic) factors and hygiene (extrinsic) factors (Sobaih & Hasanein, 2020). Motivation factors lead to job satisfaction, whereas hygiene factors can help prevent job dissatisfaction. Managers can implement activities such as achievement recognition and employee promotions as motivation factors. Managers can help ensure safe work conditions and a comfortable work environment as hygiene factors. Herzberg's two-factor theory of motivation can be used by managers as a tool for identifying motivational factors to reduce turnover (Hur, 2018).

Several other motivation theorists have expanded on Herzberg's two-factor theory. Fareed and Jan (2016), who focused their research on motivation, found that recognition and promotion opportunities could increase job satisfaction for employees, whereas a lack of recognition could cause job dissatisfaction. Employees can become dissatisfied if they perceive that the work that they have performed has gone unnoticed. Al Mheiri et al. (2021) found that recognition is a major factor for retaining employees. Bank managers should consider recognition when implementing retention strategies. Hygiene factors should also be considered.

Arnold and Feldman (1996) focused on Herzberg's hygiene factors and found a connection between working conditions and job satisfaction. Arnold and Felman's findings indicated that factors such as ventilation, working hours, and temperature are working conditions that can affect employee job satisfaction. Yusliza et al. (2021) found a positive relationship between working conditions and employee turnover. One or more working conditions can discourage an employee, leading to the employee becoming dissatisfied with the workplace. For example, if a bank teller is constantly working overtime and the branch has no working air conditioning in the building during the summer months, the bank teller could have a greater intention to resign from the bank. If the same bank teller is constantly working overtime, receiving compensation, and being recognized for their overtime work in a comfortable work setting, then the teller will probably have a lower intention of resigning. Work safety, which can be anything from protection from harmful chemicals or products to a plan of action in case of an emergency, is another factor believed to help prevent job dissatisfaction (Ni et al., 2020). Bank managers must have measures in place to help protect tellers and make them feel safe while at work.

In summary, Herzberg made a great contribution to employee retention research by being one of the first people to research employee motivation and turnover. Herzberg's research helped identify some of the factors that can help managers identify strategies for employee retention. Herzberg's research also helped other researchers, such as Maslow, expand on his theories. In the next section, Maslow's hierarchy of needs theory and job satisfaction factors will be discussed.

Maslow's Hierarchy of Needs Theory

Maslow conducted research that expanded on Herzberg's two-factor theory. Maslow investigated some of the factors that may contribute to job satisfaction (Allen et al., 2019). Maslow created a model in the shape of a pyramid that lists human needs in a hierarchical structure; this model is known as Maslow's hierarchy of needs (Crandall et al., 2020). Maslow used the model to help strengthen job satisfaction. According to Maslow's theory, human needs can be ranked in the pyramid with the most basic levels of human needs at the bottom of the pyramid and the most marginal human needs at the top of the pyramid (Crandall et al., 2020). From bottom to top, the pyramid contains the following human needs: physiological needs, safety and security, love and belonging, self-esteem, and self-actualization (Crandall et al., 2020). Maslow (1954) believed that employees are influenced only if their needs are unmet. If human needs are not met, employees may have a decrease in job satisfaction. In turn, a decrease in job satisfaction can cause an increase in turnover. Maslow's research introduced the importance of understanding job satisfaction. Subsequent research based on Maslow's beliefs expanded on the importance of job satisfaction and motivation.

Alderfer's ERG Theory

Alderfer (1969) tested a theory of human needs as an alternative to Maslow's hierarchy of needs theory. Compared to Maslow's theory, Alderfer believed that human relationships enable people to be creative and grow (Berg & Smith, 2017). To explain his reasoning, Alderfer introduced the ERG theory (Mangi et al., 2015), which categorized motivation into three levels: existence, relationship, and growth (Han & Yeo, 2021). Each category was based on Maslow's hierarchy of needs theory. According to Han and Yeo (2021), existence needs are requirements for survival, relationship needs are a sense of affection and inclusion, and growth needs are a sense of confidence and self-fulfillment.

Existence needs are basic needs such as love, while relatedness needs consist of acceptance by others, and growth needs consist of personal success. According to Alderfer's ERG theory, a lack of basic needs will decrease human growth (Berg & Smith, 2017). If a person lacks physiological needs—safety and security, love and belonging, self-esteem, or self-actualization—that person will fail to grow as a human. In contrast to Maslow's hierarchy of needs theory, Alderfer alleged that people can be motivated by needs from more than one category at the same time using the ERG theory (Mangi et al., 2015). For example, an employee can be motivated by both the existence and growth need categories at the same time without having to progress through the relatedness need category. Alderfer's ERG theory, like Maslow's theory, can help managers determine the factors that contribute to job satisfaction and motivation.

Mobley's Employee Turnover Decision-Making Model

Mobley (1977) contributed research to the study of employee turnover. Mobley believed that employees consider and evaluate several options before quitting a job and argued that several factors take place before an employee decides to leave an organization. According to Mobley, employees go through the following steps before deciding to leave an organization: (a) job dissatisfaction, (b) thoughts of quitting, (c) evaluation and consequences of quitting, (d) thoughts of searching for other employment, (e) search for other employment, (f) evaluation of other employment, (g) comparison of current employment versus other employment, and (h) the ultimate decision to quit or to stay. In Mobley's decision-making model, employees weigh their options and carefully think things through before making a final decision. In contrast, other theorists have contended that employees quit based on one or more actions without giving it any thought. Mobley also thought that an employee does not have to follow the steps in any order to decide to leave or to stay. The factors that Mobley identified in his model can potentially help bank managers determine how to avoid having employees go through the steps and thus avoid teller turnover. Bank managers can use the identified factors to formulate and implement strategies to help reduce teller turnover. One of the first things that bank managers must do is create job satisfaction for their employees. Bank managers need to create an environment where employees love to work and have immediate supervisors whom they can trust and depend on every day. Without the trust and loyalty of employees and supervisors, turnover could occur.

Employee Turnover

Years of research on employee turnover have resulted in the identification of two types of turnover. Researchers have identified two types of turnover: voluntary and involuntary. Renaud et al. (2021) defined voluntary turnover as occurring when an employee chooses to leave a job. Involuntary turnover occurs when an employer initiates the separation of employment (Rubenstein et al., 2019) and terminates the employee. Employees may be motivated to leave because of dissatisfaction with conditions within the organization or by an awareness of other job opportunities. The identification of turnover types can help managers implement strategies that can lead to effective employee retention.

Whether voluntary or involuntary, employee turnover can also affect other employees. Oh and Chhinzer (2021) found that employee turnover can be contagious and spread from one employee to another employee. Some employees who have worked together for long periods have established the same beliefs and mindset about the organization where they currently work. In this instance, one person's decision to leave could cause others to leave as well.

Employees may be motivated by others to leave an organization. Reina et al. (2018) found that inspirational appeal was positively related to employees leaving an organization. Employees can be motivated by other factors such as departing managers or other employees. Živković et al. (2021) found that employees who are emotionally connected to an organization will stay. If the beliefs are strong enough, employees can influence one another to leave the organization. If employees influence one another to leave the organization, contagious employee turnover can cause a larger problem for managers.

Bank managers should be aware of contagious employee turnover. Oh and Chhinzer (2021) asserted that managers should seek to decrease contagious turnover within their organization. For employees, contagious employee turnover can also be problematic. Some employees may not want to leave the organization, but they may feel that their departure is necessary after the departure of another employee. For example, if one manager leaves the organization and a new manager comes in and changes things, the exit of the former manager can cause some employees to leave. Bank managers must understand the concept of employee turnover to create strategies to retain bank tellers. Bank managers must also understand the factors that cause employee turnover. In the next passage, I will discuss the factors that cause employee turnover.

Causes of Employee Turnover

Several factors can contribute to employee turnover. According to Herzberg's two-factor theory, the following factors should be examined for employee turnover: salary, inaccurate performance appraisals, limited promotion opportunities, and lack of career growth. The identified factors are discussed in the following passages. To help retain employees, managers must address the identified causes of employee turnover (Tam & Le, 2018). The following section includes a discussion of the factors identified above. An explanation of why the factors should be important to managers during employee retention efforts is also presented in the following section.

Salary

Managers must consider salary or pay as a factor for employee turnover. Most employees consider salary as a determining factor before accepting a job (Xiong et al., 2018). It is common for most employees to focus on salary when accepting job offers from employers. In some cases, employees may decide to leave an organization if they feel that their pay is not fair compensation for the work that they perform. Schuck and Rabe-Hemp (2018) found that employees are less likely to leave an organization if better salaries exist within the organization. Better salaries within the organization may be present if promotion opportunities are available. The next section includes a discussion of the effects that the lack of career growth or promotion opportunities can have on employee turnover.

Lack of Career Growth or Promotion Opportunities

A lack of career growth is another factor that can cause employees to leave an organization. Career growth implication is one of the principal factors for keeping employees (Vande Griek et al., 2020). Spagnoli (2020) found that career growth can help with employee satisfaction, which presents an opportunity for managers to help retain employees. Career growth opportunities can help create and maintain a better lifestyle for the employees and their families. Employees expect managers of an organization to offer promotion opportunities during their tenure. Ashraf (2019a) agreed that employees who expect career growth within their current organization will be less likely to consider leaving the organization.

Some employees value career growth in the organization. Ohunakin et al. (2018) found that employers should focus on career growth and promotion opportunities for their employees. According to Spagnoli (2020), the lack of career growth potential in an organization can cause a negative effect on an employee's performance within the organization. Ismail (2018) found that employers that do not focus on career growth may experience low employee creativity. Mohammad (2019) found a positive relationship between career growth and job satisfaction. In sum, if advancement opportunities are not present, employees may feel the need to leave and find work at other organizations where career advancement is present.

Inaccurate Performance Appraisals

Performance appraisals play a vital role in an employee's job performance and satisfaction. Ismail (2018) implied that employees who agree with their performance appraisals will be more satisfied and motivated to work. If employees do not agree with their performance appraisals from their manager, it may cause the employees to have turnover intention. The issue is that some employees disagree with their performance appraisals. Brown et al. (2020) suggested that some employees do not value performance appraisals. Mumtaz et al. (2020) believed that employees who feel that their performance appraisal is fair will be more engaged at work. Varma et al. (2020) stated that employees who feel that their performance appraisals are unfair will leave the organization. Managers should avoid bias and accurately rate employees based on the work that they perform.

Managers should also become more transparent with performance appraisals. Brown et al. (2020) stated that managers describe performance appraisals as a technique that evaluates performance expectations are aligned with the organization's goals; however, employees do not agree. In some instances, the relationship between a manager and his employee could be fragile. The manager might rate the employee unfairly on his performance appraisal. To avoid such events, Varma et al. (2020) recommended managers provide honest appraisals to their employees. Both managers and employees win. The employees get fair performance appraisals, and the managers retain their employees. The following section presents a discussion of additional retention strategies.

Employee Retention

Employee retention has been studied for many years. According to Turnea (2018), employee retention refers to efforts made by managers to retain their finest employees. Employee retention is heavily studied because it influences the success of the organization. A lack of employee retention causes employee turnover to become a problem. According to the Society of Human Resource Management, 46% of managers believe that the negative effects of employee turnover are their priority (Lee et al., 2018). Not only do managers implement employee retention strategies to help keep employees, but to also help employees achieve the organization’s goals. Wang and Sun (2020) argued that when employees leave an organization, they take their knowledge and skills which in turn will decrease the overall performance of the services provided. The decrease in performance can cause the remaining employees at the organization to work harder to keep up with the competition. The remaining employees could eventually experience burnout and leave the organization. Burnout and its relation to employee retention will be discussed in the next section.

Burnout can be unbearable for some employees. If burnout is present in the organization, it can make it even harder for managers to retain their best employees. Employee burnout is defined as a reaction to chronic stress due to overwhelming on-the-job stress (C. Palmer et al., 2018). Burnout can cause employees to leave the organization. To reduce employee burnout and retain their best employees, Cross et al. (2018) suggested managers find ways to disengage employees from experiencing employee burnout. Cross et al. recommended managers offer extended vacations and sabbaticals to help decrease employee burnout. Taking vacations and sabbaticals can help the employees relieve stress, spend time with family, and disengage their mindset from work (Cross et al., 2018). Park et al. (2020) believed stress plays a vital role in employee burnout. When the employee returns from their extended vacation, the employee is more energized and less stressed to do their work. This could potentially decrease the chances of employee burnout and in turn, help increase employee retention.

Developing Effective Strategies

To implement retention strategies, managers must first know how to develop effective retention strategies. Fernandes (2019) suggested developing strategies is critical to the success of the organization. Developing an effective strategy must involve participation from several groups of people within the organization (Fernandes, 2019). Adobor (2019) argued executive-level employees are not the only strategists in an organization; lower-level employees are strategists as well. Including everyone in strategy development will not only allow others to include their ideas, but it will also help provide a sense of transparency and inclusion of employees. Transparency and employee inclusion can help promote employee involvement in the organization. Managers can use employee involvement as a strategy to increase job satisfaction (García et al., 2019). Managers must try to involve lower-level employees when developing strategies.

Once strategies are developed, those same strategies must be successfully implemented to increase employee retention. Tabesh et al. (2019) argued that strategy implementation is a difficult process and cannot be executed as desired. Tawse et al. (2019) believed strategy implementations fail because managers focus more on developing the strategies than implementing them. Managers know what they want but cannot formulate a plan to get there. Implementing strategies requires the same amount of focus as developing strategies. The challenge is the transition from developing the strategies to implementing the strategies. Tawse et al. (2019) proposed the following tips to effectively transition from developing strategies to implementing strategies:

- arrange strategy implementation meetings that exclude any discussion of strategy development,
- engage in *what-if* scenarios,
- communicate *we will do* instead of *we can do*,
- motivate and inspire employees to embrace the goal,
- engage employees into a crisis mode to create a more sense of urgency just in case immediate action is required, and
- celebrate small accomplishments.

Tawse et al. believed these tips would help increase the determination of employees to enact successful strategy implementation. Lynch and Mors (2019) also believed that successful strategy implementation requires managers to enact changes for employees to implement new strategies. Managers should follow the identified tips to assure their strategies are successfully implemented.

Employee Retention Strategies

Managers need retention strategies in place to help retain employees. Ohunakin et al. (2020) argued that employee retention is necessary for organizational survival. Retention is important for bank managers as the banking industry is highly competitive. Excessive turnover can cause banks to underperform and eventually fail to compete. Employee turnover can add unnecessary costs to replace employees (Kang et al., 2018). Excessive turnover can cause an organization to lose money when replacing former employees. It can cost up to 200% of the former employee's salary to hire a new employee (Cloutier et al., 2015). If a former employee's salary is $50,000/year, it can cost almost double to replace the employee. If turnover becomes too excessive, the organization may have major expense-related problems. To avoid such problems, researchers have identified several strategies that can help retain employees and reduce turnover. Some of those retention strategies include managers doing the following: (a) understanding the role of human resources (HR) in retaining employees, (b) implementing employee motivation, (c) encouraging employee involvement, (d) using effective communication, and (e) creating a positive work environment. Each of these retention strategies is discussed in the following passages.

Human Resources' Role in Retention Strategies

HR plays many vital roles in organizations. One of those roles is assisting with staffing and retaining employees. Some HR practices are antecedents to employee turnover (Basnyat & Chi Sio, 2020). Some HR practices are implemented through unique employee benefits. For smaller companies, including banks, HR executives can strategize and create similar benefits such as offering daycare assistance or providing additional time off for their best employees. HR professionals can assist with employee retention by instituting practices such as unique employee benefits that help to keep employees.

Employee Motivation

Employee motivation is another factor that managers must consider when creating retention strategies. Rasheed et al. (2020) defined employee motivation as exerting inspiration to achieve work goals through some individual satisfaction. Employees are motivated when they are committed to their work. Some managerial decisions can have an impact on an employee's motivation. Herzberg believed there were two types of motivating factors for employees: intrinsic motivation and extrinsic motivation (Pradenas et al., 2021). Intrinsic motivation is the motivation that arises from employees themselves, whereas extrinsic motivation is the motivation that results from outside factors. Examples of intrinsic motivation are self-satisfaction and self-appreciation of good work. For bank tellers, intrinsic motivation may include the feeling of being valued by the organization after being recognized for good cash handling and customer service productivity. Examples of extrinsic motivation are monetary bonuses and job security. For bank tellers, extrinsic motivation may include being rewarded with paid time off for exceeding quarterly teller goals.

Previous research has been conducted on Herzberg's motivation. In their qualitative research study, Putra and Cho (2019) found intrinsic motivation has a positive effect on work performance and organizational commitment. Putra and Cho's research supports Herzberg's thoughts that motivation can help retain employees. In summary, whether it is intrinsic motivation or extrinsic motivation, managers must implement motivational techniques into their strategies to help keep their employees.

Employee Involvement

Encouraging employee involvement can also help managers retain employees. Neirotti (2020) described employee involvement as a process where employees take part in organizational decisions and changes. Philip and Arrowsmith (2021) asserted employee involvement help break down barriers between employees and the organization, which supports building commitment. To help keep their best employees and increase employee commitment, managers should involve employees in decision-making activities (Philip & Arrowsmith, 2021). Being frequently involved in and informed of any recent changes to the bank or the branch can lead bank tellers to higher commitment. Managers can encourage employee involvement by implementing strategies that will help increase employee engagement. Smith et al. (2018) made the following suggestions to help increase employee engagement:

- Managers must share a clear vision of the organization.
- Managers must communicate openly with the employees and promote the organization's vision through their personal views.
- Managers must establish a positive relationship with their subordinates.
- Managers should display how an employee's work impacts the organization.
- Managers should actively encourage their employees.

Managers that are having difficulty retaining employees should consider these suggestions to implement effective retention strategies. Employee involvement requires effective communication with employees. The following section includes a discussion of communication and how it affects employee turnover.

Communication

Effective communication is a common factor that is necessary for organizational survival. In their research, Holzwarth et al. (2021) found that communication is related to turnover intention. The problem is the way the communication occurs. According to Cloutier et al. (2015), managers should communicate with employees in a way that keeps the employees engaged in the organization's activities. Effective communication can be a problem if managers lack communication skills or miscommunication. Cunningham et al. (2020) believed that miscommunication is caused by several factors such as context. Communication should be clear, precise, and respectful. Eldridge (2020) suggested that managers must understand the importance of delivery during communication. Managers should ensure their communication is courteous and engaging. Any disconnect between the organization and the bank tellers could cause the bank tellers to feel a sense of neglect and could lead to turnover.

Transparent communication is important. Eldridge (2020) believed that a leader's communication should be open and honest. Additionally, Eldridge stated that communication should be simple, clear, and concise. Hicks (2020) argued that honesty and sharing of information create a level of trust between managers and their employees. Trust and loyalty can determine if an employee wants to stay at the organization. A lack of trust and loyalty between managers and employees could lead to employees leaving the organization. Managers must implement strategies that promote transparent communication in the organization.

Work Environment

A work environment should be safe and comfortable. Some employees work in an unpleasant work environment. One of the keys to the successful retention of employees is to create an environment in which the employees can work comfortably (Yusliza et al. (2021). To retain employees and decrease turnover, bank managers need to ensure the work environment is favorable to their tellers. Ashraf (2019b) found that a favorable work environment can lead to better greater organizational commitment. Employees can work more effectively in a comfortable work environment. If the work environment is unfavorable, managers will face a challenge as employees will eventually leave the organization. The next topics include a discussion of factors that influence retention in the banking industry.

Bank Teller Retention Strategies

Retention strategies play an integral part in the success of bank organizations. When bank tellers vacate their positions at a bank, they take their knowledge and skills which can be transferred to competition. Bank managers must have strategies in place to retain bank tellers. Letchmiah and Thomas (2017) identified the following factors that influence the retention of workers in the financial services industry: leadership, organizational culture and relationships, organizational purpose, advancement opportunities, and value. The factors will be discussed further in the following passages.

Leadership

Letchmiah and Thomas (2017) found poor leadership was a reason that financial workers quit their jobs. Bake (2019) believed a manager’s leadership experience can affect an employee’s decision to leave the organization. A lack of effective leadership can cause some tellers to leave the bank. Sloof and von Siemens (2019) believed effective leadership involves managers who allow decisions to be made by their employees to increase organizational performance. Carter et al. (2019) found managers with effective leadership can help increase employee retention for their organizations. Bank managers should hire supervisors or other managers that exhibit strong leadership qualities. To identify candidates with strong leadership qualities, bank managers should ask a variety of questions during initial hiring procedures. Once bank managers hire these strong leaders, they can help the bank manager lead and motivate the tellers to perform well with hopes of retaining them indefinitely. Management can also train the current bank managers to become stronger leaders. Ries (2019) argued leadership training is a great resource for organizations to establish effective leaders. Employees can benefit from leadership programs, the leadership knowledge provided, and the ideas of creating new ways of working together (Ries, 2019). Effective leadership can have a lasting effect on a bank manager’s employee retention efforts.

Organizational Culture and Relationships

Letchmiah and Thomas (2017) found the physical and cultural environments were reasons that financial workers quit their jobs. Working in banking, Song and Thakor (2018) believed public safety was the main concern for tellers. Most tellers want to work in a fun and positive environment. Song and Thakor also argued the bank’s culture can help influence relationships. For instance, if one or more tellers do something that is against the culture at the bank, it could cause unpleasant relationships between the tellers. Letchmiah and Thomas (2017) believed a bank’s culture should be an environment where financial employees enjoy coming to work. Bank managers must help create a safe and enjoyable culture for their tellers. Relationships may also be maintained by promoting the organization’s purpose. Organizational purpose is discussed in the next paragraph.

Organizational Purpose

Managers may help maintain their relationships with tellers by promoting the bank's organizational purpose. A bank's organizational purpose can be defined as the overall mission or goal. Letchmiah and Thomas (2017) found bank tellers desire to work for a financial institution that has a clear and defined purpose. Dhanesh (2020) suggested managers should focus more attention on promoting the organization's purpose through their employees. As it relates to banking, allowing tellers to promote the bank's purpose may give the tellers a sense of inclusion. Tellers may feel a sense of motivation. Working for a company committed to accomplishing a mission and making an impact in society is a motivation for workers to stay (Letchmiah & Thomas, 2017). Articulating a bank's purpose can help boost the teller's perception of the purpose and in turn help increase organizational commitment. All things considered; bank managers must convey the bank's purpose to their tellers to preserve teller retention.

Advancement Opportunities

Advancement opportunities refer to the availability of promotions or growth within an organization. Diah et al. (2020) found an organization's investment in employee development had a significant impact on employee retention. Because a bank teller is usually an entry-level position within the bank, advancement opportunities are important to most bank tellers. Most bank tellers could advance into head tellers, loan officers, or branch managers (United States Bureau of Labor Statistics, 2020). If advancement opportunities are not available within the bank, managers should still encourage and provide training for their tellers. Fletcher et al. (2018) poised that offering training is a great strategy to help retain employees. Acquiring new skills and knowledge through training could encourage tellers to stay with the bank with hopes of future advancement opportunities. Bank managers must ensure that proper training is offered to their tellers for future opportunities to advance. Bank tellers who feel valued are more likely to remain with the financial institution (Letchmiah & Thomas, 2017). A teller's perception of value to the bank is discussed in the next passage.

Value

Value refers to the scope of an employee's work and how it is viewed by the organization.-Letchmiah and Thomas (2017) found bank tellers would leave their jobs if they felt their work was not valued. For bank tellers, value is an important factor for retention. Because bank tellers are usually the face of the bank, it is imperative that they feel their work is appreciated. Shah and Asad (2018) believed employee retention can be enhanced when managers value the involvement of their employees. Bank managers can express the value of their tellers by acknowledging the teller's work and rewarding them for meeting goals. Bank managers can also promote employee involvement to include tellers in important job responsibilities. García et al. (2019) suggested increasing employee involvement can lead to an increase in job satisfaction which in turn will help with employee retention. Bank managers must realize and implement strategies that will help their employees feel valued and appreciated in their roles as bank tellers. Value, along with the other previously discussed bank teller retention strategies, must be factored into a bank manager's strategies for successful bank teller retention.

Challenges to Employee Retention

Retaining employees is a major challenge for managers (Bibi et al., 2018). When employees leave the organization, they take their knowledge, skills, and abilities with them. Managers are then met with the challenge of replacing the departing employees with employees who can immediately take on the responsibilities of the previous employees. It is imperative that managers are aware of the challenges to employee retention.

Managers who do not address the challenges of employee retention will have difficulty retaining their employees. Managers must understand employee retention is more important than just hiring (Al-Emadi et al., 2015). In some instances, managers are becoming more concerned about their capability to retain their best employees (Molahosseini et al., 2020). To retain the best employees, managers must effectively implement strategies that will help reduce employee turnover. Implementing retention strategies will enable managers to reduce turnover. To formulate effective retention strategies, managers need to consider several factors for implementation (Molahosseini et al., 2020). Al-Emadi et al. (2015) listed the following challenges to employee retention: a lack of skilled and professional employees, workforce diversity, and increased competition. Ruiz and Davis (2017) identified the following factors managers should consider when attempting to decrease employee turnover: compensation and benefits, training, and leader-member exchange. The previously identified factors are vital to overcoming employee turnover and are discussed in the next passages.

Lack of Skilled and Professional Employees

Some organizations lack skilled and professional employees who have successfully learned and progressed on the job. According to Sepahvand and Khodashahri (2021), hiring and retaining the best professionals is vital for organizational performance. Hiring qualified applicants for the job is imperative. Cloutier et al. (2015) found previous job experience impacts employee retention. During the recruiting process, managers must assess the qualifications and work history of the candidates to determine their impact on retention (Cloutier et al., 2015). Managers should aim to hire employees that value their work and will enhance productivity. Managers should acknowledge and try to maintain those employees that admire their work and know their job well. Employees who perceive their jobs are meaningful are more likely to stay with the organization (Sepahvand & Khodashahri, 2021), Employees that feel their work makes a difference at the organization are more likely to remain with the organization. Managers must ensure they hire and maintain a skilled workforce to help avoid future issues with employee turnover.

Workforce Diversity

Working with and managing people from diverse backgrounds can be challenging. Workforce diversity is defined as a workforce that consists of a mix of people from different cultures (Sharma, 2016). Vito and Sethi (2020) found that poor diversity management has a negative impact on employee retention. Workforce diversity could be difficult to enforce in an organization. For example, the corporate workplace has been male-dominated for decades, meaning gender diversity in the workplace is one of the many challenges involved in retention (Sharma, 2016). Managers must promote gender equality in the workplace. Managers can implement diversity management to help decrease turnover. Sharma (2016) described diversity management as a process of ensuring greater inclusion of employees from various backgrounds into the formal and informal organizational structures through deliberate policies and programs. Implementing diversity management in the organization can help workers achieve their maximum productivity. Managers who are having turnover challenges because of inadequate workforce diversity can use both gender diversity strategies and diversity management strategies as solutions.

Increased Competition Caused by Expanding Economy and Globalization

In addition to a change in workforce diversity, managers are also experiencing globalization. According to Tomčíková (2020), organizations have become under the influence of globalization and leaders are competing heavily to attract new employees. The continued growth in globalization has created new opportunities for talented employees (Tomčíková, 2020). Employees who are not committed to staying with their organizations may become interested in leaving their current organization and joining another. Managers should be cautious about losing their employees to competition. Employee retention is imperative for organizations to maintain a competitive advantage (Sepahvand & Khodashahri, 2021)). Abolade (2018) explained that employees are an organization's best resource for sustaining organizational performance against the competition. Competing organizations are typically looking for the same skilled employees (Herbold & Heiner, 2020). Managers must be proactive by making their retention strategies a top priority. If not, managers could lose their valuable employees to their competitors.

Compensation and Benefits

Compensation and benefits are things that employees consider before leaving an organization. Compensation is one of the main factors that can help to reduce and avoid employee turnover (Aburumman et al., 2019). Compensation can be used to attract, retain, and motivate the best employees (Khalid & Nawab, 2018). Typically, employees that are paid fairly are more committed to the organization. Employees want to be paid appropriately for the level of work they perform. Employees that are not paid appropriately for their work will more than likely leave the organization (Prasetio et al., 2019). Some managers may implement a compensation and benefits package that employees can customize to fit their own needs. Compensation packages must include benefits that will help attract and retain the best employees. Training may also help attract and retain employees.

Training

Training is essential to ensuring employees have the knowledge and skills they need to do their jobs. Training is vital to creating and implementing retention strategies (Cloutier et al., 2015). I-J. Park et al. (2020) believed offering more training programs helped improve the working environment which in turn leads to greater organizational commitment. Employees that are well trained are more likely able to do their work effectively and therefore are more committed to the organization. According to Cloutier et al. (2015), managers that offered training noticed their employees were more loyal and cohesive. Training can provide employees with the knowledge and skills needed to perform their jobs. Managers need to institute training programs that will help increase employee knowledge and expertise (Ruiz & Davis, 2017). Training can also help decrease turnover issues within the organization. In some instances, employees view training as a tool to increase their skills to reach personal and professional goals. Managers must confirm that effective training programs are in place at the organization to ensure employees have access to the knowledge and skills needed to do their jobs and remain with the organization.

Leader-Member Exchange

The relationship between an employee and his or her leader can play a vital role in the employee's decision to leave an organization. Leader-member exchange describes the working relationship between managers and their employees (Park & Lee, 2021). Leader-member exchange can help build valuable relationships between managers and employees. For the working relationship to be successful, both the manager and the employee must perceive a mutually positive relationship. A hostile or negative relationship between a manager and an employee could cause the employee to leave. Park and Lee (2021) found that the stronger the leader-member exchange between the manager and the employee, the less likely the employee will be to leave the organization.

To help avoid employee turnover in the organization, managers need to establish and maintain a strong and positive relationship with their employees. Cropanzano et al. (2017) proposed the following stages to form a positive relationship between managers and employees: (a) role-taking, (b) role making, and (c) role routinization. During the role-taking stage, the manager should initiate the relationship by taking the first steps to get to know the employee. Next, during the role-making stage, the manager and employee begin to share ideas and work closely together on an assignment at work. Finally, during the role-routinization stage, the manager and the employee create a relationship that is positive and strong.

When a positive leader-member exchange exists between a manager and an employee, there is a feeling of inclusion (Vito & Sethi, 2020). A feeling of inclusion may build mutual trust, support, and respect between the leader and member. Mutual trust, support, and respect between leaders and subordinates could help decrease employee turnover. Managers and their employees must form a strong and positive relationship, so employees maintain productivity and managers retain their employees. While leader-member exchange is vital, there has been additional research on employee retention strategies.

Previous Research on Employee Retention Strategies

Since Herzberg's initial thoughts, several researchers have used the two-factor theory as the conceptual framework for their study. Ruiz and Davis (2017) are among those researchers. In their qualitative study, Ruiz and Davis used Herzberg's two-factor theory to guide their research involving the strategies supervisors lack to retain their employees. Using Herzberg's two-factor theory, Ruiz and Davis found growth and advancement, positive work conditions, and quality and influence of the supervisor were the most common factors that employees consider when deciding to leave an organization. The results of Ruiz and Davis's research are consistent with earlier research using Herzberg's two-factor theory. Letchmiah and Thomas (2017) identified career advancement as one of many factors that influence the retention of workers in the financial services industry. Bibi et al. (2018) found favorable work conditions play a vital role in employee retention. Bake (2019) believed great leadership was a factor for retaining employees. The consistency between the researchers further supports that Herzberg's two-factor theory is an appropriate conceptual framework to explore when researching employee retention.

Jamieson et al. (2015) conducted a qualitative study on nursing students using Herzberg's two-factor theory. Jamieson et al. found work conditions were factors that contribute to employee retention. As described earlier, work conditions were one of the strategies that managers can use to retain employees. The participants in Jamieson et al.'s study expressed improvement in work conditions would increase their chances of staying with an organization. Although Jamieson et al. used nursing students as their research participants, the results of their study are consistent with previous research that managers should consider working conditions as a factor when creating employee retention strategies.

In addition to work conditions, Jamieson et al. (2015) also found recognition is a factor that is considered before an employee decides to leave an organization. According to Herzberg's (1959) two-factor theory, recognition would be considered a motivation factor. During Jamieson et al.'s research, participants responded that recognition was the most valued motivation factor when determining to leave a job. Ruiz and Davis's (2017) participants indicated recognition was the least valued motivation factor when determining to leave a job. The difference is the participants in the studies. While Ruiz and Davis used culinary workers as their participants, Jamieson et al. used nursing students as participants. The difference in participants had different effects on the results of both studies based on Herzberg's two-factor theory. Regardless of how the participants responded, both research studies concluded recognition was a factor for employee retention (Jamieson et al., 2015; Ruiz & Davis, 2017).

There has also been previous research conducted on Herzberg's two-factor theory with a focus on the banking industry (Fareed & Jan, 2016). Fareed and Jan (2016) conducted a study evaluating Herzberg's two-factor theory by examining the relationship between bank officers. Unlike Herzberg's research and conclusion on the two-factor theory, Fareed and Jan found some of the factors mentioned by Herzberg did not affect job satisfaction. Herzberg (1959) believed motivation factors such as achievement, work itself, promotion, responsibility, and recognition can enhance job satisfaction and in turn, increase employee retention. Fareed and Jan did not find the same results. Instead, Fareed and found that Herzberg's motivation factors did not have a significant impact on job satisfaction. The difference in findings could be because of the difference in geographical locations or participants of the two studies.

Habib et al. (2017) also conducted a study evaluating Herzberg's two-factor theory. Habib et al.'s study was based on banks and their performance management (performance appraisals). Inaccurate performance appraisals were one of the factors identified earlier as a cause of employee turnover. According to the research by Habib et al., performance management has a significant effect on job satisfaction. The results are consistent with the research Herzberg (1959) conducted in his study. The consistency between the two research studies further supports that inaccurate performance appraisals can be a cause for turnover in banking which in turn decreases retention. Evidence from both studies indicates bank managers should implement accurate performance appraisals in their retention strategies to help increase teller retention (Habib et al., 2017; Herzberg, 1959). The research conducted by Habib et al. is relevant because it is the first study that focuses directly on performance management systems (performance appraisals) as a factor of job satisfaction. Other researchers typically focus on several factors as a whole and present the factors that may or may not have an impact on job satisfaction. The fact that Habib et al. focused on one factor provides a strong argument that effective performance appraisals are necessary for job satisfaction and employee retention.

In addition to Maslow's hierarchy of needs theory (McLeod, 2020), researchers have also used Alderfer's ERG theory (World of Work Project, n.d.). Alderfer's ERG theory is similar to Maslow's theory except Alderfer believed employees can be motivated by needs from more than one category at the same time without having to achieve a need beforehand (H. Li et al., 2019). H. Li et al. (2019) conducted a study using Alderfer's ERG theory. H. Li et al. examined Chinese primary care workers and their motivating factors of performance using Alderfer's ERG theory of motivation. The results of the study indicated financial incentives, career advancement, and work itself highly influenced the primary care workers 'performance. The results of H. Li et al.'s study are consistent with the factors that may contribute to employee turnover. Bank managers will need to implement strategies that will provide financial incentives, career advancement, and an enjoyable work environment to avoid turnover and increase teller retention.

Mobley's (1977) turnover model is another theory researchers have used to determine factors that may contribute to an employee's decision to leave. Katsikea et al. (2015) used Mobley's turnover model to research the turnover intentions of sales managers. They found role stressors (role ambiguity and role conflict) negatively affect sales managers' job satisfaction, which in turn increases intentions to quit. The results are consistent with previous discussions. Burnout was discussed as a factor that managers should consider when implementing employee retention strategies. Burnout and role stressors can negatively affect job satisfaction. The study conducted by Katsikea et al. supported that Mobley's turnover model is another theory that can be used to determine retention factors. Altogether Herzberg's (1959) model, Maslow's model (McLeod, 2020), Alderfer's model (World of Work Project, n.d.), and Mobley's (1977) model can all be used to research employee retention.

Transition

Section 1 included information about the foundation of the study and the problem statement. The foundation of the study and the problem statement provided a summary of the challenges bank managers encounter when retaining bank tellers. The purpose of this qualitative multicase study was to identify successful strategies managers in the banking industry use to improve bank teller retention. The population for this study was bank branch managers in Montgomery, Alabama. The review of literature in Section 1 supported the rationale behind the research problem. I reviewed literature and discussed an in-depth analysis of the study's conceptual framework, Herzberg's two-factor theory, and how it related to the research. Maslow's hierarchy of needs theory, Alderfer's ERG theory, and Mobley's decision-making model were also discussed as the theories were follow-up to Herzberg's research. Previous research on employee turnover was discussed. I discovered that previous authors found that factors such as salary, lack of career growth, and inaccurate performance appraisals were reasons why employees leave. Previous research on bank teller retention strategies was also discussed. I discussed bank teller retention strategies including leadership, organizational culture, organization purpose, advancement opportunities, and value. These strategies were found to help with bank teller retention. The results of the study could influence social change by providing bank branch managers with the knowledge and strategies needed to improve bank teller retention. The implications for positive social change could include reductions in the unemployment rate, a steady source of income for the employee's family, and increases in company performance that can help strengthen the economy of local communities.

Section 2 of the study consists of information about the project that includes the Purpose Statement, the Role of the Researcher, Participants, Research Method and Design, Population and Sampling, Ethical Research, Data Collection Instruments, Data Collection Techniques, Data Organization Techniques, Data Analysis, and Reliability and Validity. Section 3 includes a discussion of the research findings. In Section 3, I presented the strategies that bank managers use to increase bank teller retention. I discussed how retention strategies can help bank managers decrease teller turnover. Section 3 also includes the application to professional practice, implications for social change, recommendations for action, further research that continues to build and expand on the topic of employee retention, and reflection of my DBA journey.

Section 2: The Project

In Section 1, I discussed the background of the problem, the problem statement, and the purpose statement. I introduced the research question and interview questions along with the study method and design. In Section 2, I reiterate the purpose statement, provide information about the participants and selection process, and present further information on the research method and design. I also describe the ethical techniques for the research, data collection techniques, and the analysis of the data. I end Section 2 with a discussion of the reliability and validity of the study.

Purpose Statement

The purpose of this qualitative multicase study was to identify successful strategies that managers in the banking industry use to improve bank teller retention. The population for this study was bank and credit union branch managers in Montgomery, Alabama. Six branch managers from three different banks or credit unions in Montgomery, Alabama provided the data for the study. The managers had successfully implemented strategies to improve bank teller retention at their branch location. The results of the study could influence social change by providing branch managers with the knowledge and strategies needed to improve bank teller retention. The implications for positive social change could include reductions in the unemployment rate, a steady source of income for the employee’s family, and increases in company performance that can help strengthen the economy of communities.

Role of the Researcher

My role as the researcher was to collect data about the strategies that bank managers use to retain bank tellers. The researcher is the primary data collector for qualitative research (Yin, 2018). My role as the researcher in the data collection process was to ask questions, record data, listen to participants during the interview process, and review documents.

The selection of the topic and research area was based on my prior job roles as a bank teller in Birmingham, Alabama; Montgomery, Alabama; and Raleigh, North Carolina. I had no experience in bank teller retention, but I experienced the effects that high teller turnover has on other employees in the banking industry. I had no relationship with the participants or the companies that they represented; this helped to mitigate bias.

My role as the researcher was to ensure that my personal views did not interfere with the results and outcomes of the study. I used an interview protocol during the interview process to prevent any potential personal bias from interfering with the data collection (see Appendix). I asked each participant the same questions consistently, as provided in the interview protocol, to mitigate bias.

As required by *The Belmont Report*, I followed the ethics and protocol issued to ensure that each participant was protected and their responses would remain confidential (see National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research, 1979). According to the U.S. Department of Health and Human Services, the following are requirements of research involving human subjects: the principles of respect for people, beneficence, and justice (National Commission for the

Protection of Human Subjects of Biomedical and Behavioral Research, 1979). To ensure complete compliance, I followed *The Belmont Report* protocol.

Participants

The study participants were six bank or credit union managers in Central Alabama. Steils and Hanine (2019) suggested that participants must know about the topic in question. To be deemed eligible for participation, managers needed to have successfully implemented strategies to retain bank tellers.

Gaining access to participants who could answer the research question was vital to the success of this research study. I gained access to potential participants by using social media. Social media offer an effective way to seek potential research participants (Leighton et al., 2021). I connected with human resources managers of banks or credit unions in the Montgomery, Alabama, area via my LinkedIn profile and contacts.

Once I identified the banks or credit unions, I contacted the regional manager for those banks or credit unions via email. I introduced myself and asked the regional managers for permission to conduct my study and for contact information for the branch managers of the banks or credit unions that were selected. I contacted each branch manager via email explaining the purpose of my research. Yin (2018) stated that rapport is vital for participant engagement. McGrath et al. (2019) believed that building rapport before the interview is vital for the researcher and participant. To build rapport, I attempted to be as transparent as possible and respectful of the potential participants' time.

Trust is crucial to establish a good relationship between the participant and the researcher (Guillemin et al., 2018). Singh et al. (2021) suggested that researchers become acquainted with participants. After I selected the participants, I followed up with each participant via email to help build and maintain a relationship. I established trust and a reputable relationship during the interview process.

Research Method and Design

Research Method

There are three types of research methods: quantitative, qualitative, and mixed method (Rutberg & Bouikidis, 2018). The purpose of the study was to identify strategies to help increase teller retention in the banking industry. The qualitative research method was the best method for the study because, according to Nyirenda et al. (2020), the qualitative research method is used to understand why people act in a certain way. Additionally, as Tutelman and Webster (2020) stated, qualitative researchers use conceptualized approaches such as semistructured interviews and review of historical documents to help explain the reason(s) behind a phenomenon. The qualitative research method was the best method for my research study because I was able to ask open-ended questions to participants who had successfully implemented teller retention strategies. The open-ended questions and responses from the participants allowed me to engage in a conversation to help explain the reason behind the phenomenon.

Quantitative research involves testing a hypothesis (Duckett, 2021). Quantitative research comprises survey data and experiments for data collection (Gilad, 2021). The quantitative research method was not the best option for the study because the study did not include testing a hypothesis. Mixed-method research is a combination of quantitative and qualitative research methods (Alavi et al., 2018). Mixed-method research was not appropriate because there was not a hypothesis for the quantitative portion of a mixed-method study.

Research Design

Abutabenjeh and Jaradat (2018) described research design as a process used to collect and analyze data. Yin (2018) identified the following types of qualitative research designs: case study, grounded theory, ethnographic, and phenomenological. A case study research design is used for capturing behaviors that have taken place in an authentic context (Yin, 2018). Researchers can conduct a case study as a single case study or a multicase study (Yin, 2018). A single case study involves only one subject, while a multicase study involves two or more subjects (Yin, 2018). A multicase study can provide greater confidence in findings than single case studies (Yin, 2018). I used the multicase study design because my research study entailed three financial institutions.

Researchers use the grounded theory research method to generate a theory based on encounters grounded in data (Stough & Lee, 2021). I did not generate theories in a process. The grounded theory research design was not the best option for the study. The ethnographic research design involves focusing on a particular culture or theme and making comparisons (J. Palmer et al., 2018). The ethnographic research design was not the best option for the study because my study was not about a particular culture. Thompson (2018) stated that the phenomenological research design allows participants to describe their experiences and give meaning to them. The phenomenological research design was not the best option for this study because my study did not focus on the individual experiences of people in certain situations.

Qualitative research requires that the researcher analyze the data and draw inferences from the findings (Bansal et al., 2018). The researcher must analyze the data to determine what information the participants are providing and if there are any themes or trends (Bansal et al., 2018). After data collection is complete, qualitative researchers must analyze the data and ensure that data saturation occurs. Data saturation occurs when there are no new themes or trends in the analyzed data (Lowe et al., 2018). To ensure data saturation, I conducted semistructured interviews with two managers from three different banks or credit unions. I also reviewed company documents. I collected data until no new themes or information emerged.

Population and Sampling

Sampling is described as identifying people to participate in research study (Ngozwana, 2018). According to Moser and Korstjens (2018), purposive sampling is based on the researcher's belief that the participants will provide the most revealing information to help answer the research question. Each participant must have had at least 5 years of bank manager experience successfully implementing retention strategies. I used purposive sampling to select my targeted population, which consisted of six managers from three banks or credit unions who had used successful strategies to retain their bank tellers. Yin (2018) said that a population less than 10 is suitable for research using a multicase study. Six participants aided in ensuring that data saturation was reached. According to Lowe et al. (2018), data saturation is reached when no new information is presented. To ensure data saturation, I interviewed six branch managers and reviewed company documents until no new information or themes emerged. Marinakou and Giousmpasoglou (2019) used semistructured interviews to define talent management and retention in luxury hotels. Mabaso et al. (2021) used semistructured interviews to find effective retention strategies to retain consultants in a consulting firm. Price and Smith (2021) argued that researchers who use semistructured interviews have access to data that provide a more complex view of knowledge from the participant's perspective. I used semistructured interviews to determine strategies that managers in the banking industry use to improve bank teller retention. The interviews took place in person at the manager's office or over the phone.

Ethical Research

Informed consent is a way that researchers and participants can agree on terms. The informed consent form served as an agreement that the participant received adequate information about the study and indicated the participant's obligations for involvement in the study. According to Fleming and Zegwaard (2018), a consent form should be well written and easy to follow. I ensured that the consent form was easy to understand. The consent form also served as a formal document that included information about the protection of the participant's identity, the goals and objectives of the study, data collection and the handling of the collection information, analysis procedures, and any associated risks and benefits of the study. Before any interviews were conducted, an informed consent form was given to each participant. The participants were also informed that the consent form was optional, and they were not obligated to sign it (see

Tauri, 2018). Once the consent form was signed and received, interviews were scheduled with each participant. It was communicated with each participant that withdrawal from the study could be done at any time and signing an informed consent form did not force them into participation. Signing an informed consent form did not warrant any special incentives to the participants, and I did not offer an incentive to participants in the study.

I conducted this study after receiving Institutional Review Board (IRB) approval from Walden University. The Walden University IRB approval number is 06-12-20-0554227 and expired on June 11, 2021. If participants wished to withdraw from participating in the study for any reason, the participants could have contacted me via telephone, email, or in person. There were no incentives for participating in the study.

Confidentiality refers to not revealing the participant’s involvement and identity although the researcher knows the identity of the participants (Roth & von Unger, 2018). All participant and organization information remained confidential. To ensure participant confidentiality, all participants were identified by a unique identifier. For one-on-one interviews, participants were identified as VP1 (Voluntary Participant 1) through VP6. All data and documents related to the study will be kept and secured for 5 years. After 5 years, all data and documents related to the study will be destroyed. All documents will be shredded. Data files from computers, recordings, or other electronic sources will be permanently deleted.

Data Collection Instruments

According to Yin (2018), the researcher is the primary data collection instrument in qualitative studies. As the primary data collection instrument, I conducted face-to-face, video, or telephonic semistructured interviews. I used the semistructured interviews to collect data from participants by asking the interview questions listed in the interview protocol (see Appendix). I also reviewed company documents. I used the company documents to review with the participants and asked additional questions that might provide more data.

I used member checking to enhance reliability and validity in my study. Member checking helps confirm the credibility of participant responses (Slettebø, 2021). Reviewing the transcribed information with the participants enhances the accuracy of a study (Brear, 2019). After transcribing the interview responses, I scheduled a second interview for member checking to discuss my interpretation of the participant’s responses to enhance accuracy.

Data Collection Technique

Examples of data collection techniques in qualitative research include focus groups, individual interviews, artifacts, and reflective journaling (Flynn et al., 2019). Data collection was achieved through face-to-face, video, or telephonic semistructured interviews and a review of company documents. Semistructured interviews were used as the primary source of data for the study. Traditional interviews are held behind closed doors (Castrodale, 2018). The interviews were held at a place chosen by the participant to ensure comfort and privacy. After receiving the participant’s permission, the interviews were recorded on a digital voice recorder. Participants were asked questions about the strategies that they had used to improve teller retention at their respective branch locations. The participants were asked to share details about how they had successfully improved employee retention.

I chose semistructured interviews as a data collection technique because of the access to personal interactions with the participants. One of the main advantages of semistructured interviews is the in-depth exchange of information between the interviewer and the participant (Husband, 2020). Interviewers can connect and engage in a conversation with participants and potentially expand on information. Another advantage of semistructured interviews is that they are designed to allow the participants to speak freely (Husband, 2020). Unlike other collection methods, interviewers can get in-depth descriptions from the participant's own words and make notes that can be used for clarity. Semistructured interviews also have disadvantages. Novice researchers have to ensure that they have previous knowledge on the topic to formulate the correct questions to ask participants. Another disadvantage of semistructured interviews is that the researcher must be prepared for the unknown. Researchers must be prepared to control the interview and keep it professional.

I began each interview by briefly introducing myself and reviewing the purpose of the research study. I also reviewed the consent form with each participant and allowed the participants to ask questions. The participant was informed about the interview being recorded. During the interviews, I followed the interview protocol (see Appendix) by asking each participant six open-ended questions. Each interview lasted for approximately 60–90 minutes. Although the interviews were recorded by an electronic audio recorder, I ensured that I listened attentively and made notes of participants' responses and reactions. Notes help increase trustworthiness, encourage researcher reflection, identify bias, and help facilitate preliminary coding (Phillippi & Lauderdale, 2018). At the end of each interview, I allowed each participant to ask questions. Each participant was informed about follow-up interviews for member checking purposes.

Company documents were used as the second data collection method. Yin (2018) stated a review of company documents could increase trustworthiness. Participants were asked to bring company documents to their interview. As the researcher, I reviewed company documents with each participant to obtain facts about the organization's history and benefits package. I discussed with each participant about the company's benefits package and if they felt it contributed to teller retention at their bank. I kept a copy of the company documents to use during my data analysis.

After the interviews were completed, the recordings were transcribed and checked for accuracy. Member checking was used to get confirmation and accuracy of results from the participants (Husband, 2020). Member checking was a great source for ensuring the credibility of the study. A second interview was scheduled with each participant for member checking. During the second interview, I discussed the interview questions, the participant's responses, the notes taken by me, and my interpretation of the data collected. The participants could confirm or deny any of the interpretations. If the participants disagreed with the interpretations, the researcher reanalyzed the responses.

Data Organization Technique

Yin (2018) recommended that a case study database be used for data tracking purposes. For my study, reflective journaling and labeling were used to keep track of all raw data. Yin encouraged using qualitative data analysis software or word processing software to organize and arrange data. Reflective journal notes using Microsoft Excel were used to notate the location and access of documents and study contents. Labels were used to help identify all contents of the study to ensure the data did not become disorganized. To ensure data organization privacy, the consent forms along with the recorded interview, company documents, transcripts, interview notes, reflective journal notes, labels, and any other materials related to the study will be kept in a locked storage cabinet for 5 years. Destruction of all material will safely take place after 5 years.

Data Analysis

Triangulation is the use of verifying information from different sources in qualitative research to ensure validity (Yin, 2018). The following are the four types of triangulation: methodological triangulation, investigator triangulation, theory triangulation, and data source triangulation (Renz et al., 2018). Methodological triangulation was used for the study. Methodological triangulation is used when data is collected using two data collection techniques (Heesen et al., 2019). Because I used semistructured interviews and company documents to collect data, the methodological triangulation method was the best option for my study. After data collection was complete, data analysis occurred.

Data analysis involves converting raw data into functional conclusions (Raskind et al., 2019). Data analysis requires the researcher to identify ideas and determine patterns or themes (Raskind et al., 2019). Yin's (2018) data analysis method includes the following steps: (a) compile the data, (b) disassemble the data, (c) reassemble the data, (d) interpret the data, and (e) finalize the data.

To begin the data analysis process, I examined the recorded interviews, the member checking interviews, and the company documents. Examining all data received from the identified sources allowed me to compile data. After compiling the data, I disassembled the data. Disassembling the data means that I reviewed the data and coding (Yin, 2018). Coding is the process of analyzing text to determine themes in qualitative research. be (Parameswaran et al., 2020). The data were coded using NVivo (QSR International, 2021). NVivo is a software program used to store data for coding and analysis of research data (Elliott-Mainwaring, 2021). NVivo was used to help determine themes. After disassembling the data, I reassembled the data. I arranged the data until themes were recognized. I categorized the data based on themes related to Herzberg's (1959) two-factor theory and other components of the conceptual framework, employee retention, employee turnover, and retention strategies. Themes are important for data saturation purposes. While reassembling the data, I ensured that data saturation was reached by ensuring that no new themes were presented. Next, I interpreted the data. During interpretation, I reviewed the data until I had a complete understanding of what the data represented. The last step was finalizing the data. To finalize the data, I explained the findings of the study based on the results of the data.

Reliability and Validity

Research studies should be reliable and valid. Jordan (2018) suggested that reliability and validity ensure quality research data. In the following subsections, I describe how this study was reliable through dependability and valid through creditability, transferability, and confirmability.

Reliability

Reliability refers to the consistency of the data and whether the results can be replicated if the study was done again (Kirschneck et al., 2018). To ensure reliability, I conducted and recorded semistructured interviews using an interview protocol and performed member checking. In addition to reliable data, dependable data is necessary for consistency.

Dependability refers to the repetitiveness of the data if the study was done again under similar conditions (Forero et al., 2018). To ensure dependability, I conducted second interviews to ensure reliability through member checking. The consistency of the information received from the six different participants can support the reliability of the study. I ensured that I reached data saturation by collecting and analyzing data until no new themes emerged. This ensured dependability of the findings.

Validity

Validity refers to the inferences and uses of the research results (FitzPatrick, 2019). Member checking can be used to ensure validity, credibility, or to get participants more involved in the research (Iivari, 2018). Member checking can be used to help the participant and the researcher agree on interpretations of the results (Iivari, 2018). Motulsky (2021) argued that member checking is a requirement for qualitative research. I used member checking to confirm that my results were valid.

Credibility refers to the truthfulness of the data (Forero et al., 2018). To ensure credibility within the study, I ensured that my interpretations of the interviews were valid with participant responses. I used member checking by conducting second interviews with each participant to capture credibility. I used member checking to clarify statements made by each participant and asked additional questions. I used member checking to enhance the credibility of the study by confirming that the responses from each participant were interpreted correctly.

Transferability refers to the ability to transfer the research results to other settings (Forero et al., 2018). Transferability can occur if researchers provide valid and rich descriptions of their research data (Carminati, 2018). The reader makes the final justification of the findings to transfer to other situations. I ensured that future readers and researchers can access my research study.

Confirmability refers to the researcher's ability to present the participant's views without any personal bias (Forero et al., 2018). Confirmability ensures that the results of the study is derived from the data (Tuval-Mashiach, 2021). I used member checking interviews to probe and confirm that my interpretations of the results are identical to the views the participants expressed in their interviews. I used semistructured interviews and company documents to ensure methodological triangulation. Methodological triangulation helped strengthen the confirmability or the result of the study by requiring the researcher to collect data using two different collection methods.

Transition and Summary

Section 2 began with a reiteration of the purpose statement from Section 1. In Section 2, I described the role of the researcher. I described the participant selection criteria, data collection techniques, and data analysis techniques. Participants were selected based on eligibility criteria. Semistructured interviews were the primary data collection technique. Company documents were the secondary data collection technique. A qualitative multicase study was chosen as the research design and research method. Section 2 concluded with descriptions of data reliability and validity. In Section 3, I present the findings of the study, discussing each theme. Implications for social change are discussed as well as recommendations for action and further research. The study concludes with the researcher’s reflections on the doctoral study process.

Section 3: Application to Professional Practice and Implications for Change

Introduction

In this section, I present the findings of the study, discuss the applications to professional practice, discuss the implications for social change, and present recommendations for action and further research. I conclude the study with my reflections and a conclusion. The purpose of this qualitative multicase study was to identify successful strategies that managers in the banking industry use to improve bank teller retention. I conducted semistructured one-on-one interviews and reviewed organization documentation data from six bank and credit union branch managers to collect the data. Each participant was recommended by their regional manager because of their experience in successfully retaining bank tellers. Five interviews were held over the phone, and one interview was held in person. I asked each participant the same six open-ended questions to ensure validity and reliability. In addition, I reviewed company documents with each of the six participants. After analyzing the data, I was able to identify some of the strategies that managers in the banking industry used to retain bank tellers.

I explored the findings by using Herzberg’s two-factor theory as the conceptual framework to connect the data to the conceptual framework of the study. Herzberg (1959) believed that employees would leave a job after feeling a sense of dissatisfaction. Herzberg described two categories of job satisfaction factors that could help motivate employees to stay with an organization. I present my findings and how they relate to Herzberg’s two-factory in the succeeding subsections.

After analyzing and coding the data, I was able to identify four themes. Three of the themes represent strategies that bank managers have used or would advise other managers to use to successfully retain bank tellers. One of the themes represents strategies to overcome obstacles. These obstacles were strategies that bank managers used that were not successful or that they struggled with implementing. I thought this one theme was equally important to the other three themes, as it can help other managers as they implement their retention strategies.

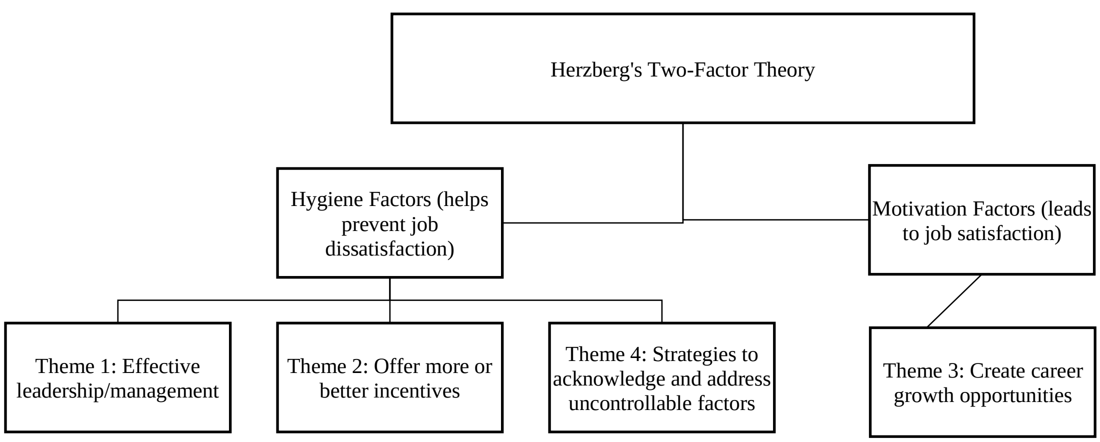
Presentation of the Findings

The goal of the study was to identify strategies that bank managers use to retain bank tellers. To accomplish the goal, a research question was devised for the study. The research question was the following: What strategies do managers in the banking industry use to improve bank teller retention? I conducted six semistructured interviews to collect data for the research question. I also reviewed company documents with each participant. After conducting and transcribing the interviews, reviewing the company documents with each participant, and member checking, I was able to identify themes. I used the March 2020 version of NVivo software to identify the themes for the data. NVivo is used to analyze qualitative data (Salahudin et al., 2020). NVivo allowed me to code, analyze, and identify themes for the data. By using NVivo, I was able to code the data and identify the following themes: effective leadership/management, offer more or better incentives, create career growth opportunities, and strategies to acknowledge and address uncontrollable factors. Effective leadership/management, offer more or better incentives, and create career growth opportunities were identified as themes after the participants expressed that they either successfully used them as a retention strategy or recommended them for other managers to implement. Strategies to acknowledge and address uncontrollable factors were identified as a theme after the participants expressed their least effective retention strategies or experienced obstacles with implementing the retention strategies.

The identified themes correlate to the factors that Herzberg identified in his two-factor theory. Herzberg (1959) identified motivation factors and hygiene factors that managers can use to determine what causes satisfaction and motivation in the workplace to retain employees. Figure 1 illustrates how Herzberg's two-factor theory is associated with the themes that I identified from the data.

Figure 1

Themes and Correlation to Herzberg's Two-Factor Theory



Theme 1: Effective Leadership/Management

Effective leadership/management was one of the themes that resulted from the data. All six participants identified effective leadership/management as a successful retention strategy for bank tellers. The participants shared some of their most successful retention strategies that resulted in the effective leadership/management theme. The participants indicated that they make their tellers feel important. VP1 shared that maintaining an environment where tellers feel important is one successful strategy for improving bank teller retention. VP1 explained that it is important to let tellers know how important their role is at the bank. This role could mean helping on the teller line and making the tellers feel appreciated. VP2 explained that tellers should be able to feel that their voice matters. VP2 shared that she takes the time to listen to her tellers and take their thoughts seriously. VP5 explained that it is important to keep tellers involved in the bank's operations. This involvement could include engaging the tellers in meetings or keeping them in the loop on what is going on at the bank. VP5 believed that keeping tellers involved will make them feel valued and motivate them to work to produce their best results.

When reviewing and discussing the company documents, each participant mentioned that most banks and credit unions offer similar benefits. However, the participants recommended benefits that they thought would be helpful in making tellers feel appreciated, which in turn could help increase teller retention at their branch. VP1 stated that monetary rewards would be a great benefit to offer. VP2 shared that offering loans would be a great benefit. VP5 stated that tuition reimbursement and management training opportunities would be great benefits. VP6 shared that a pension and a 401k could help with teller retention. The participants had different interpretations of what benefits would make tellers feel appreciated. Making tellers feel important is an effective leadership/management technique that is ideal for teller retention.

In addition to making tellers feel important, the participants expressed that building a relationship with tellers is critical to teller retention. VP1 stated that having good team relationships will help tellers stay. VP1 believed that tellers will be more likely to stay because of a good relationship with their manager. VP1 also stated that sometimes it is best to give tellers a fresh start. VP1 believed that if the managers give a fresh start and get to know them for themselves, this will help with teller retention. VP1 shared an experience where a teller had a bad reputation at the bank. VP1 decided to give the teller a fresh start and worked with her to improve her skills. The teller went on to become part of the management team. VP1 successfully demonstrated that building relationships with tellers can help with retention.VP2 agreed that relationships are important. VP2 shared that she likes for her new tellers to spend time on the job first and that she later privately meets with each new teller by inviting the teller to lunch. During lunch, VP2 asks questions to get a feel of how the teller is adjusting to the bank and tries to build rapport with the teller. VP4 stated that it is best to get to know one's tellers so that one can know their strengths and weaknesses and let them know what is expected of them upfront so that there will not be any surprises. One interesting factor that VP4 mentioned is that lack of communication can hurt the relationship between the bank manager and teller, which in turn can cause the teller to leave. VP4 stated that one of her least effective strategies for teller retention was not effectively communicating with the teller. VP4's experience with a lack of communication with her teller further strengthens the idea that building relationships with tellers is critical for teller retention. Park and Lee (2021) found that a relationship between a leader and a member has a positive effect on intention to stay. Building relationships with tellers is another effective leadership/management technique that can use used to retain tellers.

The participants also shared that being open and honest with tellers helps with teller retention. Being open and honest with tellers is another effective leadership/management technique that bank managers use to retain tellers. All six participants mentioned honesty as a strategy used for teller retention. VP1 stated that he keeps an open-door policy for tellers to discuss their concerns about anything at the bank. VP1 stated that it is important to hear the tellers and address their concerns. VP2 stated a similar strategy.VP2 shared that it is important to listen to tellers; one must listen to their goals and give them advice on how to be their greatest self. VP2 shared that the best thing that one can do as a bank manager is to treat one’s tellers well, which will lead them to do right by the company. VP3 shared that being transparent is a great way to be open and honest with tellers. VP3 replied, “I always try to be transparent with my tellers. Let the tellers know if they work hard and stay focused, they can move up in the company.” VP4 informed me that she likes to answer all the tellers’ questions upfront so that the tellers know what to expect from her. VP5 insisted that keeping tellers in the loop with bank decisions is a great strategy to retain tellers. Finally, VP6 believed that being fair and compassionate with tellers helps with retention. Each of the participants was able to share their experiences of how being an open and honest leader can lead to better teller retention.

Table 1

Frequency Theme 1 and Theme 1 Subthemes

Participant	Effective leadership/management (theme)	Make tellers feel important (subtheme)	Build relationship with tellers (subtheme)	Be open and honest with tellers (subtheme)	Total
VP1	3	2	4	1	10
VP2	4	1	5	1	11
VP3	1	0	2	2	5
VP4	1	0	4	1	6
VP5	4	5	3	1	13
VP6	4	0	3	2	9
Total	17	8	21	8	

Effective leadership should be implemented to retain tellers. McKenna and Jeske (2021) explored the effects of leadership as it related to emotional exhaustion, low work engagement, and high turnover intention. McKenna and Jeske found that ethical leadership positively affects the retention of nurses in hospitals. McKenna and Jeske's results confirm the findings of this study. The participants in this study shared that effective leadership and management strategies have been successful in retaining bank tellers. McKenna and Jeske also found that giving nurses decision authority leads to nurse retention. Their findings align with the results of this study indicating that being open and honest with tellers is an effective strategy for teller turnover. Ouyang et al. (2020) researched the relationship between empowering leadership and turnover intention.

Ouyang et al. found that empowering leadership drastically reduced turnover intention. This means that employees were more likely to stay with the organization. Like those of McKenna and Jeske, Ouyang et al.'s results confirmed that effective leadership can lead to employee retention. The results of both studies correlate to the first theme of the data results.

Theme 1 focused on leadership and management strategies for teller retention. The participants identified feeling important, building relationships, and being open and honest as effective leadership/management strategies for teller retention. Theme 1 aligns with the conceptual framework of Herzberg's two-factor theory. Theme 1 also aligns with Herzberg's hygiene factors. Herzberg identified hygiene factors as factors that help prevent job dissatisfaction. The participants shared their experiences implementing effective teller retention strategies that focused on hygiene factors. Theme 1 answers the research question and is validated by Herzberg's two-factor theory of motivation.

Theme 2: Offer More or Better Incentives

Offer more or better incentives was another theme that was derived from coding the data. The participants indicated factors such as offering flexible work schedules and better benefits as some of the strategies that they used to retain tellers. In addition, when discussing company documents, the participants were asked questions that focused on their company's benefits package. The second theme, offer more or better incentives, was identified to help organize data relating to incentives and benefits. The participants shared that they offer incentives such as comp time and rewards for good work. VP5 indicated that she motivates her tellers to take advantage of referral opportunities to earn incentives for basically doing their everyday duties. This results in a win for the teller. The teller would achieve a referral goal and be incentivized for it. VP6 voiced that she gives her tellers comp time to use at their discretion. “Allowing some comp time here and there just to make them feel appreciated outside the 8 to 5 meaning they can have time to do other things,” replied VP6. The participant’s experience further validates that offering incentives to tellers can help with teller retention.

Benefits are a form of incentives offered to employees who work for the company. During the interviews, company documents were discussed with each participant. The company documents included each participant’s bank or credit union benefits package. I decided to review the benefits package because benefits are one of Herzberg’s hygiene factors that can help prevent job dissatisfaction (see Herzberg, 1959). Having a great benefits package can be one factor that leads to teller retention. When asked if the managers believed that their bank’s or credit union’s benefits package was beneficial for teller retention, there was a consensus that the current benefits did not directly help with teller retention. The managers believed that most bank and credit union benefits packages are similar. The managers believed that because of the similarities between the benefit packages, tellers would not consider benefits when leaving the bank or credit union. Some of the managers believed that the benefits packages were not attractive enough for tellers. A teller role is an entry-level position; while the tellers may appreciate the benefits, the benefits are not appealing enough for the tellers to miss opportunities to advance their careers. Further discussion later revealed that additional benefits could play a vital role in job satisfaction, which has a positive effect on retention.

The managers shared that they believed that offering additional benefits such as tuition reimbursement, rewards for maintaining a healthy lifestyle, expanded maternity leave for men and women, 401k and pension benefits with company match, and extra time off work could help with job satisfaction. Discussing the benefits packages with each manager helped provide insight from their perspective on if and how the bank's or credit union's benefits package contributes to teller retention.

Table 2

Frequency Theme 2 and Theme 2 Subthemes

Participant	Offer more or better incentives (theme)	Offer comp time and rewards (subtheme)	Offer better benefits (subtheme)	Total
VP1	5	2	3	9
VP2	2	1	1	4
VP3	3	1	1	5
VP4	2	1	1	4
VP5	2	0	1	3
VP6	2	0	1	3
Total	16	5	7	

Recent research supports the findings that benefits can help increase employee retention. Jolly et al. (2021) found that when pay and benefits satisfaction was low, job variety could decrease employee turnover or, in other words, improve employee retention. Jolly et al.'s research results align with the information presented by the bank managers. The bank managers expressed that offering incentives and unique benefits can help with teller retention. Jolly et al.'s research also aligns with Herzberg's two-factor theory as Herzberg believed that hygiene factors such as benefits can help prevent job dissatisfaction. Kalyanamitra et al. (2020) found a positive relationship between benefits and compensation and employee retention. Kalyanamitra et al.'s research not only aligns with the findings of Jolly et al.'s research but also aligns with the data provided by the bank managers in this study. Herzberg's two-factor theory supports these findings by confirming that hygiene factors help prevent job dissatisfaction and in turn increase employee retention. The bank managers' experiences, Herzberg's two-factor theory, and the research results from Jolly et al. and Kalyanamitra et al. support that incentives and benefits can help increase employee retention.

Theme 2 focused on incentive strategies for teller retention. The managers identified flexible work schedules and benefits as effective incentive strategies for teller retention. Theme 2 also aligns with the conceptual framework of Herzberg's two-factor theory. Theme 2 aligns with Herzberg's hygiene factors. Hygiene factors are related to work conditions such as salary and pay and benefits (Hur, 2018). The managers expressed their thoughts and experiences implementing effective teller retention strategies that focused on work schedules and benefits. These hygiene factors were identified as factors that Herzberg noted as the extrinsic factors that could cause job dissatisfaction. Managers can assure those teller retention strategies involving work schedules and benefits will help with teller retention. Theme 2 answers the research question and is validated by Herzberg's two-factor theory of motivation.

Theme 3: Create Career Growth Opportunities

Create career growth opportunities is the third theme of the study. Offering career growth and on-the-job training were mentioned by all managers during the interviews as an effective teller retention strategy. The managers believed that their tellers would be more likely to stay if their opportunities for training and growth were available. VP1 and VP2 had very similar responses. Both VP1 and VP2 have a philosophy of trying to help their tellers reach the next level in their careers. VP1 and VP2 believed that on-the-job training was vital to accomplish their strategy. VP1 indicated that he makes sure that he does his part to ensure his tellers are ready for the next level in their banking careers. VP1 tries to understand his teller’s career aspirations and help them achieve them, whether it is a 20-year teller career or another career path within the bank. VP2 strategizes to ensure she is helping her tellers reach their career goals. “My most important goal, is helping them to the next level, their next step, and make sure they know that I'm here for them to help them,” responded VP2. VP3 shared that she reminds her tellers that if they remain focused, they will advance to a better position in the bank. VP4 agreed by stating that if the teller put forth the effort in their work, they will eventually progress to a better position within the bank. To accomplish the tellers advancing their career with the bank, the managers believed that offering training would help. VP1 believed that on-the-job training and signing up for classes would help tellers get the training they need to succeed. VP4 recommended to other managers that their tellers be well trained and have the tools they need to succeed to the next level in their career path. VP6 agreed by stating that managers need to coach their tellers, provide the tellers with the tools they need, and teach the tellers better ways to do things in the branch. While reviewing the company documents, VP5 suggested that management training opportunities be offered as a benefit. The management training opportunities could create career growth opportunities for tellers. The manager's experiences with providing career growth and on-the-job training helped answer the research question.

Table 3

Frequency Theme 3 and Theme 3 Subthemes

Participant	Create career growth opportunities (theme)	On-the-job training (subtheme)	Motivate tellers to work hard (subtheme)	Total
VP1	3	1	3	7
VP2	3	0	3	6
VP3	2	0	1	3
VP4	2	1	1	4
VP5	0	0	0	0
VP6	1	1	0	2
Total	11	3	8	

Research has shown that career growth is relevant to employee retention. Houssein et al. (2020) found that career growth had a positive and significant impact on employee retention. Houssein et al. suggested that managers focus on career development when creating and implementing strategies for employee retention. Houssein et al. research confirm the statements provided by the bank managers. The bank managers stressed that providing career advancement opportunities was an effective employee retention strategy. Tetteh et al. (2021) researched factors that cause employees to leave an organization. Tetteh et al. found that one of the factors that contributed to an employee leaving was a lack of career growth. Tetteh et al. discovered that lack of career growth was the number one reason why employees decided to leave a job. Tetteh et al. concluded that managers need to focus on developing long-term career growth opportunities to increase employee retention. Tetteh et al. research confirmed the findings of this study that career growth is an effective strategy for retention. Research from Tetteh et al., Houssein et al., and participant data support career growth opportunities as a theme.

Theme 3 described career growth and job training as effective teller retention strategies. The managers shared that tellers valued the idea of potential advancement opportunities and having an opportunity to train on the job. As with themes 1 and 2, theme 3 also aligns with the conceptual framework of Herzberg’s two-factor theory. Career growth is different from themes 1 and 2 in how it relates to Herzberg’s two-factor theory. Themes 1 and 2 were aligned with Herzberg’s theory as hygiene factors. Theme 3- create career growth opportunities is aligned with Herzberg’s theory as a motivation factor. Motivation factors help lead to job satisfaction (Hur, 2018). Career growth and job training help tellers feel satisfied with their job, which in turn helps increase teller retention. The managers provided data to support Herzberg’s beliefs that motivational factors such as career growth can help with job satisfaction and employee retention. Theme 3 answers the research question and is validated by Herzberg’s two-factor theory of motivation.

Theme 4: Strategies to Acknowledge and Address Uncontrollable Factors

The fourth and final theme that derived from data coding was uncontrollable factors. The uncontrollable factors are factors the managers identified as retention strategies that did not work for them, or they faced obstacles trying to implement the retention strategies. During data collection, the managers were asked what strategies they have used that were least effective and the obstacles they had to overcome to implement their retention strategies. I thought asking these two questions would help other managers identify the strategies they might have trouble with implementing as teller retention strategies. The managers stated some of their least effective teller retention strategies. The majority of their least effective teller retention strategies were factors that were not in their control. One of those factors was violating company policies. The managers shared that sometimes their tellers may do things that are not within their company's policy. The consequence of the teller's violation of company policy included termination. The managers expressed that they try to help their tellers avoid violating company policies, however, the teller may make unfortunate mistakes that result in the teller losing their job. VP1 shared that most of the tellers that left his branch is because of company violations. "Some of my best tellers have lost their job because of a split-second decision," said VP1. VP1 shared that when he noticed this pattern, he immediately made sure his tellers understood company policies. VP1 also added that no matter how much he stresses the importance of understanding company policies, tellers still violate them and are terminated.

The culture was another uncontrollable factor that the managers found to be an obstacle to effective teller retention strategies. The managers stated that sometimes the bank culture influences tellers leaving the bank. VP1 expressed that some of his tellers would leave his previous bank because of the culture set by the regional manager. “The regional manager created a culture of fear and aggressiveness” stated VP1. When tellers feel that they cannot work in a comfortable environment, they leave the bank. VP2 also shared her experience with bank culture. VP2 shared that her previous experience at a former bank was difficult because the company and bank culture would not allow her to help her tellers reach their highest potential. VP2 felt like there was little she could do because of the things the company required the tellers to do.VP2 described the environment as “cut and dry with no room for negotiation”. Things had to be done a certain way with no exceptions. VP2 eventually left that bank to seek an opportunity where she could help tellers excel. VP6 described her experience with bank culture from a different perspective. VP6 explained that in the banking industry, tellers would have to work on Saturdays and sometimes overtime to meet the demands of the bank and its customers. Most tellers did not like the idea of working Saturdays and overtime. VP6 stated that her tellers would frequently mention that they would prefer an eight to five job with holidays off. VP6 suggested that banking hours and schedules were not in her control which made it difficult for her to retain tellers who were against the work hours and schedules. One manager mentioned that sales goals affected retention at her branch. VP6 shared an interesting experience about sales goals and teller retention. VP6 stated that she was losing some of her tellers to credit unions because most credit unions do not have sales goals like a typical bank. Sales goals were yet another bank culture obstacle that caused tellers to leave the bank.

A lack of career growth was another uncontrollable factor mentioned by the managers. Teller positions are typically entry-level positions within the bank or credit union. The tellers could potentially move up to be head tellers or branch managers. Younger tellers may not see the longevity in a teller career due to a lack of better opportunities. VP3 expressed that some tellers are just looking for a job and not necessarily a career. VP5 agreed stating that having no opportunities for growth caused some of her tellers to leave for better opportunities. VP5 went on to say that there are just not enough opportunities for tellers at the branch level. In addition to career growth, the bank and credit union managers discussed that low pay was an uncontrollable factor that contributed to teller turnover. As mentioned earlier, tellers are typically entry-level positions. Tellers may not always get paid a fair income.VP3 stated that one of the obstacles she had to face with teller retention was pay. VP5 and VP6 agreed that pay was a big issue when discussing obstacles for teller retention. VP5 went on to explain that she would research the competitive pay of other banks in the area and try to keep up with other banks' pay to potentially keep her tellers at her bank. The other managers felt that they had no control over setting the pay rate for their tellers.

Benefits were another uncontrollable factor shared by the managers. While discussing the company documents, each participant stated that their company benefits were similar to other banks' benefits packages. The managers shared that because the benefits are usually set by corporate or higher management, they could not control what was included in the benefits package. However, each participant shared their recommendations of what benefits could retain tellers at their branch. The review of the company documents including discussions regarding the manager's lack of inclusion in the benefit offerings aligns with theme four.

Table 4

Frequency Theme 4 and Theme 4 Subthemes

Participant	Strategies to acknowledge and address uncontrollable factors (theme)	Violation of company policies (subtheme)	Work culture (subtheme)	Lack of career growth and benefits (subtheme)	Total
VP1	3	1	1	0	5
VP2	4	1	4	0	9
VP3	2	1	0	2	5
VP4	2	1	0	1	4
VP5	4	0	0	6	10
VP6	3	1	3	1	8
Total	18	5	8	10	

Theme 4 focused on the teller retention strategies that the managers had obstacles with implementing or were least effective. Theme 4 identified factors such as company culture, company policy violations, pay, and lack of growth as uncontrollable factors in teller retention. These factors align with the conceptual framework of Herzberg's two-factor theory; however, managers should be cautious about these strategies before they try to implement them for teller retention. An unfavorable company culture, company policy violations, and low pay all relate to Herzberg's hygiene factors. The identified hygiene factors must be thought of carefully or it could lead to job dissatisfaction and in turn to teller turnover. Lack of career growth is a motivational factor. Managers must try to create a way for career growth as it could lead to job satisfaction and in turn help with teller retention. Theme 4 helps provide supporting information to help answer the research question according to Herzberg's two-factor theory.

Applications to Professional Practice

Exploring the strategies that bank managers use to retain tellers is vital to continue productivity operations at the bank. Tellers are the face of the bank as customers may interact with them more frequently than any other bank employee. Tellers are important to bank managers because tellers help with the implementation of goals, sales, and demands from customers (Dartey-Baah et al., 2020). Without the role of the teller, it would be difficult for bank managers to maintain productivity at the bank. The findings of my study could help bank managers implement strategies that could help retain tellers to help with bank operations. The findings could also help bank managers with strategies that may be challenging and therefore may need to be avoided to successfully retain bank tellers.

The participants of the study shared their experiences with retention strategies that were most effective and least effective or challenging. My findings revealed four themes: effective leadership/management, offer more or better incentives, create career growth opportunities, and strategies to acknowledge and address uncontrollable factors. Bank managers can apply these findings at their bank to implement teller retention strategies that could help retain tellers and maintain bank productivity. Teller retention and maintaining bank productivity are imperative in the banking industry as the banking industry is highly competitive. Most banks in the banking industry offer similar products and services. Experienced tellers with sales and marketing skills, great customer service skills, and detail-oriented skills are valuable to the bank. Retaining these experienced tellers will help the bank remain productive and competitive in a highly competitive industry.

After interviewing participants and reviewing company documents with them, I identified four strategies bank managers could implement to retain bank tellers. The findings of my study could fill in the lack of practical knowledge among bank managers on how to implement strategies to retain their best tellers. The findings could also complement the gap in the literature on bank teller retention. The four themes I identified provide recommendations on best business practices. To retain bank tellers, I recommend the following: (a) implement effective leadership/management, (b) offer more or better incentives, (c) create career growth opportunities, and (d) acknowledge and address uncontrollable factors.

Bank managers can apply these strategies to retain their tellers. Bank managers can implement effective leadership/management strategies by getting to know their tellers and making the teller feel valued. Effective leadership/management strategies are especially important with the recent COVID-19 pandemic. Dunbar (2022) argued that the COVID-19 pandemic could cause a significant impact on bank stability. Bank managers should effectively lead their tellers by ensuring them that they will be safe while at work. It would also be a good time to possibly offer more incentives. For example, offering paid time off in the event the teller or family member of the teller is sick. Stemmle and Hampton (2020) stated that employees are expecting more paid time off options after the COVID-19 pandemic. It is also a great time for bank managers to offer career growth opportunities. Stemmle and Hampton stated that employees will feel more encouraged if their employer invests in their career growth. Applying the strategies during and after the COVID-19 pandemic could help with teller retention.

Implications for Social Change

The findings of the study can help bank managers create and implement strategies to retain bank tellers. The findings of this study could contribute to positive social change by providing jobs that in turn help the economy. Teller retention can also help maintain a low unemployment rate. As of March 2021, the unemployment rate for Alabama sits at 3.8% (United States Bureau of Labor Statistics, 2021). Keeping the unemployment rate low means people are working to earn income. That income will help local economies to maintain positive effects on communities. Popîrlan et al. (2021) found that unemployment has a significant impact on social life. Retaining tellers can help tellers increase their skills that can be used in their everyday life. For example, skills such as decision-making capabilities can help tellers become more independent in making split-second decisions. These decision-making capabilities can help mold the tellers into leaders that could potentially advance them to the next stage in their banking career. Retaining tellers can help maintain bank productivity. Maintaining bank productivity can help the bank create a positive impact on the communities they serve. Maintaining bank productivity can help put the bank in a position to be able to give back to surrounding communities. Supporting local communities can help the people in those communities at a better way of life. Wei et al. (2021) stated that companies must maintain social change or corporate social responsibility in communities for organizational survival. Therefore, supporting local communities can also increase brand awareness which in turn creates a competitive edge and a more positive impact on the economy.

Recommendations for Action

My findings revealed four themes: effective leadership/management, offer more or better incentives, create career growth opportunities, and strategies to acknowledge and address uncontrollable factors. These themes identified some of the strategies that bank managers have successfully implemented to retain bank tellers. The recommendations for action are focused on the literature and the identified themes. I recommended three actions to bank managers who are experiencing low teller retention. One recommendation is for the bank managers to implement strategies that align with the themes. Bank managers should implement teller retention strategies that involve effective leadership/management, offering more or better incentives, and creating career growth opportunities. These strategies were used by six bank managers that have successfully maintained teller retention. The second recommendation is to pay attention to the strategies that were challenging to implement. The six bank managers shared their experiences with some of the strategies that were either least effective or challenging. The bank managers that are seeking help on teller retention should be aware of the obstacles they may incur if they try to implement teller retention strategies that may be affected by uncontrollable factors. The third recommendation is to utilize Herzberg's two-factor theory as a tool. I recommend studying Herzberg's hygiene and motivation factors that could help contribute to successful retention strategies. All the identified themes relate to Herzberg's two-factor theory in some way.

I will disseminate the research results. I will share my research findings with the participating managers of this research. I will disseminate the findings from this study to business leaders through professional journals and academic literature. I am also willing to share my results at business seminars and conferences.

Recommendations for Further Research

I previously identified two limitations for this study. The first limitation was the sampling method, purposeful sampling in which I controlled the selection of participants. I recommend future research include other supervisory personnel such as head tellers or teller supervisors. I used six participants for qualitative data collection. I recommend future research be conducted using the quantitative research method. Using the quantitative research method can help with increasing the sample size of the study.

Another limitation was two data collection techniques—interviews and documentation—to reach data saturation. I recommend future research include additional data collection methods. Future research could include focus groups as a data collection method. Focus groups can open more dialogue from a small group of managers which could potentially produce more supporting data for the research.

One last recommendation for future research is to include research on the effects of COVID-19. I began this study before the COVID-19 pandemic. The COVID-19 public health emergency caused business leaders to strategize to continue business operations while keeping customers and employees safe. For the banking industry, it caused some banks to close or operate with limited staff. My recommendation for further research is to explore the effects COVID-19 had on teller retention in the banking industry.

Reflections

My experience pursuing a Doctor of Business Administration Degree at Walden University was a challenging but exciting journey. My writing and critical thinking skills have increased tremendously since beginning this journey. I can interpret and analyze data, which is something I never thought I would be able to do. Starting this journey, I was not sure if my topic would have much value. I can see that my study will not only have an influence on bank managers but also local communities and the people in those communities due to positive social change. I am humbled and grateful to have made it to the end of this journey.

I decided to explore strategies that bank managers use to retain tellers in the banking industry. My personal bias and preconceived ideas and values included assuming that the bank managers would be hesitant about scheduling interviews or withhold information due to the COVID-19 public health emergency. By the time I was approved for data collection, most states and local governments had shut down businesses due to safety precautions from the COVID-19 public health emergency. Most banks in the area operated with limited staff. I was worried that I would not have access to participants. I was also worried that I would not get the information I needed due to the interviews being conducted telephonically. I reflected on the possibility of changing my study from and qualitative study to a quantitative study. I thought that changing to a quantitative study would help me gain access to participants using surveys. Fortunately, I was able to schedule interviews by offering telephonic options, being flexible with scheduling, and being transparent upfront. Being transparent allowed me to gain the manager's trust and they were very open with their answers to my questions.

Conclusion

The purpose of this qualitative multicase study was to identify successful strategies managers in the banking industry use to improve bank teller retention. The participants shared their strategies that have been effective with teller retention. Bank managers can achieve teller retention by utilizing the strategies identified in the study along with the hygiene and motivation factors identified by Herzberg. Implementing successful and effective teller retention strategies is vital for the bank to maintain productivity and remain competitive in the industry. Bank managers that have implemented effective leadership/management, offer better offer more or better incentives, create career growth opportunities, and strategies to acknowledge and address uncontrollable factors have a higher probability of successfully retaining their bank tellers.

References

Abolade, D. A. (2018). Impact of employees' job insecurity and employee turnover on organisational performance in private and public sector organisations. *Studies in Business and Economics*, *13*(2), 5–19. https://doi.org/10.2478/sbe-2018-0016

Aburumman, O., Salleh, A., Omar, K., & Abadi, M. (2019). The impact of human resource management practices and career satisfaction on employee's turnover intention. *Management Science Letters*, *10*(3), 641–652. https://doi.org/10.5267/j.msl.2019.9.015

Abutabenjeh, S., & Jaradat, R. (2018). Clarification of research design, research methods, and research methodology: A guide for public administration researchers and practitioners. *Teaching Public Administration*, *36*(3), 237–258. https://doi.org/10.1177/0144739418775787

Adobor, H. (2019). Opening up strategy formulation: Benefits, risks, and some suggestions. *Business Horizons*, *62*(3), 383–393. https://doi.org/10.1016/j.bushor.2019.01.005

Alavi, M., Archibald, M., McMaster, R., Lopez, V., & Cleary, M. (2018). Aligning theory and methodology in mixed methods research: Before design theoretical placement. *International Journal of Social Research Methodology*, *21*(5), 527–540. https://doi.org/10.1080/13645579.2018.1435016

Alderfer, C. P. (1969). An empirical test of a new theory of human needs, *Organizational Behavior and Human Performance*, *4*(2), 142–175. https://doi.org/10.1016/0030-5073(69)90004

Al-Emadi, A. Q., Schwabenland, C., & Wei, Q. (2015). The vital role of employee retention in human resource management: A literature review. *IUP Journal of Organizational Behavior*, *14*(3), 7–32. https://papers.ssrn.com/sol3/papers.cfm?abstract_id=2692905

Al-Khasawneh, A., Eyadat, H., & Elayan, M. (2021). The preferred leadership styles in vocational training corporations: Case of Jordan. *Problems and Perspectives in Management*, *19*(3), 545–555. https://doi.org/10.21511/ppm.19(3).2021.44

Allen, J., Muñoz, J. C., & Ortúzar, J. de D. (2019). Understanding public transport satisfaction: Using Maslow's hierarchy of (transit) needs. *Transport Policy*, *81*, 75–94. https://doi.org/10.1016/j.tranpol.2019.06.005

Al Mheiri, S., Jabeen, F., & Abdallah, S. (2021). Inhibitors of talent retention in UAE public healthcare. *International Journal of Business & Society*, *22*(2), 74–101. https://doi.org./10.33736/ijbs.3163.2021

Alrawahi, S., Sellgren, S. F., Altouby, S., Alwahaibi, N., & Brommels, M. (2020). The application of Herzberg's two-factor theory of motivation to job satisfaction in clinical laboratories in Omani hospitals. *Heliyon*, *6*(9), Article e04829. https://doi.org/10.1016/j.heliyon.2020.e04829

Arnold, H. J., & Feldman, D. C. (1996). *Organizational behaviour*. McGraw Hill.

Ashraf, M. (2019a). Influences of working condition and faculty retention on quality education in private universities in Bangladesh: An analysis using SEM. *International Journal of Educational Management*, *33*(1), 149–165. https://doi.org/10.1108/IJEM-03-2018-0121

Ashraf, M. A. (2019b). The mediating role of work atmosphere in the relationship between supervisor cooperation, career growth and job satisfaction. *Journal of Workplace Learning*, *31*(2), 78–94. https://doi.org/10.1108/jwl-12-2017-0113

Bake, M. (2019). The importance of leadership and employee retention. *Radiologic Technology*, *90*(3), 279–281. http://www.asrt.org

Bansal, P. T., Smith, W. K., & Vaara, E. (2018). New ways of seeing through qualitative research. *Academy of Management Journal*, *61*(4), 1189–1195. https://doi.org/10.5465/amj.2018.4004

Basnyat, S., & Chi Sio, C. L. (2020). Employees 'perceptions on the relationship between human resource management practices and employee turnover: A qualitative study. *Employee Relations*, *42*(2), 453–470. http://doi.org/10.1108/ER-04-2019-0182

Berg, D. N., & Smith, K. K. (2017). The professional life of Clayton Paul Alderfer. *Journal of Applied Behavioral Science*, *53*(2), 156–179. https://doi.org/10.1177/0021886317702609

Bibi, P., Ahmad, A., & Majid, A. A. (2018). The impact of training and development and supervisors support on employees retention in academic institutions in Pakistan: The moderating role of the work environment. *Gadjah Mada International Journal of Business*, *20*(1), 113–131. https://doi.org/10.22146/gamaijb.24020

Brear, M. (2019). Process and outcomes of a recursive, dialogic member checking approach: A project ethnography. *Qualitative Health Research*, *29*(7), 944–957. https://doi.org/10.1177/1049732318812448

Brown, M., Kraimer, M. L., & Bratton, V. K. (2020). The influence of employee performance appraisal cynicism on intent to quit and sportsmanship. *Personnel Review*, *49*(1),1-18. https://doi.org/10.1108/PR-11-2017-0351

Carminati, L. (2018). Generalizability in qualitative research: A tale of two traditions. *Qualitative Health Research*, *28*(13), 2094–2101. https://doi.org/10.1177%2F1049732318788379

Carter, S., Dudley, W., Lyle, D., & Smith, J. (2019). Who's the boss? The effect of strong leadership on employee turnover. *Journal of Economic Behavior & Organization*, *159*, 323–343. https://doi.org/10.1016/j.jebo.2018.12.028

Castrodale, M. A. (2018). Mobilizing dis/ability research: A critical discussion of qualitative go-along interviews in practice. *Qualitative Inquiry*, *24*(1), 45–55. https://doi.org/10.1177/1077800417727765

Cloutier, O., Felusiak, L., Hill, C., & Pemberton-Jones, E. J. (2015). The importance of developing strategies for employee retention. *Journal of Leadership, Accountability and Ethics*, *12*(2), 119–129. http://www.na-businesspress.com/jlaeopen.html

Crandall, A., Powell, E. A., Bradford, G. C., Magnusson, B. M., Hanson, C. L., Barnes, M. D., Novilla, M. L. B., & Bean, R. A. (2020). Maslow's hierarchy of needs as a framework for understanding adolescent depressive symptoms over time. *Journal of Child and Family Studies*, *29*(2), 273–281. https://doi.org/10.1007/s10826-019-01577-4

Cropanzano, R., Dasborough, M. T., & Weiss, H. M. (2017). Affective events and the development of leader-member exchange. *Academy of Management Review*, *42*(2), 233–258. https://doi.org/10.5465/amr.2014.0384

Cross, R., Taylor, S., & Zehner, D. (2018). Collaboration without burnout. *Harvard Business Review*, *96*(4), 134-137. http://www.hbr.org

Cunningham, C. M., Hazel, M., & Hayes, T. J. (2020). Communication and leadership 2020: Intersectional, mindful, and digital. *Communication Research Trends*, *39*(1), 4–31. http://www.cscc.scu.edu/trends/

Dartey-Baah, K., Quartey, S., & Osafo, G. (2020). Examining occupational stress, job satisfaction and gender difference among bank tellers: Evidence from Ghana. *International Journal of Productivity and Performance Management*, *69*(7), 1437–1454. https://doi.org/10.1108/IJPPM-07-2019-0323

Dhanesh, G. S. (2020). Who cares about organizational purpose and corporate social responsibility, and how can organizations adapt? A hypermodern perspective. *Business Horizons*, *63*(4), 585–594. https://doi.org/10.1016/j.bushor.2020.03.011

Diah, A. M., Hasiara, L. O., Ramli, & Irwan, M. (2020). Employee retention of pharmaceutical firms in Indonesia: Taking investment in employee development and social and economic exchange as predictors. *Systematic Reviews in Pharmacy*, *11*(1), 564–572. https://doi.org/10.5530/srp.2020.1.70

Duckett, L. J. (2021). Quantitative research excellence: Study design and reliable and valid measurement of variables. *Journal of Human Lactation*, *37*(3), 456–463. https://doi.org/10.1177/08903344211019285

Dunbar, K. (2022). Impact of the COVID-19 event on U.S. banks' financial soundness. *Research in International Business and Finance*, *59*. https://doi.org/10.1016/j.ribaf.2021.101520

Eldridge, C. C. (2020). Communication during crisis: The importance of leadership, messaging, and overcoming barriers. *Nursing Management*, *51*(8), 50–53. https://doi.org/10.1097/01.NUMA.0000688976.29383.dc

Elliott-Mainwaring, H. (2021). Exploring using NVivo software to facilitate inductive coding for thematic narrative synthesis. *British Journal of Midwifery*, *29*(11), 628–632. https://doi.org/10.12968/bjom.2021.29.11.628

Ekhsan, M. (2019). The influence job satisfaction and organizational commitment on employee turnover intention. *Journal of Business, Management, & Accounting*, *1*(1), 48-55. https://e-journal.stie-kusumanegara.ac.id/

Fareed, K., & Jan, F. A. (2016). Cross-cultural validation test of Herzberg's two factor theory: An analysis of bank officers working in Khyber Pakhtunkhwa. *Journal of Managerial Sciences*, *10*(2), 285–300. https://www.qurtuba.edu.pk/jms/default_files/JMS/10_2/JMS_July_December2016_285-300.pdf

Fernandes, J. (2019). Developing viable, adjustable strategies for planning and management: A methodological approach. *Land Use Policy*, *82*, 563–572. https://doi.org/10.1016/j.landusepol.2018.12.044

FitzPatrick, B. (2019). Validity in qualitative health education research. *Currents in Pharmacy Teaching & Learning*, *11*(2), 211–217. https://doi.org/10.1016/j.cptl.2018.11.014

Fleming, J., & Zegwaard, K. E. (2018). Methodologies, methods and ethical considerations for conducting research in work-integrated learning. *International Journal of Work-Integrated Learning*, *19*(3), 205-213. https://www.ijwil.org/

Fletcher, L., Alfes, K., & Robinson, D. (2018). The relationship between perceived training and development and employee retention: The mediating role of work attitudes. *The International Journal of Human Resource Management*, *29*(18), 2701–2728. https://doi.org/10.1080/09585192.2016.1262888

Flynn, S. V., Korcuska, J. S., Brady, N. V., & Hays, D. G. (2019). A 15-year content analysis of three qualitative research traditions. *Counselor Education and Supervision*, *58*(1), 49–63. https://doi.org/10.1002/ceas.12123

Forero, R., Nahidi, S., De Costa, J., Mohsin, M., Fitzgerald, G., Gibson, N., & Aboagye-Sarfo, P. (2018). Application of four-dimension criteria to assess rigour of qualitative research in emergency medicine. *BMC Health Services Research*, *18*(1), 120-131. https://doi.org/10.1186/s12913-018-2915-2

García, G. A., Gonzales-Miranda, D., Gallo, O., & Roman-Calderon, J. P. (2019). Employee involvement and job satisfaction: A tale of the millennial generation. *Employee Relations*, *41*(3), 374-388. http://dx.doi.org/10.1108/ER-04-2018-0100

Gilad, S. (2021). Mixing qualitative and quantitative methods in pursuit of richer answers to real-world questions. *Public Performance & Management Review*, *44*(5), 1075–1099. https://doi.org/10.1080/15309576.2019.1694546

Guillemin, M., Barnard, E., Allen, A., Stewart, P., Walker, H., Rosenthal, D., & Gillam, L. (2018). Do research participants trust researchers or their institution? *Journal of Empirical Research on Human Research Ethics*, *13*(3), 285–294. https://doi.org/10.1177/1556264618763253

Habib, N., Awan, S. H., & Sahibzada, S. A. (2017). Is Herzberg's two factor theory valid in the context of performance management system? A study of private banks of Pakistan. *Journal of Managerial Sciences*, *11*(3), 183–198. https://qurtuba.edu.pk/jms/default_files/JMS/special_edition/2%20AMOS/12%20(AIC-AMOS%202017)%20183-198%20Nazia%20Habib%20MH%20Afridi.pdf

Han, Y., & Yeo, A. (2021). A study on dental hygiene and career maturity of students based on Alderfer's ERG theory. *The Korean Society of Dental Hygiene Science*, *21*(2), 86–95. https://doi.org/10.17135/jdhs.2021.21.2.86

Heesen, R., Bright, L. K., & Zucker, A. (2019). Vindicating methodological triangulation. *Synthese*, *196*(8), 3067-3081. https://doi.org/10.1007/s11229-016-1294-7

Herbold, D., & Heiner, S. (2020). Relational retention. *Managerial & Decision Economics*, *41*(4), 490–502. https://doi.org/10.1002/mde.3115

Herzberg, F. (1959). *The motivation to work*. Wiley.

Hicks, J. (2020). Leader communication styles and organizational health. *Health Care Manager*, *39*(4), 175-180. https://doi.org/10.1097/HCM.0000000000000305

Holzwarth, S., Gunnesch-Luca, G., Soucek, R., & Moser, K. (2021). How communication in organizations is related to foci of commitment and turnover intentions. *Journal of Personnel Psychology*, *20*(1), 27–38. https://doi.org/10.1027/1866-5888/a000261

Houssein, A. A., Singh, J. S. K., & Arumugam, T. (2020). Retention of employees through career development, employee engagement and work-life balance: An empirical study among employees in the financial sector in Djibouti, East Africa. *Global Business & Management Research*, *12*(3), 17–32. http://www.gbmrjournal.com/pdf/v12n3/V12N3-2.pdf

Hur, Y. (2018). Testing Herzberg's two-factor theory of motivation in the public sector: Is it applicable to public managers? *Public Organization Review*, *18*(3), 329–343. https://doi.org/10.1007/s11115-017-0379-1

Husband, G. (2020). Ethical data collection and recognizing the impact of semi-structured interviews on research respondents. *Education Sciences*, *10*(8), Article 206. https://doi.org/10.3390/educsci10080206

Iivari, N. (2018). Using member checking in interpretive research practice: A hermeneutic analysis of informants 'interpretation of their organizational realities. *Information Technology & People*, *31*(1), 111–133. https://doi.org/10.1108/ITP-07-2016-0168

Ismail, H. N. (2018). The relationships among performance appraisal satisfaction, career development and creative behavior. *Journal of Developing Areas*, *52*(3), 109–124. https://doi.org/10.1353/jda.2018.0040

Jackson, A. T., & Frame, M. C. (2018). Stress, health, and job performance: What do we know? *Journal of Applied Biobehavioral Research*, *23*(4), 1–14. https://doi.org/10.1111/jabr.12147

Jamieson, I., Kirk, R., Wright, S., & Andrew, C. (2015). Generation Y New Zealand registered nurses ’views about nursing work: A survey of motivation and maintenance factors. *Nursing Open*, *2*(2), 49–61. https://doi.org/10.1002/nop2.16

Jolly, P. M., McDowell, C., Dawson, M., & Abbott, J. (2021). Pay and benefit satisfaction, perceived organizational support, and turnover intentions: The moderating role of job variety. *International Journal of Hospitality Management*, *95*. https://doi.org/10.1016/j.ijhm.2021.102921

Jordan, K. (2018). Validity, reliability, and the case for participant-centered research: Reflections on a multi-platform social media study. *International Journal of Human-Computer Interaction*, *34*(10), 913–921. https://doi.org/10.1080/10447318.2018.1471570

Kalyanamitra, P., Saengchai, S., & Jermsittiparsert, K. (2020). Impact of training facilities, benefits and compensation, and performance appraisal on the employees’retention: A mediating effect of employees ’job satisfaction. *Systematic Reviews in Pharmacy, 11*(3), 166–175. https://doi.org/10.5530/srp.2020.3.19

Kang, M.-S., Pan, H., & Ha, H.-Y. (2018). An empirical test of replacement costs of turnover using human capital corporate panel in Korea. *Asia Pacific Business Review*, *24*(3), 312–329. https://doi.org/10.1080/13602381.2018.1433744

Katsikea, E., Theodosiou, M., & Morgan, R. (2015). Why people quit: Explaining employee turnover intentions among export sales managers. *International Business Review*, *24*(3). 367–379. https://doi.org/ 10.1016/j.ibusrev.2014.08.009

Khalid, K., & Nawab, S. (2018). Employee participation and employee retention in view of compensation. *SAGE Open*. https://doi.org/10.1177/2158244018810067

Kirschneck, C., Kamuf, B., Putsch, C., Chhatwani, S., Bizhang, M., & Danesh, G. (2018). Conformity, reliability and validity of digital dental models created by clinical intraoral scanning and extraoral plaster model digitization workflows. *Computers in Biology and Medicine*, *100*, 114–122. https://doi.org/10.1016/j.compbiomed.2018.06.035

Lee, G. R., Fernandez, S., & Lee, S. (2021). An overlooked cost of contracting out: Evidence from employee turnover intention in US federal agencies. *Public Personnel Management*, *50*(3), 381–407. https://doi-org/10.1177/0091026020944558

Lee, T. W., Hom, P., Eberly, M., & Li, J. (2018). Managing employee retention and turnover with 21st century ideas. *Organizational Dynamics*, *47*(2), 88–98. https://doi.org/10.1016/j.orgdyn.2017.08.004

Leighton, K., Kardong-Edgren, S., Schneidereith, T., & Foisy-Doll, C. (2021). Using social media and snowball sampling as an alternative recruitment strategy for research. *Clinical Simulation in Nursing*, *55*, 37–42. https://doi.org/10.1016/j.ecns.2021.03.006

Letchmiah, L., & Thomas, A. (2017). Retention of high-potential employees in a development finance company. *South African Journal of Human Resource Management*, *1*(2), 1–9. https://doi.org/10.4102/sajhrm.v15i0.924

Li, H., Yuan, B., Wang, D., & Meng, Q. (2019). Motivating factors on performance of primary care workers in China: A systematic review and meta-analysis. *BMJ Open*, *9*(11), 1–10. https://doi.org/10.1136/ bmjopen-2018-028619

Lowe, A., Norris, A. C., Farris, A. J., & Babbage, D. R. (2018). Quantifying thematic saturation in qualitative data analysis. *Field Methods*, *30*(3), 191–207. https://doi.org/10.1177/1525822x17749386

Lynch, S., & Mors, M. (2019). Strategy implementation and organizational change: How formal reorganization affects professional networks. *Long Range Planning*, *52*(2), 255–270. https://doi.org/ 10.1016/j.lrp.2018.02.003

Mabaso, C., Maja, M., Kavir, M., Lekwape, L., Makhasane, S., & Khumalo, M. (2021). Talent retention strategies: An exploratory study within the consulting industry in Gauteng Province, South Africa. *Acta Commercii*, *21*(1), e1–e14. https://doi.org/10.4102/ac.v21i1.885

Mangi, A. A., Kanasro, H. A., & Burdi, M. B. (2015). Motivation tools and organizational success: A critical analysis of motivational theories. *Government: Research Journal of Political Science*, *4*(4), 51–62. https://sujo.usindh.edu.pk/index.php/THE-GOVERNMENT/article/view/2367

Marinakou, E., & Giousmpasoglou, C. (2019). Talent management and retention strategies in luxury hotels: Evidence from four countries. *International Journal of Contemporary Hospitality Management*, *31*(10), 3855–3878. https://doi.org/10.1108/IJCHM-10-2018-0862

Maslow, A. H. (1954). Motivation and Personality. New York, NY: Harper & Row Publishers.

McGrath, C., Palmgren, P. J., & Liljedahl, M. (2019). Twelve tips for conducting qualitative research interviews. *Medical Teacher*, *41*(9), 1002–1006. https://doi.org/10.1080/0142159X.2018.1497149

McKenna, J., & Jeske, D. (2021). Ethical leadership and decision authority effects on nurses 'engagement, exhaustion, and turnover intention. *Journal of Advanced Nursing*, *77*(1), 198–206. https://doi.org/10.1111/jan.14591

McLeod, S. (2020). *Maslow's hierarchy of needs*. SimplyPsychology. https://www.simplypsychology.org/maslow.html

Mobley, W. H. (1977). Intermediate linkages in the relationship between job satisfaction and employee turnover. *Journal of Applied Psychology*, *62*(2), 237-240. https://doi.org/10.1037/0021-9010.62.2.237

Mohammad, A. A. (2019). The mediating role of work atmosphere in the relationship between supervisor cooperation, career growth and job satisfaction. *Journal of Workplace Learning, 31*(2), 78-94. http://dx.doi.org/10.1108/JWL-12-2017-0113

Molahosseini, I. S., Pourkiani, M., Abbasi, F. B., Salajeghe, S., & Tavakoli, H. M. (2020). The influence of organizational aesthetics on employee retention and turnover intentions from organization. *Management Theory & Studies for Rural Business & Infrastructure Development*, *42*(2), 171–177. https://doi.org/10.15544/mts.2020.17

Moser, A., & Korstjens, I. (2018). Series: Practical guidance to qualitative research. Part 3: Sampling, data collection and analysis. *European Journal of General Practice*, *24*(1), 9–18. https://doi.org/10.1080/13814788.2017.1375091

Motulsky, S. L. (2021). Is member checking the gold standard of quality in qualitative research? *Qualitative Psychology*, *8*(3), 389–406. https://doi.org/10.1037/qup0000215

Mumtaz, A. M., Salleh, R., Mirza, M. Z., Cheah, J. -H., Ting, H., & Ahmad, M. S. (2020). Performance appraisal satisfaction and turnover intention: The mediating role of work engagement. *Management Decision*, *58*(6), 1053-1066. http://dx.doi.org/10.1108/MD-06-2018-0685

National Commission for the Protection of Human Subjects of Biomedical and Behavioral Research. (1979). *The Belmont report: Ethical principles and guidelines for the protection of human subjects of research*. Washington, DC: U.S. Department of Health and Human Services. http://www.hhs.gov/ohrp/humansubjects/guidance/Belmont.html

Neirotti, P. (2020). Work intensification and employee involvement in lean production: New light on a classic dilemma. *International Journal of Human Resource Management*, *31*(15), 1958–1983. https://doi.org/10.1080/09585192.2018.1424016

Ngozwana, N. (2018). Ethical dilemmas in qualitative research methodology: Researcher's reflections. *International Journal of Educational Methodology*, *4*(1), 19–28. http://www.ijem.com/

Ni, G., Zhu, Y., Zhang, Z., Qiao, Y., Li, H., Xu, N., Deng, Y., Yuan, Z., & Wang, W. (2020). Influencing mechanism of job satisfaction on safety behavior of new generation of construction workers based on Chinese context: The mediating roles of work engagement and safety knowledge sharing. *International Journal of Environmental Research and Public Health*, *17*(22), Article 8361. https://doi.org/10.3390/ijerph17228361

Nyirenda, L., Kumar, M. B., Theobald, S., Sarker, M., Simwinga, M., Kumwenda, M., Johnson, C., Hatzold, K., Corbett, E. L., Sibanda, E., & Taegtmeyer, M. (2020). Using research networks to generate trustworthy qualitative public health research findings from multiple contexts. *BMC Medical Research Methodology*, *20*(1), Article 13. https://doi.org/10.1186/s12874-019-0895-5

Oh, J., & Chhinzer, N. (2021). Is turnover contagious? The impact of transformational leadership and collective turnover on employee turnover decisions, *Leadership & Organization Development Journal*, *42*(7),1089-1103. https://doi.org/10.1108/LODJ-12-2020-0548

Ohunakin, F., Adeniji, A. A., Ogunlusi, G., Igbadumhe, F., Salau, O. P., & Sodeinde, A. G. (2020). Talent retention strategies and employees' behavioral outcomes: Empirical evidence from hospitality industry. *Business: Theory and Practice*, *21*(1), 192–199. https://doi.org/10.3846/btp.2020.11061

Ohunakin, F., Adeniji, A., & Oludayo, O. (2018). Perception of frontline employees towards career growth opportunities: Implications on turnover intention. *Business: Theory and Practice*, *19*. https://doi-org/10.3846/btp.2018.28

Olubiyi, O., Smiley, G., Luckel, H., & Melaragno, R. (2019). A qualitative case study of employee turnover in retail business. *Heliyon*, *5*(6). https://doi-org/10.1016/j.heliyon.2019.e01796

Ouyang, C., Zhu, Y., & Guo, M. (2020). Effect of empowering leadership on the turnover intention of industrial workers. *Social Behavior and Personality: An International Journal*, *48*(8), 1–11. https://doi.org/10.2224/sbp.9124

Palmer, C., Kraus, S., Kailer, N., Huber, L., & Oner, H. (2018). Entrepreneurial burnout: A systematic review and research map. 43(3). International *Journal of Entrepreneurship and Small Business*. https://doi.org/10.1504/ijesb.2019.10022303

Palmer, J., Pocock, C., & Burton, L. (2018). Waiting, power and time in ethnographic and community-based research. *Qualitative Research*, *18*(4), 416–432. https://doi.org/10.1177/1468794117728413

Parameswaran, U. D., Ozawa-Kirk, J. L., & Latendresse, G. (2020). To live (code) or to not: A new method for coding in qualitative research. *Qualitative Social Work*, *19*(4), 630–644. https://doi.org/10.1177/1473325019840394

Park, I.-J., Kim, P., Hai, S., & Dong, L. (2020). Relax from job, Don't feel stress! The detrimental effects of job stress and buffering effects of coworker trust on burnout and turnover intention. *Journal of Hospitality and Tourism Management*, *45*, 559–568. https://doi.org/10.1016/j.jhtm.2020.10.018

Park, J., & Lee, E. (2021). The relationship between leader-member exchange and intention to stay in Korean nurses: Focusing on the mediating role of compassion satisfaction. *Nursing Practice Today*, *8*(2), 132–138. https://doi.org/10.18502/npt.v8i2.5124

Philip, K., & Arrowsmith, J. (2021). The limits to employee involvement? Employee participation without HRM in a small not-for-profit 99rganization. *Personnel Review*, 50,(2). 401–419. https://doi.org/10.1108/pr-08-2019-0457

Phillippi, J., & Lauderdale, J. (2018). A guide to field notes for qualitative research: Context and conversation. *Qualitative Health Research*, *28*(3), 381–388. https://doi.org/10.1177/1049732317697102

Popîrlan, C.-I., Tudor, I.-V., Dinu, C.-C., Stoian, G., Popîrlan, C. D., & Dănciulescu, D. (2021). Hybrid model for unemployment impact on social life. *Mathematics*, *9*(18), 2278-2296. https:// doi.org/10.3390/math9182278

Pradenas, D., Oyanedel, J. C., da Costa, S., Rubio, A., & Páez, D. (2021). Subjective well-being and its intrinsic and extrinsic motivational correlates in high performance executives: A study in Chilean managers empirically revisiting the bifactor model. *International Journal of Environmental Research and Public Health*, *18*(15), Article 8082. https://doi.org/10.3390/ijerph18158082

Prasetio, A., Azis, E., & Anggadwita, G. (2019). Exploring compensation satisfaction to enhance motivation and reduce turnover intention among employee of private bottled water company in Indonesia. *Jurnal Bisnis Dan Manajemen*, *20*(1), 32–48. https://doi.org/10.24198/jbm.v20i1.274

Price, H. E., & Smith, C. (2021). Procedures for reliable cultural model analysis using semi-structured interviews. *Field Methods*, *33*(2), 185–201. https://doi.org/10.1177/1525822X20982725

Putra, E., & Cho, S. (2019). Characteristics of small business leadership from employees' perspective: A qualitative study. *International Journal of Hospitality Management*, *78*, 36–46. https://doi.org/10.1016/j.ijhm.2018.11.011

QSR International. (2021). *Discover the power of NVivo today*. https://www.qsrinternational.com/nvivo-qualitative-data-analysis-software/try-nvivo

Rakshit, B., & Bardhan, S. (2019). Bank competition and its determinants: Evidence from Indian banking. *International Journal of the Economics of Business*, *26*(2), 283–313. https://doi-org/10.1080/13571516.2019.1592995

Rasheed, M. I., Jama, W. N., Pitafi, A. H., & Iqbal, S. M. J. (2020). Perceived compensation fairness, job design, and employee motivation: The mediating role of working environment. *South Asian Journal of Management Sciences*, *14*(2), 229–246. https://doi.org/10.21621/sajms.2020142.05

Raskind, I. G., Shelton, R. C., Comeau, D. L., Cooper, H. L. F., Griffith, D. M., & Kegler, M. C. (2019). A review of qualitative data analysis practices in health education and health behavior research. *Health Education & Behavior*, *46*(1), 32-39. https://doi.org/10.1177/1090198118795019

Reina, C. S., Rogers, K. M., Peterson, S. J., Byron, K., & Hom, P. W. (2018). Quitting the boss? The role of manager influence tactics and employee emotional engagement in voluntary turnover. *Journal of Leadership & Organizational Studies*, *25*(1), 5–18. https://doi.org/10.1177/1548051817709007

Renaud, S., St-Onge, S., & Morin, D. (2021). Do vacations and parental leave reduce voluntary turnover? A study of organizations in the ICT sector in Canada. *International Journal of Manpower*, *42*(7), 1224-1237. https://doi.org/10.1108/IJM-06-2020-0266

Renz, S. M., Carrington, J. M., & Badger, T. A. (2018). Two strategies for qualitative content analysis: An intramethod approach to triangulation. *Qualitative Health Research*, *28*(5), 824–831. https://doi.org/10.1177/1049732317753586

Ries, P. (2019). Evaluating impacts of the municipal forestry institute leadership training on participants'personal and professional lives. *Urban Forestry & Urban Greening*, *39*(1), 1–8. https://doi.org/ 10.1016/j.ufug.2019.02.002

Ross, P. T., & Zaidi, N. L. B. (2019). Limited by our limitations. *Perspectives on Medical Education*, *8*(4), 261-264. https://doi.org/10.1007/s40037-019-00530-x

Roth, W.-M., & von Unger, H. (2018). Current perspective on research ethics in qualitative research. *Forum: Qualitative Social Research*, *19*(3), 1-12. https://doi.org/10.17169/fqs-19.3.3155

Rubenstein, A. L., Kammeyer, M. J. D., Wang, M., & Thundiyil, T. G. (2019). Embedded at hire? Predicting the voluntary and involuntary turnover of new employees. *Journal of Organizational Behavior*, *40*(3), 342–359. https://doi.org/10.1002/job.2335

Ruiz, C., & Davis, A. (2017). Strategies to retain millennial employees at full-service restaurants. *International Journal of Applied Management and Technology*, *16*(1), 166–185. https://doi.org/10.5590/ijamt.2017.16.1.11

Rutberg, S., & Bouikidis, C. D. (2018). Focusing on the fundamentals: A simplistic differentiation between qualitative and quantitative research. *Nephrology Nursing Journal*, *45*(2), 209–212. https://www.researchgate.net/publication/328250766_Focusing_on_the_Fundamentals_A_Simplistic_Differentiation_Between_Qualitative_and_Quantitative_Research

Salahudin, S., Nurmandi, A., & Loilatu, M. J. (2020). How to design qualitative research with Nvivo 12 plus for local government corruption issues in Indonesia? *Jurnal Studi Pemerintahan*, *11*(3), 369–398. https://doi.org/10.18196/jgp.113124

Schuck, A., & Rabe-Hemp, C. (2018). Investing in people: Salary and turnover in policing. *Policing: An International Journal*, *41*(1), 113–128. https://doi.org/10.1108/pijpsm-09-2016-0137

Sepahvand, R., & Khodashahri, R. B. (2021). Strategic human resource management practices and employee retention: A study of the moderating role of job engagement. *Iranian Journal of Management Studies*, *14*(2), 437–468. https://doi.org/ 10.22059/IJMS.2020.291391.673843

Shah, M., & Asad, M. (2018). Effect of motivation on employee retention: Mediating role of perceived organizational support. *European Online Journal of Natural and Social Sciences*, *7*(2), 511–520. https://www.researchgate.net/publication/331547935_Effect_of_Motivation_on_Employee_Retention_Mediating_Role_of_Perceived_Organizational_Support

Sharma, U. (2016). Managing diversity and cultural differences at workplace. *IPE Journal of Management*, *6*(2), 63–79. https://www.ipeindia.org/ipe-journal-of-management-archives/

Singh, C. K. S., Mohtar, T. M. T., Mostafa, N. A., Moneyam, S., Abdullah, N. Y., & Singh, T. S. M. (2021). Fostering effective networking in qualitative. *Journal of Language and Linguistic Studies*, *17*(4). https://doi.org/10.52462/jlls.126

Slettebø, T. (2021). Participant validation: Exploring a contested tool in qualitative research. *Qualitative Social Work*, *20*(5), 1223–1238. https://doi.org/10.1177/1473325020968189

Sloof, R., & von Siemens, F. (2019). Effective leadership and the allocation and exercise of power in organizations. *The Leadership Quarterly*, *32*(4). https://doi.org/10.1016/j.leaqua.2018.12.001

Smith, M. B., Wallace, J. C., Vandenberg, R. J., & Mondore, S. (2018). Employee involvement climate, task and citizenship performance, and instability as a moderator. *International Journal of Human Resource Management*, *29*(4), 615–636. https://doi.org/10.1080/09585192.2016.1184175

Sobaih, A. E. E., & Hasanein, A. M. (2020). Herzberg's theory of motivation and job satisfaction: Does it work for hotel industry in developing countries? *Journal of Human Resources in Hospitality & Tourism*, *19*(3), 319–343. https://doi-org/10.1080/15332845.2020.1737768

Song, F., & Thakor, A. (2018). Bank culture. *Journal of Financial Intermediation*, *39*, 59–79.

Spagnoli, P. (2020). Organizational socialization learning, organizational career growth, and work outcomes: A moderated mediation model. *Journal of Career Development*, *47*(3), 249–265. https://doi-org/10.1177/0894845317700728

Steils, N., & Hanine, S. (2019). Recruiting valuable participants in online IDEA generation: The role of brief instructions. *Journal of Business Research*, *96*, 14–25. https://doi.org/10.1016/j.jbusres.2018.10.038

Stemmle, J., & Hampton, D. G. (2020). Post COVID-19 employee benefits: What to look for in your compensation package. *Journal of Financial Planning*, *36*(10), 23–25. http://www.fpajournal.org

Stough, L. M., & Lee, S. (2021). Grounded theory approaches used in educational research journals. *International Journal of Qualitative Methods*, *20*, Article 160940692110522. https://doi.org/10.1177/16094069211052203

Tabesh, P., Mousavidin, E., & Hasani, S. (2019). Implementing big data strategies: A managerial perspective. *Business Horizons*, *62*(3), 347–358. https://doi.org/10.1016/j.bushor.2019.02.001

Tam, V., & Le, K. (2018). Power spectral and bispectral study of factors affecting employee turnover. *Organization, Technology and Management in Construction: An International Journal*, *10*(1), 1727–1734. https://doi.org/10.2478/otmcj-2018-0006

Tauri, J. M. (2018). Research ethics, informed consent and the disempowerment of First Nation peoples. *Research Ethics*, *14*(3), 1-14. https://doi.org/10.1177/1747016117739935

Tawse, A., Patrick, V., & Vera, D. (2019). Crossing the chasm: Leadership nudges to help transition from strategy formulation to strategy implementation. *Business Horizons*, *62*(2), 249–257. https://doi.org/10.1016/j.bushor.2018.09.005

Tetteh, I., Spaulding, A., & Ptukhina, M. (2021). Understanding the job-hopping syndrome among Millennial employees in the U.S. food and agribusiness sector: a national survey. *International Food & Agribusiness Management Review*, *24*(1), 89–104. https://doi.org/ 10.22434/IFAMR2020.0001

Thompson, R. (2018). A qualitative phenomenological study of emotional and cultural intelligence of international students in the United States of America. *Journal of International Students*, *8*(2), 1220–1255. https://doi.org/10.32674/jis.v8i2.144

Tomčíková, Ľ. (2020). Education and development of talented employees in relation to the performance of multinational organizations with regard to globalization. *Journal of Applied Economic Sciences*, *15*(3), 570–578. http://cesmaa.org/Docs/Fall/JAES%20VolumeXV%20Issue3(69)Fall2020_6.pdf

Turnea, E.-S. (2018). Attraction and retention of the employees. A study based on multinationals from Romania. *Procedia—Social and Behavioral Science, 238*, 73–80. https://doi.org/10.1016/j.sbspro.2018.03.009

Tutelman, P. R., & Webster, F. (2020). Qualitative research and pain: Current controversies and future directions. *Canadian Journal of Pain*, *4*(3), 1–5. https://doi.org/10.1080/24740527.2020.1814131

Tuval-Mashiach, R. (2021). Is replication relevant for qualitative research? Qualitative Psychology, 8(3), 365–377. https://doi.org/10.1037/qup0000217

United States Bureau of Labor Statistics. (2020, September). Tellers. *Occupational Outlook Handbook* https://www.bls.gov/ooh/office-and-administrative-support/tellers.htm

United States Bureau of Labor Statistics. (2021). *Economy at a glance: Alabama.* https://www.bls.gov/

Vande Griek, O. H., Clauson, M. G., & Eby, L. T. (2020). Organizational career growth and proactivity: A typology for individual career development. *Journal of Career Development*, *47*(3), 344–357. https://doi-org/10.1177/0894845318771216

Varma, A., Zilic, I., Katou, A., Blajic, B., & Jukic, N. (2020). Supervisor-subordinate relationships and employee performance appraisals: A multi-source investigation in Croatia. *Employee Relations*, *43*(1), 45–62. https://doi.org/10.1108/er-06-2019-0248

Vito, R., & Sethi, B. (2020). Managing change: Role of leadership and diversity management. *Journal of Organizational Change Management*, *33*(7), 1471-1483. http://dx.doi.org/10.1108/JOCM-04-2019-0116

Wang, W., & Sun, R. (2020). Does organizational performance affect employee turnover? A re‐examination of the turnover–performance relationship. *Public Administration*, *98*(1), 210–225. https://doi.org/10.1111/padm.12648

Wei, J., Xiong, R., Hassan, M., Shoukry, A. M., Aldeek, F. F., & Khader, J. A. (2021). Entrepreneurship, corporate social responsibilities, and innovation impact on banks' financial performance. *Frontiers in Psychology*, *12*, 1-10, https://doi.org/10.3389/fpsyg.2021.680661

World of Work Project. (n.d.). *Alderfer's ERG theory of motivation: A simple summary*. https://worldofwork.io/2019/02/alderfers-erg-theory-of-motivation/

Xiong, G., Wang, X. T., & Li, A. (2018). Leave or stay as a risky choice: Effects of salary reference points and anchors on turnover intention. *Frontiers in Psychology*, *9*, Article 686. https://doi.org/10.3389/fpsyg.2018.00686

Yang, C., Liang, P., & Avgeriou, P. (2018). Assumptions and their management in software development: A systematic mapping study. *Information and Software Technology*, *94*, 82–110. https://doi.org/10.1016/j.infsof.2017.10.003

Yin, R. K. (2018). *Case study research and applications: Design and methods* (6th ed.). Sage.

Yusliza, M. Y., Noor Faezah, J., Ali, N., Mohamad Noor, N. M., Ramayah, T., Tanveer, M. I., & Fawehinmi, O. (2021). Effects of supportive work environment on employee retention: the mediating role of person–organisation fit. *Industrial & Commercial Training*, *53*(3), 201–216. https://doi.org/10.1108/ICT-12-2019-0111

Živković, A., Franjković J., & Dujak, D. (2021). The role of organizational commitment in employee turnover in logistics activities of food supply chain. *LogForum*, *17*(1), 25-36, http://doi.org/10.17270/J.LOG.2021.536

Appendix: Interview Protocol

Interview Protocol	
What will you do	**What will you say- script**
Introduction- I will introduce myself and provide a brief overview of my study. I will allow the participant to introduce himself and identify his role at the bank.	
Introduce the interview and set the stage—often over a meal or coffee	*Hello! Thank you for taking time out to meet with me. My name is Travis Houser and I'm a Doctoral Candidate at Walden University. The purpose of this interview is to discuss the strategies you have used to retain bank tellers. The interview should take 60–90 minutes to complete. I will ask you a few questions about your retention strategies. In addition to the questions, we will review the company documents that were requested for the interview. May I have your permission to record the interview? Let's review the consent form and get started.*
Interview- During the interview, I will ask each participant the following 6 questions:	

• Watch for non-verbal queues • Paraphrase as needed • Ask follow-up probing questions to get more in-depth • Ask to review documents pertaining to hiring practices (i.e., job advertisement, job application, etc.) • Ask to review hiring tests	Q1: What strategies do you use to improve bank teller retention? Q2: What strategies have you used that are most effective at improving bank teller retention? Q3: What strategies have you used that are least effective at improving bank teller retention? Q4: What obstacles did you encounter to implementing the strategies for improving bank teller retention and how did you address the obstacles? Q5: How do you assess the effectiveness of the strategies for improving bank teller retention? Q6: Based upon your experience, what suggestions or advice would you give other bank managers who may be experiencing low bank teller retention? I will ask follow-up questions (as needed) to get further clarification on answers provided by the participant. Let's discuss the company documents you have provided.
Conclusion- I will thank the participant, allow the participant to ask questions, explain the member checking process, schedule a follow-up interview, and end the interview.	
Wrap up interview thanking participant	*Thank you for your time and participation in my study. Do you have any questions about the interview we just conducted?*

Schedule follow-up member checking interviews	*As discussed, a second interview is needed to confirm your answers. What would be the best time to schedule a 30–40 minutes second interview?*