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Employee Turnover at Community Banks

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Abstract

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MBA, Webster University, 2003

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Doctoral Study Submitted in Partial Fulfillment

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Abstract

Some community bank managers do not possess the skills needed to retain employees, which increases employee turnover and decreases their competitive advantage. The purpose of this explanatory case study was to explore strategies community bank managers use to minimize employee turnover for their organization. The population consisted of 4 community bank managers in the Central Florida area who had at least 1-year of managerial experience evaluating employee retention. The conceptual framework was the jobs characteristics theory of Hackman and Oldham. Data were collected from semistructured face-to-face interviews and business documentation. Methodological triangulation was appropriate to validate the creditability and interpretation of the data. Three themes derived from analysis of coded of words and phrases: (a) employee compensation, (b) open communication, and (c) opportunities for growth and development. The implication of social change includes the potential for business managers to improve employee motivation and job satisfaction by implementing strategies to retain employees and reduce employee turnover for their organization leading to better customer service. The results from this study may also strengthen community wealth and knowledge by improving the standard of living for returning customers because of quality customer satisfaction.

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Dedication

I would like to dedicate this doctoral study to my husband, Ronaldo Smith. To my parents the late Ervin A. Johnson and Sharon M. Johnson, family, and friends, thank you for all the prayers and support you provided me through the years. I would also like to thank my students at Bethune-Cookman University. You all have been a major source of encouragement for me to finish. I pray that I am a source of motivation for you to achieve your goals as your were to me. I love you all, I could not have made it through this journey without any of you.

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I would like to thank my Chair, Dr. Charles R. Needham, for the continued support and motivation during this journey. I feel honored to have Dr. Needham as my chair as he pushed me to so I could see the light at the end of this journey. I would also like to thank Dr. Rocky J. Dwyer and Dr. Roger Mayer for their timely reviews, feedback, support and encouragement. I believe I had the Dream Team for a doctorate committee during this doctoral process. In addition, my classmate and friend Rev. Dr. Johnny McDonald who provided motivation, support, and guidance. My work family at Bethune-Cookman University faculty, staff, and students, thank you for support, encouraging words, and prayers. Portsha Franklin-Gordon and Maya Burkes who were consistently there for me when I needed them. A special thank you to Trellis N. Williams who were with me during every stage of this journey. Lastly, I would like to thank Dr. Freda Turner for her support and leadership while serving as program director at Walden University.

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Section 1: Foundation of the Study

Employee job satisfaction is crucial for competitive advantage. When employees feel empowered in their jobs, they are more likely to perform at a high level and less likely to leave the organization (Scheers & Botha, 2014). Managerial efforts to improve job satisfaction can increase overall productivity and reduce employee turnover (Springer, 2011). In this study, I explored strategies used by community bank managers to reduce employee turnover.

Background of the Problem

Successful business leaders need a dedicated workforce (Lavanya & Kalliath, 2015). In the service industry, workers who feel satisfaction with their jobs will provide a positive customer experience and are less likely to leave the organization. Relationship building is a characteristic of community bank employees, while transactions are characteristics of big banks (FDIC, 2012). Community bank managers operate in nonmetropolitan areas in the United States (FDIC, 2012). Understanding the needs of employees might help management improve job satisfaction and ultimately improve the goals of the organization.

Problem Statement

Many business leaders in the financial industry do not retain skilled employees to maintain a competitive advantage (Oladapo, 2014). American business owners, including those in the financial industry, lose $200B annually from reduced workplace productivity caused by employee turnover (George & Zakkariya, 2015). The general business problem in this study was that employee turnover in the financial industry is costly to organizational leaders resulting in a loss of profitability. The specific business problem was that some community bank managers lack strategies to reduce employee turnover.

Purpose Statement

The purpose of this qualitative explanatory single case study was to explore the strategies that community bank managers use to reduce employee turnover. A community bank in Central Florida with a management team of four is the population for the study. The contribution to social change may result from extending the longevity of community banks, increasing employees' job satisfaction, increasing communities; financial literacy, and increasing the economic health of the community.

Nature of the Study

Qualitative research was appropriate for the study. Scholars use the qualitative methodology to develop significant theories (Barratt, Choi, & Li, 2011). Unlike quantitative research where the goal is to determine how much or how many, I answered qualitative research questions about what, how, or why in a phenomenon (McCusker & Gunaydin, 2015). Mixed-method research was not appropriate for this study because the integration, qualitative, and quantitative data does not apply for this single case study (Archibald, Radil, Xiaozhou, & Hanson, 2015).

The case study was an appropriate design because of exploring real-life phenomenon that involves a small number of subjects. This case study included the strategies managers use to reduce employee turnover. In an ethnographic study, the researcher interacts and actively engages with people in the study (Baskerville and

Myers, 2015). Ethnography was not a suitable design for this research because the researcher usually becomes a student in a culture-shared group. Ethnography research usually includes an extended time in the area of research gathering data (Yin, 2014). Narrative research was not appropriate because the study will not include an account of the detail stories of the life of other people. Phenomenology was not appropriate because the focus of this case study was not on what several lived participants had in common among their experiences, but rather than understanding the participants strategies. This case study included the strategies managers use to reduce employee turnover.

Research Question

The overarching research question was the following: What strategies do community bank managers use to reduce employee turnover? Subsequent questions included the following eight:

1. What training do you provide to improve employees skill level to reduce the high cost of turnover?
2. What strategies do you use to provide job-based feedback to your employees?
3. What strategies do you use to inspire employees to learn other job related skills?
4. What is your strategy for providing employee recognition programs to reduce employee turnover?
5. How does independent responsibility affect employee commitment?
6. How does creating task significance affect employee commitment?

7. What strategies do you use to create autonomy to prevent turnover?
8. What additional information would you like to share about employee turnover?

Conceptual Framework

The conceptual framework for this study was the job characteristic theory. The job characteristic theory was ideal for this study because it includes a description of the relationship between job satisfaction and characteristics relating to work responses. Hackman and Oldham (1976) created the job characteristic theory from Herzberg motivation-hygiene (Hackman & Oldham, 1976). The concepts of the job characteristics theory were skill variety, task identity, task significance, autonomy, and job-based feedback (Oldham & Hackman, 2010).

Skill variety includes the number of different skills and talents required of a person to do the job. Task identity means that a person knows how to complete a certain job from beginning to end with clarity. Task significance means that the individual knows that the job will have an influence on the lives of others at some point. Autonomy is the amount of freedom in which the employee has to complete the job performance and having the independence to make decisions to carry out the task. Job-based feedback is receiving constructive criticisms about the task and performance of the employee. Employees who find their work motivating perform their jobs at a higher quality as long as they are work confident of their skills and have the opportunity for growth (Oldham & Hackman, 2010). The job characteristic theory is relevant to this study because it describes those characteristics of employee motivation and job satisfaction that may lower employee turnover. When an employee has the skills for their position, the freedom to work independently, and believes their job is meaningful, the employee will less likely to resign, resulting in less employee turnover.

Operational Definitions

Community bank: Community banks are small banks with assets less than $10B (FDIC, 2012). Community bankers provide traditional banking services in the local communities.

Employee fit: Employee fit is the employee's ability to match management duties to fulfill the organization's needs (Chi & Pan, 2012).

Involuntary turnover: Involuntary turnover is the employer's decision to release an employee from their assigned job duties (Batt & Colvin, 2011).

Job satisfaction: Job satisfaction is an employee's mindset at which the working environment is pleasurable and rewarding (Bakan & Buyukbese, 2013).

Organization commitment: An organization commitment is an employee's psychological bond with their organization (Zhang, Ling, Zhang & Xie, 2015).

Turnover: Turnover is the rate an employer gains or loses an employee within the organization (Anvari, JianFu, & Chermahini, 2014).

Turnover intention: Turnover intention is voluntarily resigning from one's organization. Referenced as an actual turnover. The employee's commitment to the company may contribute to the turnover process (Zhang et al. 2015).

Voluntary turnover: Voluntary turnover is an employee's decision to resign from an organization (Frenkel, Sanders, & Bednall, 2013).

Assumptions, Limitations, and Delimitations

Assumptions

Martin and Parmar (2012) defined assumptions as interpretations of an issue or process of the study without verification. Bryman and Bell (2015) indicated that assumptions could influence the investigation process of a study. One assumption was that community bank managers would make time for interviews. Another assumption was all participants would answer the interview questions honestly and without bias. A third assumption was that the community bank managers would have an interest in the accuracy of the results. A final assumption was that the operations and procedures of the community bank is similar at other community banks.

Limitations

Locke, Spirduso, and Silverman (2014) defined limitations as the weaknesses in the study that may potentially compromise the feasibility of the research. Restricting the sample size to one community bank was a limitation in this study. Extending the scope to other community banks may cause inaccuracies in the results. Another limitation was that all of the participants are from the same community bank. Having all the participants from the same bank may limit the number of experiences for the study. The participants in the study were volunteers who may decide to withdraw from the study at any time is another limitation of the study. A withdrawal by a participant may compromise the validity of the research.

Delimitations

Svensson and Doumas (2013) defined delimitations as the uncertainty that accompanies the research. Ellis and Levy (2009) explained delimitations generally influence the external validity of the results of the study. Simon (2011) emphasized delimitation as the boundaries of the study. Limiting the study to the banking industry was a boundary in the research. Another delimitation was the location of the research area. Restraining the geographic location to Florida was delimiting. A small community bank in Florida was the scope of the study, which was delimitation. Delimiting the scope of the study to a small area may influence the results of the study.

Significance of the Study

The significance of this study was to add value to the existing knowledge of employee retention and voluntary turnover at community banks. The adverse effect of employee turnover may cost organizations nearly twice the amount of the employee salary (Duda & Žůrková, 2013). Managers understanding about how to reduce attrition may have a positive effect on the growth of their organization. The value of this study may help managers fill gaps in understanding employee turnover for community banks and increase job satisfaction for the organization.

Contribution to Business Practice

Community bank managers could use sustainable strategies from this research to reduce employee turnover and increase the company profitability and competitive advantage. The results of the study may contribute to effective business practice because employees who have value in the business may extend more financial opportunities to their customers generating more revenue for the banks and create financial growth for the community. Eriksen (2013) emphasized employee turnover is a costly expense and managers of companies should try to avoid. The expense to replace the employee is high depending on the employee skills and knowledge. Consequently, reducing employee turnover can lead to happier employees that provide great customer service, develop the community by providing financial services, and help small businesses. Creating and executing strategies to reduce employee turnover could prove positive to the organization by increasing financial growth, retaining valuable employees, and enhance employees' performance and productivity.

Implications for Social Change

Saha (2014) stated social change occurs when small business owners, community leaders, members, and stakeholders develop an understanding with each other and make the best decisions for the community. Opportunities for social change becomes greater when organizational leaders implement local policies and practices that incorporate stakeholder concerns and opinions (Virgil, 2014). The implications for social change could lead to the manager's ability to reduce employee turnover at community banks, which leads to a financially stable community. Bank employees who find fulfillment with their jobs can provide customers with more financial information and services to help the communities, in which the banks conduct business operations. From the information from the study, employees at community banks may offer better provisions to customers granting financial approvals for small business loans, and other credit-based decisions because of the relationship the employees have within the community (Marsh, 2014). Managers at community banks could maintain skilled and satisfied employees to keep continued approval of their customers. Employees at community banks could contribute to social change by donating time, resources, and their skills to improve the relationship within the community.

A Review of the Professional and Academic Literature

The literature review was based on peer-reviewed journals identified using multidisciplinary databases. A variety of sources including Academic Search Complete (EBSCO), Business Source Complete, JSTOR, Google Scholar, ProQuest Dissertation and Doctoral Studies. The following keywords were used: *employee turnover, community banks, job satisfaction, and employee motivation*. Other sources of information for this study included government publications and websites, seminal scholarly books, and non-peer-reviewed articles.

The literature review includes a minimum of 85% of resources, which will satisfies a peer-reviewed process. Total resources comprise of 85% peer-reviewed sources that are relevant to a current business problem and have a publication date within 5 years of my anticipated graduation date. Of the total 145 resources, 125 were peer-reviewed articles published between 2013 and 2017 (Table 1).

Table 1

Reference Table for Literature Review

Publications	Published within 5 years of expected graduation date	Older than 5 years	Percentage of overall sources
Books	0	2	.53
Other	1	0	.00
Peer-reviewed articles	125	16	.86
Government websites	1	0	.99
Total	126	19	100
Total %	92.737	14	86.83

The purpose of this qualitative explanatory single case study was to explore the strategies that community bank managers use to reduce employee turnover. Incorporated in this section are strategies bank management use to reduce employee turnover. The results from this study may strengthen the relationship between bank managers and employees. The people in the community could also benefit by receiving the financial information for establishing business relationships necessary for personal wealth.

Job Characteristics Theory

The job characteristics theory was the foundational theory for this research. Hackman and Oldham (1976) stated motivated employees could perform better and complete tasks for their jobs based on five concepts of the theory. The five concepts of the job characteristics theory are skill variety, task identity, task significance, autonomy, and job feedback. Skill variety is incorporating various talents of the employee to complete the job. Task identity is being able to finish the job from beginning to end with a visible outcome. Task significance aligns with the employee knowing that the job is beneficial and affects the work or lives of someone either internal or external to the organization. Autonomy is the employee completing the task without constant supervision and making decisions regarding the work. Feedback is the fifth concept of the job characteristics theory. Hackman and Oldham (1976) defined feedback as receiving clear and direct constructive criticism about the performance and effectiveness of the task. The core concepts of the job characteristics theory are important for management because managers can use these concepts to help motivate their employees. The reaction of a person's attitude and behavior from the five concepts could influence the job outcome regarding employee turnover (Saavedra & Kwun, 2000).

Mobley intermediate linkage theory. Mobley's (1977) intermediate linkage theory is relevant to the literature because Mobley identified the psychological process an employee takes before turnover. Mobley was the first to identify a model, which included the process between dissatisfaction and actual employee turnover (Wittmer, Shepard, & Martin, 2014). The intermediate linkage theory consisted of job evaluation, the process of considering turnover alternatives, and the decision to stay or quit a job. Mobley (1977) explained the process between job dissatisfaction and the actual decision to leave a job in several steps. Mobley's theory was applicable because employees psychologically process resigning from the company before actually quitting. Managers who notice the behaviors of employee turnover intentions ahead of time could take action limiting employee turnover.

Expectancy theory. Victor Vroom is another theorist that researched employee motivation. Vroom developed the expectancy theory in 1964 to focus on how and why people are motivated (Hoffman-Miller, 2013). Vroom focused on the outcomes and not the needs as other theorist focus. The conviction that the efforts of someone lead to the performance is the definition of expectancy (Matsui & Terai, 1975).

The expectancy theory consists of three concepts relating to employee motivation. The first concept in the expectancy theory involves the expectation that the employee will achieve the level of job performance outlined by the employer. The second concept relates to the employee's expectation to receive acknowledgement for their hard work. The third concept is the perception that the employee believes in the value of achieving the goals set by the employer (Hoffman-Miller, 2013).

The underlying theme of the expectancy theory was individuals would act according to the outcomes and the evaluation of the outcomes (Reinharth & Wahba, 1975). Renko, Kroeck, and Bullough (2012) noted employees would make a decision to act a certain way based on the outcome that would provide the greatest motivation. Managers could use the expectancy theory as an antecedent to turnover intentions (Renko et al., 2012). Understanding employee actions using the expectancy theory is essential for employment retention.

Herzberg's two factors motivation and hygiene theory. House and Wigdor (1967) highlighted that managers are using Herzberg two-factor motivation and hygiene theory for training and work-motivation programs for their company. Herzberg and his associates developed the theory of two types of needs that require satisfaction for employer's gratification with their jobs. Herzberg's developed the two factors motivation and hygiene theory in 1959. The first need is the hygiene factors. The hygiene factors are the employee's concerns with salary, work recognition, and benefits (Lundberg, Gudmundson, & Andersson, 2009). Although these factors are extrinsic to the job duties, the employee experiences temporary satisfaction.

The second need in Herzberg's two-factor theory is the motivational factors. The motivational factors relate to the employee job duties. The motivational factors include empowerment, recognition, growth, and knowing the job is meaningful (Bassett-Jones & Lloyd, 2005). The feeling of self-achievement is consistent with the motivational factors. Employees must have a sense of self-fulfillment and recognition to have job satisfaction according to the Herzberg's two-factor theory. Without the hygiene and motivation factors, employees feel dissatisfied with their employment increasing job turnover.

Motivation

The importance to understand how to motivate employees is important in any organization. Hitka and Balážová (2015) noted employee motivation is a critical element for managers to encourage workers to implement organizational goals with dedication, honesty, and enthusiasm. Ufuophu-Biri and Iwu (2014) defined employee motivation as factors that influence employees to perform satisfactorily on their jobs. Employee motivation includes the process of reaching organizational goals and involves understanding or clear gratification for the employee (Warr & Inceoglu, 2012). Huerta, Salter, Leris, and Yeow (2012) stated the importance for employees to share their intrinsic and extrinsic experiences with each other encourages workplace motivation.

Employees motivated at work may have fewer thoughts to leave and work harder. Kim (2015) noted turnover intentions decreased when intrinsic and extrinsic motivations are high in an organization. Motivating enthusiastic employees is one goal bank managers need to understand to prevent the high expense of voluntary employee turnover. Motivation involves gratification reaching organizational goals and job satisfaction (Warr & Inceoglu, 2012). Bank managers' knowledge of different motivating styles according to their employee's needs and personality may increase the job satisfaction level of their employees. Job satisfaction involves feelings of accomplishments and reflects motivation.

Job Satisfaction

Job satisfaction is an important aspect of a person's career. Bajwa, Yousaf, and Rizwan (2014) acknowledged job satisfaction as one of the most important deciding factors if an employee resigns from an organization. Sell and Cleal (2011) stated job satisfaction is an indication of the employees' feelings towards their job characteristics. Employees who feel gratification accomplishing daily tasks may have longevity with their organization. van Scheers and Botha (2014) argued that although most people have satisfaction with their jobs, they are not happy with all aspects of their duties. Employees may express different attitudes regarding colleagues, work functions, and management that make their job dissatisfying. As a frontline employee in a bank, one may begin thinking about resigning from their position once they become dissatisfied with their job.

Alkahtani (2015) discussed job dissatisfaction as a precursor to turnover intents. Managers should remain aware of the feelings their employees have regarding job satisfaction. Chandra and Priyono (2015) expressed employees who feel satisfied with their organization will perform at a greater level, which results in lower employee turnover. Employees' job satisfaction may either boost the employees' productivity or decrease their desire to work, if they are not satisfied with their job.

Employees gradually may reveal signs of dissatisfaction prior to leaving a company. Sani (2013) stated managers should determine the signs of job satisfaction before employees become dissatisfied with the work. The ability of managers to recognize job satisfaction indicators early may result in fewer employee turnovers. Job satisfaction indicators include the job duties, conformity with personalities, pay and promotion, the attitudes with coworkers, and supervisors, and the working environment (Sani, 2013). Understanding job satisfaction indicators in the community bank may help managers address employees concerns prior to them resigning.

Job duties. Employees like to feel they are making a valuable contribution to their company. Sani (2013) stated employees should have a sense of purpose when completing their job duties. Employee job duties should appear motivating so the employee has the ability to learn and grown in the company. Frontline bank employees with meaningful job duties may have a higher level of job satisfaction and productivity because the employee may feel they are providing a contribution to the community bank.

Conformity with personalities. Employees working together to achieve organizational goals may increase job satisfaction in the organization. A conformity job indicator is the level of communication between the employees (Sani, 2013). Employees working together with similar personalities also define job conformity. Person's working together must communicate effectively with each other to achieve high performance. Bank employees with like personalities may perform better to reach the goals the bank managers are aiming to achieve with a higher job satisfaction level.

Pay and promotions. Managers must create an environment where employees are able to advance in their career and have an adequate compensation with the promotion. The primary reasons why employees decide to leave an organization are because they are unhappy with their current salary, or they have other opportunities with a higher salary from another company (Bryant & Allen, 2013). Employees view compensation, time off, career advancements, and other fringe benefits as a form of gratitude. Giauque, Anderfuhren-Biget, and Varone (2012) stated employee turnover intention increases when management does not show appreciation either intangible or tangible to the employees. Anvari et al. (2014) noted that employees have higher performance levels with a high salary growth, which reduces employee turnover. Bank employees who feel as though compensation is fair will likely remain with the company compared to those who sense the compensation is not appropriate.

The banking industries have a high employee turnover because of low wages, job stress, low work motivation, and job dissatisfaction (Springer, 2011). Managers in the banking sector must rely on reward management systems to improve job satisfaction of their employees (Danish, Saeed, Mehreen, &, Shahid, 2014). One of the most important motives for employees in the banking industry is to earn a respectable salary. Bank manager’s failing to promote and compensate employees appropriately could lead to job dissatisfaction.

Attitudes toward coworkers and supervisors. Workers must also work together and build relationships with each other in a friendly working environment (Sani, 2013). Employees need to know and feel that they are working in a safe environment. Frontline bank employees need to interact with colleagues, managers, and other support personnel to assist managers to reach the goals the bank managers have in place. Bank employees who are willing to work with each other to achieve the goals for their bank managers may have lower intentions to leave the company.

Working environment. Managers should create a working environment where employees know and understand the goals of the organization. Employees may become dissatisfied with the company when managers do not communicate organizational goals effectively (Habib, Aslam, Hussain, Yasmeen, & Ibrahim, 2014). Bank managers must create an environment where the employees are striving for the same goals. Bank employees may have a better working environment when everyone is working together to achieve the goals the bank managers have set in place. Managers should also create a working environment that is safe and conducive for employees to work (Sani, 2013). Managers working in a bank must create a positive working environment where employees are willing to work together and job satisfaction levels are high in order to keep employee turnover for their bank low.

Employee job satisfaction is vital in an organization. Yirik and Ören (2014) stated that the success of any organizational manager and leader is to create high job satisfaction among employees. Bank managers should remain cognizant of job satisfaction indicators for their employees and acknowledge when they see signs of discontent. Employees may begin having thoughts to leave the company when they are no longer happy with their work position. Failure to recognize and address employees' dissatisfaction concerns may prove costly in the banking industry because of the time and money required for hiring and training new employees.

Turnover

Many organizational decision makers suffer from employee turnover, and staffing researchers to analyze employee turnover in the workplace (Zhang et al., 2015). Memon, Salleh, Baharom and Harun (2014) indicated that a need exist to increase management research for employee turnover because turnover can negatively influence business operations. Employee turnover is not only costly to the organization; in addition, employee turnover also slows down the productivity of the organization. A decrease in productivity may cause additional expense to the company. Hathaway (2013) stated that the number of turnovers in the United States rose 4.3% from 47.6 million in 2011 to 49.7 million at the end of 2012. Consequently, employee bank turnover is expensive to organization because of the disruption in productivity and the cost associated with recruiting newly skilled employees.

Cost of Turnover

Employees are an important asset in organizations and may become costly when companies have a high turnover rate. Voluntary turnover is expensive and is a threat to the company's competitive advantage. The cost of employee turnover may range from 25% to 33% of the annual salary for each individual who leaves their job (Memon, Salleh, & Baharom, 2015). Godlewski and Kline (2012) stated employees who voluntarily resign from an organization early is costly because of the time to recruit, select, and train the employee. The hiring process of a new employee is an expensive investment to the company prior to the employee actually starting the job duties. During the time of recruiting and development, the company is not making any money from investing in the new hire. Employee turnover also negatively affects organizations by losing talented skillful employees that have the knowledge necessary for the organization to do the job (Kessler, 2014). Although turnover is mostly negatively affecting an organization, Campbell, Im, and Jeong (2014) argued that employee turnover could prove positive if poor performing employees voluntarily resign from the company. Poor performing employees' leaving creates opportunities for managers to hire newly skilled employees.

The costly effects of turnover also affect employee morale, customer service, and employee relationships within and organization (Abii, Ogula, & Rose, 2013). Ertas (2015) argued that employee turnover negatively influences the working environment when achieving organizational goals in a team atmosphere. During the transition period of hiring and training new employees, customer service decreases along with declining employee productivity. Employees that work in a team setting are less productive when team members are not consistent in the team environment. The changes in personnel in a team environment may cause skilled employees to begin to think about leaving the organization.

Turnover Intention

Being aware of the causes of turnover may save community banks money because of the cost to recruit, hire, and train new employees. Chen, Lin, and Lien (2011) emphasized the importance of low turnover intention and the outcome employee turnover may have on an organization. Iqbal, Ehsan, Rizwan, and Noreen (2014) recognized turnover intention is the precursor to employee turnover. Turnover intention is the willingness to resign from an organization voluntarily and permanently (Memon et al., 2015). Turnover intention involves a thought process prior to leaving the organization. Chen et al. (2011) used the job characteristics theory to understand and have a model for turnover intention. Bank managers should have an understanding of turnover intentions in an effort to reduce employee turnover. Bank managers who are aware of turnover intention signs may address the employee’s concerns to prevent actual employee turnover, which will save money and lead to better customer service.

Psychological Turnover Intention

Employees go through a thought process prior to voluntarily resigning from a job. Kim (2015) argued employee’s physical and psychological status is the reasons for turnover intention. Mobley (1977) stated employees usually rationalize if they are going to quit a job before resigning if the employee feels dissatisfied with the organization. Mobley (1977) developed an employee turnover model that includes the process and rationalization a dissatisfied employee will take before leaving the company. The steps that Mobley identified are to help managers recognize the signs and thought process of a dissatisfied employee to prevent actual turnover. The employee will begin the process of turnover by evaluating their current job. Next, the employee evaluates their position and feelings of satisfaction or dissatisfaction. The employee may express dissatisfaction with actions of absenteeism, tardiness, or other forms of passive behaviors (Mobley, 1977). Once a sense of discontent develops, the employee will consider resigning.

Mobley (1977) stated in the employee turnover model that once the employee evaluates their satisfaction or dissatisfaction with their job, the employee would begin the evaluation of expected utility searching the cost of quitting the job. If the expenses of searching for another job are not too high, the employee will then consider how the change of jobs will influence other factors such as spouse and health (Mobley, 1977). Once an employee makes the decision to change jobs, the employee begins searching for alternative employment and consideration of the employment options. The employee will conduct a comparison of both jobs. If the alternative is favorable to the current work, the employee will make a decision to apply for the alternative and then quit the current position. However, if the alternative is unfavorable, the employee will continue the search for a new job or reevaluate the current job. Mobley identified the psychological process in the employee turnover model to reveal the thought process of employees before turnover. Mobley stated intervening steps exist that managers may take prior to an employee decision to leave an organization. Managers may intervene in the employee's decision to leave the company and eliminate turnover if the manager understands the thought process ahead of time.

Bank managers are paying closer attention to the psychological factors of their employees (Qiao, Xia, and Li, 2016). Employees of the banking industry are adjusting to policy changes, downsizing, advanced technology, and increased competition, which are resulting in unfavorable working conditions. Bank employees who are in constant contact with customers will begin to experience burnout and consider finding alternative work (Qiao et al., 2016). Frontline bank employees experience the psychological thought process of turnover intention because these employees must work with the demands of customers and meet organizational goals. Bank employees who decide to leave the bank for other careers will transition from turnover intent to actual turnover.

Employee Turnover Intention vs. Employee Turnover

The difference between employee turnover intention and employee turnover may save managers at community banks money and increase bank employee productivity. Cohen, Blake, and Goodman (2016) analyzed that a direct effect exists between turnover intention and actual turnover. However, Poon (2012) argued that although an employee may consider leaving the organization, they might not resign because of personal circumstances. The employee may become less committed and effective to the company resulting in higher turnover intent, but actual turnover will remain the same (Poon, 2012). An employee's low turnover intention saves the organization from the potential cost of hiring and training new employees (Chen et al., 2011). Bank managers may save their organization the costly expense of hiring and training new employees by recognizing and address the warning signs that may lead to voluntary turnover such as a change in behavior or work ethic.

Voluntary Turnover

Employee turnover is voluntary or involuntary. Voluntary turnover is the employee willingness to leave an organization because of social, economic, or psychological factors (Hongvichit, 2015). Involuntary turnover is when the organization dismisses the employee because the employee is not qualified or no longer meets the needs of the organization. Maertz, Boyar, and Pearson (2012) explained eight reasons exist that an employee may consider when voluntarily resigning from an organization. Maertz et al. conceptualized the eight reasons as the *8 Forces Framework,* which aligns Mobley (1977) intermediate linkage turnover model. The eight reasons for voluntary turnover according to Maertz et al. are (a) affective, (b) contractual, (c) calculative, (d) alternative, (f) behavioral, (g) normative, (h) moral, and (j) constituent. Bank manager's knowledge of the reasons employee's may leave and understand how to address the concerns with the employee may result in fewer employee turnovers.

Affective. Affective is the most common form of turnover because an employee will either feel attach or detached to the organization (Maertz et al., 2012). If an employee is feeling detached to the organization, the likelihood of the employee leaving the organization may become a reality. Bank managers may ensure their employees have a connection to the organization by assigning job duties that are meaningful to the employee. Bank employees should have a purpose for wanting to come to work. The possibility of an employee becoming discontent and not attached to the bank may increase voluntary turnover.

Contractual. Contractual is when an employee psychologically feels obligated to stay with the organization. The employee may feel as if they must remain with the organization because of the time with the company, or the employee has an emotional attachment (Maertz et al., 2012). Once a relationship forms between a community bank employee and the customers, the bank employee may develop an attachment to their job. Bank employees may not voluntarily resign from the bank once a relationship is built with the customers. The bank employee may feel an obligation to continue to service the customers because of the relationship.

Calculative. Calculative happens when an employee weighs the options on rather they have an opportunity for growth within the organization (Maertz et al., 2012). Bank managers may reduce employee intention of turnover if an opportunity for growth and advancement is available at the bank. Kang, Gatlng, and Kim (2015) stated voluntary turnover might lower if employees have opportunities for growth and advancement within the company. Bank employees may consider other employment options if managers do not recognize the growth potential of their employees. Managers who provide growth opportunities for their frontline bank employees may create a positive working environment and reduce the possibility of voluntary turnover.

Alternative. Alternative occurs when an employee considers other employment opportunities (Maertz et al., 2012). An employee will evaluate the current working environment, and whether it satisfies the current working conditions (Maertz & Boyar, 2012). Although an employee may like their job, they may consider other alternatives that may provide a better outcome for their situation (Hackman & Oldham, 1976). Bank employees may consider an alternative position or job if an opportunity arises that is beneficial for them. However, if the bank employee perceives fewer or low quality opportunities exist, the motivation to leave the bank may decrease.

Behavioral. The employee ponders on the cost of leaving the organization during the behavioral force. Bank employees may ponder on the cost associated with leaving the bank if they decide to resign from their position. Cost associated with resigning may include a lost in retirement, pension, and other medical benefits (Maertz et al., 2012). If a bank employee perceives no costs exist associated with leaving the desire to resign may become more a reality. Consequently, additional fringe benefits could reduce turnover.

Normative. During the normative force, the employee considers the opinion of their family and friends as a rationale if they will leave the organization (Maertz et al., 2012). In addition, in the normative force, the employee will think about the opinions of their family or friends and what actions they may perceive the employee should take. Normative turnover may pose a challenge to the employee because, where the employee's spouse may want the employee to resign from the job, a friend may try to encourage the employee to stay (Maertz et al., 2012). Whoever, family or friend, has the biggest influence on the employee may motivate the employee's decision to resign or stay working for the bank.

Moral. The employee internalizes the decision to leave or stay considering the perception of psychological weaknesses of whether they are making the right decision to resign (Maertz et al., 2012). Employees want to feel as though they are remaining true to themselves and their beliefs. Some employees may feel changing jobs frequently as a sign of weakness and will remain with the organization. Whereas, some employees may have opposite opinions and feel transitioning jobs frequently as a way to gain employment experience and move up in their desire career.

Constituent. A constituent emerges when an employee starts to analyze their attachment to their colleagues and managers (Maertz et al., 2012). Bank employees may withdraw from other employees and managers when deciding to resign from the organization. Employees with an attachment to their constituents are less likely to leave the bank. Building a relationship among constituents may enhance motivation and job cohesiveness at the bank, which may reduce employee voluntary turnover.

Bank managers who understand Maertz *8 forces* framework may reduce employee turnover for their organization. Maertz et al. (2012) stated the *8 forces framework* are reasons an employee may decide to withdraw from an organization. Bank managers who have a relationship with their employees may recognize the eight forces ahead of time and reduce employee turnover for their organization. Bank managers who are trying to reduce voluntary turnover for their organization may also reduce employee job stress by recognizing and addressing employee's warning signs.

Employee Job Stress

Employee job stress is becoming a trending topic for many organizations. Managers of companies are experiencing the job duties of their employees are causing alienation, frustration, and fatigue (Surana & Singh, 2013). George and Zakkariya (2015) defined employee job stress as an employee feeling of dysfunction, emotional, or perceived threats in an organization. Bank managers are researching how to reduce the stress of their employees to increase job performance and reach organizational goals.

George and Zakkariya (2015) noted bank employees stress is increasing because of the pressure to deliver excellent customer service. Frontline bank personnel are a vital connection between the internal operations of the bank and the external clients (Sengupta, Yava, & Babakus, 2015). Frontline employees not only are responsible for providing quality service, but they are also the main people creating revenues for the organization (Lai & Chen, 2012). Yavas, Babakus, and Karatepe (2013) stated frontline bank employees have the most critical position in the organization. Frontline employees must provide excellent customer service and meet the demands of management for productivity and performance requirements, so customers are willing to return (Yavas et al., 2013). Consequently, frontline bank employees can implement the organizational strategies to increase job performance and competitive advantage.

Hackman and Oldham (1976) stated job characteristics theory has five concepts, which are critical factors with job performance. The five concepts are skill variety, task identity, task significance, autonomy, and job feedback (Hackman & Oldham, 1976). These five concepts also align with research that bank employees have job stresses for eight reasons. The eight reasons are role indistinctness, role excess, role invasiveness, role divergence, role augmentation, self-diminution, role fortification, and resource shortage (Devi & Sharma, 2013).

Devi and Sharma (2013) referred to role indistinctness to the employee not having a clear understanding of their position. Role excess applies to the employee not being able to produce quality work because of the heavy workload. Role invasiveness pertains to the employee feeling neglected in their personal life. Divergence happens when the employee is receiving contradictory and conflicting directions at work. Role augmentation applies when employees do not have a vision for growth and development with the future of the company. Devi and Sharma defined self-diminution as having inadequate skills, knowledge, and lack of freedom in a position. When an employee does not have a challenging position and their job duties become routine, the employee experiences role fortification. An employee suffers from resource shortage when management lacks in resources (Devi & Sharma, 2013).

Devi and Sharma (2013) identified eight reasons for bank employee stresses that align with Hackman and Oldham's (1976) job characteristic theory. Employee's need to feel that the utilization of their skills is purposeful and they have the empowerment to make decisions to complete the assigned task. Receiving feedback from their managers about their job performance is also important to employees. Managers must provide clear and concise feedback to their employees of the task, the guidelines of the job, and overall expectations (Hackman & Oldham, 1976; Devi & Sharma, 2013). Bank managers that fail to meet the needs of the employee could result in high employee turnover for the organization.

Li et al. (2015) assessed employee's in the banking industry undergo high employee stress because of the high concentration and the attention to details employees must have working in the financial industry. Bank employees who are experiencing job stress have symptoms of fatigue, headaches, anxiety, and depression (Li et al., 2015). Bank managers must address those employees who suffer from job stress that could begin experiencing fatigue and resign from the bank.

Generational Turnover

Twenge, Campbell, and Freeman (2012) researched that young adults have a different perspective on life and goals than older adults. Bank management have to consider generational differences concerning to employee turnover. Dixon, Mercado, and Knowles (2013) emphasized managers need to understand the workplace environment, productivity, and motivation for the generational differences. Bank managers have the challenge of recruiting, training, and retraining multi-generational employees (Paton, 2013). Morton (2016) stated that bank managers' need to develop millennial workers to help replace the increase of baby boomers who are retiring. Bank managers should formulate strategies to prepare for the generational differences of their employees. Sirisetti (2012) emphasized that bank managers should have a plan to bridge the gap to transfer knowledge between the baby boomers and the millennial generation. A managers' consideration of the importance of motivating employees according to their generation can influence turnover. Ertas (2015) acknowledged that an employee's age differences are a fundamental element with turnover decisions. Younger workers are more flexible with career choices and prefer extrinsic rewards than intrinsic (Ertas, 2015; Twenge et al., 2012). Morton noted that bank managers should implement strategies that will engage younger employees in a way that supports cross-generational commonalities without distinguishing one generation from another. Bank managers who acknowledge the generational gap and formulate a plan to integrate the age differences between employees may reduce the number of employee turnover in the organization.

Management and Turnover

Managers should act approachable and have transparent communication with their employees. Jyoti and Bhau (2015) stated that managers should act as a coach and mentor to enhance the employee's vision. Employee's that see the overall goal feel excitement in the workplace and have higher performance levels resulting in fewer turnovers for the company (Jyoti & Bhau, 2015). Bajwa et al. (2014) emphasized that managers who are aware of how to motivate employees will have a better chance of addressing and correcting the concerns of the employee, reducing the amount of turnover.

In alignment with the jobs characteristics theory, Sell and Cleal (2011), noted that managers who enhance employee autonomy increases the employee's level of job satisfaction, thus reducing job turnover. Giauque et al., (2013) also stated that when managers make use of employees' skill set allowing flexibility at work, and grants the opportunity to make decisions, workers feel less stress and less likely to leave their job.

Managers should have training and policies in place to assist with appropriate staffing for their organization. Carreno (2016) noted that management development policies are critical to helping personnel develop the necessary skills for a competitive market. Secară (2014) acknowledged in addition to having adequate systems, managers should act approachable, trustworthy, and have open communication with clear feedback of the employee performance and the organization's goals.

Bank managers are attempting to lower the level of employee turnover through employment engagement (Tejpal, 2015). Abraham (2012) defined employee engagement as the feelings of connection, emotional success, and job satisfaction in their organization. Bank managers are developing an organizational climate where their employees are feeling valuable to the organization. Danish et.al (2014) described bank managers as creating an environment that promotes employee engagement through reward programs. Managers must design reward programs that meet the emotional needs of their employees. Tejpal (2015) stated that managers who successfully engage their employees could create an environment where employees will produce at a higher level of energy in their work. Menguc, Auh, Fisher, and Haddad (2013), noted that engagement in employees increases enthusiasm, motivation, and commitment. Engaged employees are passionate about their work and job satisfaction is visible. Furthermore, employees may have a better attitude towards work, their commitment to the organization, and are less likely to resign from their job.

Jaramillo, Mulki, and Boles (2011) noted more research is accessible on interpersonal conflicts or stress relating from the social working environment than traditional occupational workload pressure. Employees need to feel a sense of trust between them and their managers. Pomirleanu and Mariadoss (2015) emphasized employee trust with their management is vital for a positive and productive working environment. Cho and Poister (2014) stated that the trust employees have in leadership has a role in organizational performance. Consequently, bank employees who trust their managers will perform at a higher level, which may decrease turnover in the organization.

Managing a team of employees with a variety of personalities may pose a challenge to some managers. The importance of management having the knowledge and information to support the employees' personality is imperative in guiding employees

(Persson & Wasieleski, 2015). Lai and Chen (2012) acknowledged managers should know the characteristics and have an understanding of the job responsibilities of new employees. Properly communicating job expectations, the workers can adapt to the working environment faster (Lai & Chen, 2012). Shukla and Sinha (2013) stated that employees who have a good relationship with their manager is rarely going to resign from their job. Employers who have high involvement with their employees had fewer turnovers in their company, which proves the employer-employee relationship is valuable in an organization (Batt & Colvin, 2011).

Organizational Commitment

Demir (2012) defined organizational commitment as an individual emotional, continuance, and normative commitment to the organization. Demir described employees who are psychologically attached to their team has an emotional commitment. Godlewski and Kline (2012) stated that employees become emotionally committed because the employee enjoys being a part of the organization. Employees that have invested their time in the organization through many years have continuance commitment. An employee considers the time invested in the company and feels the need to stay (Godlewski & Kline, 2012). Normative commitment applies to employees who feel they are bond to the team rather legally or morally (Demir, 2012). Godlewski and Kline (2012) defined normative commitment as feeling obligated to stay with the organization. An employee who develops a form of organizational commitment is less likely to resign from their job. The employee commitment with the company decreases the chance of employee turnover.

Rafiee, Bahrami, and Entezarian (2015) acknowledged management commitment as a fundamental part of a successful organization. Managers who are committed to their organization may have a positive influence on their employee’s commitment to the company. When manager’s work with employees to develop organizational commitment, employees become more engaged in their work and want to achieve organizational goals and turnover intent becomes low within the company.

Bambacas (2010) stated employees who are committed to their organization have managers who encourage their growth and development within the organization. In banks, managers should develop a career path for employees to see opportunity advancements within the organization and promote organizational commitment. Shrestha and Mishra (2015) emphasized employees who are organizationally commitment will have higher job performance and are reluctant to leave the organization. In-Jo and Heajung (2015) noted that employees with long-term goals in a company could enhance their organizational commitment, knowledge, and skillset to reach their achievements rather than think about turnover intent.

Jha and Pandey (2015) noted with the social exchange between employees and management, the job satisfaction level enhances their commitment to the organization. Jha and Pandey (2015) elaborated on the social exchange between employees and management by relating to Blau’s (1964) social exchange theory. Employees must put forth great effort to help management reach organizational goals as long as management reciprocates in terms of the benefits and the acknowledgments regarding the employee’s performance (Jha & Pandey, 2015). As long as management is satisfying the social exchange with the employees, job satisfaction would increase and the workers will remain committed to the organization. Jha and Pandey stated that employee satisfaction would lead to organizational commitment, which would cause less employee turnover.

Karatepe and Aga (2013) stated frontline employees must have certain personality traits that meet the demands of a diverse consumer population, both internal and external. Frontline bank employees work long hours and have a heavy workload, which can cause exhaustion. In addition, frontline bank employees have the challenge to develop and foster an ongoing relationship to achieve organizational goals and maintain the company's competitive advantage.

Work-Home Balance

Work-home balance is another concept bank managers are studying to reduce employee turnover. Avgar, Givan, and Liu (2011) defined work-home balance as the process of incorporating work and family responsibilities together. Adisa, Osabutey, and Gbadamosi (2016) explained three conflicts that may interfere with an employees work-life balance. The first conflict that may disrupt an employee's work-home balance is time-based conflict. Time-based conflict emerges as a person takes time from one area and dedicates the time to another area. The conflict occurs because the person is not performing well in the primary area. The second conflict is strain-based conflict. Strain-based conflict occurs when the demand in one area is too difficult to meet the demands of another area. The conflict occurs because the person is fatigue and is not able to have high performance in the other area. The third conflict is behavior-based conflict. Behavior-based conflict happens when a behavior in one role does not adjust to meet the needs in another role (Adisa et al., 2016). Bank employees may struggle meeting the needs of their family creating a work-life imbalance because of work demands. When a work-life balance is not met in an employee’s life, the thoughts of turnover begin to develop.

Bank managers of with the positive and negative effect of work-home balance may reduce employee turnover. Sok, Blomme and Tromp (2014) explained that work-home balance is both positive and negative in the home and workforce. Positive work-home balance occurs the experiences from one area improve the quality of life in other domain (Sok et al., 2014). A positive work-home balance improves the employee’s work ethic and skills in the work and in the home. A positive work-home balance increases job motivation and work performance, which results in fewer employee turnovers for the organization.

Work-home balance is unlikely when activities from work and home are incompatible (Sok et al., 2014). Time-based and strain-based conflicts are examples of negative work-home balance disruptions. Time-based conflicts in the workforce results in tardiness and absenteeism and strain-based conflicts result in health issues on the job. Time-based and strain-based conflicts have a negative effect on employee’s job performance and job satisfaction that leads to either turnover intent or actual turnover (Sok et al., 2014).

Bank employees can have a positive experience at work that does not negatively influence their home life. Matthewsa, Booth, Taylor and Martin (2011) stated work-home conflict negatively affects home satisfaction and job satisfaction. Sharafi and

Dehdashti (2012) noted that a negatively work-home balance reduces job performance and can lead to job turnover. Engagement of bank employees may become less with work duties causing higher levels of turnover intentions and employee turnover. Tews, Stafford, and Michel (2014) emphasized that managers need to create a working environment where employees have flexibility to the demands of balancing work and life. Bank managers must consider having a working environment that allows employee flexibility with work, school, and home to increase employee productivity and job satisfaction (Tews et al., 2014). Sok et al. (2014) acknowledged that organizations that have work-family programs have higher job satisfaction and performance resulting in fewer employee turnovers. To reduce turnover, bank managers could study how to promote a positive work-home balance in their organization while hiring employees that may fit into the banks culture.

Employee Fit

Bank managers need to hire employees that will fit into the organizations' culture to help reach goals set by bank management. Jin (2015) defined employee fit as the compatibility between the employee and the organization of the employee. Making sure the employee is compatible with the company is important because organizational commitment, job performance, and turnover intentions are characteristics affected by the right employee fit (Jin, 2015). Managers need the engagement and motivation of employees to help the organizations reach their goals. Giauque, et al. (2012) noted that aligning the employees' characteristics with the organizational environment are essential to reducing employee turnover intentions in the organization. Memon et al. (2015) stated employees who do not fit with an organization would leave to find a better fit in another company. Shukla and Sinha (2013) noted a weak employer-employee relationship could negatively influence the organization and cause for the employee to resign.

Boukis and Gounaris (2014) noted managers have to align employees with their particular talents to keep employees motivated and increase job performance. Matching the right skills and abilities of the employee to the job will result in higher job performance (Memon et al., 2015). When employees feel underutilized, incompetent, or their task is not beneficial, they will lose motivation in their work. The importance of unambiguous feedback is also critical to improving employees' job performance.

Kim, Aryee, Lori, and Kim (2013) expressed the critical need to understand the right organizational fit for employees to have a competitive advantage. Employees who perceive they have support from their employer are likely to have a positive job performance, positive job satisfaction, and commit to their organization (Kim et al., 2013). Juhdi, Pa'wan, and Hansaram (2013) stressed employees who feel the role of their job is a good fit, aligning with their skills and knowledge, and can make decisions relating to their position are less likely to leave their jobs. Giauque et al. (2012) emphasized the importance of employee-fit in an organization because the results could mean either increase job satisfaction or increase in job turnover.

Managers are responsible for having the members of the group think beyond their personal benefits to reach the organizational goals through shared vision, recognizing organizational challenges and through team learning (Abbasi & Zamani-Miandashti, 2013). Walumbwa and Hartnell (2011) stated managers also influences employees' behavior and performance through relational identification and self-efficacy. Bank managers who build relationships with their employees and help the employees realize their strength's and abilities are influential for reaching organizational goals.

Employee Retention

Frontline bank employees are the key workers for banks. Karatepe and Aga (2013) found that business managers are enhancing their competitive advantage by creating a working environment that attracts and retains frontline employees. Bank managers should retain hard working employees to lower the cost of employee turnover. Mohlala, Goldman, and Goosen (2012) noted managers should strive to retain performing employees that may reduce turnover cost. Managers of organizations have higher turnover cost when inadequate retention strategies are not in place in the company (Mohlala et al., 2012).

Tews, Michel, and Stafford (2013) found that fun in the workplace is a positive way to enhance employee retention. Bank employees are more productive when they are enjoying their working environment. Tews, Michel, and Bartlett (2012) emphasized employees are not attracted to environments where all work with little social interaction exist. Employees view fun at work as a form of tangible rewards and increased job satisfaction. Incorporating fun into the organization increases employees job satisfaction, reduces absenteeism, and tardiness (Tews et al., 2013).

Bank managers who support fun in the workplace also have open communication with their employee's, creating a relaxing working environment and high levels of job satisfaction. Tews et al. (2013) described teambuilding, sales, contest, and public celebration of achievements as workplace fun. Bank managers must create a balance so that employees are still able to reach organizational goals while working in a fun environment. Tews et al. concluded that workplace fun leads to an increase in performance for older employees, and lower employee turnover for lower level employees. Consequently, bank employees are likely to continue to work for the bank if they enjoy the work place.

Human Resource Management

Frenkel et al. (2013) noted that personnel in the human resource department should focus on identifying ways to encourage employees to reach organizational goals. Jeon, Lee, and Lee (2013) recognized that organizations with an efficient human resource department, and work environment have lower employee turnover intentions in the company. Jhatial, Mangi, and Ghumro (2012) conceptualized that organizational management practices with human resource management influence an employee's decision to resign or stay with an organization.

Cherian and Farouq (2013) assessed two important challenges that are facing the banking industry is managing people and managing risk. The leaders in human resources are the strength of a firm and many managers are struggling to develop the soft skills an employee needs in the banking sector. Cherian and Farouq stated that frontline bank employees need more soft skills than operational skills. Frontline bank employees with exceptional soft skills are likely to provide the services needed to keep customers returning to the bank.

Adequate training is an essential element for human resource management. Elnaga and Imran (2013) stated that employee training is one of the most crucial functions in human resource management. Training includes gaining the skills needed to perform the job adequately, and providing the employees with the opportunity to increase professional development, and gain new proficiencies. Ocansey (2016) emphasized that businesses cannot survive without proficient training to increase productivity for the employees. Bank managers who invest in continuous training and professional development of their employees may reduce job ambiguity and turnover.

Sufficient training is important in the banking industry because of the changes in rules and regulations. Kaur (2016) researched the importance of continuous training in the banking industry to keep employees current on new products and services, work processes, and industry regulations. Effective training also enables employees to adapt to changes in the banking environment and increase work productivity. Adequate training provides bank employees the skills needed for a competitive advantage, and increases the bank's profitability (Kaur, 2016).

Human resource managers have the important responsibility to hire, train, and provide continuous development of bank employees. Long and Perumal (2014) reiterated the importance for human resource managers to develop practices that may reduce turnover intentions. Training is the foundation for strategic accomplishments. Kaur (2016) emphasized that sufficient training from human resource managers will increase bank productivity and employee satisfaction. Bank employees who are confident with their job duties and are able to properly service their clients feel less job stress and are less likely to add to the problem of turnover.

Bank Failures

Not every employee turnover is a reflection of unhappy employees with the organization. Managers may experience employee turnover because of failures within the company. The banking industry experienced turnover during the financial service crisis during 2007-2009 (Manning, 2013). Members of large corporations were not the only victims of the financial crisis in the banking industry. Members of the community, schools, and job security are affected by financial crisis in the banking industry (Manning, 2013). Employee turnover rose in banks because of organizational downsizing and new policies and procedures (Petitjean, 2013). Consequently, bank managers must include lower level employees in the decision making process.

Turnover Reduction Strategies

Managers must develop and enforce effective strategies that will reduce employee turnover for their organization. Allen, Hancock, and Vardaman (2014) expressed the need for more research incorporating experiential control of employee turnover rather than the mediating roles involving job attitudes as in Mobley's theory. van Scheers and Botha (2014) acknowledged a correlation between motivation and job satisfaction. Employees will become motivated to work when an employee's satisfaction level is high. Employee satisfaction levels improve with employee empowerment, and the opportunity for an employee to voice their opinions regarding work related concerns (van Scheers & Botha, 2014).

Increased motivation can also decrease job turnover. Hitka and Balážová (2015) recognized that employee motivation increases when managers highlight employee's accomplishments, creates an environment to listen to employees concerns, and accepts new ideas. Chandra and Priyono (2015) also emphasized employees' motivation increases when managers enforce a good working relationship.

Bank managers have to promote an environment that exemplifies both fairness and justice with their employees (Abbasi & Alvi, 2012). Li et al. (2015), also emphasized that bank managers should promote working conditions that are ethical. Bank managers should create a reward system that may enhance employee motivation and attempt to decrease employee-working hours.

Bank managers should remain cognizant that as baby boomers retire, the dynamics and culture of younger employees will also change. Long and Perumal (2014) emphasized the importance for managers to create a work-home balance in their organizations. Bank employees are looking for careers where flextime is available, along with parental leave, education, re-training, and job rotation is available. Long and Perumal stated that employees are looking for ways to incorporate a stress free working lifestyle that includes a work-home balance, and a career with compensation and benefits.

Bank managers should understand that turnover intentions are costly to the organization because of the direct and indirect costs relating to personnel (Huang & Cheng, 2012). To aid in reducing turnover intentions, bank managers should focus on ways to improve communication, employee development, work-home balance, and employee engagement. Bank employees look forward to competitive compensations, benefits, and reward systems for motivation and job satisfaction. Acknowledging the employee's concerns and implementing strategies may reduce turnover intentions for community banks and increase productivity.

Summary and Transition

Section 1 of this study included the foundation of the study, background of the problem, problem statement, purpose statement, nature of the study, and research questions. A review of literature included strategies that bank managers may deem useful to reduce employee turnover at community banks. Themes in the literature review include motivation, job satisfaction, turnover, and organizational commitment. Strategies in the literature review that may appear useful to increase employee retention are employee compensation, promoting a work-home balance, and manager-employee relationships. The strategies in the literature review were helpful in addressing the business problem of reducing employee turnover at community banks.

Section 2 of the study included detailed descriptions of the purpose statement, role of the researcher, and participants. Section 2 concluded with specifics of the research method and design, population and sampling, along with data collection, data analysis techniques, and reliability and validity. Section 3 includes a discussion of the findings, implications for social change, recommendations for future research, and a conclusion.

Section 2: The Project

Section 2 contains an in-depth discussion of the role of the researcher, description of the participants, research method and design, and population and sampling. Section 2 included a comprehensive explanation of the chosen research methodology. Section 2 concluded with justification of the data collection process and techniques, and reliability and validity.

Purpose Statement

The purpose of this qualitative explanatory single case study was to explore the strategies that community bank managers used to reduce employee turnover. A community bank in East Central Florida with a management team of four was the population for the proposal. Data from this study may contribute to social change by extending the longevity of community banks, increasing job satisfaction, increasing financial literacy within the communities, and increasing economic community health.

Role of the Researcher

Reay (2014) indicated the role of the researcher includes selecting participants, collecting data, and facilitating interviews. The role as the researcher was to collect data that reflects on the research questions, facilitate interviews and analyze the answers from the interviews by using computer software. Other roles included identifying themes from the data collection and present the findings in section 3. As a qualitative researcher, an understanding of the social context of the phenomena with the participants is necessary (Ibrahim, & Edgley, 2015). I had no experience with community banking; however, working for Charles Schwab Financial Services Company as a registered representative during the 2000 financial crisis gave me exposure to turnover intentions. Employees began thinking about whether they should seek other employment options because of the uncertainty in the financial markets and management talk about company layoffs.

Abiding by the protocol of the Belmont Report was important to ensure ethical behavior while conducting research (Sims, 2010). The Belmont Report is a list that summarizes basic ethical principles produced by the United States government commission in 1979 (U.S. Department of Health and Human Services, 1979). Rogers and Lange (2013) stated the Belmont Report include ways to protect individuals or groups participating in research without an understanding or consent of the potential outcome. The three principles in the Belmont Report are (a) protecting the participants from harm during the research, (b) avoiding injustices including potential risks, and (c) requires respect for all persons participating in the research (U.S. Department of Health and Human Services, 1979).

Reducing bias included respondent validation, comparing participants' responses, observation of participants, and triangulation (Smith & Noble, 2014). To avoid bias, I avoided using questions that may divert focus from the interview script and using a reflective journal also aided in reducing bias. Peredaryenko and Krauss (2013) stated reflective journaling help researchers guard against bias by documenting and recognizing subjectivity through observation. Using member checking was appropriate in eliminating bias. The interviewee was able to review their responses for accuracy and misrepresentation by member checking (Houghton, Casey, Shaw, & Murphy, 2013).

An interview protocol ensured the participants stayed informed during the interview process. Jacob and Furgerson (2012) described an interview protocol as a procedural guide to aid qualitative researchers through the interview process. An interview protocol included a list of questions to ask during the interview, and a script of what the interviewer said before and after the interview. I used talking points from the interview protocol (Appendix B) to introduce myself and describe the nature of the study. Yin (2014) stated open-ended questions allow participants to contribute their viewpoints without limitations. I used journaling during the interview process to record additional information from the participants. Journaling during the interview process apply in clarification and consistency during the data collection from interviewing participants (Hayman, Wilkes, & Jackson, 2012). Journaling may help eliminate bias throughout the interview process by documenting the personal responses of the participants.

Participants

The key factor of qualitative research is to identify suitable participants (Yap & Webber, 2015). This study included four managers from a community bank in Central Florida. The criteria to participate in this study included being in a managerial position with at least a year of managerial experience, experience with managing employee turnover, and experience with staff evaluations and feedback. Koekemoer (2014) recommended selecting participants who currently occupy a managerial position because these managers are familiar with the factors that contribute to the attainment of career success. Participants received notification using email addresses from the community banks public website and business cards collected from industry events.. To gain a relationship, I used talking points explaining general information and the purpose of the study. Ferguson, Chan, Santelmann, and Tilt (2017) posited that participants participate in research for social reasons, the interest of the topic, and useful management tools. Participants elected to participate or decline the interview. Eligible participants signed the IRB approved consent form as confirmation of their willingness to participate in the interviews.

Research Method and Design

Research Method

Qualitative method was the method chosen for this research. Qualitative research method was the most appropriate method for exploring the strategies managers use to reduce employee turnover at community banks. Makrakis and Kostoulos-Makrakis (2016) stated that qualitative research is a rational approach to phenomenological events. The meaning of qualitative research is more important than the measurement or testing of a hypothesis (Makrakis & Kostoulos-Makrakis, 2016). A qualitative method applied to this study because participants were able to describe their strategy and experience in their words. Kahlke (2014) indicated qualitative researchers concentrate on people's experiences and understanding, which may influence the views of the phenomenon.

Hunt (2014) stated quantitative researchers investigate theories and analysis of variables, which was not appropriate for this study. Quantitative researchers answer questions that provide numerical answers, whereas qualitative researchers provide subjective or explanatory answers (Barnham, 2015). Turner, Cardinal, and Burton (2015) posited that mixed method is a combination of quantitative and qualitative methods.

Tunarosa and Glynn (2017) indicated that mixed method researchers theorize a phenomenon and connect data from different areas. Mixed method was not appropriate for this study because of the integration of both qualitative and quantitative research method characteristics.

Research Design

Tight (2016) described research design as the approach towards a research project. I used an explanatory case study research design for this study. Sewell (2014) noted that participants may describe their experience in their words by using an explanatory case study research design. Yin (2014) stated that case studies are better for collecting, analyzing, and interpreting data using deductive reasoning. Phenomenology and ethnography were other possible key research designs but were not suitable for this study.

Phenomenology was not an appropriate research design for this study because the goal is to explore strategies managers use to reduce employee turnover in community banking. Phenomenology research includes the common meaning for several individuals lived experiences through multiple in-depth interviews with people who share a mutual phenomenon (Bevan, 2014). A phenomenology research design is suitable when narrating the views of the participants, and understanding behaviors of certain events (Conklin, 2013). Loo, Cooper, and Manochin (2015) stated narrative research is appropriate for relating the history of individual's lives. The intent in this study was not to tell the story of the participants' experience, but to provide a summary of occurrences in a work environment.

Ethnography was not suitable as a research design because the goal was not to study groups or cultures. Letourneau (2015) described ethnography as a research strategy that involves observing and studying groups or their culture. Zou, Sumindijob, and Dainty (2014) researched ethnographic researchers participate in cultural events with the participants. The purpose of this study did not involve participation in the culture of community banks. Pratt (2015) described ethnography as the understanding of the formation of groups and their culture. Ethnography was not appropriate for the study because the intent was not to study the everyday practices or cultural norms of a particular group.

I achieved data saturation by comparing themes and patterns from the research until no new pattern or theme develops. Marshall, Cardon, Poddar, and Fontenot (2013) noted that data saturation occurs when themes become repetitive and new information is not forming. To ensure data saturation, interviews occurred with managers at the community bank. Follow-up interviews took place until the information became recurring or no information arouse from the managers. Ragab and Arisha (2014) explained that data saturation occurs when new information adds little value to the themes or topics. Fusch and Ness (2015) confirmed that data saturation occurs when no new themes or new information emerges. Repetition of answers and common themes throughout the interview process ensured data saturation for this qualitative study.

Population and Sampling

I used purposeful sampling in this study. Palinkas et at. (2013) described purposeful sampling as a technique useful in qualitative research for identifying and selecting individuals or groups who are knowledgeable or have experience of a particular subject. Duan, Bhaumik, Palinkas, and Hoagwood (2015) confirmed purposeful sampling is effective when resources are minimal. Palinkas et al. stated a purpose sampling strategy is useful when selecting participants that meet predetermined criterion of importance. Wilson, Barrenger, Bohrman, and Draine (2013) confirmed that purposeful sampling is appropriate for interviewing key personnel who are knowledgeable in the research topic. Using purposeful sampling was appropriate for me to obtain information regarding strategies to retain employees at community banks.

Marshall et al. (2013) stated ensuring enough data is a precursor to creditable analysis and reporting. Fusch and Ness (2015) stated determining an adequate sample size relates to data saturation however, data saturation is not about the quantity, but the quality of the data should align with the focus of the study. The sample size for this study was four managers at a community bank who had experience with employee turnover. A sample size was justifiable at the point of saturation (Shabankareh & Meigounpoory, 2013). Follow up interviews continued for data collection and analysis until no new themes or information emerged creating data saturation. I reached data saturation by looking for repetitive answers and common themes throughout the interview. Data saturation occurred when analysis of the data did not present any new themes.

The criteria for selecting participants included current managers of a community bank in Central Florida. Elo et al. (2014) indicated the importance of stating the criteria used to select participants. The participants had a willingness to participate in the face-to-face interview, had a minimum of one-year managerial experience, and involvement with employee turnover. The interviews took place in a private room at a local library away from the participants' office. Jacob and Ferguson (2012) stated public places such as restaurants are convenient however, may have interruptions from the workers and customers. The interviews took place during a date and time that is convenient for the participant and me. The interviews did not exceed 60 minutes per interview.

Ethical Research

Approval from Walden University Institutional Review Board (IRB) occurred before beginning the data collection process (Approval No. 11-07-17-0247631). The purpose of the IRB is to protect human subjects participating in research studies (Nichols, 2016). Participants who met the criteria to participate in the study received an informed consent form (Appendix A) by email pertaining the details of the study before the interview. Wolf et al. (2015) stated researchers should document in a consent form the confidentiality of the data they may collect during the research process. The informed consent form (Appendix A) included an invitation to consent, information about the nature of the study, procedures, risks, and benefits for participating in the study, confidentiality, contacts, questions, and statement of consent. An invitation to participate in an in-depth interview only included individuals who sign the informed consent form (Appendix A).

Participants did not receive any incentive for their voluntary participation. Dawson (2014) cautioned researchers against making unqualified promises of anonymity of their study. I labeled participants as P1 and P2 to protect the identity of the participants. Wolf et al. (2015) suggested labeling the business to protect the identity of the participants. Participants were able to withdraw from the study at any time by making a verbal, written, or typed statement of withdrawal from the interview process. Upon completion of the study, participants received a summary of the results of the study. I adhered to Walden University protocol and stored all data collected on a thumb drive in a secure location at my residence for 5 years. Walden University protocol is to destroy the data after the IRB critical time-period to protect the identity of the participants.

Data Collection Instruments

I was the primary data collection instrument during this study by conducting interviews and collecting information from participants. Kaczynski, Salmona, and Smith (2014) affirmed the researcher is the main source for data collection in a qualitative study. Boblin, Ireland, Kirkpatrick, and Robertson (2013) researched data sources may include focus groups, interviews, documents, artifacts, and observation of the environment. I conducted four in-depth audio-recorded semistructured interviews using an interview protocol and encouraged open dialog. Interviewers included an interview protocol to help conduct an effective interview by ensuring the interview questions align with the research questions (Castillo-Montoya, 2016; Collins, 2015). Charkraverty and Tai (2013) conducted semistructured interviews in open discussion with the participants. I included the interview protocol in Appendix B. Potential bias may become probable throughout the study if personal assumptions form. Hansman (2015) emphasized the researcher need to remain aware of potential bias and listen to the participants and allow the participants to answer the question before moving to the next question.

The sources of the data included interviews and documents from the community bank. Documents from the community bank included policies, procedures, and performance evaluation templates. Larkin and Burgess (2013) noted documents might include both publically available and internal documents. Member checking sessions applied for me to address questions and clarification regarding documents. Yin (2014) stated validity and reliability in case studies require different methods during the research process. Morse (2015) affirmed validity confirmation in research involves member checking. Member checking is a procedure to document the participants' responses during the data gathering process (Green, 2015). I used member checking as a tool to allow participants an opportunity to modify their responses if necessary by adding creditable data information. Participants assisted with amending notes and documentation during the member checking process. Fusch and Ness (2015) stated member checking is a process where participants have an opportunity for the researcher to ensure validity and reliability by asking the participants to review their statements to ensure accurate documentation of their viewpoints. The participants had 24 hours to check and approve the data for accuracy and make corrections if needed during the member checking process. I also reviewed statements, data, and documents one on one with the participants during member checking to validate their responses and to ensure understanding of their thoughts and appropriate documentation.

Data Collection Technique

The data collection technique included recorded face-to-face interview using an interview protocol (Appendix B), sample employee evaluation forms, and bank policies and procedure documents. The participants received a copy of the open-ended interview questions before the interview. Using open-ended questions allows the researcher to collect information in a nonbiased method (Yin, 2014). I took the time to get to know each participant before the interview began. Morse (2015) confirmed the interviewer should include time to get to know the participant before the beginning of the interview. The recording device included an iPhone 6. The iPhone 6 have a voice memo application that was sufficient for audio recording. Hyden (2014) recommended testing devices to ensure proper operation throughout the interview process. I tested the recording device before the beginning of the interviews by asking the participants to speak into the device and play back the response for clarity.

An advantage of using open-ended interview questions, participants can elaborate on their answers freely (Frels & Onwuegbuzie, 2014). Conducting individual open-ended interviews away from the participant's office may allow the participants to feel comfortable while answering questions. Participants were able to reflect and provide additional details about their experiences and provide an opportunity to ask follow-up questions when using open-ended interview questions (Williamson, Leeming, Lyttle, & Johnson, 2015). Seidman (2015) confirmed interviews should allow the participants the opportunity and freedom to describe their experiences. Disadvantages of using face-to-face interview techniques are the time meetings may take, participants may not be as committed to the study, and time conflicts may arise (Kendall & Kendall, 2010). Vogl (2015) stated disadvantages of face-to-face interviews might also include cost and distractions during the interview. Another disadvantage of face-to-face interviews is the extensive time to collect and analyze the data during the research process (Topkaya, 2015).

Participants verified their responses for accuracy, provide additional information for clarity, or add additional data rich information during the member checking process. Houghton et al. (2013) stated that participants might verify the interpreted data for accuracy during the member checking process. Harvey (2015) affirmed the process of member checking might increase the reliability of the study. Participants may challenge interpretations and review results for corrections during the member checking process (Reilly, 2013).

Data Organization Technique

The accumulated data from the interviews is confidential and coded for identification purpose. Anonymity alone does not protect a person's privacy or prevent disclosure of sensitive information (Sanjari, Bahramnezhad, Khoshnava, Shoghi, & Ali Cheraghi, 2014). DeLyser et al., (2013) noted using labels and codes protects the confidentiality of the participants. Participants received an assigned code from P1 to P4 to protect their identity. The interview questions received codes according to themes. Jianghong, Wenfen, and Xuexian (2015) stated data and interview transcripts should remain stored using reliable technology. An external thumb drive with the converted data will remain in a secure location at my residence for 5 years. Shredding of the raw data will occur after the conversion of the data is stored on an external thumb drive.

Data Analysis

Lalor et al., (2013) stated data analysis stems from various sources in a qualitative study and may become a challenge to manage. Archibald (2015) suggested data should derive from at least two sources to from triangulation. Methodological triangulation was appropriate for this study because data may comprise from interviews and analysis from the community bank's internal and external documents. Lawrence and Tar (2013) stated data analysis is the process of exploring and categorizing the data by themes to develop a better understanding of the study. Using methodological triangulation helped me determine patterns or themes, prevent bias, and increase reliability and validity from the use of multiple data sources.

The sequential process of data analysis included reviewing all the data collected and organizing the data to generate themes. Fusch and Ness (2015) acknowledge information from participants may provide the researcher with developing themes. Miles, Huberman, and Saldaña (2013) indicated developing data includes categorizing key themes, correlating themes, defining the topic, and maintaining the participants' intent. Identifying word repetition helped identify key themes. Guercini (2014) stated researchers should group and analyze data for key themes by identifying similarities, differences, or inaccurate information. Themes may develop through data saturation by member checking. Yin (2014) noted data saturation is imperative to detect themes within transcripts. Ravenek and Rudman (2013) emphasized researchers must check and recheck data with developing ideas until the data becomes saturated.

Microsoft Word and Excel are tools useful for coding and mind mapping and identifying themes. I used Microsoft Word and Excel to analyze and code raw data. Çoban and Selçuk (2017) defined mind mapping as a thinking and note-taking technique which presents relationship and concepts together with keywords. Mind mapping was appropriate to create, visualize, and classify thoughts. By using methodological triangulation, more data sources are available through interviews, member checking, and documentation.

Reliability and Validity

Reliability

Noble and Smith (2015) stated the quality of research is essential for practitioners to utilize the results of the study. Babbie (2013) confirmed reliability and validity are imperative in ensuring the creditability of research. Reliability and validity are important to ensure the accuracy of the study so the results may enhance on the topic. Hasmasanu, Bolboacu, Jäntschi, Zaharie, and Drugan (2014) noted reliability and validity of research projects depend on the data collection. Moriarty (2014) indicated that a researcher achieves creditability when the researcher articulates an understanding of the phenomenon under investigation through data. In addition, Moriarty indicated that by proving the creditability of the study, researchers might have a clearer understanding of the strategies necessary to retain employees at community banks. The creditability of this study can have positive implications for other community bank managers in regards to reducing employee turnover.

Morse (2015) stated dependability is achieving the same results if the study is repeated. Rennie (2012) affirmed by stating dependability refers to the ability to replicate the study with consistent findings. To create dependability and trustworthiness in the study, I plan to document the process of collecting data, explain strategies, and explain the selection of participants. Recording the interviews and taking notes during the interview eliminated misrepresentation of the participants. Ravenek and Rudman (2013) researched the way to enhance dependability in a study is by member checking. In addition, Ravenek and Rudman indicated that researchers might ensure dependability by understanding, interpreting the participants' responses correctly, and verifying documents during the member checking process. I used member checking by sharing my interpretation of the data with the participants and allowing the participants the opportunity to validate and provide feedback of the results.

Validity

Validity is a key concept in research that justifies the claims in the study (Green, 2015). Zitomer and Goodwin (2014) acknowledged creditability might require using strategies such as member checking. I ensured creditability by validating and elaborating on participants' responses and confirming the interpretation of the data is accurate during the member checking process. Triangulation formed by collecting and analyzing data from the community bank documents that may ensure additional creditability. Green, (2015) indicated using member checking and triangulation may aid in checking for bias, provides more information, and includes other perspectives than the researcher adding creditability to the study. Using triangulation to validate the findings, future research may show that the results of this study can prepare community bank managers with the tools to retain employees and reduce turnover intentions.

Marshall and Rossman (2016) noted that the researcher has the responsibility to prove transferability in their research. Moon, Brewer, Januchowski-Hartley, Adams, and Blackman (2016) referenced transferability as the ability in which the findings of a study are useful to theory, practice, and future research. Cope (2014) stated that transferability might apply to other settings or groups. I incorporated transferability in this study by using open-ended questions that may help other researchers discover results that may transfer to other studies. Other community bank managers who were not participants in this study may use the data from this research to reduce employee turnover at their locations. Houghton et al., (2013) noted providing detailed descriptions for the reader to make informed decisions is transferability. Future researchers may decide to use the results of this study to conduct further research about reducing employee turnover for their organization.

Ragab and Arisha (2013) noted data saturation is when the researcher becomes confident and concludes when the data is becoming redundant and adds little value to the research. Suri (2013) stated data saturation is the point when the collection of evidence does not provide new information. Suri described new information as additional themes, references, or ideas on topics. Utilizing member checking and triangulation lead to data saturation by revisiting the participants on different occasions to validate their responses and using documents from the community bank to support the data collected. Marshall et al., (2013) confirmed data saturation occurs when participant responses are the same and no new information emerges. I ensured data saturation when the data becomes repetitive and no additional themes, ideas or topic develops.

Polit and Beck (2012) stated that confirmability is the ability of the researcher to prove the data represents the participant responses and does not hold any bias from the researcher. Houghton et al., (2013) confirmed confirmability includes the accuracy and neutrality of the research data. Morse (2015) noted confirmability is providing an audit trial through triangulation. I demonstrated confirmability by using an audit trail including the interview protocol and interview questions (Appendix B) and by being honest and staying neutral while conducting research. Details of the analysis may also prove confirmability.

Summary and Transition

This qualitative explanatory single case study was appropriate to explore the strategies that community bank managers use to reduce employee turnover. Section 2 of this study included the purpose statement, the role of the researcher, participants, and research method. Section 2 also included an outline of the research design, population and sampling, ethical research and data collection instruments. Section 2 concludes with the data organization technique, data analysis, reliability and validity.

In Section 3, I provide a presentation of the results of the research study, recommendations for professional practice and social change, and recommendations for future research.

Section 3: Application to Professional Practice and Implications for Change

Introduction

The purpose of this qualitative explanatory single case study was to explore the strategies that community bank managers use to reduce employee turnover. The results from the study showed strategies community bank managers used to reduce voluntary employee turnover. The targeted population was four managers at a community bank in Central Florida who has experience with employee evaluation. Bank managers signed consent forms after I received IRB approval from Walden University to conduct the research. Methodological triangulation occurred using the data collected from the semistructured interviews and bank documents. I used member checking to ensure the accuracy of data interpretation. Data analysis included coding techniques and member checking. Three major themes emerged from data analysis. Participants claimed several factors that enhanced employee turnovers such as employee compensation, open communication, and employee growth and development opportunities.

Presentation of the Findings

The research question for this study was: What strategies do community bank managers use to reduce employee turnover? I used semistructured interviews and member checking to answer the research question and to gain an understanding of the strategies community bank managers use to reduce employee turnover. Bank documents applied with the semistructured interviews for triangulation and analysis of participants' responses. During data analysis, the primary themes resulting from the four community bank participants' responses were: (a) employee compensation, (b) open communication, and (c) opportunities for growth and development.

Hackman and Oldham (1976) job characteristics theory was the foundational theory for this research. I used the job characteristics theory to explore strategies community bank managers could use to reduce employee turnover. Skill variety, task identity, task significance, autonomy, and job feedback are five concepts of the job characteristics theory that managers could use to reduce employee turnover and increase job satisfaction for their organizations. All the participants acknowledge in their interviews that timely feedback, skill variety, and task identity were essential to retain skilled employees. P2 indicated the need for employees to feel as though they were making a difference within the organization as defined in task significance.

The Hackman and Oldham job characteristics theory (1976) is consistent with other findings in this study. Open and effective communication, skill variety, and rewards and recognition programs are essential for job satisfaction and the reduction of voluntary employee turnover, confirmed by several researchers (Kandampully, Keating, Kim, Mattila, & Solnet, 2014); Panagiotakopoulos (2014); Raina & Britt-Robuck (2016). Managers could use the results of this study to develop, implement, or modify strategies to decrease employee turnover for their organization. The three themes indicated from the results of this study have a connection to the study's conceptual frameworks the job characteristics theory.

Emergent Theme 1: Employee Compensation

Employee compensation is a theme that all four managers confirmed were important during the interviews. The employee compensation theme emerged from questions three and eight. The four managers stated that employee compensation would motivate employees to achieve an organizational goal and reduce voluntary employee turnover. Kwon (2014) confirmed the statements by the managers by confirming employee compensations would improve employee job performance and retain employees. Anvaie et al. (2014) reaffirmed that higher employee compensation reduces employee turnover.

Employee benefits. P1 defined employee compensation as salary and employee benefits such as retirement plans and paid time off as stated in the company handbook. P1 and P4 indicated paid time off enhanced job satisfaction. Paid time off is an employee benefit that enhances morale and job satisfaction. P2 indicated that allowing paid time off helps employees have a work-home balance. Employees' job performance increases when employees are allowed to take time off from work. Tews et al. (2014) affirmed job satisfaction and work productivity increases when employees have a work and home balance. P3 stated the organization's retirement benefits are an important strategy used to retain employees because the compensation was not as competitive as compared to similar companies. P1 and P2 confirmed that employees are satisfied with the company's retirement plan. P3 indicated the retirement benefits are an incentive to employees to reduce employee turnover because the salary is not as competitive. P2 stated previously employees of the community bank resigned from their location because their salaries were not as competitive as other banks. Bryant and Allen (2013) confirmed employee salaries as a reason for employee turnover. However, fringe benefits such as retirement plans may compensate for the difference and encourage employees to continue to work for the organization.

Rewards and recognition. As indicated in the literature review, reward and recognition programs are essential for employee motivation and retention. Kim and Park (2014) confirmed by stating employees want timely recognition for the contributions made to the organization. P2 provided an in-depth response to the organization's recognition and rewards program by stating employees can be recognized throughout the company for all to see. The managers can write a summary of an outstanding employee in the organization's internal network, and everyone can view the recognition of the employee. P1 stated the importance for management to recognize and acknowledge the employee's efforts through incentives and rewards. P3 claimed the reward and recognition programs motivated employees and increase loyalty in the organization.

Terera and Ngirande (2014) supported P3 statement by noting monetary and non-monetary reward programs increases employees' motivation and retention. P4 stated one form of reward is employee performance bonuses. P1 mentioned employees view rewards and recognition as motivation that increases job satisfaction and reduces employee turnover. All four participants noted the bonus program was an incentive to motivate employees and reduce employee turnover. Hackman and Oldham (1976) did not consider employee compensation as a motivating factor to reduce employee turnover. However, the response from the community bank managers indicated employee compensation as a motivator for their employees. Table 2 is a list of subthemes related to competitive salaries.

Table 2

Employee Compensation

Subtheme	Frequency of occurrence
Employee benefits	15
Employee rewards and recognition	12

Emergent Theme 2: Open Communication

Communication emerged from interview questions one, two, five, and seven. All of managers stated the important of communication is key to retaining employees. Raina and Britt-Robuck (2016) acknowledged the vital impact of directional communication in relationship to job satisfaction, organizational commitment, and employee turnover. P4 stated developing an open communication relationship with the employees provided trust and transparency between employees and management. P3 confirmed the communication of employees with management is like family. P3 stated because of the smaller branches, the atmosphere is more family oriented, and employees feel free to have an open relationship with management, which reduces employee turnover for the organization.

Internal communication. P1 elaborated on the importance of communication in the community banks. Participants stated that having a clear expectation of job functions are strategies needed to retain skilled workers. As stated in the literature review, bank employees work better to help the managers achieve organizational goals when the expectations are communicated. P3 validated this claim by stating the employees are excited when team goals are communicated and achieved together. The employees express a since of purpose and accomplishment and are willing to achieve new goals after they have successfully completed one.

Employees feel motivated and job satisfaction increases when management communicated their expectations and goals effectively (Yirik & Ören, 2014). P1 stated building a workplace relationship between employees and management improves job satisfaction and productivity. Habib et al., (2014) stated employee turnover might increase when employees feel dissatisfied when management does not effectively communicate organizational goals. The communication between management and the employees enhances the cooperative environment. Panagiotakopoulos (2014) confirmed P1 statement by claiming improving communication between employees and management increases morale and trust in the organization. P2 stated the collaborative method using open communication encourages retention in the community bank.

Employee engagement. Open communication included engaging employees in the organization. P3 indicated the need to keep employees engaged creates job satisfaction and provides the employees a sense of purpose for working for the organization. Encouraging employees to participate in meetings and encouraging the employees to provide feedback to managers are ways management encourage engagement. Employees engaged in working with their organization are enthusiastic and committed to their job, which decreases employee turnover (Menguc et al., 2013). P2 mentioned using team building activities to encourage team building and motivation. The participants affirmed engaged employees were vital to the growth and motivation of the employees that reduced employee turnover.

Employee empowerment. As discussed in the literature review, employees need to feel empowered to make decisions regarding their assigned tasks. Hackman and Oldham (1976) described the empowered feeling as autonomy in the job characteristic theory. P1 stated employees could make decisions, which allows them to have a sense of freedom and not a feeling of micromanagement. P4 acknowledged that employees feel as though they have ownership in the community bank by making decisions based on their job functions. Hackman and Oldham confirmed that employees must have the empowerment to make decisions, which will decrease employee turnover. van Scheers and Botha (2014) emphasized job satisfaction levels increase with empowerment. P2 stated managers create a cohesive environment for management and employees when employees are empowered to make decisions according to their job functions. Table 3 includes the list of subthemes related to open communication.

Table 3

Open Communication

Subtheme	Frequency of occurrence
Internal communication	16
Employee engagement	12
Employee empowerment	10

Emergent Theme 3: Opportunities for Growth and Advancement

Opportunities for growth and advancement are themes from interview questions one, two, and three. Participants conveyed the necessity for employees to grow and advance their career within the community bank as opportunities become available. Kandampully et al., (2014) confirmed professional development opportunities are essential to retain skilled employees. P4 stated the size of the community bank might limit the growth opportunities for employees. However, P1 discussed the opportunity to cross-train employees in the community bank so the employee will have experience when an opportunity is open.

Employee development. P1 explained the training availability employees might have based on the career path according to the employee handbook. Bambacas (2010) confirmed P1 statement by reaffirming managers should encourage growth and development within the organization. Some employees have study time to learn the products and services of specific areas in the organization. Employees who are advancing into management position will have training that lasts up to two months. P2 stated employees receive an employee handbook that outlines training programs and instructions regarding work expectations. P2 also added employees are encouraged to take professional development courses to aide in their professional growth. All participants confirmed employee turnover decreases when employees take advantage of the growth opportunities in the organization.

Employee fit. P3 stated the importance of growth for employees within the organization and the need to make sure the employee will adequately fit into the position the employee is aiming to work. Giauque et al., (2012) noted the importance for the employee to work in positions that is the right fit for both the employee and the organization. P1 shared employees who are not properly trained for the position may become overwhelmed with the tasks of the job, which leads to employee turnover. The jobs characteristics theory is relevant to the opportunity for growth and development theme because Hackman and Oldham (1976) described the necessity for employees to work in positions according to their skillset and significant to the employee. Employee motivation enhances when the employee is working in a position with growth potential and meaning, which creates motivation and decreases employee turnover. Table 4 indicates the subthemes from the opportunity for growth and advancement themes.

Table 4

Opportunity for Growth and Advancement

Subtheme	Frequency of occurrence
Employee development	7
Employee fit	9

Applications to Professional Practice

The results of the study revealed strategies to enhance job satisfaction that will reduce employee turnover and enhance customer experiences in community banks. I used the jobs characteristic theory by Hackman and Oldham (1976) to guide the direction of the research. The specific business problem was that some community bank managers lack strategies to reduce employee turnover. The results from this study may prove resourceful to retain employees in organizations that could lead to increased competitive advantage.

The findings of this study may prove helpful or expand on existing knowledge to managers in other organizations to increase job satisfaction for their organization. The results of the study indicated managers must develop and implement retention strategies to reduce employee turnover and increase job satisfaction of their employees. Employees who feel satisfaction with their job will likely have a higher level of customer service that may lead to an increase of customer satisfaction and returning customers.

Implications for Social Change

The results from this study may help managers of community banks facilitate positive social change by implementing strategies to retain employees and reduce employee turnover for their organization. Community bank employees will provide better customer service and encourage services that may better help the customers if they are satisfied with their job. Harhara, Singh, and Hussain (2015) stated the high cost of employee turnover influences the organization because of decrease productivity, low employee morale, and stagnated growth profitability. High employee turnover reduces customer service that negatively affects employee relationships with the customers. Community bank manager who maintains transparency in communicating with their employees increases motivation and reduces employee turnover for their organization (Sri, Krishna, & Farmanulla, 2016). Managers who implement effective strategies may reduce employee turnover by improving employee work experience through communication and adequate feedback. The outcome of this study may enhance social change by increasing customer services offered to clients and creating organizational economic growth. Community bank managers may positively influence their organization internally and externally implementing the results of this study and creating a positive social change for their organization and their communities by executing the strategies to reduce the high cost of employee turnover.

The adaptation of the strategies bank managers use may affect social change by increasing employee job satisfaction that will enhance customer experiences at community banks. Reducing voluntary employee turnover may increase employee productivity and customer employee relationship. The information from this study could improve social change by providing other community bank managers incite to develop and implement strategies for their organization that could enhance employee and customer loyalty. Community banks can serve as a source for patrons in the local community to enhance their financial wealth and increase entrepreneurship with the services offered to them. Customers are more likely to return and conduct business when they can see a pleasant and familiar face.

Recommendations for Action

The results of this study are relevant to any organizational manager who wants to reduce voluntary employee turnover. Managers at community banks may implement the results from this study to retain key employees, reduce voluntary turnover, and increase a competitive advantage for their organization. Business professionals such as managers, supervisors, and human resource managers who may not have effective strategies can use the results of this study to gain an understanding of employee retention. Study participants identified employee compensation, open communication, rewards and recognition programs, and opportunities for growth and development as strategies for employees and reduces employee turnover for their organization. Community bank managers should consider developing and implementing strategies that provide employee work flexibility and increases employee-manager relationships.

The results from this study are feasible for managers to implement in numerous organizations. Managers should encourage open communication and employee motivation in their organizations. Motivated employees improve the production of the business, creating a competitive advantage for the organization. Karatepe and Aga (2013) found that frontline employees are the most important employees in organizations because of their constant contact with customers and their ability to increase the competitive advantage for the organization. Customers of community banks can review this study to gain an understanding of management and employee relationship and the effect the relationship has on customer service. Cherian and Farouq (2013) noted the softskills frontline bank employees deliver is important because customers are willing to return to conduct business and take advantage of other services the community bank has to offer by having a pleasant experience with the frontline bank employee. The strategies resulting from this study can improve the customer experience and services in the community back when they are conducting business with an employee who is satisfied with their job. Dissemination of the study will include publication in ProQuest Dissertation and Theses Database, distributed to participants, and requested to present at professional conferences and business related forums when applicable. I will seek publication opportunities in business journals locally and nationally.

Recommendations for Further Research

The intent of this research was to provide community bank managers with strategies to reduce employee turnover successfully. The study has limitations of only one community bank in Central Florida. Extending the geography and demographics to a larger community bank is a recommendation for future studies to gain a perspective of strategies used in a larger environment. A comparison of two community banks could prove useful to business leaders to determine the differences and similarities in the strategies used. Future research can include strategies to reduce employee turnover based on the age differences. Bank managers need to understand how to manage the millennial generation that will fill the gap when the baby boomers retire from the financial services industry. Managers should act knowledgeably on implementing strategies that will motivate employees based on generation, which may reduce employee turnover. Research from the employee perspective on employee retention may prove useful for future studies. Identifying employees who have longevity with an organization and the motives for their tenure may help managers reduce employee turnover for their organization.

Reflections

Pursuing a doctor of business administration (D.B.A.) degree at Walden University was an arduous journey. Commitment, dedication, and many sacrifices while earning a terminal degree were made. The program resources such as academic advisors and the writing center are supportive and prompt to help students reach their academic achievement. The support from my doctoral committee, classmates, and former program director were invaluable. Many new relationships that will last a lifetime were formed through this doctoral experience.

I gained a deeper insight about how managerial traits affects organizational commitment and influences employee turnover. Monetary benefits are not the only reasons employees work for an organization. One reason employees may work with an organization is affective reasoning, where employees feel they have a purpose and is helping the organization meet their goals. Other employees may work with an organization is for contractual reasons because the employee have worked for the organization for an intensive period or have become emotionally attached.

Completing the D.B.A. program, I became more patient, a better critical thinker, and my writing skills enhanced. Learning different ways to conduct research expanded my knowledge and provided insight to become a better problem solver. I learned new skills that compliment my personal and professional growth. I intend to utilize the knowledge gained to motivate and mentor college students while along their journey to earn various degrees.

Conclusion

Retaining skilled employees is a major expense for most businesses (Eriksen, 2013). Rathi and Lee (2015) stated developing and retaining talented employees is a challenge in a competitive global economy. Most managers rely on the performance of their key employees to enhance the competitive advantage of their organization. Human resources are the most important factor in developing a competitive advantage in any business (Khuong & Hoang, 2015). The purpose of this qualitative case study was to identity strategies business manager may use to reduce employee turnover by answering the research question: What strategies do community bank managers use to reduce employee turnover?

Employee compensation, open communication, and opportunities for growth and development were the three main themes that emerged from collecting and interpreting data for this study. The findings revealed community bank managers should implement strategies such as competitive wages, open communication, rewards and recognition programs, and opportunities for growth and advancement. Data collected from the study confirmed the significance in acknowledging employee motivation as a retention strategy as stated in the jobs characteristics theory. Khuong and Hoang (2015) confirmed employee motivation is the most vital factor in the success and prosperity of businesses.

Employee turnover and motivation are significant factors for the longevity of business organizations. Employees who have job satisfaction are likely to commit to the organization’s goals. Review of retention strategies by community bank managers could create a positive working environment for workers that enhance job satisfaction and reduce employee turnover. Employees who are satisfied with their jobs have a higher job performance, which leads to customer satisfaction and growth for the organization.

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Appendix A: Consent Form

Employee Turnover at Community Banks

You are invited to take part in a research study of community bank manager titled "Employee Turnover at Community Banks." The researcher is inviting managers of a community bank in Central Florida who have at least 1 year of managerial experience, experience with managing employee turnover, and experience with staff evaluations and feedback. This form is part of a process called "informed consent" to allow you to understand this study before making a decision to participate. A researcher named Cheryl J. Johnson, who is a doctoral student at Walden University, is conducting this study.

Background Information:
The purpose of this study is to explore strategies managers' use for successfully reducing turnover.

Procedures:
If you agree to engage in this study, you will be asked to:

- Agree to audio recording for transcription purposes
- Participate in an interview (face-to-face or via telephone; maximum length of one hour).
- After the interview, a follow-up member checking interview will be scheduled to take place within a week. The purpose is to go over the information collected at the initial interview and to make sure that all information is recorded accurately
- The follow-up member checking interview will last no longer than 30 minutes

Here are some sample questions:

9. What training do you provide to improve employees skill level to reduce the high cost of turnover?
10. What strategies do you use to inspire employees to learn other job related skills?
11. What strategies do you use to create autonomy to prevent turnover?

Voluntary Nature of the Study:
This study is voluntary. Your decision to accept or decline the invitation to participate will be respected. You may withdraw from participating at anytime.

Risks and Benefits of Participating in the Study:
Participating in this type of study poses minimal risk, and does not jeopardize your safety or well-being. This study will benefit the financial community by gaining further understanding of the different perspectives of managers and how they reduce employee turnover within their organization. This could have a significant effect on the overall growth of the organization and fill any gaps in the understanding of the importance of

employee turnover and retention.

Payment:
There will be no compensation, thank you gifts, or reimbursements for your participation in the study.

Privacy:
Any information you provide will be kept confidential. The researcher will not use your personal information for any purposes outside of this research project. The researcher will not include your name or any information that could identify you in the study reports. Data will be kept secure in a locked, fireproof file cabinet and the data will be kept for a period of at least 5 years, as required by the university.

Contacts and Questions:
You may ask questions at anytime by contacting the researcher via phone at 407.342.9201 or by e-mail at cheryl.johnson6@waldenu.edu. If you want to talk privately about your rights as a participant, you may contact: Walden University Research Participant Advocate at 612.312.1210 or by email at IRB @waldenu.edu. Walden University's approval number for this study is 11-07-17-0247631 and it expires on November 6th, 2018. You may print or save a copy of the consent form for your records.

Obtaining Your Consent:
I have read the above information, and I understand the study well enough to make a decision about my involvement. I understand that I agree to the terms described above.

Printed Name of Participant ______________________________

Date of consent ______________________________

Participant's Signature ______________________________

Researcher's Signature ______________________________

Appendix B: Interview Protocol

Step	Action	Script
General introduction	Introduction of the student and the study	Thank you for meeting me today. My name is Cheryl J. Johnson, and I am a student at Walden University pursing a doctoral degree in business administration. Thank you for participating in my research on strategies to reduce employee turnover at community banks. Each interview should not last longer than 60 minutes. The interview will be recorded to ensure I capture all of your responses correctly. After the interview, I will begin member-checking and send you a copy of the transcript prior to our scheduled follow up interview. We will review the transcripts and you may provide additional input. There are no right or wrong answers. Please feel comfortable to answer each question with your own response.
Consent form	Assure the consent forms are signed	Do you have any questions or concerns about the informed consent form that you received? If not, could you please sign it? Do you have any questions you would like to ask me before we begin?
Interview process	Explain the interview process	In this interview, I will ask you eight open-ended questions. Remember to answer in your own words and add more information you deem relevant. I will also ask questions for verification. This interview will be recorded for easier transcription and take notes. You and your company will not be named in my study, and all information that you share with me will remain confidential. The interview will take approximately 30-60 minutes.
Interview questions	Ask the following eight interview questions	1. What training do you provide to improve employees skill level to reduce the high cost of turnover? 2. What strategies do you use to provide job-based feedback to your employees? 3. What strategies do you use to inspire employees to learn other job related skills? 4. What is your strategy to provide employee recognition programs to reduce employee turnover? 5. How does independent responsibility affect employee commitment? 6. How does creating task significance affect

		employee commitment? 7. What strategies do you use to create autonomy to prevent turnover? 8. What additional information would you like to share about employee turnover?
Member checking	Explain the member checking process	When do you think will be a good time to schedule a follow-up after I have transcribed the interview? In this call, I will ask you some follow-up questions regarding the interview and the documents you shared with me. These member checking interviews will take about 30 minutes.
Wrap up	Close and thank the participant	Thank you for your time and support. Do you have any questions or comments?