

EXAMINING THE IMPACT OF LABOR TURNOVER ON ORGANISATIONAL PERFORMANCE: CASE STUDY OF GUARANTY TRUST BANK UGANDA

LIZ AKANKUNDA

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**UGANDA CHRISTIAN
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DECLARATION

I, Akankunda Liz, confirm that this research report has been completed by me without any help from other institutions in order to qualify for an award. The sources of the information used are fully recognized.


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Date:.....

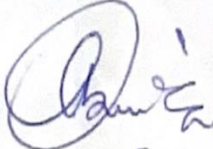
AKANKUNDA LIZ

REG NO. S23B42/032

B20573

APPROVAL

This is to certify that this research report has been submitted for examination with my approval as a university supervisor.

Signature: 

Date: 

MR. DAVID KIBUUKA

(ACADEMIC SUPERVISOR)

DEDICATION

I sincerely thank my parents, siblings, and all my friends who provided me with so much encouragement and moral support during the whole period of the research.

God bless you all.

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In the first place, I want to express gratitude to God for endowing me with the wisdom and strength to reach this point in my research career.

Secondly, I want to show appreciation to my tutor, Mr. David Kibuuka, for his constant guidance and assistance during this research process. Additionally, I wish to thank all the employees at Uganda Christian University School of Business, especially the lecturers, for their devotion to enhancing my academic experience.

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LIST OF ABBREVIATIONS

COVID-19..... CORONAVIRUS DISEASE 2019

GT..... GUARANTY TRUST

HR..... HUMAN RESOURCE

SPSS..... STATISTICAL PACKAGE FOR THE SOCIAL SCIENCES

STATA..... STATISTICS AND DATA

GTCO.....GUARANTY TRUST HOLDING COMPANY

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ABSTRACT

The purpose of this study was to examine the effects of labor turnover on the performance of commercial banks in Uganda, taking Guaranty Trust Bank as the case study. Two objectives have been proposed for this study, such as: to identify the causes of labor turnover at the Bank, and to measure the performance levels of the Bank.

Human Capital Theory is the theoretical framework for this study, which was proposed by Schultz (1961) and Becker (1964), where they consider people as capital and valuable assets and invest in their education, training, and health care services to increase their productivity. Quantitative research method has been adopted in this study that follows the cross-sectional survey research design due to the fact that it involves analyzing data collected at one point in time from the whole population under study. The total population of this study consists of 35 employees, who served as respondents for this study.

Findings revealed the following poor working conditions increase my intention to leave the Bank, stressful work demands to employee turnover at the Bank, limited career development opportunities encourage employees to seek jobs elsewhere, lack of training increase staff turnover at the Bank, the organizational culture at Bank influences employees' decisions to stay or leave, poor work-life balance increases employees' intentions to resign, inadequate compensation contribute to high labor turnover and poor leadership practices encourage employees to leave.

Findings revealed the different the performance level at the Bank such as the Bank has consistently achieved its set goals and objectives, the Bank demonstrates strong financial performance and profitability, the Bank's market share has improved compared to competitors, sales revenue in the Bank has increased over recent years, resources in the Bank are efficiently and strategically allocated, there has been percentage increase in the number of customers, bank culture enhances employee productivity and performance and the Bank effectively creates value for its stakeholders.

CHAPTER ONE

1.0 Introduction

This chapter will present the background of the study, statement of the problem, purpose of the study, objectives of the study and research questions, and conceptual framework.

1.1 Background to the study

Labor turnover has been becoming a growing human resource management problem especially in the post-COVID-19 era (Sablynski, 2022). Labor turnover means a proportionate analysis of the number of people that an organization is supposed to replace during a certain time frame compared to the average amount of the total number of individuals in the organization (Anwar, 2017). Labor turnover can also be referred to as a rotation of people around the labor market, it could be either within firms, in states of employment and unemployment and in different occupations and jobs (Anwar & Qadir, 2017). The effects of labor turnover in the banking sector are negatively impacting organizational performance by causing operational disruptions, depletion of firm-specific human and social capital, and increased cost of recruitment and training resulting in inefficiency, losses, reduced productivity, profitability, and customer dissatisfaction (Moodley, 2022; Khan & Roy, 2020). According to the theory of Human Capital, high staff turnover is detrimental to banks since their employees possess highly valuable skills and knowledge that cannot be moved elsewhere (Allen et al., 2010). Consequently, banks find themselves spending a lot of resources on the recruitment of new employees (De Winne et al., 2019).

Organizational performance is defined as the outcomes of the work done in an organization (Tomal & Jones, 2015). It is also referred to as the efficiency of a business, which is determined by how well management processes lead to desired outcomes relative to set objectives or the effectiveness of rivals (Ateke & Akani, 2018). Organizational performance, particularly in institutions like banks, is greatly affected by labor turnover (Becker, 1964). The best way to explain why this occurs is through the Human Capital Theory (Becker, 1964). This theory states that employees are considered critical assets to an

organization since their skills, knowledge, and experiences make them human capital (Dachner et al., 2021). High labor turnover in any institution may lead to the loss of this human capital, thus reducing institutional knowledge, disrupting teamwork, and operational inefficiencies (Choksy et al., 2024). In addition, the loss of skilled workers leads to additional expenses such as recruitment and training of replacement personnel, further hampering service delivery and client relationships and thereby adversely impacting the bank's bottom line and competitiveness (Swetha & Rajapriya, 2025).

High labor turnover, characterized by the permanent exit of employees from an organization voluntarily or involuntarily, can severely affect organizational performance through increased costs, disruption of operations, and loss of critical knowledge and skills, particularly when highly productive workers leave organizations (Jeon et al., 2025; Sulastri et al., 2025). The high rates of labor turnover have consistently been a significant issue in business organizations worldwide, primarily because of their implications for worker stability and organizational efficiency (Fang & Yin, 2025). Evidence from studies conducted within public accounting firms indicates that a higher rate of turnover in professional workers has a negative correlation with organizational performance (Jeon et al., 2025). While there have been numerous studies exploring the connection between labor turnover and organizational performance, several important research gaps still exist. Although the research literature does indicate the adverse effect that high turnover rates may have on organizational activities, goal attainment, and the generation of costs (Sulastri et al., 2025; Alnehabi & Al-Mekhlafi, 2025), there is little information regarding how performance management behaviors (PMB) can be used for the reduction of turnover intention and, hence, require deeper investigation into how effective such approaches may be (Fang & Yin, 2025). In addition, there exists an apparent lack of understanding about how these different commitment targets affect each other and what consequences may occur in combination (Kellerer & Süß, 2025).

1.2 Statement of the problem

For the last six years, Guaranty Trust Bank (GT Bank) Uganda, which is a bank founded in 2013, has been experiencing high rates of labor turnover resulting in low levels of organizational efficiency and profitability (Annual Report GTCO, 2024). High labor

turnover has been caused by lack of career advancement options, poor training, high stress at work, lack of appreciation, and stiff competition from other banks offering better pay (Faizan et al., 2025). These aspects have made the employees dissatisfied and have motivated them to look for job alternatives elsewhere. The Bank Uganda has taken people-oriented approaches in its HRM practice by means of offering higher salaries, engaging the employees in various activities, developing their leaders, and promoting their work-life balance (Faizan et al., 2025). Nevertheless, these measures failed to target the key causes of turnover, and, as a consequence, did not eliminate them. These measures have not targeted the mentioned above problems (Faizan et al., 2025). Such problems have resulted in higher expenses on recruiting and inducting new employees, constant departure of experienced workers, and loss of knowledge about the Bank as well as deterioration of customer relations. This has prompted the author to investigate how labor turnover affects. These measures have failed to tackle the aforementioned problems (Faizan et al., 2025). Consequently, there have been high costs associated with hiring and training of new workers, as well as high turnover rates among experienced employees, leading to poor knowledge retention within the organization and weak customer relations (Alnehabi & Al-Mekhlafi, 2025). It is against this backdrop that the researcher has decided to investigate the effect of labor turnover on organizational performance in the banking industry by focusing on GT Bank Uganda.

1.3 Purpose of the study

The primary purpose of this study is to investigate the impact of labor turnover on organizational performance.

1.4 Specific Objectives of the study

The study will be guided by the following objectives;

- i. To examine the factors that bring about labor turnover at the Bank.
- ii. To find out organization performance levels at the Bank.

1.5 Research questions

The study will be guided by the following questions below;

- i. What factors have led to labor turnover at the Bank?
- ii. What is the organization performance level at the Bank?

1.6 Scope of the study

1.6.1 Content scope

The study focused on establishing the relationship between labor turnover on organizational performance of Guaranty Trust Bank Uganda.

1.6.2 Geographical Scope

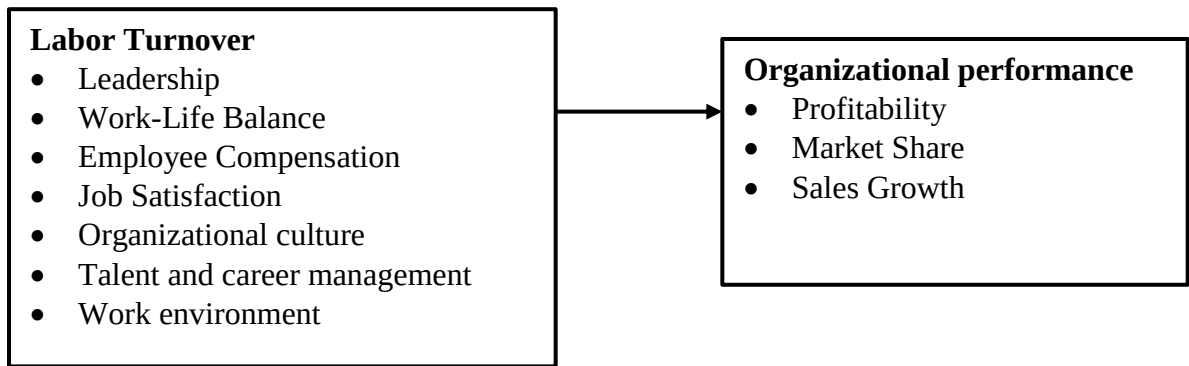
The study will be conducted at Guaranty Trust Bank Uganda located at Plot 56 Kira Road. P.O. Box 7323 Kampala, Uganda.

1.7 Significance of the study

The findings from the research may assist in explaining the reasons why employees leave Guaranty Trust Bank Uganda. These could range from lack of job satisfaction, poor remuneration packages, poor work-life balance, or limited career advancement opportunities. Identifying these causes would enable the company to design strategies that minimize labor turnover.

The research findings would also contribute to scholarly literature on the subject of labor turnover and organizational productivity. The research would offer useful information for use in other related academic researches.

1.8 Conceptual framework



Source: Researcher 2026

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter reviews several perspectives presented by various authors in regards to labor turnover and organizational performance.

2.1 Theoretical review

2.1.1 Human Capital Theory

Human Capital Theory, formulated by Schultz (1961) and Becker (1964), views people as human capital who, through investments into their education, training, and health care, could increase productivity and economic value to their organization (Becker, 1964). The theory states that such investment will result in better performance on the part of people and organizations by improving their skills, knowledge, and abilities (Allen et al., 2010). In accordance with Al-Bassam (2022), investment in human capital in terms of education and professional development contributes positively to people's productivity and organizational performance. The advantages of Human Capital Theory are in the focus on skills' development, lifelong learning, and continuous improvement as well as the possibility of providing a theoretical base for evidence-based policies and career/capability development of individuals (Al-Bassam, 2022). This theory promotes human empowerment and is useful from the perspective of economics as an area of science as well as in practical terms because of the positive outcomes it brings to individuals, organizations, and societies in general (Colacchio, 2018). Additionally, the model highlights that investments in human capital will provide long-term economic benefits not only for organizations but also for societies because innovations, efficiencies, and competencies will be created (Sweetland, 1996; Tan, 2014).

As far as the problem of labor turnover is concerned, Human Capital Theory suggests that a high turnover rate will undermine organizational knowledge and result in high costs associated with recruiting and training personnel, which, in turn, will lead to low

performance (Bryant, 2010). Excessive staff turnover will lower productivity and impair organizational memory, hence lowering organizational effectiveness (Becker & Huselid, 1998). However, if the organization invests in human capital through training and education programs, the workforce will become more committed, motivated, and productive, thus improving their performance (Becker & Huselid, 1998; Lepak & Snell, 2002). Finally, an increased amount of human capital will increase wages, performance, and returns on investment (Lepak & Snell, 2002).

Human Capital Theory, as outlined by Schultz (1961) and further developed by Becker (1964, 1962), treats the knowledge, skills, abilities, and good health of employees as forms of capital that are invested in to boost productivity and income in the future (Becker, 1962; Pyatt, 1966). Educational and health care services, as well as any learning process, are considered investment tools that improve worker productivity, leading to higher performance within organizations (Pyatt, 1966; Ndiaye, 2018). From the neoclassical viewpoint, the mentioned investments directly correlate with high income and profitability due to the fact that qualified labor produces more output and promotes innovation, becoming the main resource for gaining competitive advantages and economic development (Becker, 1962; Ndiaye, 2018). Further development of Human Capital Theory indicates that human capital is an important element not only for personal earnings and employment but also for achieving competitive advantage and sustainability, as businesses that consistently manage their human capital perform better through higher competencies, cooperation, and innovations (Ndiaye, 2018).

2.2 Conceptual Review

2.2.1 Labor turnover

Labor turnover can be defined as the rate at which employees leave the organization and are replaced (Bryant, 2010). Several studies on labor turnover have described voluntary and involuntary turnover based on the effects of certain factors such as job satisfaction, organizational culture and economic environment (Griffeth et al., 2011). Labor turnover should be managed effectively to reduce costs associated with recruiting and training new staff while ensuring that there are stable employees in the organization (Bhatnagar, 2014).

Labor turnover in Uganda depends greatly on several issues such as job security, pay packages, among others requiring certain HR initiatives (Kakumba & Nsingo, 2017; Muliira, 2020).

There exist different relationships between labor turnover and various factors such as job satisfaction, organizational commitment, and available jobs externally (Holtom & Burch, 2016). Job dissatisfaction is closely related to labor turnover where employees resign in search of more satisfying jobs (Kim & Park (2017). The lack of organizational commitment among employees due to limited recognition causes high labor turnover (Shore et al., 2014). The availability of attractive external job opportunities is equally significant in impacting turnover rates since employees tend to quit jobs that offer good pay packages (Huang & Xu, 2020). This, along with the other results obtained, highlights the impact of both internal and external factors on employee turnover (Huang & Xu, 2020).

2.2.2 Factors which lead to Labor Turnover within the Bank

Many different factors influence the level of turnover in organizations, and these factors might emanate from employees and employers (Anwar & Surarchith, 2015). Some of the factors which contribute to turnover may include compensation, benefits, wages, and job analysis and so forth (Anwar, 2016).

Work environment including Physical, Social, and Psychological

Work environment which entails physical, social and psychological issues remains a major factor leading to turnovers (Atwiine & Begumisa, 2025). Poor working physical conditions such as poorly furnished office and facilities have a significant association with high turnover levels (Atwiine & Begumisa, 2025). Similarly, issues relating to social and psychological factors such as poor relationship with other staff members and stressful working environment result in increased turnover in banks (Souhoka, 2025). In all studies undertaken in Uganda, India, Kenya, and Pakistan, improvements in the work environment remain associated with reduction of turnover rates (Ogega & Ndegwa, 2025; Shah et al., 2024).

Talent and Career Management

Both talent management and career development are important for the retention of employees (Amaugo, 2024). Employees will retain their jobs when banks give them clear career paths, proper training, and chances to move up the ladder (Amaugo, 2024). On the other hand, when there are no such opportunities for growth, bad recruitment, and failure to acknowledge employees, they get demotivated and quit (Hwei & Anuar, 2024). Succession planning, training programs, and incentives are discussed as good tools for retaining employees within the African and Asian banking industry (Bamigboye & Abdulazeez, 2023).

Organizational Culture and Work-Life Balance

An enabling organizational culture and good work-life balance are key determinants of turnover (Ejimofofor & Ogundare, 2023). Organizational cultures that are inflexible or unsupportive, too much workload, and poor work-life balance compel employees to quit their jobs (Ejimofofor & Ogundare, 2023). Studies in Uganda, Nepal, and Nigeria indicate that creating a favorable culture, ensuring flexibility, and handling work-family conflict could reduce turnover intentions (Ejimofofor & Ogundare, 2023). Too much workload and an unenabling culture are highly detrimental, whereas flexible working hours and open communication are beneficial (Koura et al., 2025).

Compensation, Rewards, Leadership, and Autonomy

Compensation and rewards are often mentioned as the top reasons for turnover decisions. Unfavorable compensations, inadequate recognition, and poor perks contribute to voluntary quits, whereas favorable remuneration and reward structures reduce turnover (Nwakanma, & Ikeije, 2021). Leadership quality and job autonomy also play important roles; supportive leadership and greater autonomy reduce turnover, while poor management and micromanagement increase it (Novianti & Fuadiputra, 2021). Studies from South Africa, Malaysia, and India confirm that these factors are universally relevant in banking sector (Priyadarshini & Murmu, 2025).

Job Satisfaction

Job satisfaction is defined as an attitude related with an individual's degree of their dislike or like their current job (Ali, 2021). Job satisfaction as a consequence of various elements such as satisfaction, promotion, relationships among employees, pay and equal employment opportunity (Anwar & Abd Zebari, 2015). Job satisfaction as the positive emotional feeling consequence from achieving what an individual desires or values from his or her current job (Anwar & Balcioglu, 2016). Many factors are related to job satisfaction for instance, social relationships, job analysis (Anwar & Surarchith, 2015). Employee training, desires and needs, recruitment and selection, orientation, working conditions, development and quality of management (Anwar, 2017).

Work-Life Balance

Work-life balance refers to the pursuit of work goals while maintaining harmony within a family (Rohaeni & Nurdin, 2020). Work-life balance refers to an individual's ability to balance their professional and personal lives equally (Jaharuddin & Zainol, 2019). Work-life balance is also defined as time spent getting work done versus time spent with family and doing the things we love (Amelia & Sidiq, 2024). Unmanageable schedules and an out-of-control home life can lead to depression, poor performance, family conflicts, and feelings of burnout (Amelia & Sidiq, 2024). The balance between work and personal life is not only critical to preventing potential losses due to high employee turnover but also an essential responsibility that must be carried out by the company (Nugraha, 2019). Companies must pay attention to the needs of employees as individuals who have personal lives and family responsibilities, not just resources that function in the work environment (Amelia & Sidiq, 2024).

Employee Compensation

Compensation is a remuneration received by employees in the form of cash, goods, or both for the remuneration they sacrificed to the organization (Malayu Hasibuhan, 2014). Compensation is a form of payment received by employees to enable them to continue to be more productive (Mangkuprawira, 2014). These payments are either cash or non-cash and

are expected to provide benefits for the employees who receive them. Compensation is a form of appreciation given to employees in order to assist them in accomplishing the goals of the organization (Ismail, 2013). Compensation is measured by wages and salaries, incentives, goals, and facilities (Nirmalasari & Amelia, 2020). Compensation is a company's cost (Hasibuan, 2014). Employee performance must be valued more than the compensation paid by the company, so the company can make a profit and ensure its continuity. Compensation is what an employee receives in return for the work he provides (Kadarisman, 2012).

2.3 Organizational performance

Organizational performance encompasses an organization's ability to achieve its goals and objectives effectively (Smith & Doe, 2022). It is often measured by various indicators, including financial performance, operational efficiency, employee satisfaction, and innovation. (Ngabirano, 2017). The goal of organizational performance is to maximize value for stakeholders, including shareholders, employees, customers, and communities (Mashal & Saima, 2014). In the Ugandan context, organizational performance is influenced by factors such as economic stability, political climate, and access to resources (Odubuker, 2023). Numerous studies have been done on the correlation between organizational performance and leadership, organizational culture, and resource distribution, among other aspects (Griffith.et.al, 2000). Good leadership affects organizational performance by influencing the level of motivation among employees (Berson & Avolio, 2018). Moreover, organizational culture is important in influencing performance because having a good organizational culture leads to better performances (Schein, 2016). The relevance of allocating resources appropriately for competitive advantage and improved organizational performance (Barney & Hesterly, 2015).

2.3.1 Measures of organisational performance at the Bank

Profitability

Dugguh et al. (2018) define profitability as the excess of the income of an organization from expenses for business operations over a certain period of time. In simple terms, profit is the surplus left after deducting business expenses from business income. 'Negative profit' is termed as a loss when the expenses of a firm exceed its income. Profit can be considered the driving force of a business. It includes gross, net, and retained profit. According to Gibson (2009), the profitability of a firm is its capability to earn profit. Van Greuning et al. (2012) regarded profitability as the indicator showing the relationship between the profit margins of a firm and sales along with capital. It is calculated using the ratio of the result obtained from this to the sales. Besides, according to Stefea (2012), firm profitability is the capacity of an economic entity to produce revenue in excess of the expenses.

Market share

Market share is defined as the share of the total sales of the particular product that the firm acquires within the market (Griffin et al 2018). Market share is an essential measure of performance that businesses use to evaluate how well they compete in the market. Market share is described by the percentage of sales made within the total market share within a particular market. According to Kotler and Armstrong (2021), market share is the firm's sales as a share of the total sales in the market by its business. Ferrell & Hartline (2022), further elaborated on the concept of market share by indicating that market share is very essential in helping firms know their strengths and weaknesses.

Sales growth

According to Juniarti (2014), sales growth is the increment in the number of sales on yearly basis or from time to time. The sales growth is the measure of demand for and competitiveness of firms in any industry (Juniarti, 2014). Sales Growth is an increase in sales from year to year or from time to time (Juniarti, 2014). The firm that experiences high growth in sales will require higher investment in various asset components such as both fixed and current assets (Kesuma, 2009). The sales growth represents the performance of the

firm from time to time. If the sales growth rate of a firm is high, it shows that the firm has effectively implemented its strategies (Widarjo & Setiawan, 2009). If a firm has high sales growth rate, it indicates that it is able to grow its business and earn higher profits (Widarjo & Setiawan, 2009).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the general methodology was applied in the research. These include research design, study population, sample size, sampling technique, methods and procedures of data collection, data analysis, ethics, and presentation.

3.1 Research design

The research adopted a quantitative research design that employs cross-sectional survey design. Cross-sectional survey design was chosen due to its suitability in conducting studies involving the analysis of information from either a population or a representative sample at a single point in time (Bananuka et al., 2018; Creswell, 2014). The cross-sectional survey design was deemed more efficient in terms of financial costs and time as compared to other designs in gathering data from a large sample size and evaluating group differences at a certain point in time (Mukyala et al., 2017).

3.2 Study population

The study population consisted of 35 employees who served as the respondents of the study which included managers, supervisors, administrators and Bank Tellers working in the human resource department.

3.3 Sample size

The sample frame for quantitative data constructed following Taro Yamane's formula (1967) guidelines for sample size determination (Chuan & Penyelidikan, 2006). The Taro Yamane formula of 1967 is given as; $n = N / (1 + Ne^2)$, where n = required sample size, N = population size, e = margin of error (0.05 for a 95% confidence interval).

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

$$\text{Sample size, } n = 35 / (1 + 80 (0.05)^2)$$

$$n = 35 / (1 + 0.45)$$

$$n = 35 / (1.45)$$

Sample size, n= 32 respondents.

The researcher selected as a sample of 32 respondents from a population of 35 respondents for the survey questionnaire.

Table 1: Population Distribution and Sample Size by Department

Staff Category	Population (N)	Population (%)	Sample Size (n)	Sample (%)
Managers	5	14.3	5	15.6
Supervisors	9	25.7	8	25.0
Administrators	8	22.9	7	21.9
Bank Tellers	13	37.1	12	37.5
Total	35	100	32	100

3.3.1 Sampling technique

Stratified random sampling was used during the process of data collection since it provides every employee an equal probability of selection (Fowler, 2013). Stratified random sampling lowers the possibility of biased samples from occurring hence increasing the generalization of results achieved from the research conducted (Fowler, 2013).

3.4 Method of collecting data and tools

The research questionnaires used for data collection are constructed according to the five-point Likert Scale (Likert, 1967). The Likert scale comprises of five choices ranging from "Strongly disagree" and "Strongly agree." The research questionnaires was divided into two different sections; Section A to address demographic information while Section B to address issues of employee turnover and organizational performance respectively. A pre-test is to be conducted prior to the test to enhance the quality of the research questionnaires.

3.5 Sources of Data

3.5.1 Primary Data

Primary data was collected using the self-administrated research questionnaires which include all the necessary variables of the study.

3.6 Data collection methods

3.6.1 Questionnaire

The structured questionnaire was used in measuring the perceptions of the respondents since it helps in collecting information from a large sample of respondents and saves time. In case of a structured questionnaire being self-administered, then detailed instructions for completing the questionnaire was provided to the respondents ((Amin, 2005). The questions in the structured questionnaire were closed-ended due to their exhaustive and mutually exclusive nature. The questionnaires will be administered by the help of research assistants. The questions in the structured questionnaire will be scored on a five-point Likert scale that includes responses such as strongly agree, agree, uncertain, disagree, and strongly disagree.

3.6.2 Procedure for gathering data

The researcher will first get an introductory letter from the School of Business and Uganda Christian University and then seek permission from the Administration of Guaranty Trust Bank Uganda to be used as a case study. The researcher will approach different subjects and administer the questionnaires and interviews to them. The best procedure for gathering data for research concerning the effect of labor turnover on organizational performance, especially when analyzing youth workers at Guaranty Trust Bank Uganda, is the one that is systematic and structured.

3.7 Measurement of Study Variables

The most suitable way of measuring the study variables for any research work that is intended to explore the effects of labor turnover on organizational performance,

especially when youth labor turnover is considered in relation to Guaranty Trust Bank Uganda, will require the use of certain metrics and techniques to measure both independent and dependent variables.

3.8 Ethical considerations

The study will be guided by high levels of ethics in order to safeguard the privacy and confidentiality of the respondents. All the respondents will sign the informed consent form after being well aware of the objective of the study and their freedom to leave the study anytime they feel like leaving.

3.9 Limitations of the study

The possible limitations are that some respondents might find it difficult to give information regarding the financial and investment aspects because of confidentiality issues. This will be sorted out by ensuring anonymity among the respondents as well as using aggregated information when reporting. There is also a possibility of time limitation since we are supposed to target all the respondents. This will be sorted out through convenient timing and good communication.

3.10 Data processing, data analysis and presentation

3.10.1 Data processing

Data Processing is defined as the activity involved in organizing data for analysis. It is the process of data cleaning, coding and organization. Data cleaning ensures there are no errors or mistakes in the dataset. It is essential to ensure data integrity before engaging in analysis. According to Pallant (2020), data cleaning is one of the critical processes in data analysis. Data coding; unstructured data gathered through open-ended questions may need data coding. This is because qualitative data does not have a specific structure. Data Organization; Organizing data in spreadsheets, tables and databases enhances data analysis. The process may require transferring data into software such as SPSS, STATA.

3.10.2 Data analysis

The process of data analysis consists of the use of statistical and thematic analysis approaches in order to analyze the data collected in terms of relationships among the variables being studied. Quantitative Analysis: In the current research, quantitative analysis consists of applying the descriptive statistics (mean, mode, standard deviation) to describe the dataset and inferential statistics (regression analysis and correlation).

CHAPTER FOUR

FINDINGS PRESENTATION, ANALYSIS AND INTERPRETATION

4.0 Introduction

In this chapter, findings that align with the research objectives mentioned in Chapter One of this report will be presented. These findings were generated by the use of questionnaires. After this, the collected data was coded and tabulated for analysis and interpretation, as shown below.

4.1 Response Rate

The questionnaires distributed among respondents were thirty-two. Out of the thirty-two questionnaires distributed, only thirty questionnaires were returned while two were not. This means that 96% of the questionnaires were responded to.

Table 2: Showing the number of respondents

Details	Frequency	Percentage
Responses	30	94
Non response	2	6
Total	32	100

4.2 Characteristics of the respondents

4.2.1 Gender of respondents

Table 3: Showing on Gender of Respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	10	33.3	33.3	33.3
	Female	20	66.7	66.7	100.0
	Total	30	100.0	100.0	

Source: Primary Data, 2026

From table 3, it can be observed that 33.3% of the people were men while 66.7% were women. This reveals that the greater number of employees working in the bank is that of women. It thus means that there was a presence of both genders for conducting research, and hence biases due to gender differences have been minimized.

4.2.2 Age of respondents

Table 4: Showing age of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 25 years	6	20.0	20.0	20.0
	26 - 30 years	9	30.0	30.0	50.0
	31 - 35 years	11	36.7	36.7	86.7
	36 - 40 years	4	13.3	13.3	100.0
	Total	30	100.0	100.0	

Source: Primary Data, 2026

From table 4 above, 20.0% of the respondents were in the age bracket of 18-25 years old, 30.0% fell within 26-30 years old, 36.7% were in the range of 31-35 years, while 13.3% were within 36-40 years old. Based on these results, the highest number of respondents (36.7%) were in the age bracket of 31-35 years. Therefore, the majority of the respondents would be mature enough to have had some working experience.

4.2.3 Education level of respondents

Table 5: Showing education level of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Certificate	3	10.0	10.0	10.0
	Diploma	5	16.7	16.7	26.7
	Bachelor	16	53.3	53.3	80.0
	Master	6	20.0	20.0	100.0
	Total	30	100.0	100.0	

Source: Primary Data, 2026

From table 5 above, the percentage of those who had certificates was 10.0%, 16.7% had diplomas, 53.3% were holders of bachelor's degrees, while 20.0% were holders of master's degrees. From the results, it is evident that the majority (53.3%) were holders of bachelor's degrees. It means that most of the employees are educated and, therefore, understand what the research variables are all about.

4.2.4 Period of service of respondents

Table 6: Showing period of service of respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 1- 3 years	7	23.3	23.3	23.3
4 - 6 years	7	23.3	23.3	46.7
6 - 10 years	11	36.7	36.7	83.3
Above 10 years	5	16.7	16.7	100.0
Total	30	100.0	100.0	

Source: Primary Data, 2026

According to Table 6 above, 23.3% of the respondents were in the organization between 1 and 3 years, 23.3% between 4 and 6 years, 36.7% between 6 and 10 years, and 16.7% for more than 10 years. From the results, it can be noted that most respondents (36.7%) were in the organization between 6 and 10 years. This is an indication that most of the respondents have a lot of work experience in the organization, giving accurate responses.

4.3 Factors that bring about labor turnover at the Bank

Table 7: Showing the factors that bring about labor turnover at the Bank

Statements		1	2	3	4	5	Total
Poor working conditions increase my intention to leave the Bank	<i>f</i>	1	6	0	14	9	30
	%	3.3	20.0	0	46.7	30.0	100
Stressful work demands lead to employee turnover at the Bank	<i>f</i>	2	5	0	8	15	30
	%	6.7	16.7	0	26.7	50.0	100
Limited career development opportunities encourage employees to seek jobs elsewhere	<i>f</i>	4	3	1	14	8	30
	%	13.3	10.0	3.3	46.7	26.7	100
Lack of training increases staff turnover at the Bank	<i>f</i>	1	4	0	18	7	30
	%	3.3	13.3	0	60.0	23.3	100
The organizational culture at the Bank influences employees' decisions to stay or leave	<i>f</i>	1	6	1	6	16	30
	%	3.3	20.0	3.3	20.0	53.4	100
Poor work-life balance increases employees' intentions to resign	<i>f</i>	2	4	2	12	10	30
	%	6.7	13.3	6.7	40.0	33.3	100
Inadequate compensation contributes to high labor turnover	<i>f</i>	1	8	1	13	7	30
	%	3.3	26.7	3.3	43.4	23.3	100
Poor leadership practices encourage employees to leave	<i>f</i>	1	7	1	8	13	30
	%	3.3	23.3	3.3	26.7	43.4	100

Source: Primary Data 2026

From table 7 46.7% agreed with the statement that poor working conditions contribute to their intention to resign, with 30% agreeing strongly; however, 20% disagreed while 3.3% strongly disagreed. Hence it is evident that the presence of poor working conditions is among the significant factors leading to labor turnover in the bank.

According to the results shown in the table, 50% strongly agreed with the statement that stressful job demands cause employee turnover, while 26.7% agreed, 16.7% disagreed, and 6.7% very strongly agreed. It is therefore clear that job pressure plays an important role in employee termination processes.

As presented in the table above, 46.7% of the respondents agreed with the following statement that limited career development encourages employees to look for another job opportunity, 26.7% strongly agreed with the statement; however, 3.3% did not know about it, 10% disagreed and 13.3% strongly disagreed. It is therefore true that the limited career development opportunities encourage employees to look for other jobs.

From results obtained from the above table, 60% of respondents were found to agree with the statement “lack of training leads to high employee turnover,” where 23.3% strongly agreed, 13.3% disagreed, and 3.3% strongly disagreed.

From Table 7 above, 53.4% of the people surveyed strongly agreed with this statement and 20% agreed while 3.3% were unsure, 20% disagreed and 3.3% strongly disagreed with this statement. From the results provided by these statements, it is evident that organizational culture has an influence on employees' decisions of either remaining with the organization or leaving it.

From Table 7 above, 40% of the people surveyed agreed that a situation whereby an individual does not have the ability to maintain a balance between their work and personal life, makes them resign from the company. In addition, 33.3% strongly agreed with this statement while 6.7% did not know what to think about this issue.

Furthermore, it is evident from Table 7 that 43.3% of the respondents agreed with the assertion that low levels of compensation result in labour turnover, while 23.3% strongly agreed with this assertion; and 3.3% were undecided concerning this matter.

Lastly, according to table 7 above, 43.4% of respondents strongly agreed that lack of effective leadership practices prompts employees to resign from their duties, while 26.7% agreed, 3.3% were unsure, 23.3% disagreed and 3.3% strongly disagreed. It can be deduced that ineffective leadership and management styles greatly influence labour turnover.

4.4 Organization Performance

Table 8: Showing the performance level at the Bank

Statements		1	2	3	4	5	Total
The Bank has consistently achieved its set goals and objectives		1	4	1	13	11	30
	%	3.3	13.3	3.3	43.4	36.7	100
The Bank demonstrates strong financial performance and profitability		4	2	0	14	10	30
	%	13.3	6.7	0	46.7	33.3	100
The Bank's market share has improved compared to competitors		3	4	1	9	13	30
	%	10.0	13.3	3.3	30.0	43.4	100
Sales revenue in the Bank has increased over recent years		2	6	0	14	8	30
	%	6.7	20.0	0	46.7	26.6	100
Resources in the Bank are efficiently and strategically allocated		3	5	0	15	7	30
	%	10.0	16.7	0	50.0	23.3	100
There has been a percentage increase in the number of customers		0	3	0	8	19	30
	%	0	10.0	0	26.7	63.3	100
Bank culture enhances employee productivity and performance		2	3	0	16	9	30
	%	6.7	10.0	0	53.4	30.0	100
The Bank effectively creates value for its stakeholders		0	2	1	20	7	30
	%	0	6.7	3.3	66.7	23.3	100

Source: Primary Data 2026

Table 8 above indicates that 43.4% of the respondents felt that the bank was meeting its objectives, 36.7% strongly agreeing while 3.3% were unsure, 13.3% disagreeing and 3.3% strongly disagreeing. The bank is therefore said to be quite effective in its strategies.

Again, from table 46.7% of the respondents felt that the bank had excellent financial performance, 33.3% strongly agreeing while 6.7% disagreeing and 13.3% strongly disagreeing. This shows that Guaranty Trust Bank Uganda is a stable bank.

Finally from table 8, 43.4% strongly agree that the bank's market share has improved compared to other banks, 30% agreed while 3.3% were unsure, 13.3% disagreeing and 10% strongly disagreeing. The market share of the bank has improved compared to other banks.

From table 8 above, it can be seen that 46.7% of the respondents have agreed that sales revenue has increased over recent years, with 26.6% of respondents strongly agreeing while 20% disagreed and 6.7% strongly disagreeing. This reflects growth in sales revenue over recent years.

From the table above, it is also evident that 50% of the respondents have agreed to this statement that resources in the Bank are efficiently and strategically allocated, with 23.3% strongly agreeing while 16.7% disagreed and 10% strongly disagreeing. This reflects efficient and strategic allocation of resources.

As depicted by Table 8, 63.3% strongly agreed on the increase of the customer number, 26.7% agreed, but 10% disagreed. This means that there has been a percentage increase of the customer number over the recent years.

The results from table 8 reveal that 53.4% of the respondents agreed with the proposition that 'Bank culture increases employee productivity and performance', where 30% of the respondents agreed with it, 10% disagreed and 6.7% strongly disagreed. In that case, the Bank culture increases employee productivity and performance.

Lastly, from the table above, it is evident that 66.7% of the respondents agreed that the Bank successfully adds value to its stakeholders, 23.3% agreed with it, 3.3% were not sure while 6.7% disagreed with the proposition.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS AND RECOMMENDATIONS

5.0 Introduction

In this chapter, the summary of findings, conclusions, recommendations and areas of further research will be discussed.

5.1 Summary of Findings

5.1.1 Findings concerning the causes of labor turnover at the bank

From the factors that bring about labor turnover at the Bank. From the findings revealed the following poor working conditions increase my intention to leave the Bank, stressful work demands to employee turnover at the Bank, limited career development opportunities encourage employees to seek jobs elsewhere, lack of training increase staff turnover at the

Bank, the organizational culture at Bank influences employees' decisions to stay or leave, poor work-life balance increases employees' intentions to resign, inadequate compensation contribute to high labor turnover and poor leadership practices encourage employees to leave as agreed upon by majority of the respondents in table 7 above.

5.1.2 Findings on the organization performance levels at the Bank

On the performance level at the Bank. The findings revealed the different the performance level at the Bank such as the Bank has consistently achieved its set goals and objectives, the Bank demonstrates strong financial performance and profitability, the Bank's market share has improved compared to competitors, sales revenue in the Bank has increased over recent years, resources in the Bank are efficiently and strategically allocated, there has been percentage increase in the number of customers, bank culture enhances employee productivity and performance and the Bank effectively creates value for its stakeholders as seen in table 8.

5.2 Conclusion

Findings revealed the following poor working conditions increase my intention to leave the Bank, stressful work demands to employee turnover at the Bank, limited career development opportunities encourage employees to seek jobs elsewhere, lack of training increase staff turnover at the Bank, the organizational culture at Bank influences employees' decisions to stay or leave, poor work-life balance increases employees' intentions to resign, inadequate compensation contribute to high labor turnover and poor leadership practices encourage employees to leave.

Findings revealed the different the performance level at the Bank such as the Bank has consistently achieved its set goals and objectives, the Bank demonstrates strong financial performance and profitability, the Bank's market share has improved compared to competitors, sales revenue in the Bank has increased over recent years, resources in the Bank are efficiently and strategically allocated, there has been percentage increase in the number of customers, bank culture enhances employee productivity and performance and the Bank effectively creates value for its stakeholders.

5.3 Recommendations

In light of the results and conclusions of the research study, the following recommendations have been developed in an effort to address labor turnover and improve organizational performance at the Bank.

Management should focus on enhancing the quality of working conditions through creating a supportive and healthy environment for employees to work in. It is necessary to provide workers with appropriate equipment, reasonable workloads, and a positive work environment in order to increase their level of satisfaction.

Working hours and working conditions should be reviewed and improved. Flexible working hours and leave policies should be implemented in order to allow workers to combine their family and social life with their professional activity.

Managers should consider revising the system of remuneration offered at the Bank, and make sure that the salary policy is competitive compared to other banks' payrolls. Performance-related remuneration should also be used to reward good performance among employees.

The Bank needs to implement employee development and training programs aimed at increasing employee skills and competency. Management should set out career path possibilities for employees in order to boost their loyalty to the company.

Leadership styles should be encouraged that are effective, supportive, and participative. Management should be trained in leadership skills, communication skills, and people management skills to build trust, motivation, and good relationships among employees.

There should be a positive culture within the organization through team work, communication, and employee participation in decisions making. Employee engagement activities, feedback systems, and rewards programs should be introduced to improve their loyalty to the organization.

There must be appropriate hiring practices in which employees having necessary competencies and qualifications can join the organization according to their suitability. There should also be retention practices in which employees are retained in the organization through mentoring, rewarding, and succession planning.

5.4 Areas for Further Study

Areas for further study include:

- i The effects of leadership styles on employee turnover within the banking industry.
- ii The association between employee engagement and organizational performance.
- iii Influence of remuneration packages on employee turnover within financial institutions.
- iv The effects of employee engagement, job satisfaction, motivation on employee turnover.
- v The link between leadership style and employee turnover within the banking industry.

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APPENDICES

Appendix I: Sample of the Questionnaire

GT Bank

APPENDICES

Appendix I: Sample of the Questionnaire

**UGANDA CHRISTIAN UNIVERSITY
SCHOOL OF BUSINESS**

Dear respondent,

Your organization has been selected to participate in a study on *examining the impact of Labor Turnover on Organisational Performance of the Banking Sector: A Case Study of Guaranty Trust Bank Uganda*. This study is intended for only academic purposes. The information provided will be treated as highly **CONFIDENTIAL**. The researcher guarantees the destruction of the acquired information by shredding or burning once the data has been analyzed and inferences drawn. Your co-operation is highly appreciated.

SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

18 – 25 years	☐
26 – 30 years	☐
31 – 35 years	☒
36 – 40 years	☐
Above 40 year	☐

3. **Education**

Certificate	☐
Diploma	☐
Degree	☒
Master	☐

4. **How many years have you worked in organization?**

1-3 Years	☐
4-6 Years	☒
Over 6 Years	☐

31

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
1	Poor working conditions increase my intention to leave the Bank.				☒	☒
2	Stressful work demands to employee turnover at GT Bank Uganda				☒	☒
3	Limited career development opportunities encourage employees to seek jobs elsewhere.					☒
4	Lack of training increase staff turnover at GT Bank Uganda.			☒		
5	The organizational culture at Bank influences employees' decisions to stay or leave.				☒	☒
6	Poor work-life balance increases employees' intentions to resign.					☒
7	Inadequate compensation contribute to high labor turnover.					☒
8	Poor leadership practices encourage employees to leave.				☒	☒

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
1	The Bank has consistently achieved its set goals and objectives.				☒	☒
2	The Bank demonstrates strong financial performance and profitability.			☒		
3	The Bank's market share has improved compared to competitors.				☒	☒
4	Sales revenue in the Bank has increased over recent years.					☒
5	Resources in the Bank are efficiently and strategically allocated.				☒	☒
6	There has been percentage increase in the number of customers.					☒
7	Bank culture enhances employee productivity and performance.			☒		
8	The Bank effectively creates value for its stakeholders.				☒	☒

Thank you very much for your cooperation

APPENDICES

Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

Dear respondent,

Your organization has been selected to participate in a study on *examining the impact of Labor Turnover on Organisational Performance of the Banking Sector: A Case Study of Guaranty Trust Bank Uganda*. This study is intended for only academic purposes. The information provided will be treated as highly **CONFIDENTIAL**. The researcher guarantees the destruction of the acquired information by shredding or burning once the data has been analyzed and inferences drawn. Your co-operation is highly appreciated.

SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

18 – 25 years ☒
26 – 30 years ☐
31 – 35 years ☐
36 – 40 years ☐
Above 40 year ☐

3. **Education**

Certificate ☒
Diploma ☐
Degree ☐
Master ☐

4. **How many years have you worked in organization?**

1-3 Years ☐
4-6 Years ☒
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
1	Poor working conditions increase my intention to leave the Bank.					✓
2	Stressful work demands to employee turnover at GT Bank Uganda					✓
3	Limited career development opportunities encourage employees to seek jobs elsewhere.				✓	
4	Lack of training increase staff turnover at GT Bank Uganda.					✓
5	The organizational culture at Bank influences employees' decisions to stay or leave.				✓	
6	Poor work-life balance increases employees' intentions to resign.					✓
7	Inadequate compensation contribute to high labor turnover.					✓
8	Poor leadership practices encourage employees to leave.				✓	

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	S A
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4	Sales revenue in the Bank has increased over recent years.				✓	
5	Resources in the Bank are efficiently and strategically allocated.					✓
6	There has been percentage increase in the number of customers.					✓
7	Bank culture enhances employee productivity and performance.				✓	
8	The Bank effectively creates value for its stakeholders.					✓

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UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒

2. **Age:**

18 – 25 years ☒
26 – 30 years ☐
31 – 35 years ☐
36 – 40 years ☐
Above 40 year ☐

3. **Education**

Certificate ☐
Diploma ☐
Degree ☒
Master ☐

4. **How many years have you worked in organization?**

1-3 Years ☐
4-6 Years ☒
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
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3	Limited career development opportunities encourage employees to seek jobs elsewhere.	✓				
4	Lack of training increase staff turnover at GT Bank Uganda.			✓		
5	The organizational culture at Bank influences employees' decisions to stay or leave.	✓				
6	Poor work-life balance increases employees' intentions to resign.	✓				
7	Inadequate compensation contribute to high labor turnover.					✓
8	Poor leadership practices encourage employees to leave.		✓			

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	S A
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3	The Bank's market share has improved compared to competitors.			✓		
4	Sales revenue in the Bank has increased over recent years.					
5	Resources in the Bank are efficiently and strategically allocated.	✓				
6	There has been percentage increase in the number of customers.					✓
7	Bank culture enhances employee productivity and performance.		✓			
8	The Bank effectively creates value for its stakeholders.	✓				

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APPENDICES

Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

- 18 – 25 years ☐
26 – 30 years ☒
31 – 35 years ☐
36 – 40 years ☐
Above 40 year ☐

3. **Education**

- Certificate ☐
Diploma ☐
Degree ☒
Master ☐

4. **How many years have you worked in organization?**

- 1-3 Years ☒
4-6 Years ☐
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

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2	Stressful work demands to employee turnover at GT Bank Uganda				✓	
3	Limited career development opportunities encourage employees to seek jobs elsewhere.				✓	
4	Lack of training increase staff turnover at GT Bank Uganda.					✓
5	The organizational culture at Bank influences employees' decisions to stay or leave.					✓
6	Poor work-life balance increases employees' intentions to resign.					✓
7	Inadequate compensation contribute to high labor turnover.				✓	
8	Poor leadership practices encourage employees to leave.				✓	

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

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5	Resources in the Bank are efficiently and strategically allocated.					✓
6	There has been percentage increase in the number of customers.			✓		
7	Bank culture enhances employee productivity and performance.				✓	
8	The Bank effectively creates value for its stakeholders.			✓		

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APPENDICES

Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒

2. **Age:**

18 – 25 years	☐
26 – 30 years	☒
31 – 35 years	☐
36 – 40 yeas	☐
Above 40 year	☐

3. **Education**

Certificate	☐
Diploma	☐
Degree	☒
Master	☐

4. **How many years have you worked in organization?**

1-3 Years	☐
4-6 Years	☐
Over 6 Years	☒

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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4	Lack of training increase staff turnover at GT Bank Uganda.				✓	
5	The organizational culture at Bank influences employees' decisions to stay or leave.					✓
6	Poor work-life balance increases employees' intentions to resign.				✓	
7	Inadequate compensation contribute to high labor turnover.				✓	
8	Poor leadership practices encourage employees to leave.					✓

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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5	Resources in the Bank are efficiently and strategically allocated.				✓	
6	There has been percentage increase in the number of customers.					✓
7	Bank culture enhances employee productivity and performance.				✓	
8	The Bank effectively creates value for its stakeholders.				✓	

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Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒

2. **Age:**

- 18 – 25 years ☐
26 – 30 years ☒
31 – 35 years ☐
36 – 40 years ☐
Above 40 year ☐

3. **Education**

- Certificate ☐
Diploma ☐
Degree ☒
Master ☐

4. **How many years have you worked in organization?**

- 1-3 Years ☒
4-6 Years ☐
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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2	Stressful work demands to employee turnover at GT Bank Uganda			☒		
3	Limited career development opportunities encourage employees to seek jobs elsewhere.				☒	
4	Lack of training increase staff turnover at GT Bank Uganda.			☒		
5	The organizational culture at Bank influences employees' decisions to stay or leave.					☒
6	Poor work-life balance increases employees' intentions to resign.			☒		
7	Inadequate compensation contribute to high labor turnover.					☒
8	Poor leadership practices encourage employees to leave.				☒	

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐
2. **Age:**
- | | |
|---------------|-------------------------------------|
| 18 – 25 years | ☐ |
| 26 – 30 years | ☐ |
| 31 – 35 years | ☒ |
| 36 – 40 years | ☐ |
| Above 40 year | ☐ |
3. **Education**
- | | |
|-------------|-------------------------------------|
| Certificate | ☐ |
| Diploma | ☐ |
| Degree | ☒ |
| Master | ☐ |
4. **How many years have you worked in organization?**
- | | |
|--------------|-------------------------------------|
| 1-3 Years | ☐ |
| 4-6 Years | ☒ |
| Over 6 Years | ☐ |

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

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3	Limited career development opportunities encourage employees to seek jobs elsewhere.		☒			
4	Lack of training increase staff turnover at GT Bank Uganda.					
5	The organizational culture at Bank influences employees' decisions to stay or leave.					☒
6	Poor work-life balance increases employees' intentions to resign.				☒	
7	Inadequate compensation contribute to high labor turnover.				☒	
8	Poor leadership practices encourage employees to leave.	☒				

SECTION C: Organization Performance

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6	There has been percentage increase in the number of customers.				☒	
7	Bank culture enhances employee productivity and performance.		☒			
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Appendix I: Sample of the Questionnaire

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

18 – 25 years	☐
26 – 30 years	☒
31 – 35 years	☐
36 – 40 years	☐
Above 40 year	☐

3. **Education**

Certificate	☐
Diploma	☐
Degree	☒
Master	☐

4. **How many years have you worked in organization?**

1-3 Years	☒
4-6 Years	☐
Over 6 Years	☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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SECTION C: Organization Performance

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7	Bank culture enhances employee productivity and performance.				☒	
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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

18 – 25 years ☐
26 – 30 years ☐
31 – 35 years ☐
36 – 40 years ☒
Above 40 year ☐

3. **Education**

Certificate ☐
Diploma ☐
Degree ☐
Master ☒

4. **How many years have you worked in organization?**

1-3 Years ☐
4-6 Years ☐
Over 6 Years ☒

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

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SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

18 – 25 years ☐
26 – 30 years ☒
31 – 35 years ☐
36 – 40 yeas ☐
Above 40 year ☐

3. **Education**

Certificate ☒
Diploma ☐
Degree ☐
Master ☐

4. **How many years have you worked in organization?**

1-3 Years ☒
4-6 Years ☐
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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4	Lack of training increase staff turnover at GT Bank Uganda.			✓		
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6	Poor work-life balance increases employees' intentions to resign.				✓	
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SECTION C: Organization Performance

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UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

Dear respondent,

Your organization has been selected to participate in a study on *examining the impact of Labor Turnover on Organisational Performance of the Banking Sector: A Case Study of Guaranty Trust Bank Uganda*. This study is intended for only academic purposes. The information provided will be treated as highly **CONFIDENTIAL**. The researcher guarantees the destruction of the acquired information by shredding or burning once the data has been analyzed and inferences drawn. Your co-operation is highly appreciated.

SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒

2. **Age:**

18 – 25 years	☐
26 – 30 years	☒
31 – 35 years	☐
36 – 40 yeas	☐
Above 40 year	☐

3. **Education**

Certificate	☐
Diploma	☒
Degree	☐
Master	☐

4. **How many years have you worked in organization?**

1-3 Years	☐
4-6 Years	☒
Over 6 Years	☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
1	Poor working conditions increase my intention to leave the Bank.				☒	
2	Stressful work demands to employee turnover at GT Bank Uganda					☒
3	Limited career development opportunities encourage employees to seek jobs elsewhere.				☒	
4	Lack of training increase staff turnover at GT Bank Uganda.					
5	The organizational culture at Bank influences employees' decisions to stay or leave.					☒
6	Poor work-life balance increases employees' intentions to resign.			☒		
7	Inadequate compensation contribute to high labor turnover.					
8	Poor leadership practices encourage employees to leave.					☒

SECTION C: Organization Performance

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

Please show your level of agreement to indicate the extent to which the following statements have been applying your organization by ticking your response corresponding to the number in the scale given above in box against statement.

No.	Statements	SD	D	N	A	SA
1	The Bank has consistently achieved its set goals and objectives.			☒		
2	The Bank demonstrates strong financial performance and profitability.				☒	
3	The Bank's market share has improved compared to competitors.				☒	
4	Sales revenue in the Bank has increased over recent years.					☒
5	Resources in the Bank are efficiently and strategically allocated.				☒	
6	There has been percentage increase in the number of customers.					☒
7	Bank culture enhances employee productivity and performance.				☒	
8	The Bank effectively creates value for its stakeholders.			☒		

Thank you very much for your cooperation

APPENDICES

Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒

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26 – 30 years ☐
31 – 35 years ☒
36 – 40 years ☐
Above 40 year ☐

3. **Education**

- Certificate ☐
Diploma ☒
Degree ☐
Master ☐

4. **How many years have you worked in organization?**

- 1-3 Years ☐
4-6 Years ☐
Over 6 Years ☒

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

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No.	Statements	SD	D	N	A	SA
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3	Limited career development opportunities encourage employees to seek jobs elsewhere.					✓
4	Lack of training increase staff turnover at GT Bank Uganda.			✓		
5	The organizational culture at Bank influences employees' decisions to stay or leave.				✓	
6	Poor work-life balance increases employees' intentions to resign.				✓	
7	Inadequate compensation contribute to high labor turnover.					✓
8	Poor leadership practices encourage employees to leave.		✓			

SECTION C: Organization Performance

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6	There has been percentage increase in the number of customers.			✓		
7	Bank culture enhances employee productivity and performance.				✓	
8	The Bank effectively creates value for its stakeholders.					✓

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Appendix I: Sample of the Questionnaire

UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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Please tick the most appropriate option

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26 – 30 years ☐
31 – 35 years ☐
36 – 40 years ☒
Above 40 year ☐

3. **Education**

Certificate ☐
Diploma ☒
Degree ☐
Master ☐

4. **How many years have you worked in organization?**

1-3 Years ☐
4-6 Years ☒
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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4	Lack of training increase staff turnover at GT Bank Uganda.	☒				
5	The organizational culture at Bank influences employees' decisions to stay or leave.					☒
6	Poor work-life balance increases employees' intentions to resign.				☒	
7	Inadequate compensation contribute to high labor turnover.					☒
8	Poor leadership practices encourage employees to leave.			☒		

SECTION C: Organization Performance

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6	There has been percentage increase in the number of customers.				☒	
7	Bank culture enhances employee productivity and performance.		☒			
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Appendix I: Sample of the Questionnaire

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31 – 35 years ☐
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Certificate ☐
Diploma ☒
Degree ☐
Master ☐

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1-3 Years ☒
4-6 Years ☐
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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3	Limited career development opportunities encourage employees to seek jobs elsewhere.				✓	
4	Lack of training increase staff turnover at GT Bank Uganda.		✓			
5	The organizational culture at Bank influences employees' decisions to stay or leave.			✓		
6	Poor work-life balance increases employees' intentions to resign.				✓	
7	Inadequate compensation contribute to high labor turnover.		✓			
8	Poor leadership practices encourage employees to leave.					✓

SECTION C: Organization Performance

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6	There has been percentage increase in the number of customers.			✓		
7	Bank culture enhances employee productivity and performance.	✓				
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UGANDA CHRISTIAN UNIVERSITY SCHOOL OF BUSINESS

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Please tick the most appropriate option

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26 – 30 years ☐
31 – 35 years ☐
36 – 40 years ☐
Above 40 year ☐

3. **Education**

Certificate ☐
Diploma ☐
Degree ☒
Master ☐

4. **How many years have you worked in organization?**

1-3 Years ☐
4-6 Years ☒
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

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4	Lack of training increase staff turnover at GT Bank Uganda.					✓
5	The organizational culture at Bank influences employees' decisions to stay or leave.			✓		
6	Poor work-life balance increases employees' intentions to resign.	✓				
7	Inadequate compensation contribute to high labor turnover.		✓			
8	Poor leadership practices encourage employees to leave.				✓	

SECTION C: Organization Performance

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6	There has been percentage increase in the number of customers.			✓		
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26 – 30 years	☐
31 – 35 years	☒
36 – 40 years	☐
Above 40 year	☐

3. **Education**

Certificate	☒
Diploma	☐
Degree	☐
Master	☐

4. **How many years have you worked in organization?**

1-3 Years	☒
4-6 Years	☐
Over 6 Years	☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

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6	Poor work-life balance increases employees' intentions to resign.			✓		
7	Inadequate compensation contribute to high labor turnover.				✓	
8	Poor leadership practices encourage employees to leave.	✓				

SECTION C: Organization Performance

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SECTION A: Background Information

Please tick the most appropriate option

1. **Gender:** Male ☒ Female ☐

2. **Age:**

- 18 – 25 years ☐
26 – 30 years ☐
31 – 35 years ☒
36 – 40 years ☐
Above 40 year ☐

3. **Education**

- Certificate ☒
Diploma ☐
Degree ☐
Master ☐

4. **How many years have you worked in organization?**

- 1-3 Years ☐
4-6 Years ☒
Over 6 Years ☐

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

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SECTION C: Organization Performance

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Please tick the most appropriate option

1. **Gender:** Male ☐ Female ☒
2. **Age:**
- | | |
|---------------|-------------------------------------|
| 18 – 25 years | ☐ |
| 26 – 30 years | ☐ |
| 31 – 35 years | ☒ |
| 36 – 40 years | ☐ |
| Above 40 year | ☐ |
3. **Education**
- | | |
|-------------|-------------------------------------|
| Certificate | ☒ |
| Diploma | ☐ |
| Degree | ☐ |
| Master | ☐ |
4. **How many years have you worked in organization?**
- | | |
|--------------|-------------------------------------|
| 1-3 Years | ☐ |
| 4-6 Years | ☐ |
| Over 6 Years | ☒ |

SECTION B: Factors that bring about labor turnover at GT Bank Uganda.

Note: Use the following scale in this section: Strongly agree (5) agree (4) Not sure (3) disagree (2) strongly disagree (1)

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36 – 40 yeas	☐
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Degree	☒
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SECTION C: Organization Performance

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26 – 30 years ☐
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Above 40 year ☐

3. **Education**

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Diploma ☒
Degree ☐
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1	The Bank has consistently achieved its set goals and objectives.		✓			
2	The Bank demonstrates strong financial performance and profitability.	✓				
3	The Bank's market share has improved compared to competitors.				✓	
4	Sales revenue in the Bank has increased over recent years.		✓			
5	Resources in the Bank are efficiently and strategically allocated.					
6	There has been percentage increase in the number of customers.			✓		
7	Bank culture enhances employee productivity and performance.					✓
8	The Bank effectively creates value for its stakeholders.				✓	

Thank you very much for your cooperation