

**THE INFLUENCE OF HUMAN RESOURCES PRACTICES ON
EMPLOYEES' VOLUNTARY TURNOVER IN TANZANIAN BANKING
SECTOR: A STUDY OF CRDB NORTHERN ZONE**

Selina J. Kambona

**A Dissertation Submitted in Partial Fulfilment of the Requirements for the
Degree of Master of Business Administration in Human Resources Management
of the Institute of Accountancy Arusha**

Institute of Accountancy Arusha

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CERTIFICATION

I, the undersigned certify that I have read and hereby recommend for acceptance by Institute of Accountancy the research entitled: *“The influence of human resource management practices on employee voluntary turnover in banking sector: a study of CRDB Bank branches in Northern zone”* in partial fulfilment of the requirements for the degree of Master of Business Management (Human Resource Management) of the Institute of Accountancy Arusha

.....

Jovin John PhD reading

(Supervisor)

Date.....

DECLARATION

I, **Selina J. Kambona**, declare that this dissertation is my own original work and that it has not been presented and will not be presented to any university for similar or any other degree award.

Signature.....

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DEDICATION

My praise and thanks to God, the Almighty, for having made everything possible by giving me life, strength and courage to do the current study

ABSTRACT

The study investigated the influence of Human resources practices on employees' voluntary turnover in Tanzanian banking sector based on CRDB banks in northern zone. Specific objectives were; to explore the rates of employee voluntary turnover at CRDB Northern Zone, to find out the HR practices commonly used by CRDB bank and examined how HR practices relate to employees' voluntary turnover. Participants comprised of branch managers, and human resource managers, its data were collected using the quantitative and qualitative approach. Both primary data (questionnaires) and secondary data were used as tools for data collection. The documentary report analysis was made from population of 359 workers with a sample of 183 respondents who returned questionnaires. Analysis was done through the Statistical Package for Social Sciences (SPSS 20 version), whereby the descriptive analysis and linear regression were run to draw the nature of the relationship between independent and dependent variables. With regards to the extent of employees leaving the organization, an average mean of 2.81 was attained denoting neutral. This implies that, the respondents neither agreed nor disagreed with the above questions that the number of employees who were leaving the organization was neither large nor small. Other findings indicated that recruitment and selection was significant and negatively related to voluntary turnover, training and development was also found to have a negative and significant relationship with voluntary turnover. The Performance appraisal had no significant influence on voluntary turnover of employees. Thus, rewarding and compensation was negative and had significant relationship with voluntary turnover whereas job design had a significant negative effect on voluntary turnover among employees. The study concludes that the voluntary turnover at CRDB is related to Human resource management practices. It is recommended that managers and human resources manager should place more emphasizes on training and development; compensation and reward; job design; recruitment and selection in order to create a suitable working environment to their employees as it reduces the rate of turnover in the organization and increase productivity.

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LIST OF ABBREVIATIONS

CRDB	Cooperative and Rural Development Bank.
HRM	Human Resources Management
HRMp	Human Resource Management Practices
PLC	Public Limited Company
UK	United Kingdom
USA	United States of America

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Employees are of utmost significant human capital resources that has a direct impact to the organisational performance and its sustenance at a competitive market. For any reputable and sound organisation, the minimum employee turnover is considered to be an issue of serious concern. Employee turnover refers to an indicator which reflects on the employees leaving the organisation in relation to the average number of employees in the organisation during the reporting period (Ozola, 2014).

Employees' retention plays a fundamental role in generating and preserving competitive advantage, organisational performance and sustainable market (Albaqami, 2016). However, employee turnover stands to be one of the greatest challenging issue (Loi et al., 2006) leading to financial implications as a result of new recruitment costs and decreased productivity. Employee turnover indicates either effectiveness or ineffectiveness of human resource management. According to Restubog et al., (2015) and Lv and Xu, (2016) the of employees' retention and / or turnover is greatly affected by human resource management practices, whereas voluntary employee turnover has been regarded as one of most useful indicators for measuring effective HRMP within an organisation (Viara, 2012). Hence, the role of human resource management is judged based on employee's turnover minimization. Well-developed human resources practices (HRMp) are imperative in financial sector as the sector faces highly venerable for competition due to its nature of

business and environments it operates. As the results, the industry needs to operate and maintain HRMp and polices which are able to attract and retain skilled workforce. In these lines, organisations are argued to develop and maintain HRM policies, systems and practices which are able to attract, develop, motivate and retain employees for sustainable growth and performance of the organisation. Later on, various scholars worldwide have contributed to the matter from different parts of the world. In USA, Whitford and Lee, (2015); Cohen, Blake, and Goodman, (2016); Kim and Fernandez, (2017) worked on identification of the critical determinants of employees' turnover decisions and managerial issues were mentioned; HRMp being among them. Gardner et al., (2011) looked directly on connections of employee turnover with human resource management systems in USA and human resource practices i.e., personnel development to include knowledge, skills, and abilities are positively associated with voluntary turnover. Haines, Jalette, and Laroses, (2010); Viara, (2012) and Ozola, (2014) worked on human resource management practices effect on employee turnover at Canada, Bulgaria and Latvia respectively and practices like; training and development, compensation and reward, internal communication, performance management and employment security were mentioned to positively affect employees' turnover. In German, Santhanam et al., (2017) explored the relationship between human resource management practices and employee turnover intentions among other things and the results revealed that selection, training and compensation does influence employee's turnover intentions.

In the African context, Msibi (2017) in Swaziland exposed that there is an inverse relationship between job satisfaction in terms of both intrinsic and extrinsic and

employees' turnover, also intrinsic job satisfaction reported to strongly influence employees' intention to quit. According to Mutabazi, (2014) employees' turnover in Kenya is a function of human resource practices, specifically, the mentioned features of human resource practices being compensation system, trainings, employee empowerment, performance appraisal and communication breakdown. Abubakar et al., (2014) in Nigeria explored the relationship between perceived organizational politics, organizational trust, human resource management practices and turnover intention. The study depicted that human resource management practices are significantly and negatively related to turnover intentions. According to literature, few studies have been conducted in Tanzania to include works by; Balozi, (2011); Kweka and Sedoyeka, (2014), Ngatuni and Matolo, (2018) and Masalu and Ulomi, (2019). Balozi, (2011) explored influence of HR practices on job satisfaction in the lights of six of HR practice dimensions (staffing, career development, performance appraisal, incentives, training and development, and employee relations). All six features were reported to have a positive relationship with job satisfaction, training and development indicating the strongest relationship; job satisfaction having a direct relationship with turnover as confirmed by Ngatuni and Matolo, (2018) who worked on effects of job satisfaction on employees' turnover in commercial banks. Kweka and Sedoyeka, (2014) explored the motivating factor for increased rate of turnover in telecom industry in comparison with banking and poor compensations, benefits and working environment were reported to have significant impact on employee's turnover. Masalu and Ulomi, (2019) brought forward that lack of opportunity for promotion, unclear procedures for promotion and inadequate compensation package does influence high rates of employees' turnover in the tourism industry in Tanzania.

1.2 Statement of the Problem

CRDB bank PLC as one of the financial organizations has employees' voluntary turnover as each year the number and rate of employees who leaves the organization increases leave alone those who leave over compulsory retirement ages (CRDB Bank Hr Report,2021). For example, in year 2018, 42 equal to 1.2% employees left the job, in year 2019, 49 equal to 1.4% employees left the job, in 2020, 70 equal to 2% employees left the job and up to June 2021 about 88 equal to 2.5% employees left the job. Voluntary turnover rate is expanding chronic problem and unending debates in financial institutions especially CRDB banks. According to Manning & Curtis, (2009) this rate when is at higher side is considered employees of that organization stays for a short period and leave The problem is linked to change in management imposed in 2017 resulting from HR practices. The rate of turnover is approximately to increase each year. Kysilka (2013) reports that employees have a number of adverse consequences to the bank, including, but not limited to, lowered productivity and disrupted business continuity. This is considered to be hazard as when they leave, valuable knowledge is lost and that the organisation has incurred unnecessary costs to hire new employees who may also likely to leave at any time. Turnover, within any organization, is an expensive process in terms of both direct and indirect costs that includes times wasted looking for new hire and financial resources for recruitments. Replacing an employee with similar skills, experience and commitment not only affect performance but costs in terms of money and time as confirmed by Kysilka, (2013). Looking specifically at voluntary turnover,

companies often lose valued employees to other opportunities outside the organization. So, not only is voluntary turnover expensive in terms of replacing knowledge, but it is potentially harmful to the productivity and culture of the company itself.

Would voluntary turnover avoided through effective HR practices, the performance of the left employees would have increased its performance and lower costs in terms of time and financial costs to the banks. CRDB banks tried to train new employees and motivate them so that they cannot leave the organization but still 249 employees left in between the year 2018 to 2021(From CRDB Bank Hr report 2021). The researcher is expected to design apps to control voluntary turnover. Apps that will enables control over HR practices to overcome turnover intention among employees, the study is important in exposing out the challenges in HR management. Many literatures overlooked HR practices in CRDB banks particular in Northern zone which this study intends to undertake. The study is the first to use Apps to cub turnover.

1.3 General Objective

The study investigated the influence of Human resources practices on employees' voluntary turnover in Tanzanian banking sector based on CRDB banks in northern zone

1.4 Specific Objectives

1. To explore the estimate rates of employee voluntary turnover at CRBD northern zone

2. To find out the HR practices at CRBD bank in northern zone
3. To examine HR practices relate to employees' voluntary turnover

1.5 Research Questions

1. What is the estimate rates of employee voluntary turnover at CRBD northern zone?
2. What are the HR practices at CRDB Bank?
3. How does HR practices relate to employees' voluntary turnover?

1.6 Significance of the Study

This study is anticipated to bring positive significance to banking sector as it will assist in understanding key aspects associated with high rates of employee turnover; further it brings forward ways for effective means of employees 'satisfaction hence retention through it expose the extent of turnover in CRDB Northern Zone and its direct and indirect effects to the bank.

The study is set to be used in literature review and part of reference materials may be useful for future researchers on other related topics. In addition, it helps other academicians, students and other researcher who would wish to undertake research on related topics. The study is also beneficial to research discipline - researchers doing related studies will find already existing findings. In addition, researchers doing further studies on human resource practices in banking sector will identify the areas already studied and gaps that need to be addressed. Similarly, policymakers will find data helpful for formulating policies relating to human resource practices in

banking sector. Thus, the findings of a study will simply the overall activities in developing various policies relating to human resources. Moreover, employees will benefit since this study acted as a platform for getting employees perceptions regarding human resource practices in banking sector.

1.7 Limitation and Delimitation of the Study

The researcher may be limited to time and shortage of funds as she has no sponsorship to the researcher. For respondents who were busy, a researcher asked for appointments to fill the questionnaires on time, regarding fund, there is flexible budget planned to meet fluctuations of prices. Through addressing these challenges researcher met the objectives of the study.

1.8 Scope of the Study

The study was limited to CRDB Bank plc branches; data were collected from August to September 2021 to 2021. Nevertheless, the data were collected from normal staff and branch management staff in which both descriptive and inferential statistics were used to analyse data.

1.9 Organisations of the Study

Chapter one covers the background to the research problem, statement of the problem, objectives of the study, research questions, significance of the study, limitation and delimitations of the study. Chapter two discussed conceptual definitions, discusses the theoretical literature review and empirical literature review of the relevant literature, conceptual framework and at the end it justifies the research gap. Chapter three covered the research paradigms embodying design and approach,

area of study and justification, research population sampling size and techniques, methods of data collection, data analysis techniques, reliability and validity of the study and ethical issues.

Chapter four covered findings and discussion emanating from data collected and other researches. Chapter five provided summary, conclusion and recommendations rooting from findings presented.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides an insight to conceptual definitions relevant to the employees' turnover in relation to human resource practices. The chapter provides theoretical and empirical literature focusing on the employees' turnover. The discussion on the literature is concluded by showing a research gap and through the presentation of the conceptual framework, which includes independent and dependent variables of the study.

2.2 Conceptual Definitions

2.2.1 Voluntary Employee's Turnover

Employee turnover refers to the withdrawal of an employee from the lawfully defined organization (Olubiyi et al., 2019), it is further divided into two classes; voluntary and involuntary turnover (Allen et al., 2010). According to (Olubiyi et al., 2019), voluntary employee turnover happens when an employee on his/her personal willingness decide to leave the organization. In this study employee's voluntary turnover is the number of employees who left the job with the relation of human resource practices. With regards to this study voluntary turnover refers to the withdrawal from job due to personal willingness. High turnover is a well pronounced trend in most private institutions as a result of job dissatisfaction (Muhoho, 2014). Poor retention strategies lead to employee frequent turnover. Despite, several studies

that have been conducted regarding the strategies for employee retention, still retention is high in various organizations.

According to Haider et al. (2015) combating retention problems is a challenging task. According to Minja (2011) on a study conducted in Tanzania Private sector a case of TCCIA, found that, employee retention is a big challenge as turnover seems to be high. Also, Okama (2013) on a study carried on in Tanzania a case of agricultural officers revealed that, employee retention rate is low and turnover was high. In similar vein Irema (2015) findings in Tanzania points out that, employee retention is a big problem in many organizations particularly in private sector. Consistently, Kweka (2015) findings on a study conducted in banking sector in Tanzania postulates that, retention rate is alarming. In same stream Boniface (2016) facts on a study carried on in Tanzania secondary schools asserted that, employee retention rate strategies continue to be dubious particularly to teachers allocated in remote and less desirable areas. Linked to the other findings, Swai (2013) study conducted in Rukwa, Tanzania among teachers identified teacher retention is a big problem in Rukwa. Employee turnover in Tanzania is caused by lack of job satisfaction (Okama, 2013; Irema, 2015; Swai, 2013; Minja, 2014; Kweka, 2015; Boniface, 2016 and Shao, 2013). Retention problems are argued to be aroused by lack of job satisfaction (Kweka, 2015). Job satisfaction is a big challenge in the recent competitive business environment (Swai, 2013). It is obvious that, employees are dissatisfied by a number of factors both intrinsic and extrinsic. Job Satisfaction problems have been argued to be caused by low salary and lack of motivation (Sabbagha, 2016). Retention and job satisfaction problems ultimately lead to turnover (Kweka, 2015).

2.2. 2 Turnover

Turnover is an expensive practice to an organization. Turnover is associated with direct costs which are recruitment and selection and training and development of new staff. Indirect costs associated with turnover are increased workload and incurred overtime expenses for the incumbent underemployed staff and in return cost of low productivity due to understaffing and decreased efficiency of the overworked staff (Hurley, 2010). According to Hurley (2010), not all turnover is bad. Turnover is a natural event to an organization during the normal course of the business and less than 5% is considered unhealthy. Turnover enables to introduce employees with new ideas, new skills and personalities to work with the remaining staff. It also helps to reduce marginal workers with workers who are more productive. During hard financial times, employee's turnover is advantageous and help to save salary expenses costs until the situation stabilizes (Marcus, 2010). According to Al-Abdadi (2011), there are various reasons for employee's turnover. Some reasons are due to human resource practices such as non-competitive compensation, working conditions, poor supervision, monotony, high stress, poor fit between the employee and the job, limited training, ineffective communication and other practices within the organization. For example, in the United states of America, turnover was noted to be high in accommodation and service by 56.4%, 52.2% in hospitality and leisure industry and 34.7% in retail industry. The lowest turnover rate was observed in government sector by 8.2%, education industry 13.5% and finance and insurance 15%.

2.2.3 HRM Management Practices

According to Armstrong and Taylor (2014) HRM practices involves all policies and practices required to accomplish the routines of human resources in an organization, they include; employee staffing, staff development, performance management, compensation management, and encouraging employee involvement in decision-making. These practices are crucial for employee's retention and sustainable organisation performance. In this study performance appraisal, career advancement and remuneration practices was applied.

With regards to this study, the following human resource practices were applied; training and development, employee rewards and compensation and performance appraisals. The practices were applied in this study by analysing how they are practices, to what extent and the relationship that exists between human resource practices and employee's voluntary turnover. Despite the fact that, human resource practices have been argued to influence turnover, literature does not confirm a direct link between the practices and turnover (Martin, 2011). Managers need to be aware that best human resource practices may make better fits and induce potential sacrifice for employees who are looking for job elsewhere (Bergiel et al., 2009).

2.2.4 Recruitment and selection

Georgia et al (2013) states that, recruitment is the process of soliciting for and obtaining prospective job candidates in sufficient numbers and required quality in order to get the most suitable human assets for fill the needs of the organization. Paris and Grant (2012) comments that, recruitment is a systematic four stages process which are vacancy need assessment, job analysis, preparing job description

and candidates qualifications. Armstrong (2010) comments that, recruitment is aimed at searching the right people who will be assigned duties to achieve the organization goals and objectives.

Armstrong (2010) further asserts that, there are different sources which are used for organizations to recruit candidates. The stated sources are internal sources (returns and referrals) by convincing left employees to return and suggestions from others on the right people to recruit. Another type of recruitment are advertisements, online advertisements, job centres, recruitment agencies, executive search consultants and outsourcing.

Martin (2011) asserts that, recruitment and selection take the first place in human resource practices since they are among the first action. Being honest during hiring is important so that, candidates may compare the requirements of hiring with their expectations. If the employment terms and conditions are not disclosed clearly, hiring process may lead to voluntary turnover once the expectations are not fulfilled. The study shows that, realistic job previews create job satisfaction to new employees and after recruitment, this reduced their intention to leave. When hiring companies provide accurate information about the vacancies it becomes easier for applicants to make decision on whether the job fits them or not and if it meets their expectation. By identifying the less desirable aspects of the prospective job enables job applicants to get prepared of the circumstances if they decide to apply. Applicants who accepted the undesired conditions before can be trustworthy to the organization with high level of commitment and hardworking (Martin, 2011).

2.2.5 Rewarding and Compensation

Studies show compensation as the key aspect that potential candidates consider for job acceptance or rejection. However, acceptance of the current pay does not ensure retention. Pay satisfaction is associated with intention to leave. Pay satisfaction has also been inferred as a catalyst for employee commitment, job satisfaction and intention to stay (Spherion, 2010).

2.2.6 Performance appraisal

Performance appraisal that influence promotion and employee advancement can influence the commitment and intention to stay. Studies show that, employees who were once promoted have high level of commitment than non-promoted employees. Studies found that, employees who receive negative feedback had high intention to leave than those who receive positive feedback.

2.2.7 Job design

This is designing the tasks by considering how the tasks interdepend to each other. Job design is all about the way tasks are set and organizations. Job design enables to show how tasks are done, how are done and in what manner are done (Armstrong and Taylor, 2014).

2.2.8 CRDB Bank

Financial institutions from community and rural development bank found in Northern zone which comprise Arusha Region, Tanga, Kilimanjaro, and Manyara whose performance depends on its employees and Human resources practices.

2.3 Theoretical Literature Review

2.3.1 The Expectancy Theory

This study is based on the theory of Vroom (1964), expectancy theory, according to the theory ones' behaviour is driven by projected results or consequences. This reflects situation in banking sector that when employees fail to achieve their expectations they will opt to leave the sector, normally once the employees join the organization they have some specific expectations about their needs, according to expectancy theory which perceives incentives motivation Good working conditions Employees as the root for employee's decision to remain or leave the organisation, such employees in banks when they face the same circumstances they just opt to leave.

The theory further proposed that a person decides to act in a certain way according to the anticipated outcome of the chosen behaviour (Jiang & Klein, 2009). This acknowledges that When these human resource practices fail to meet employee's expectation it influences individual's reaction toward organization and hence leave the job. Lunenburg. Also, vroom theory believes that an individual's behaviour is a result of conscious choice (Lunenburg, 2011). That is, people are free to choose those behaviours suggested by their own expectations calculation like carrier advancement, training and development when human resource fail to execute these to its employees it is obvious that an individual decided to leave the organization with the concept that this organization when you decide to stay you will never grow up (Lloyd, R. and Mertens, D., 2018). The theory also believes that people want different things from the organization like promotion, overtime payments and other

incentives, when these HR practices not implemented to employees decided to live the organization (Parijat and Bagga, 2014).

Another assumption to the theory is that people chose among alternatives so as to optimize outcomes for their personally. A person is motivated to the degree that he or she believes that his or her effort lead to acceptable performance (expectancy), his or her performance will be rewarded (instrumentality), and lastly the value of the rewards is highly positive (valence). Failure to get these expectations may however influence employees' turnover at the firm (Lloyd and Mertens, 2018.).

Figure 1: Vroom's Illustration theory



Source: Researchgate.net

2.4 Empirical Literature Review

2.4.1 Employee Voluntary Turnover Rate

Study was carried on by Zyl (2011) in USA to identify the banking sector factors that lead to employee's resignations. Data were collected using literature and empirical

review. Empirical data were collected using mixed approach by applying both qualitative and quantitative approaches. The study applied convenience sampling method. The study identified thirteen desire to take new challenge, bad employee-management relationship, lack of recognition, long travel distance, lack of control over long working hours, bad relationship with employees, compensation, lack of training, diversity embracement, conduciveness of the department for black advancement. The study revealed the turnover as follows in 2010; the executive and managerial turnover 12.2. %, total employees' turnover was 10.1%, higher than 2009 where the turnover was 9.6% for executives and managers for all staff. The rate of executive and managerial turnover was higher in 2010 than in 2009 indicating that, the rate keeps on increasing.

Similarly, Aziz (2019) conducted a study in Malaysia. The study explored the relationship between factors namely career adaptability, job satisfaction, pay, turnover intention and voluntary turnover in banking sector. Data were collected using primary source. Primary data collection source used questionnaires to collect data. The questionnaire was self-administered and the respondents were selected using convenience sampling technique covering various departments such as marketing, retail rehabilitation, human resources, branch operation processing, treasury and investigation audit. Data were analysed using descriptive and inferential statistics. Descriptive statistics applied frequencies. Inferential statistics applied Correlation coefficient and regression analysis. Descriptive and inferential tools were facilitated using SPSS. The findings found that, turnover intention was the strongest predictor of voluntary turnover. Correlation between voluntary turnover with job

satisfaction and pay were very weakly correlated. For career adaptability variable, the study found no significant relationship between career adaptability and voluntary turnover. The findings focused on some human resource factors. However, the study did not focus directly on specific human resource practices. Based on this study, it established a gap to consider the influence of other factors on employee voluntary turnover in banking sector.

In same vein, Kahyarara (2018) carried out a study in Tanzania on assessing the factors affecting employees' turnover in banking sector taking evidence from National Bank of Commerce, Ilala Municipality. The sample size of the study was 100 respondents. Data were collected using a primary and secondary sources using questionnaire, interviews as well as documentary review respectively. The study findings established that, the rate of employee's turnover was 129 employees per every year which is almost equal to 10 employee's turnover each year and in the period of nine years' labour turnover was 1158 employees. The staff adds that, the reasons for turnover are low salary, lack of proper career development, non-conducive work environment, job stress and availability of new jobs. The study further found that, there is strong relationship between factors affecting staff turnover and turnover. Based on the study findings, banks are recommended to impose appealing retention strategies such as training and career development, rewards systems and promotion.

In same view, Pietersen and Oni (2014) carried on a study in South Africa. The study analysed employee turnover in commercial banks in Limpopo Province, South Africa. The study found that, the overall turnover rate was low. Data were collected

using stratified random sampling technique. A semi-structured questionnaire was used for data collection. Also, interview and focus group discussion were used to collect data from informants for generating qualitative data. The study was also addressing the need to curb dysfunctional mobility of human capital from the banks. Documentary review was also used by employing archival data to determine the turnover rate. The findings of the study established that, the overall turnover rate was low and there were differences in turnover rates with respect to certain job levels and gender. With respect to age between young and old, turnover rate was similar. The findings suggested that, the factors that led to turnover rate in banks are less experience of a given geographical region. With regards to job dissatisfaction, it was realized to be caused by better job offers elsewhere, lack of opportunities for promotion, low compensation and black economic empowerment initiatives. The study also highlighted the impact of dissatisfaction on bank efficiency, service delivery and productivity.

2.4.2 The HR practices at CRBD Bank in Northern Zone

Findings by Sahinidis and Bouris (2008) on analysing the quality of training and employee intention to leave in Greek found that, the private organizations perform training and development. The study applied quantitative approach in studying the problem. The population of the study was 134 respondents from private organizations in Greek. Study by Ozolina-Ozola (2014) in Latvia noted that, human resources practices are practiced at a low extent. The study aimed at identifying the human resource management practices that effective for reducing employee's

turnover. The stud applied descriptive research design. Data were collected using documentary review using the academic databases.

Findings by Moovala and Jonahi (2013) on a study carried on in Bahrain noted that, human resource practices were not common in Bahrain and started very recent around 2013. For example, the study noted that, recruitment of qualified professionals started in the recent years. The study stated that, improvement of HR practices has increased but not to the extent it was supposed to be. The study suggested that, organizations in Bahrain need to strengthen their HR practices by establishing good systems for recruitment, compensation and performance management. The previous system for recruitment, performance management and compensation were noted to be weak.

In same direction, Moovala (2014) conducted a study in Bahrain noted that, banking sector to investigate human resource practices and realized that, the banks perform the following human resource practices HR and talent planning, recruitment and selection, learning and development, employee compensation and benefits, performance appraisal and supportive policies. An average of 50% of all banks that were studied stated that they have a proactive method of performing human resource practices. Most of the banks 83% were found to perform performance appraisal practices for all staff. However, only 8% stated that, performance appraisal was conducted in acceptable way. With regards to compensation 33% stated that, they pay salaries from normal market rate to the highest for some professionals. Findings by Aba (2018) on a study carried on in Nigeria noted that training and development is a challenge among many banks thus, impacting negatively on retention. It was

stated that, ninety-five percent of the banks don't allow employees to attend further training. As employees develop personal ambition for training they lack the opportunity, thus opting to resign. The study was qualitative and quantitative in nature. Data were collected using questionnaire and were analysed using multiple regression analysis.

Mugizi and Nuwatuhaure (2018) conducted a study in Uganda. The study analysed the influence of recruitment and selection on employee commitment of University academic staff in private University in Uganda. The study found that, recruitment and selection has effect on employee commitment and intention to stay or leave. The study used a sample of 132 academic staff to fill the survey questionnaire. The findings concluded a moderate relationship between recruitment and selection and employee commitment. Commitment was further confirmed to result on intention to stay. The study therefore recommended that, management should implement good practices on recruitment and selection. According to Santhanam et al., (2017) positive perception of human resource management practices tends to lowers employees' turnover intention. In their study Yang et al., (2012) various factors has been pointed out to include salary and fringe benefits; working hours; workload; work pressure; training and development; leadership; career plans and family factors.

Specifically, for banking industry, a more recently study has been conducted on the relationship between human resource practices and employee's turnover in Journal by Aburumman, (2020). The study mentioned training and development, compensation, promotion, and performance appraisal to negatively impact employees' turnover intention. The study recommends that banks should provide a

sufficient training and development program, high compensation, fast promotion systems, fair performance appraisal and high level of career development so as to influence and maintain the human element which in turn will reduce the employees' turnover intention. Mendis(2017), conducted a study to assess how reward system of an organization can impact the intention of employee turnover. The study empirically evaluated five independent variables namely; cash incentives, remuneration, work life balance, employee recognition and supervisor support and employed Pearson's product moment correlation analysis and multivariate analysis were to test for the relationship. According to the study's results all five variables were negatively and significantly correlated with turnover intention and those relationships were strong. Also, the study conducted by A'yunnisa and Saptoto (2015) on the relationship between remuneration and voluntary turnover revealed that pay level dimension is significantly correlated with intention to leave other than other variables. Authors insisted that remuneration is significantly important in relation to turnover intention as employees were reported to want to quit from their current employment over more green opportunities.

2.4.2 HR practices and Employees Turnover

Change management, Leadership development, and Corporate Culture. Along with the changing role of HR is a move to more strategic issues as well as outsourcing some functions have a positive and direct relationship with employee's satisfaction which have an inverse relationship with employee's intention to leave (Tang and Tang, 2012). Al-Abdadi (2018) conducted a study in Jordan on examining the impact of human resources management practices on commitment of employees of

commercial banks. The study analysed the following human resource practices, staffing, compensation, training and development and performance appraisal.

The study also studied organization performance using normative commitment, effective commitment and continuance commitment. The study used a population of all commercial bank employees. The sample size of the study was 425 informants selected from employees. The data were collected using a questionnaire and data were analysed using statistics. The findings showed that, human resource practices had a significant impact on employee commitment and intention to leave. The identified human resource practices are staffing, training and development, compensation and performance appraisal. The study findings formed recommendations that, banks should make sure that, they implement human resource practices properly to ensure that, there is high level of employee retention. This study is well done, however, the findings were a bit general and not very specific and it does not describe the number of banks that were studied. This study is applicable in the current study, nevertheless it does not form the basis of this study.

Findings by Sahinidis and Bouris (2008) on analysing the quality of training and employee intention to leave in Greek found that, there is relationship between quality of training and employee intention to leave. The study applied quantitative approach in studying the problem. The population of the study was 134 respondents from private organizations in Greek. The study found a relationship between training effectiveness, staff satisfaction, motivation, employee commitment and low turnover intention. These findings noted by Sahinidis and Bouris (2008) are consistent with human capital theory and Vroom Expectancy theory. Based on the findings of the

study, it was recommended that, organizations should ensure that, they implement training and selection in a proper manner to make sure employees get the right knowledge and skills. This shows that, right knowledge and skills enhances employee job satisfaction and commitment thus, lowering the intention to leave the organization.

In similar vein, findings by Aba (2018) on a study carried on in Nigeria found that, training and development impact employee retention. The study was carried among selected banks within Bauchi metropolis. Data were collected using a questionnaire and analysis was done using multiple regression analysis. The findings concluded that, training and development had a positive impact with employee retention. This affirms that, the more the training and development in banks, the higher the rate of employee's retention. Based on the study, it is recommended that, bank managers should make sure that, bank employees are satisfied, since dissatisfied employees cannot work with effectiveness to achieve the bank goals. Therefore, managers should value their employees are precious assets and not liabilities. The findings of the study indicate that, training and development is important for ensuring employee retention. This means that, as training practices decrease, so does the employee retention and vice versa. Abrokwah et al. (2018) conducted a study in Ghana on analysing the effects of recruitment on three component model of organization commitment among NGOs and found that, best recruitment practices lead to employee desire for commitment and intention to stay. Rosenbaum et al., (2018) when there is change in management employees tend to leave the organization because there were not sure about the security of their job investigated the impact of

performance appraisal satisfaction on work engagement and turnover intention applied a Partial least squares structural equation modelling to test the research hypotheses. The study which was conducted in Malaysia within oil and gas sector and results indicated that there is a strong causal relation between performance appraisal and turnover intentions.

Msibi (2017) in Swaziland exposed that there is an inverse relationship between job satisfaction in terms of both intrinsic and extrinsic and employees' turnover, also intrinsic job satisfaction reported to strongly influence employees' intention to quit. According to Mutabazi, (2014) employees' turnover in Kenya is a function of human resource practices, specifically, the mentioned features of human resource practices being compensation system, trainings, employee empowerment, performance appraisal and communication breakdown. Abubakar et al., (2014) in Nigeria explored the relationship between perceived organizational politics, organizational trust, human resource management practices and turnover intention. The study depicted that human resource management practices are significantly and negatively related to turnover intentions. Mohammad, et al., (2020) also found a negative effect on intention to leave with human resource management practices whereas the study included employees' satisfaction as mediator between the two variables. Human resource management practices were evaluated by employees' empowerment and job security. Moreover, employees' empowerment is reported to be affected by work environment, and when there exists a poor work environment, high degree of employees' intention to leave are reported (Chughtai, 2013). Employees with

involvement in the decision-making process and these are termed to reduce the rate of employee's turnover (Kumar & Jauhari, 2016; Gould-Williams, 2007).

2.5 Conceptual Framework

The conceptual framework of this study depicts relationship between dependent variable and independent variables. The research intends to explore the influence of human resource practices towards voluntary turnover of employees hence the adoption of three independent variables. Likewise, training and development within the organisation tends to affect voluntary turnover rates (Gupta, 2008). Performance appraisal activities can influence voluntary turnover. Independent variables of the study are recruitment and selection, training and development, performance appraisal, rewards and compensation and job design. These practices are considered to influence the employee voluntary turnover. Voluntary turnover is a dependent variable; it is influenced by the human resource practices. The Summary of independent variables as indicated in figure 2.

Figure 2: Conceptual Framework on the influence of Human resources practices on employees' voluntary turnover in Tanzania

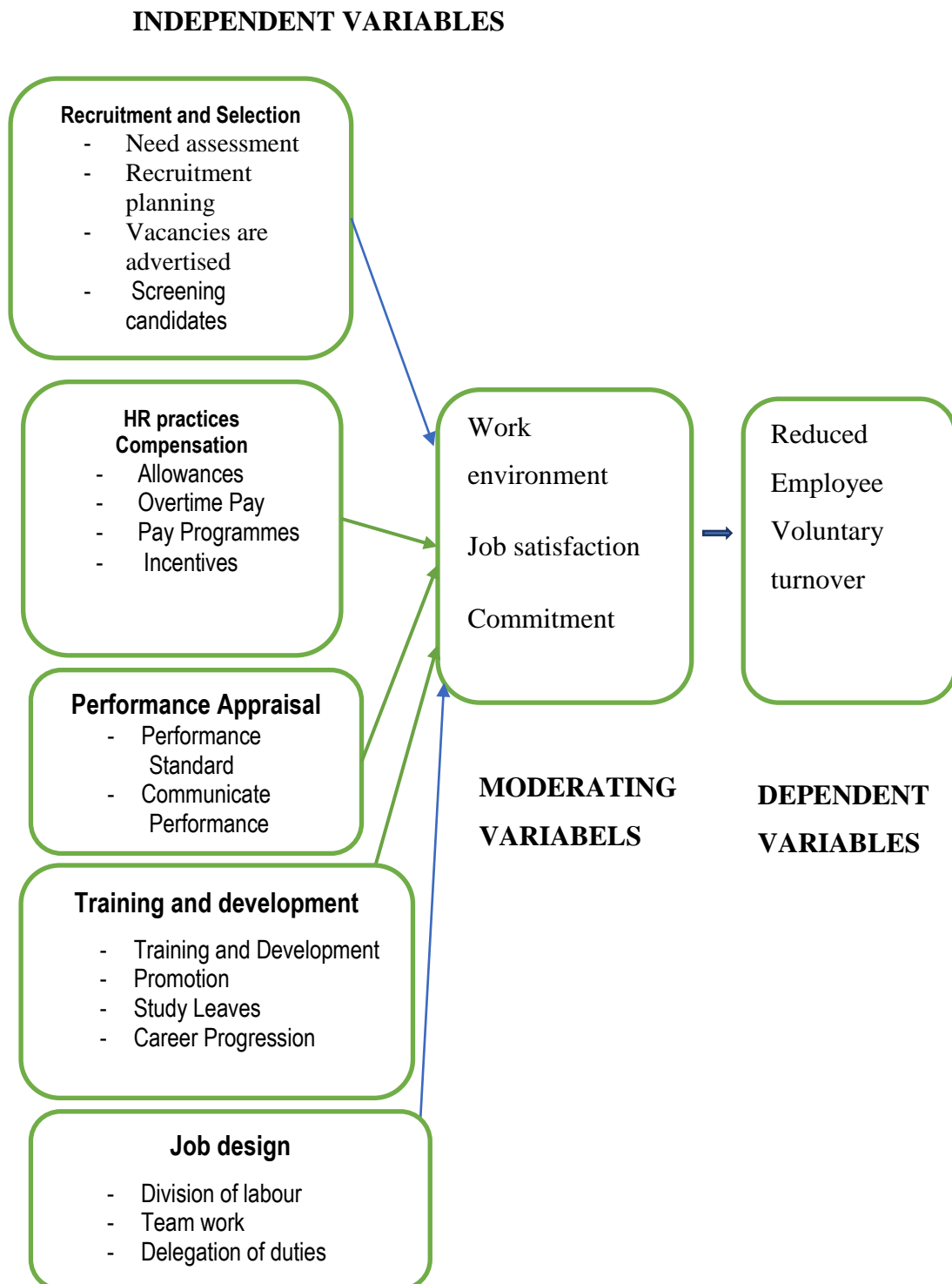


Figure 2: Conceptual Framework of the Study

Source: Adopted from Kuvaas (2006)

2.5.2 Description of the Variables

Recruitment and Selection

The R&S process is a means of collecting, shortlisting and selecting appropriate candidates for available positions. In the context of organisations, the R&S process is very broad and consists of a number of operations. Recruitment is therefore aimed at discovering the candidate who has the highest potential to fill a vacant position. It can also be seen as the link between activities which connects job seekers with occupations. The R&S process is critical to an organisation's overall planning and success and is closely linked with other tasks in human resource management, including transfers, promotions, succession planning, career planning, reward systems, performance management, performance appraisal, human resource development and job design. Under the process of recruitment, potential clients are identified and attracted both externally and internally (from within the organisation) to start the evaluation for future employment. The selection process begins as the candidates are identified, and includes the evaluation of candidates' information after the collection and measurement of their skills and qualifications. By using this process, organisations maximise the likelihood that the right client will be selected for the job through possessing the required skills. Employees who are suitable for a particular job are therefore highly motivated and perform to high standards. For this reason, the success of an organisation relies upon the happiness, motivation and qualification of its employees

HR practices Compensation

In the case of voluntary turnover, it is argued that employees leave their jobs when their needs are not being satisfied by their present job and an alternative job becomes available. HR practices such as job security and compensation level are important determinants of employee turnover.

Performance Appraisal

Performance Appraisal is the systematic evaluation of the performance of employees and to understand the abilities of a person for further growth and development. The supervisors measure the pay of employees and compare it with targets and plans. In this research, when employees perceived performance ratings to be manipulated because of ratter's personal bias and intent to punish subordinates they expressed reduced job satisfaction, which led to greater intention to quit. It is showed that performance ratings that are manipulated by punishment motive will lead to lower job satisfaction and increase turnover intention. However, when ratings are influenced by motivation motive such as reward or other recognitions, it will lead to higher job satisfaction and decrease turnover intention.

Training and development

Training and development refers to educational activities within a company created to enhance the knowledge and skills of employees while providing information and instruction on how to better perform specific tasks. In this aspect, the organization that provides opportunities for its employees to attend various courses and training would be in a positive to reduces turn over because other employees in the organization are not money motivation but they are satisfied with other aspects like training and development

Job design

Is about the way that tasks are combined to form complete jobs in the workplace, whilst job redesign has its focus on how existing jobs are changed- for example, by redesigning jobs management may be able to increase motivation around, say, the introduction of self-managed work teams. In this regard, the organization that designs their job well will reduce Employee Voluntary turnover

2.6 Research Gap

A number of studies exist regarding the effects of human resource practices on employee voluntary turnover. Whereas the above studies made much effort on studying the relations that exist between human resource practices and employee intention to stay, most of the studies have been carried out in other countries. Therefore, the gap prevails. For example, the context of most studies above was in other countries Al-Abdadi (2018), Rosenbaum et al. (2018), Aburummana et al., (2020); Chughtai (2013); Mohammad et al., (2020); Santhanam et al., (2017) were Asia. Nevertheless, literature overlooked HR practices in CRDB banks particularly in Arusha city which this study intends to undertake. Therefore, little is known especially on the current status of turnover, high rates of turnover are still an issue of concern to banking sector within the country as reported by CRDB bank northern zone hence the need for this particular study. Also, there is less study conducted on assessing the impact of human resource practices on employee turnover in Arusha. Furthermore, to the knowledge of the researcher, no similar study conducted in CRDB a case of Northern zone.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section introduces the idea of research methodology and put forward a selection of various methods and tools that were adopted by the study. It compresses of; research design, area of the study, research population, sample, and sampling techniques. Types of data collected and collection tools as well as data analysis methods are also presented, reliability and validity of the instruments.

3.2 Research Design

Research design is the plan of research showing what must be done and how to do it (Kothari, 2004). This study used descriptive research design based on the inductive approach. Usually, inductive use research questions to narrow the scope of the study it is associated with quantitative research (Myers, et al., 2010). The design was useful for establishment of relationships between study variables hence deemed fit in finding solutions for the specified objectives of the research. This design is also preferred because it allowed the researcher to describe the situation of a phenomena.

3.3 Research Approach

The study employed quantitative research approach. Quantitative approach studies the phenomena using statistical techniques thus is by using numerical data in studying, analysing, resenting and interpreting the findings obtained from the study (Creswell, 2009). Quantitative approach was applied by studying the phenomenon using statistical tools. First a closed ended questionnaire was designed to allow the

study to be done using statistics. According to Myers, et al. (2010) quantitative approach is more objective than qualitative approach since it minimizes the personal biasness of the respondents.

3.4 Research Area

According to Kothari (2004), study area refers to the geographical location where data are to be collected. This study was done at the CRDB Bank PLC Tanzania, a case of Northern Zone using all braches found in the zone selected branches; “reason for choosing northern zone; it is unique through the zone (i)is large compared toS other CRDB zones like central. Western, southern and lake zone which few braches” (2) the zone has experienced massive turnover than other zones namely; central, western, lake zone, southern and eastern zone.

3.5 Population, Sample size and Sampling Techniques

3.5.1 Research Population

Study population refers to an entire group of persons that have at least one or more traits in common selected for a particular study (Ravid, 2011). Northern zone has 40 branches of CRDB with a total of 359 employees who comprises of HR manager who provided estimate rates of turnover, Brach mangers who provided information on HR practices and ordinary employees who face HR practices challenges.

3.5.2 Sample Size

The sample size of the study was 193 respondents. Sample size was determined using Yemane (1967) sample size determination formula.

The formula is as follows;

$$n = \frac{N}{1 + N(e)^2}$$

n = Sample size

N = Population

e=confidence interval

$$n = \frac{359}{1 + 359(0.05)^2} = 187.79 = 193$$

3.5.3 Sampling Methods

Sampling refers to the process of choosing a representative from a bigger group (population) for having a small and manageable group that becomes the basis for estimating or predicting the occurrence of an unknown information regarding that bigger group (Kumar, 2011). The researcher applied multisampling technique, whereby convenience sampling was employed in selecting the banks to be used in the study and simple random sampling was employed in selecting the respondents. Convenience sampling is used because the researcher selected the banks that are easily accessible during data collection and this enabled the researcher to meet the study objectives timely. Simple random sampling technique was applied in selecting the study respondents and this enabled to minimize sampling error because it gave each member of the respondent an equal chance of being included in the study.

3.6 Data Collection Methods

3.6.1 Questionnaire Instrument

According to Brace (2018), a questionnaire is devised for securing answers to questions by using a form which the respondent fills himself. In this study, closed ended questionnaires was used which had four sections. Section one contains questions regarding demographic information. Section two contains questions regarding the types of human resource practices. Section three contains the questions regarding the extent of human resource practices. Section four contains the questions regarding the relationship between human resource practices and employee turnover. The questionnaire was structured in a Likert scale format using the following ranges; 5-strongly agree, 4-agree, 3-neutral, 2-disagree and 1-strongly disagree.

3.6.2 Documentary Review Instrument

Documentary research is the use of outside sources, documents to support the argument of academic work (Muhanga&Malungo 2017). The researcher asked for a list of employees who voluntarily turned over between 2017 to 2020. To enrich this work, the researcher also reviewed written resources including dissertations, journals, internet, and books. In those documents researcher was able to discover turnover issues and rates

3.7 Data Analysis Techniques

Data were analysed using descriptive analysis techniques. For quantitative data Descriptive data analysis were analysed using Statistical Package for Social Science (SPSS, Version 25.0). Descriptive statistics applied mean scores in analysing and

interpreting the study findings. SPSS was adopted for the analysis due to its flexibility, advanced features, and accuracy in analysis of quantitative data related questionnaire. The results were presented in tables using percentages and frequencies. Descriptive analysis enables to describe the phenomena under investigation. Statistical analysis was used to manipulate data through descriptive statistics which was used to present, analyse and interpret data; while inferential statistics were used to illustrate the relationship between independent and dependent variables.

3.8 Reliability and Validity of Data

According to Ravid, (2011) reliability refers to the consistency and dependability of a measurement tool and that when used repetitively should give the same or similar results. Further, Validity is focusing on the precision and accuracy of a measurement procedure (Kothari, 2004). In this study, reliability was tested using Cronbach's coefficient alpha (Ravid, 2011). On the other hand, the researcher sought for guidance from both supervisor and research panel on appropriateness of the research tools so as to ensure validity. By validity it means the degree in which a test measures what it was planned to measure (Kothari, 2004). Validity was ensured by consulting 5 experts in human resource to judge the questionnaire. Reliability was ensured through pilot study. In pilot study questionnaires were distributed to ten respondents aimed at testing the reliability of the questionnaire using Cronbach's alpha. A Cronbach alpha of at least 0.78 was attained and it was acceptable.

3.9 Ethical Considerations

The researcher adhered to research ethics by protecting the rights of all the respondents of the study, protecting them from any gross misconduct and by supplying reliable information to the respondents so that they are not miss-led in any way. Also, the researcher respected the situation of the participants by accepting their withdrawal from the study or consent to participate in the study (Dawson, 2002; Ravid, 2011). During this work, the researcher maintained privacy and confidentiality of the information provided by respondents. The researcher also adhered to CRDB regulations and ethical procedures when collecting data and writing dissertation. Furthermore, the researcher presented the findings as per the respondents from units of enquiry without any alteration.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents data analysis and interpretation of the findings found in the research. This chapter examines, categorizes, and tabulates the evidence with the aim of presenting the objective of the study as it was thought to be. In examining the influence of Human resources practices on employees' voluntary turnover in Tanzanian banking sector based on CRDB banks in northern zone. This chapter includes descriptive analysis of the collected data.

4.2 Response Rate

The distribution of the questionnaire to human resource manager, branch manager and ordinary employees through drop and pick while targeting 193 employees. The questionnaire which were successful collection from the respondents were 183 out 190 representing a response rate of 96.3%.

4.3 Background Information

The study used a self-answered structured questionnaire to collect primary data from CRDB branches in northern zone. A total of 190 questionnaires were distributed and 193 were received back from the respondents. Descriptive statistical analysis was used to identify Mean and Standard deviation from the response of employees. The highest mean was set to five (5) and lowest was set to one (1).

4.4. Demographic Profile of Participants

The study considers the importance of analysing the characteristics of a study population as it helps in data interpretation. The sample for this study was drawn from customers of Cooperative Rural Development Bank (CRDB) Branches. The respondents were asked about their gender, and work experience as given in Table 4.1. These variables were being only concerned with those who were given questionnaire of which deemed important in interpretation of the data.

Table 4.1: Demographic Profile of the Respondents

Variable	Category	Number	Percentage (%)
Gender	Male	93	50.8
	Female	90	49.2
	Total	183	100
Work Experience	0-3	33	18.0
	4-6	105	57.4
	7-9	45	24.6
	Total	183	100.0

Source: Field data (2021)

The findings (Table 4.1) of the study show that the highest number of respondents were male as compared to female respondents. The intention was to have equal numbers of male and female respondents in this study. However, this was difficult to achieve due to differences in their number of employees at CRDB Branches. However, the difference has no effect on the findings since it is very minimal. From the findings of the study, it can be noted that most of the respondents work experience was between 4-6 years of experience which represented 57.4% of respondents. The least years of experience for respondents was between 0-3 years of experience which represented 18% of the respondents.

4.5 Status of Employee's Voluntary Turnover

Here, the study looked at the rate of voluntary turnover for the employees of CRDB Bank. In examining the influence of human resource management practices on employee's voluntary turnover, the table below presents the result of voluntary employees' turnover below 10 employees at CRDB Bank. Table 4.2 Turnover below 10 employees

Status of employee turnover	Mean	Interpretation
Bellow 10 employees left	3.68	Agree
Above 10 employees left	1.95	Neutral
Average Mean	2.81	Neutral
Score range: 1.00 -1.79 Strongly disagree; 1.80 -2.59 Disagree; 2.60 -3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree.		

Source: Field data (2021)

Table 4.3 above shows the status of employees who leave the organization, with regards to the extent of employees leaving the organization, an average mean of 2.81 was attained denoting neutral. This implies that, respondents neither agreed nor disagreed with the above questions that the number of employees who were leaving the organization was neither large nor small. This indicates that, voluntary turnover might be existing, but not to a large extent. These findings are supported by documentary review findings that, denoted that, turnover exists but at 3% of the staff. The documents that were reviewed are staff turnover report 2020 and CRDB Bank Annual Report for the year ended 2020. Moreover, the findings are supported by qualitative data collected from interview regarding the question;

“Do the bank experience voluntary turnover of employees?”.

Out of 10 interviewed respondents 8(80%) agreed that, the bank experiences voluntary turnover. Out of the 10 interviewed respondents 7(70%) stated that, out of 3% of turnover, the biggest turnover is due to voluntary turnover. However, the exact percent was not stated. Moreover, the informants claimed that, employees who left did not explain the reasons for leaving the bank, they just wrote resignation letters. The gap emerges that calls for further studies to identify what exactly cause employees to leave voluntarily. Specifically, it is recommended to carry out studies on analysing the level of employees' satisfaction with respect to individual human resource practices such as compensation and rewards, performance appraisal, job design, training and development and employee recruitment and selection.

The findings are in line with Zyl (2011) identified that, there is voluntary turnover in banking sector. Zyl (2011) further establishes that, the causes for turnover fall within thirteen questions which are desire to take new challenge, bad employee-management relationship, lack of recognition, long travel distance, lack of control over long working hours, bad relationship with employees, compensation, lack of training, diversity embracement, conduciveness of the department for black advancement. The study revealed the turnover as follows in 2010; the executive and managerial turnover 12.2%, total employees' turnover was 10.1%, higher than 2009 where the turnover was 9.6% for executives and managers for all staff. The rate of executive and managerial turnover was higher in 2010 than in 2009 indicating that, the rate keeps on increasing.

Similarly, the findings match with Aziz (2019) conducted a study in Malaysia. The study explored the relationship between factors namely career adaptability, job satisfaction, pay, turnover intention and voluntary turnover in banking sector. Data were collected using primary source. Primary data collection source used questionnaires to collect data. The questionnaire was self-administered and the respondents were selected using convenience sampling technique covering various departments such as marketing, retail rehabilitation, human resources, branch operation processing, treasury and investigation audit. For career adaptability variable, the study found no significant relationship between career adaptability and voluntary turnover. The findings focused on some human resource factors. However, the study did not focus directly on specific human resource practices. Based on this study, it established a gap to consider the influence of other factors on employee voluntary turnover in banking sector.

In the same vein, Kahyarara (2018) carried on a study in Tanzania on assessing the factors affecting employees' turnover in banking sector in Tanzania taking a evidence from National Bank of Commerce, Ilala Municipality established that, the rate of employees turnover was 129 employees per every year which is almost equal to 10 employees turnover each year and in the period of nine years labour turnover was 1158 employees. The staff adds that, the reasons for turnover are low salary, lack of proper career development, non-conducive work environment, job stress and availability of new jobs. The study further found that, there is strong relationship between factors affecting staff turnover and turnover. Based on the study findings, banks are recommended to impose appealing retention strategies such as training and career development, rewards systems and promotion. Also, the study aligns with findings by Pietersen and Oni (2014) study found that, turnover prevails, however the overall turnover rate was low. The findings of the study established that, the overall turnover rate was low and there were differences in turnover rates with respect to certain job levels and gender. With respect to age between young and old, turnover rate was similar. The findings suggested that, the factors that led to turnover rate in banks are less experience of a given geographical region. With regards to job dissatisfaction, it was realized to be caused by better job offers elsewhere, lack of opportunities for promotion, low compensation and black economic empowerment initiatives. The study also highlighted the impact of dissatisfaction on bank efficiency, service delivery and productivity

4.6 Human Resource Management Practices

The study examined the human resource management practice on voluntary turnover for employees, and several human resource practices were scrutinized to check whether they have influence on voluntary turnover or retention for employees at CRDB.

4.6.1 Recruitment and Selection

The respondents were asked to rate the recruitment and selection process for CRDB staff and to see if recruitment and selection policy is well practiced. The table below presents the results.

Table 4.3: Measures of Recruitment and Selection

Measures for Recruitment and Selection	Mean	SD
The bank conducts need assessment	3.02	1.17
The bank conducts recruitment planning	3.87	0.91
The bank advertises the vacancies	3.56	0.77
The bank screens the candidates	3.99	0.56
Successful candidates are notified	4.60	0.49
Average	3.81	0.78
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

From the table above, majority of respondents agreed on the recruitment and selection practices do exist at CRDB bank (average mean 3.81, SD 0.78). The results from the study indicate that recruitment and selection exist at a good level at CRDB. Respondents strongly agreed that successful candidates are notified (Mean=4.6,

SD=0.49), they also agreed that bank screens the candidates (Mean=3.99, SD=0.77), also respondents agreed that banks conduct recruitment planning (Mean=3.87, SD0.91). Thus, the study revealed that, CRDB Bank is following recruitment and selection policies and practices when hiring new employees to the organization. The findings therefore conclude that, recruitment and selection are applied and it is one of the commonly applied human resource practices. The findings match with Moovala (2014) that banks practice recruitment and selection practices such as need assessment, recruitment planning, planning of recruitment, vacancies advertisement, screening and notification of candidates.

4.6.2 Training and Development

The question sought to determine if training and development practices are applied at CRDB Bank. The respondents were asked to indicate whether CRDB Bank offers or support employees training and development. The table below shows the results.

Table 4.4 Training and Development

Training and Development	Mean	SD
The bank conducts training need assessment	3.67	1.31
The bank designs training	3.89	0.75
The bank conducts team building training	3.98	0.71
Average	3.85	0.92
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

According to the findings, the average responses from the majority of respondents agreed that training and development are among the human resource practices applied at CRDB Bank with average mean 3.85 and SD 0.92. The respondents agreed with a mean of 3.98 and a standard deviation of 0.71 that bank conducts team building training to increase employee retention and decrease turn over. The respondents also agreed with a mean of 3.89 and a standard deviation of 0.71 that bank designs the training to helps employees to develop career. The respondents further indicated with a mean of 3.67 and a standard deviation of 1.31 that bank conducts training need assessment to enhance the commitment with organization. The findings are consistent with Hoines and Jaleta (2010), that training of employees is practiced by banking industry. Similarly, the findings are in harmony with Al-Abdadi (2018) study that, training is among human resource practices performed to employees aimed at creating employee's commitment and prevent voluntary turnover and promote intention to stay. The study analysed the following human resource practices, staffing, compensation, training and development and performance appraisal. The findings showed that, training and development practices have impact on employee commitment and intention to leave.

The findings are also supported by Findings by Salinities and Bouris (2008) on analysing the quality of training and employee intention to leave in Greek found that, that found that, training exists and there is relationship between quality of training and employee intention to leave. The study applied quantitative approach in studying the problem. These findings further supported by Sahinidis and Bouris (2008) are consistent with human capital theory and Vroom Expectancy theory. In similar vein,

findings by Aba (2018) on a study carried on in Nigeria found that, training and development are practices and impact on employee retention. The study was carried among selected banks within Bauchi metropolis. All these findings affirm that, the more the training and development in banks, the higher the rate of employee's retention. Based on the study, it is recommended that, bank managers should make sure that, bank employees are satisfied, since dissatisfied employees cannot work with effectiveness to achieve the bank goals. Therefore, managers should value their employees are precious assets and not liabilities.

4.6.3 Rewarding and Compensation

Respondents were asked to show the response on how rewarding and compensation influence voluntary turnover or retention of staff at CRDB Bank. The table below presents the results of rewarding and compensation.

Table 4.5 Rewarding and Compensation

Rewarding and Compensation	Mean	SD
The bank has good remuneration	3.60	0.79
The bank pays for overtime	4.05	0.49
The bank has performance-based rewards and compensation	2.10	0.90
Average	3.25	0.73
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

The table above shows the influence of rewarding and compensation on the employee's turnover at CRDB bank. The study showed a neutral average response from the respondents on rewarding and compensation (M = 3.25, SD= 0.73). While the majority of respondents agreed that bank pays overtime (M=4.05, 0.49). With other respondents disagreed that the bank has performance-based rewards and compensation (M=2.10, SD= 0.73). The findings are supported by Moovala (2014) on a study carried on in Bahrain noted that, banking sector performs the following human resource practices HR and talent planning, recruitment and selection, learning and development, employee compensation and benefits, performance appraisal and supportive policies. An average of 50% of all banks that were studied stated that they have a proactive method of performing human resource practices. Most of the banks 83% were found to perform performance appraisal practices for all staff. However, only 8% stated that, performance appraisal was conducted in acceptable way. With regards to compensation 33% stated that, they pay salaries from normal market rate to the highest for some professionals.

4.6.4 Performance Appraisal

Respondents were required to specify to what extent they agreed with different statements on the performance management within their organization.

Table 4.6 Performance Appraisal

Performance Appraisal	Mean	SD
The bank conducts performance appraisal	3.19	0.97
The bank has performance appraisal plan	3.27	0.94
The bank gives feedback on performance	2.15	0.95
The bank helps employees to make corrective actions in case of underperformance	3.64	0.98
Average	3.06	0.96
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

The findings as shown in the table above indicates majority of the respondents are neutral about the job performance standard and expectations (Mean=3.06, SD=0.96). Performance appraisal is conducted fairly and employees neutrally understand the evaluation of performance (Mean=3.19, SD=0.97). The respondents agree that bank helps them to make corrective actions in case of underperformance (Mean=3.64, SD=0.98). Majority of respondents consider their organization do not give feedback on performance (mean=2.15, SD=0.95). The findings are supported by Karimiet. (2011) that the banks perform performance appraisal for their staff. This therefore confirms that, human resource practices in terms of performance appraisal is practiced by the bank.

4.6.5 Job Design

Respondents were asked to specify to what extent they agree with different statements on work environment so as to assess whether job design is practiced within the bank.

Table 4.7 Job design

Job design	Mean	SD
The bank allocates the staff based on the right skills and competencies	4.14	0.77
The bank performs division of labor	3.85	1.07
The bank encourages teamwork	3.90	0.79
The bank encourages delegation of duties	2.99	1.11
The bank performs job rotation	4.42	0.65
The bank performs job enlargement by increasing the number of tasks to an employee	3.95	0.59
The bank enriches employees by entrusting them with additional responsibilities	3.98	0.69
Average	3.89	0.81
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

The table 4.7 above presents the analysis of employee's opinion of work environment practices in their organization. From the results, the CRDB bank was keen to make the working environment satisfactory as the respondents agreed positively to the statements relating to job design. These were regarding to their organization safe working environment (Mean=3.89, SD=0.81). Respondents were satisfied on how bank allocates the staff based on the right skills and competencies

(Mean=4.14, SD=0.77). They were satisfied with how bank performs job rotation (Mean=4.42, SD=0.65). Most respondents agreed that, their organization enriches employees by entrusting them with additional responsibilities (Mean=3.98, SD=0.69). Also respondents agreed that, bank performs job enlargement by increasing the number of tasks to an employee (Mean=3.95, SD=0.59). Employees feel that the relationship between colleagues at workplace are friendly and the bank encourages teamwork (Mean=3.90, SD=0.79). Respondents also agree that the organization structure allow division of labor (Mean=3.85, SD=1.07). Respondents were neutral on delegation of duties (Mean=2.99, SD=1.11). The findings of the study conclude that; the bank should continuously make sure the jobs are well designed to ensure job satisfaction. However, job design alone is not enough to ensure job satisfaction. Other factors should also be considered. The findings are in harmony with Moovala and Jonahi (2013) on a study carried on in Bahrain noted that, human resource practices were not common in Bahrain and started very recent around 2013. For example, the study noted that, recruitment of qualified professionals started in the recent years. The study stated that, improvement of HR practices has increased but not to the extent it was supposed to be. The study suggested that, organizations in Bahrain need to strengthen their HR practices by establishing good systems for recruitment, compensation and performance management. The previous system for recruitment, performance management and compensation were noted to be weak. The findings of the study supported by literature conclude that, job design is very important for enhancing staff satisfaction and retention.

4.7 Extent of Employees' Turnover

Respondents were asked to specify if employee's turnover happens to their organization frequently. They were required to indicate their level of agreement to some relevant question posed to gauge the level of employees' turnover in the organization, and the results from the study are presented in the table below.

Table 4.8 Employee Turnover

Turnover	Mean	SD
Employee turnover is common at CRDB	1.33	0.77
Turnover has occurred at my department at the branch I Work within past	2.19	0.60
Turnover has occurred in other departments at the branch I work	2.09	0.59
Average	1.87	0.66
Score range: 1.00-1.79 Strongly disagree; 1.80-2.59 Disagree; 2.60-3.39 Neutral; 3.40-4.19 Agree; 4.20-5.00 Strongly Agree		

Source: Field data (2021)

As shown in table 4.8 above, most of respondents were satisfied with their current place of work and that voluntary turnover does not happen to the organization frequently (Mean=1.87, SD=0.66), most respondents strongly disagreed that employee turnover was common at CRDB (Mean=1.33, SD=0.77). Additionally, the respondents disagreed that turnover has occurred at their department or the branch which they work (Mean=2.19, SD=0.60), they also disagreed that turnover has

occurred in other departments or at the other branches of the organization (Mean=2.09, SD=0.59)

4.8 How HR Practices Relate to Employees' Voluntary Turnover

Measuring how HR practices related to employees' voluntary turnover was measured using regression analysis. The regression model used in the study used the following regression model:

$$y = \alpha + X_1\beta_1 + X_2\beta_2 + X_3\beta_3 + X_4\beta_4 + X_5\beta_5 + \epsilon$$

Where:

Y=Employee turnover

X1= Recruitment and Selection and development

X2= Training and Development

X3= Rewarding and Compensation

X4=Performance Appraisal

X5= Job design

α = intercept

β_1, \dots, β_5 = Coefficient of parameters

ϵ = Standard error

The study finding in table 4.8 below reveal that, R-square =179. This means that the independent variable in the study explains a small proportion of variance in employee turnover, which implies that 17.9% of the proportion in employee turnover can be explained by the independent variables. Other variables not covered by the model explain up to 82.1% of variance in employee turnover.

Table 4.9 Human Resource Practice of Employee's Turnover

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.072	0.161		6.635	0.000
Recruitment and Selection	-0.448	0.168	-0.190	2.657	0.009
Performance Appraisal	0.130	0.121	0.085	1.075	0.284
Training and Development	-0.192	0.076	-0.196	2.515	0.013
Rewarding and Compensation	-0.581	0.138	-0.311	4.214	0.000
Job design	-0.348	0.158	-0.153	2.199	0.029
R	0.423				
R-square	0.179				
Adj. R-square	0.156				

Source: Field data (2021)

Based on linear regression model, $y = \alpha + X_1\beta_1 + X_2\beta_2 + X_3\beta_3 + X_4\beta_4 + X_5\beta_5 + \epsilon$

4.8.1 Recruitment and Selection on Employees Turnover

The regression analysis in table 4.8 is significant since the p-values is less than 0.05 ($p < 0.05$). The findings ($B = -0.448$, $p = 0.009$) indicates that every unit change in recruitment and selection causes a change in employee turnover by -0.448 units. This means that when efforts made on recruitment and selection of employees in CRDB Bank, employee turnover declines. Staff recruiting and selection has a significant impact on employee voluntary turnover, of which it reduces turnover and increase staff retention. Bernardin and Russell (2012) found that recruitment techniques and policies had an impact on retention in diverse companies. According to Boselie, Dietz, and Boon (2010), the whole employment package has an impact on recruitment and retention when compared to other jobs. The recruitment done following all the procedures and selecting the right individuals for the job may highly impact the rate of turnover by increasing the level of retention for employees. These findings are supported by Pirzada et al (2013) who claim that job listings are crucial in the recruitment process, and when done well employees' retention would be high.

This finding was inconsistent with the findings of previous scholars. For instance, Abrokwah et al. (2018) reported that effective recruitment led to a desirable employee's level of employee commitment. Chew and Chan (2008) established that that person-organisation fit positively affected organisational commitment. Edwards and Billsberry (2010) reported that person-organisation fit, person-people and person-job fit positively significantly predicted organisational commitment. Also, Harold and Shiju (2012) established that recruitment positively significantly influenced affective commitment. Khatri and Gupta (2015) found out a highly

significant and positive relationship between recruitment practices and organisational commitment. With all the findings of previous scholars supporting the hypothesis which was rejected in this study, it means that recruitment in the context of academic staff in Uganda was very weak to influence EC

According to Martin (2011) employer's honesty during hiring of candidates is considered important since prospective employees weigh their expectations with the stated terms, conditions and benefits. Recruitment and selection take the first place in human resource practices since they are among the first action, hence honesty and integrity is imperative. If the employment terms and conditions are not disclosed clearly, hiring process may lead to voluntary turnover once the expectations are not fulfilled. The study shows that, realistic job previews create job satisfaction to new employees and after recruitment, this reduced their intention to leave. When hiring companies provide accurate information about the vacancies it becomes easier for applicants to make decision on whether the job fits them or not and if it meets their expectation. By identifying the less desirable aspects of the prospective job enables job applicants to get prepared of the circumstances if they decide to apply. Applicants who accepted the undesired conditions before can be trustworthy to the organization with high level of commitment and hardworking.

4.8.2 Performance appraisal and Employees Turnover

From the regression results of the study, the performance appraisal was found to have insignificant positive effect on employee's turnover at ($B=0.130$, $p=0.284$). This means that any changes in performance appraisal does not have any significant impact on voluntary turnover of employees. Results from the study reveal that

employees at CRDB bank are fairly understand the performance appraisal practice conducted by the organization to its employee. The study reveals that, there are no feedback on the performance appraisal whenever conducted, and they have no clear understanding on any performance appraisal plan used by the organization. Performance appraisal is important at the organization as it helps to keep employees motivated and reduce the rate of voluntary staff turnover to the organization. The organization which do not conduct the performance appraisal to its employee has a risk of losing highly performing workers in the organization and it could increase the rate of voluntary staff turnover. Although for the case of CRDB, performance appraisal was found not to have any significant influence on the rate of voluntary turnover for the employees.

The results of this study are contrary to the research study conducted by Ozolina-Ozola (2014), on his study he found that good performance appraisal led low employees' turnover. Employee's voluntary turnover is reduced by having clear performance standards and expectations, evaluating performance, giving employees with progress and feedback on a regular basis, and having participatory and transparent performance management procedures. The majority of respondents are unaware of their organization's performance management processes and do not receive feedback on performance appraisals. According to the findings of the study, the influence of performance assessment on employee voluntary turnover is insignificant and has a negative role in employee turnover.

4.8.3 Training and Development on Employees Turnover

The results of this study found that, Training and development practices has significant influence on employee voluntary turnover ($B = -0.192$, $p = 0.013$). This means that a unit increase in training and development results in decrease by 0.192 in the likelihood of employees leaving their organization.

The results of this study reveal that CRDB provides and supports staff training to enhance skills of their employees. These findings are in-line with the research findings of Gurbuz and Mert (2011) who found that, training gives workers the impression that they are a valuable asset to the company and that the company should assist them. This gives employee's motivation to stay with their organization and it reduces the rate of voluntary turnover. It is worth concluding that CRDB Bank conducts a thorough needs study prior to providing training to its employees. According to Bitner and Zeithaml (2010), training must be need-based, which means that the company must first undertake an analysis and evaluation to determine whether training is required. The results of our study are consistency with a study of Abu who examined the effect of HRM practices on employee turnover intentions of employees at commercial banks in Ethiopia, the result of the study showed that 62.8% variation in employee turnover intention is explained by HRM practices, and training and development is significant affecting turnover intentions, and an organization should consider to improve training so as to retain their employees.

4.8.4 Rewarding and Compensation on Employees Turnover

The results from liner regression showed that rewarding and compensation have significant effect on employee turnover intention in the model ($B = -0.581$, $p =$

0.000). Means that a unit increases in rewarding and compensation practices will lead to 0.581 times more likely of employees staying with their organizations. Majority of respondents argued that CRDB bank has a neutral remuneration package, and it pays the overtime for its employees, although for performance based rewarding respondent disagreed with it. Rewarding and compensation has great contribution toward voluntary turnover, when employees are well compensated the rate of voluntary turnover will be high while for the well compensated employees they will choose to stay with the organization. The results of this study are in line with the study of Jiru and Tadesse (2019) who found that a unit increases in compensation practices will lead to increase in likelihood of employees staying with their organizations. Ozolina-ozola (2014) also in his study found that, compensation and reward are among the human resource management practices associated with low employees' turnover.

4.8.4 Job design on Employees Turnover

As depicted in Table 4.8, job design practices have also a significant influence on employee turnover intention ($B = -0.348, P < 0.029$). This means that a unit increases in conduciveness of work environment, team work and information sharing practice will lead to increase in possibility of employees staying with their organizations. According to the findings, the majority of respondents were happy with the organization's work environment, and this positive work environment helps CRDB bank retain employees and decrease voluntary turnover. The findings of this study are consistent with Huang et al., (2007), who performed a study on the impact of work environment on auditor turnover intentions, and found that a better work

environment decreases auditor turnover intentions and therefore increases organization retention. The results of our study are also consistent with the study of Jiru and Tadesse (2019) who found that, work place environment has a negative significant effect on employees' turnover intention.

CHAPTER FIVE

CONCLUSION, RECOMMENDATIONS, AND AREA FOR FURTHER RESEARCH

5.0 Introduction

The study was implemented to fulfil three objectives. The objectives of the study were to investigate the influence of human resources practices on employees' voluntary turnover in Tanzanian banking sector based on CRDB banks in northern zone, explore the rate of voluntary turnover, to find out human resources practices at CRDB bank in northern zone and examine how human resources practices relate to employees' voluntary turnover. This chapter summarizes the study and its main findings and draws conclusions and recommendations based on the study findings presented and discussed in chapter four. Finally, the chapter points out the Research Opportunities Available in the subject of this study.

5.1 Summary of Findings

The study examined the influence of human resources practices on employees' voluntary turnover in Tanzanian banking sector based on CRDB banks in northern zone. Descriptive analysis was used to investigate the rate of employee voluntary

turnover, human resources practice applied in CRDB employees. Five human resources practices were employed to examine if they are implemented in CRDB and how they influence voluntary turnover for the employees of CRDB Bank. These practices were such as: recruitment and selection, training and development, rewarding and compensation, performance appraisal, job design. The study found that, the bank has implemented all human resource practices. The study found that CRDB Bank's employee recruiting and selection practices are good, the bank conducts need assessment, plan for the recruitment, advertises the vacancies, screens the candidates, and successful candidates are notified. These processes help in reducing employee's voluntary turnover at CRDB Bank.

The findings of the study also revealed that the CRDB Bank provides and encourages staff training. employees learn that they are a valuable addition to the company and that the company should assist them as a result of their training. The survey also discovered that before giving training, CRDB Bank did not undertake a needs analysis. The results further revealed that employees at CRDB Bank are fairly compensated. According to the findings of the survey, workers at CRDB bank have a good understanding of the organization's performance assessment process. Although, there is no feedback on performance appraisals when they are done, and they have no clear knowledge of the organization's performance evaluation process. The majority of respondents were satisfied with the organization's work environment, according to the findings, and this positive work environment helps CRDB bank retain employees and reduce voluntary turnover. The study also, confirmed that, human resource practices lead to employee voluntary turnover. The study established that, if

employees are not satisfied with certain human resource practices, they tend to leave the organization voluntarily.

5.2 Conclusions

Human resource strategies at CRDB Bank have an impact on voluntary employee turnover, according to the study's results. Organizations may utilize remuneration and pay, recruiting and selection, training and development, and a fair performance assessment system to get the best out of employees while making them aware of their duties and personal development paths. This is critical to the organization's retention strategy for valuable employees. Workers get demotivated and disengaged as a result of an unfair system. Organizations should try to create a welcoming and favourable work atmosphere. Employees should not believe they are being taken advantage of, neglected, or devalued. Communication with the organization that is open and transparent builds trust, confidence, and trust amongst the parties involved. Managers should avoid alienating staff by making decisions that are impersonal, arbitrary, and difficult.

5.3 Recommendations

Based on the findings of this study, the following recommendations are tabled for a better employee retention to the organization.

- i. According to the findings of this study, CRDB Bank should spend in staff training and development. There is a need to give training that is targeted to the requirements of the workers rather than generic and

repetitive trainings that may not be useful to them and may influence their desire to stay in the business for a long time.

- ii. Supervisors should also offer workers a voice so that they may express themselves on issues that affect them and, in turn, develop positive connections.
- iii. Employee remuneration must be commensurate with their skills, competence, and output. To improve employee retention, the company should implement a compensation structure that is balanced, fair, and competitive.
- iv. Finally, the organization must devise additional contemporary HRM strategies that can have a significant impact on the retention of talented and competent personnel. If the same HRM methods are used over time, they may lose their significance and fail to accomplish their original goal.
- v. Based on the study, it is recommended that, bank managers should make sure that, bank employees are satisfied, since dissatisfied employees cannot work with effectiveness to achieve the bank goals. Therefore, managers should value their employees are precious assets and not liabilities.

5.4 Areas for Further Research

This study examined the influence of human resource management practices on employee voluntary turnover rates in banking sector: a reference from CRDB bank northern zone. There is still research opportunity to examine the influence of human resource management practices on employee voluntary turnover rates in industry in Tanzania. Future studies also should consider including several private organizations to draw more inference on the human resource management practices on employee voluntary turnover rates.

5.4 Limitations of the study

The first limitation was data subjectivity and dependability. The self-reported survey method utilized is vulnerable to subjectivity because it is based on the respondent's ideas and beliefs. The outcome is determined by the moment he answers the question, whether he is busy or in a foul mood at the time.

Due to the difficulty in obtaining permission to meet with the responder, verification of the correctness of the responses was extremely difficult.

Also, some respondents, were not willing to fill the questionnaire. The unwilling respondents were not forced to participate in the study. Only willing respondents were included in the study to allow research ethics adherence.

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APPENDICES

APPENDIX I: Questionnaires for officials

Dear respondent,

**RE: REQUESTING FOR SUPPORT ON ACADEMIC RESEARCH
QUESTIONNAIRE RESPONSE**

The heading above is of a great concerned. My name is Selina J Kambona. I am a Master's student at the Institute of Accountancy Arusha main Campus; pursuing Masters of Business Administration in Human Resources Management. I am conducting an academic research on *the influence of human resource management practices on employee voluntary turnover rates in banking sector: a reference from CRDB bank northern zone*. I have selected CRDB bank to be the case for this study. Attached is a copy of the questionnaire intended to be used to collect data and I hereby humbly request you to support me in providing the required accurate information. The questionnaire focuses on the influence of human resource management practices on employee voluntary turnover rates in banking sector. The questions in this questionnaire are mainly for academic purpose only and will be treated with privacy and confidentially. You are kindly requested to fill the questions depending on the instructions given. Please do not write your name.

Thank you for your cooperation.

Yours sincerely,

SECTION A: Personal Particulars please tick against your most appropriate answer and fill the spaces provided.

1. Gender

(i) Male (ii) Female

2. Work experience

(A) 0-3 years

(B) 3-4 years

(C) 4-9 years

(D) 9 years and above

Part B. Research Information

Objective 1: Status of employee's voluntary turnover at CRDB in Arusha city

Agree=1 strongly agree =2. Disagree = 3, strongly Disagree

S/ N	Status for turnover	Strongly Agree	Agree	Disagre e	Strong Disagree
1	1-10 employees left from 2017				
2	Bellow 10 employees left				
3	Above 10 employees left				

Objective 1. Common Human resources practices used by CRDB Arusha branches.

Agree=1 strongly agree =2. Disagree = 3, strongly Disagree

S/ N	HR practices	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Training and development on relevant skills are common at the bank					
2	The bank gives good rewards to employees					
3	There is promotion based on performance					
4	Performance appraisal is fair					

Objective2. Extent of Human Resources practices, contribute to voluntary employee turnover rates at CRDB plc. Put only one tick to the appropriate strategy. **Agree=1 strongly agree =2. Disagree = 3, strongly Disagree**

S/ N	Effects of HR Practices	5	4	3	2	1
	Recruitment and selection					
1	The bank conducts need assessment					
2	The bank conducts recruitment planning					
3	The bank advertises the vacancies					
4	The bank screens the candidates					
5	Successful candidates are notified					
	Raining and development					
1	The bank conducts training need assessment					
2	The bank designs training					
4	The bank conducts team building training					
	Rewarding and Compensation					
1	The bank has good remuneration					
2	The bank pays for overtime					
3	The bank has performance based rewards and compensation					

	Performance Appraisal					
1	The bank conducts performance appraisal					
2	The bank has performance appraisal plan					
3	The bank gives feedback on performance					
4	The bank helps employees to make corrective actions in case of underperformance					
	Job design					
1	The bank allocates the staff based on the right skills and competencies					
2	The bank performs division of labour					
3	The bank encourages teamwork					
4	The bank encourages delegation of duties					
5	The bank performs job rotation					
6	The bank performs job enlargement by increasing the number of tasks to an employee					
7	The bank enriches employees by entrusting them with additional responsibilities					

Objective3. Measuring the extent of employee turnover rates at CRDB plc. Put only one tick to the appropriate strategy. **Agree=1 strongly agree =2. Disagree = 3, strongly Disagree**

S/ N	Turnover	Strongl y Agree	Agree	Neutral	Disagree	strongly Disagree
1	Employee turnover is common at CRDB					
2	Turnover has occurred at my department at the branch I Work within past					
3	Turnover has occurred in other departments at the branch I work					

Thanks for your Cooperation

APPENDIX II: Interview Schedule for Employee Who Left

1. What are the common human resource practices at CRDB Plc?
2. Are human resource practices at CRDB plc performed satisfactorily?
3. Do you think human resource practices lead to voluntary employee turnover?

APPENDIX III: Document for review

S/No	Document for review	Information
01	List of employee who voluntarily turned over	Frequency of letter received for resignation
02	Reasons for turned over	If reason are the same from the given list or differs