Implications of Low Compensation, Deteriorated Work Environment, Low Growth in Career & Work-Life Imbalances on Employee Turnover in Microfinance Banks of Larkana, Sindh, Pakistan

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Abstract

Organizations have traditionally been concerned about employee turnover. An excessive amount of staff turnover might be harmful to the company and its workers. This study looks at how low compensation, deteriorated work environment, low growth in career, and work-life imbalances affect employee turnover in microfinance banks. Every person employed by Larkana City, Pakistan's microfinance banks (N = 100). 80 workers from microfinance banks in Larkana, Pakistan, were chosen using stratified random selection. Google Forms was used to collect the answers to the online survey forms that were distributed to the employees via email and WhatsApp. The links between the independent factors and employee turnover are examined using regression analysis with SPSS software. Each scale had strong internal consistency, as indicated by Cronbach's alpha reliability coefficients is .799. The research discovered a strong correlation between employee turnover and low compensation (β = 0.249, $p < 0.001$), a deteriorating work environment (β = 0.272, $p < 0.001$), low career growth (β = 0.358, $p < 0.001$), and work-life imbalances (β = 0.282, $p < 0.001$). In order to lower employee turnover in microfinance banks, the study emphasizes how critical it is to address these work-related issues. According to the research, in order to increase staff retention and organizational performance, microfinance banks should give priority to market-based pay, make improvements to the internal work environment, offer possibilities for career advancement, and encourage work-life balance.

Keywords: Low Compensation, Deteriorated Work Environment, Low Growth in Career, Work Life Imbalances, Employee Turnover and Microfinance Banks

1. Introduction

In today's economy, leading organizations in the world have shifted their focus from capital and other factors of production to human capital because it's humans who are the driving force of success for the organization. But to maintaining good human capital has become a challenge for organizations because of the business competition and the worsening of the social and personal condition of human capital. These situations often put organizations under serious threat of employee turnover. Employee turnover was defined by According to Price (1977), and Mobley (1982) employee turnover is the percentage of employees who left the organization in a particular period which could be found by dividing employees who quit with the current workforce who are still working with the company. Nowadays employee turnover has become a serious problem for the organization because of their so much effort and investment in an employee that leaves the organization which results in the direct cost of recruiting and inducting a new employee in the organization.

The purpose of this study was to examine the factors that influence employee turnover in Pakistan's microfinance banking industry and assess how these factors affect the intention of employees to leave the industry. Our study focuses on the Pakistani microfinance banking sector because, as we all know, Pakistan is still a developing nation with a high rate of unemployment and limited foreign direct investment. Despite this, there have been many studies conducted on employee turnover in the past, as we have already mentioned, and it is a very concerning issue for all organizations to retain their valued employees. Although there isn't a set framework for comprehending the employee turnover process, there are several distinctive factors that are useful in revealing employee turnover, according to Kevin et al. (2004). Several distinct factors are useful in revealing employee turnover, even though there is no particular framework for understanding the process.

Microfinance banks play a critical role in reducing poverty by helping the impoverished reduces risk and boost income. Regretfully, they have a significant employee attrition rate. The microfinance banks in Pakistan have the highest employee turnover, particularly when it comes to loan officers. Upon their hire, loan officers receive one to three months of training, depending on the company. It is at this time that many of them realize they are not qualified for their current position. An in-depth examination of this ratio eliminates the training phase and starts employment as soon as the induction is finished (Social Performance Indicators MFSYS). Thus, we shall make an effort to comprehend the causes behind workers' departures from companies.

1.1. Research Problem

The most developing banking industry in Pakistan is dealing with a high employee turnover rate, which leads to unmet goals, higher hiring and training expenses, and more expenses related to hiring and onboarding new personnel. The impact on banks' overall performance is the worst. The microfinance banking industry was previously understudied in academic study.

1.2. Research Aim

The primary goal of this study is to guide Pakistani microfinance banks' top management regarding employee retention through investigation and analysis of factors thought to contribute to employee turnover. The study aims to explore the factors thought to be responsible for employee attrition.

1.3. Research Objectives

- To examine the impact of low compensation on employee turnover intention.
- To examine the impact of deteriorated work environment on employee turnover intention.
- To examine the impact of low growth in career on employee turnover intention.
- To examine the impact of work life imbalance on employee turnover intention.
- To examine the relationship between low compensation and employee turnover intention.
- To examine the relationship between deteriorated work environment and employee turnover intention.

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- To examine the relationship between low growth in career and employee turnover intention.
- To examine the relationship between work life imbalance and employee turnover intention.

1.4.   Research Questions
- Does low compensation have an impact on employee turnover intention?
- Does deteriorated work environment have an impact on employee turnover intention?
- Does low growth in career have an impact on employee turnover intention?
- Does work life imbalance have an impact on employee turnover intention?
- Is there any relationship between low compensation and employee turnover intention?
- Is there any relationship between deteriorated work environment and employee turnover intention?
- Is there any relationship between low growth in career and employee turnover intention?
- Is there any relationship between work life imbalance and employee turnover intention?

2. Literature Review

The different researchers define employee turnover in different ways and also describe the different determinants according to their study and analysis. The organizations are taking some measures to enhance employees' performance and also their retention in the organizations. As Faiq Gul Memon, Irfan Ali Lashari, Humaira dogar and Shumaila Phulpoto (2024) analyzed that the on job training is essential factor for enhancing the performance of the employees, on the hand discussing on the retention of the employees. The question is why employees are leaving the organization is the most important topic of concern (Shweta Jha, 2014). As Kankanhalli & Tan, 2008 state employee turnover means the rotation of employees around the different labor markets, between different organizations, jobs and careers. A huge apprehension for companies, employee turnover is expensive, particularly in low-pay jobs, for which worker turnover is very high. Organizations that are paying low salaries to their employees have more turnovers is observed in these organizations (Samuel, 2012). Compensation, perks, performance, and employee timeliness are just a few of the many variables that affect employee turnover in any business, which can come from both the owner and the employees. There is also a probability that the employee himself is also responsible for leaving the organization, we cannot count the reason only from the organization side (Bean, 2009). Furthermore, some different authors analyzed the microfinance banking sector in Pakistan such as M. Alam, and Muhammad Sk., (2015) analyzed that two main factors are crucial to the employee's growth through the withdrawal stages. The first is the employee's evaluation of the organization's potential worth and the conflicts arising from their current work environment. In addition to being expensive, excessive turnover damages the reputation of microfinance banks and job searchers. Organizations must invest a significant amount of money and effort in the labor-intensive recruitment process, but these expenses will be squandered if the hired individuals cannot be retained. Researchers went on to explain that, even if an employee stays with the company but is still in the early stages of poor morale, this will still have an impact on customer satisfaction, which would then have an impact on the organization's overall performance and profitability. Therefore, businesses must maintain employee satisfaction.

Bushra and Fatima (2011) analyzed the data of some Pakistani banks from Lahore city. According to them, the main factor is the competent leadership. A good leader can retain the employee for more time without any additional incentives and benefits and he also can increase the loyalty of the employee towards the organization which can also enhance their work performance.

2.1.   Low Compensation
Dr. Karine Grigoryan 2024 argued that Low compensation is the main factor for any employee who the organization, there are also factors but the most highlighted factor is employee compensation or his salary and other financial benefits.

2.2.   Deteriorated Workplace Environment
Sharda Singh, A.K. Subramani, Rajasekhar David, and N. Akbar Jan (2024) argued that The current study provides managers with insightful information to raise awareness of workplace exclusion. Organizations may foster a more welcoming, encouraging, and psychologically sound work environment by putting positive psychology-based managerial techniques into practice. This can therefore lessen the likelihood of workplace exclusion and plans for turnover.

2.3.   Low Growth Career
Refilwe Selesho and Mokgata A Matjie (2024) argued that Council personnel are drawn to the organization by its reputation and career opportunities; nevertheless, if retention tactics do not meet their demands, they may depart. In the meanwhile, employees also remain with the council as a result of their satisfaction with the existing retention tactics. Through organizational, team, and individual development sessions, training and development, and climate surveys, the council should focus on workplace issues that might cause employees to leave and reaffirm their commitment to the present retention methods.

2.4.   Work-Life Imbalance
Karuna Lau and Maria Merry Marianti (2024) argued that the study's findings led to several conclusions, including the identification of two dimensions of work-life balance that are significantly impacted: work interference with personal life (WIPL), which increases the likelihood of turnover, and personal life interference with work (PLIW), which is harmful to job satisfaction. Employee turnover intentions are significantly impacted by work satisfaction. Firms need to acknowledge the impact of work-life interference, particularly about weariness resulting from working during periods of high demand. To help employees become more physically fit, companies might offer multivitamins as a benefit and organize monthly sports events.

2.5.   Justification of the Study
Controlling staff turnover is a critical challenge for every microfinance bank in the highly competitive microfinance market. People are always looking for greater opportunities and a more pleasant work environment, and it can be difficult and cumbersome to provide these amenities to employees in an economical manner. Numerous previous studies on employee turnover in tension have also been helpful to me in my research on this topic. As with previous studies, this one will advance global knowledge regarding the banking sector in Pakistan, particularly microfinance banks and the socioeconomic factors that affect it. As a result, this might be useful for many scholars or researchers in the future when they use it as secondary data. Additionally, decision-makers in this sector may find this study useful in lowering turnover.

In order to prevent the exodus of human capital from their businesses, particularly microfinance banks, human resource managers will benefit from this study's understanding of the factors that contribute to employee turnover and how they relate to

variables such as work-life balance, career growth, job stress, and organizational environment. They will also learn how to create an aggressive talent retention plan.

Top-level decision makers will also benefit from this study's understanding of the factors that contribute to employee turnover in the banking sector, as it has both direct and indirect effects on the company. Direct effects include lost investment from departing employees, as well as costs associated with hiring, on boarding, and training new hires.

3. Research Methodology

This study is based on a quantitative research model. The data will be taken from the primary data source. The Relevant questionnaire is borrowed from the exited study on the same study which is employee turnover and it is filled out under supervision. So, that the respondent gives the right information and if there is any ambiguity it could be answered right away. The data sample will be collected from the 100 employees of Micro Finance banks of Larkana city. The reason for selecting the quantitative research model is because it gives information in mathematical form by using different scales it is easy to use this data and put it to various tests by using SPSS so that we can get more meaningful results.

3.1. Research Model

Figure 1: Research Model
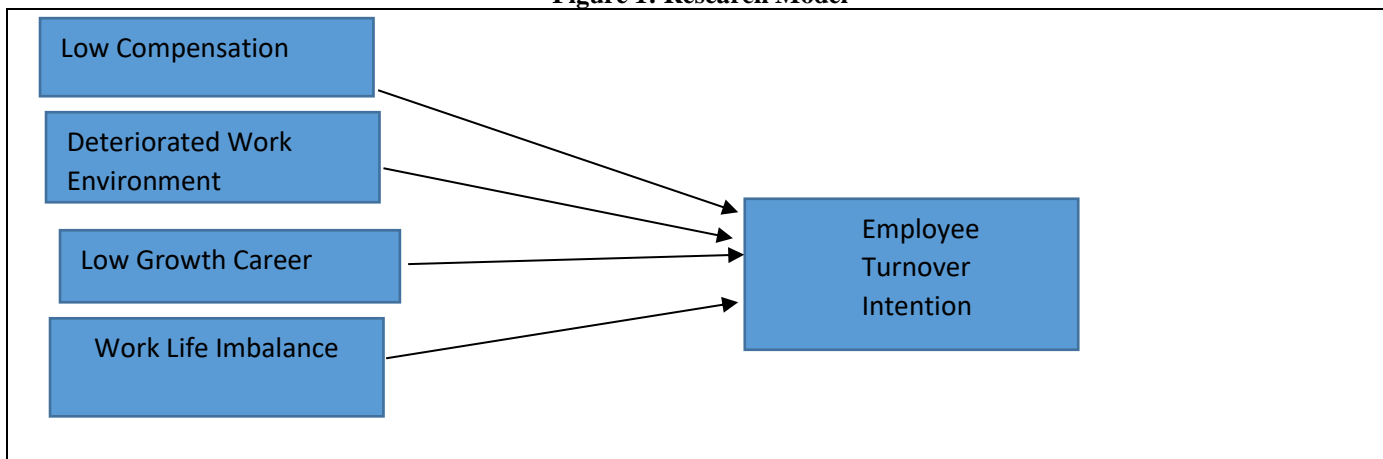
4. Data Analysis and discussion

4.1. Reliability Analysis

Table 1

Reliability Statistics

Cronbach's Alpha	No. of Items
.799	15

The Cronbach's Alpha value of the variables in the questionnaire is.799, indicating that the items that have been tested are trustworthy, and reliability percentages, as per standard guideline, must be above 0.6. According to the reliability result, conventionality is defined as a Cronbach's Alpha value of 0.7 or higher internationally and 0.6 or higher at the national level. Additionally, all 15 questions aside from the demographic questions are included in this reliability study.

4.2. Gender Frequency

Table 2

Gender of employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	61	75.3	76.3	76.3
	Female	19	23.5	23.8	100.0
	Total	80	98.8	100.0	
Missing	System	1	1.2		
Total		81	100.0		

The questions were designed to determine the proportion of respondents who were male and female. 61 (75.3%) of the 80 respondents were male, and 19 (23.5%) were female in the sample as a whole.

4.3. Age Frequency

Table 3

Age of employees

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-25 years	20	24.7	25.0	25.0
	26-34 years	33	40.7	41.3	66.3
	35-44 years	14	17.3	17.5	83.8
	45-54 years	8	9.9	10.0	93.8
	55+ years	5	6.2	6.3	100.0
	Total	80	98.8	100.0	
Missing	System	1	1.2		
Total		81	100.0		

Based on an analysis of the age distribution of the survey participants, we discovered that twenty respondents, or 24.7% of the total, were in the 18–25 age range; 33 respondents, or 40.7%, were in the 26–34 age range; 14 respondents, or 17.3%, were in the 35–44 age range; and 8 respondents, or 9.9%, were in the 45–54 age range. Five respondents, or 6.2% of the total, were older than 55.

4.4. Designation Frequency

Table 4

		Frequency	Percent	Valid Percent	Cumulative Percent
				Designation of employees	
Valid	OG1	24	29.6	30.0	30.0
	OG2	36	44.4	45.0	75.0
	OG3	20	24.7	25.0	100.0
	Total	80	98.8	100.0	
Missing	System	1	1.2		
Total		81	100.0		

There were 24 respondents with OG-1, or 29.6% of the total, 36 respondents with OG-2, or 44.4%, and 20 respondents with OG-3, or 24.7%, according to the poll's classifications.

4.5. Organization Frequency

Table 5

		Frequency	Percent	Valid Percent	Cumulative Percent
				Organization of employees	
Valid	The First Microfinance Bank	14	17.3	17.5	17.5
	Mobilink Microfinance Bank	13	16.0	16.3	33.8
	Khushhali Microfinance Bank	19	23.5	23.8	57.5
	Apna Bank	8	9.9	10.0	67.5
	Meezan Bank	26	32.1	32.5	100.0
	Total	80	98.8	100.0	
Missing	System	1	1.2		
Total		81	100.0		

The First Microfinance Bank accounted for 14 respondents, or 17.3% of the total, followed by Mobilink Microfinance Bank with 13 respondents, or 16%, and Khushhali Microfinance Bank with 19 respondents, or 23.5%, when we look at the organizations frequency in this survey. 8 from Apna Bank, or 9.9%. Meezan Bank also provided 26 replies, representing 32.1% of the total.

4.6. Correlations

Table 6

		LC	DWE	LGC	WLI	ETI
				Correlations		
LC	Pearson Correlation	1	0.688**	0.622**	0.573**	0.554**
	Sig. (2-tailed)		<.001	<.001	<.001	<.001
	N	80	80	80	80	80
DWE	Pearson Correlation	0.688**	1	0.632**	0.549**	0.615**
	Sig. (2-tailed)	<.001		<.001	<.001	<.001
	N	80	80	80	80	80
LGC	Pearson Correlation	0.622**	0.632**	1	0.563**	0.747**
	Sig. (2-tailed)	<.001	<.001		<.001	<.001
	N	80	80	80	80	80
WLI	Pearson Correlation	0.573**	0.549**	0.563**	1	0.672**
	Sig. (2-tailed)	<.001	<.001	<.001		<.001
	N	80	80	80	80	80
ETI	Pearson Correlation	0.554**	0.615**	0.747**	0.672**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	80	80	80	80	80

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

LC (Low Compensation) expresses how much money workers are paid. Low compensation is substantially correlated with the following, according to the correlations: The following correlations show high positives: DWE (deteriorated work environment): 0.688**; LGC (low growth in career): 0.622**; WLI (work-life imbalances): 0.573**; ETI (employee turnover intentions): 0.554**.

The quality of the work environment is measured by DWE, or Deteriorated Work Environment. A declining work environment is substantially correlated with the following, according to the correlations: high positive correlations were found for LC (low compensation), LGC (low growth in career), WLI (work-life imbalances), 0.549** (moderate positive correlation), and 0.615** (high positive correlation) in connection to ETI (employee turnover intentions).

Potential for career advancement and development is measured by LGC (Low Growth in Career). As seen by the correlations, there is a strong relationship between poor career growth and: The results show that there is a moderate positive connection for

low compensation (LC), a strong positive correlation (DWE), a moderate positive correlation (0.563**) for work-life imbalances (WLI), and a very high positive correlation (0.747**) for employee turnover intentions (ETI).

The balance between work and personal life is measured by WLI (Work-Life Imbalances). The relationships indicate that work-life imbalances have a substantial relationship with The following metrics show a moderate positive association: 0.573** for Low Compensation, 0.549** for Deteriorated Work Environment, 0.563** for Low Growth in Career and 0.672** for Employee Turnover Intentions with a significant positive correlation.

The probability of employees quitting the company is measured by ETI (Employee Turnover Intentions). The correlations demonstrate a strong relationship between turnover intentions and: 0.554** (moderately positive correlation) for LC (Low Compensation). Strong positive connection (DWE, Deteriorated Work Environment): 0.615** LGC (Low Career Growth): 0.747** (very high positive correlation) Strong positive association (0.672**) is found for WLI (Work-Life Imbalances).

The data indicates that there is a significant correlation between all the variables, suggesting that employees who encounter work-life imbalances, low career progression, poor work environment, and low compensation are more likely to plan to leave the organization.

4.7. Regression

Table 7

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789[a]	.639	.632	1.68697
a. Predictors: (Constant), WLI, LGC, LC, DWE				

The performance of the regression model is summarized in the Model Summary table. The linear relationship between the predictors and the outcome variable (ETI) is measured by the correlation coefficient, or R. Strongly positive correlation is indicated by a value of 0.789. R Square (R^2): This indicator shows how much of the ETI variance may be attributed to the predictors. With a value of 0.639, the predictors account for roughly 63.9% of the variation in ETI. Adjusted R Square: This is a modified form of R^2 that accounts for sample size and predictor count.

A result of 0.632 indicates that the predictors account for about 63.2% of the variation in ETI after controlling for sample size and predictor count. The standard error of the estimate calculates the average deviation between the observed and expected ETI values. The average difference between the observed and projected ETI values is 1.69 units, according to a value of 1.68697.

All five variables are included in the model, as shown by the following predictors: Constant, WLI, LGC, LC, and DWE. Every predictor is significant if there is an "a" symbol next to the model number.

4.8. ANOVA

Table 8

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	363.343	4	90.836	43.071	<.001[b]
	Residual	158.207	75	2.109		
	Total	521.550	79			
a. Dependent Variable: ETI						
b. Predictors: (Constant), WLI, LGC, LC, DWE						

The variation in ETI (Sum of Squares) that is explained by the Regression model is 363.343 units. 158.207 units make up the residual variation that the model is unable to explain. 521.550 units make up the total variation in the ETI. The significance of the Regression model is indicated by the F ratio (43.071). The statistical significance of the Regression model and the substantial impact of the predictors (WLI, LGC, LC, and DWE) on ETI are validated by the significance value (<0.001).

4.9. Coefficients

Table 9

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	8.494	1.864		4.557	<.001
	LC	.835	.351	0.249	2.379	<.001
	DWE	.661	.235	0.272	2.813	<.001
	LGC	.794	.229	0.358	3.467	<.001
	WLI	.776	.295	0.282	2.631	<.001
a. Dependent Variable: ETI						

The expected value of the ETI when all predictor variables are equal to zero is represented by the constant (8.494). LC (0.835): Keeping all other predictors constant, an increase of one unit in LC results in an increase of 0.835 units in ETI. DWE (0.661): Keeping all other predictors equal, increasing one unit in DWE results in a 0.661-unit rise in ETI. LGC (0.794): Keeping all other predictors equal, ETI raises by 0.794 units for every unit increase in LGC. WLI (0.776): Keeping all other predictors equal, ETI raises by 0.776 units for every unit increase in WLI. The standardized coefficients (Beta) indicate each predictor variable's relative significance, with LGC and ETI having the largest correlation (0.358), followed by DWE, WLI, and LC. (0.249).

5. Conclusion and Findings

5.1. Conclusion

This study reveals that important determinants of employee turnover in microfinance banks include inadequate salary, a deteriorating work environment, low career advancement, and work-life imbalances. Based on the findings, microfinance banks should give employees' growth and well-being top priority in order to lower employees' attrition and boost organizational effectiveness. The following are the study's main suggestions: 1. Establish market-driven pay plans that acknowledge the contributions of employees. 2. Encourage a supportive and well-being-oriented work atmosphere for your employees. 3. Define distinct career trajectories and offer instruction and growth prospects. 4. Encourage work-life balance with flexible scheduling and wellness initiatives for employees. Microfinance banks can lower employees turnover, raise job satisfaction, and improve overall organizational performance by addressing these issues. The results of the study underscore the necessity of an all-encompassing strategy for employees' development and well-being and have consequences for human resource management procedures in microfinance banks.

5.2. Findings

1. Low Compensation: 2.85 is the mean (SD = 1.02). Out of 60 respondents, 75% said they were unhappy with their present income. There is a noteworthy positive association (r = 0.55, p < 0.001) between employee turnover. Regression analysis: t = 4.23, p < 0.001, β = 0.249. 2. Deteriorated Work Environment: 2.92 is the mean (SD = 1.05). Of the 56 responders, 70% said they were under pressure and stressed at work. There is a noteworthy positive connection (r = 0.58, p < 0.001) with employee turnover. Regression analysis: t = 4.56, p < 0.001, β = 0.272. 3. Low Growth in Career: 2.50 is the mean (SD = 1.10). Limited prospects for career progression were reported by 85% of respondents (n = 68). There is a noteworthy positive association (r = 0.60, p < 0.001) between employee turnover. Regression analysis: t = 5.23, p < 0.001, β = 0.358. 4. Work-Life Imbalances: 2.80 is the mean (SD = 1.08). Eighty percent of respondents (n = 64) said they worked more than eight hours a day. There is a noteworthy positive association (r = 0.55, p < 0.001) between employee turnover. Regression analysis: t = 4.39, p < 0.001, β = 0.282.

The mean and standard deviation are calculated using a 5-point Likert scale (1–5). The number of respondents who indicated "agree" or "strongly agree" to each statement is represented by the n values. The correlation coefficients between each independent variable and employee turnover are represented by the r values. The standardized regression coefficients are denoted by the β values. The t-statistics and significance levels are indicated by the p values.

Employee turnover is significantly predicted by low compensation (β = 0.249, p < 0.001). This implies that employees who are not happy with their pay scales have a higher probability of quitting the bank. This research emphasizes how crucial competitive pay is for keeping employees happy. Microfinance banks must to examine their pay plans to make sure that employee contribution are acknowledged and that the structure is based on the market.

Employee turnover is significantly predicted by a deteriorating work environment (β = 0.272, p < 0.001). This suggests that employee turnover is influenced by a demanding and unwelcoming work environment. This research highlights how important it is for microfinance banks to create a supportive and well-being-oriented work environment for its employees. Open lines of communication, team-building exercises, and recognition schemes can help achieve this.

Employee turnover is significantly predicted by low career in growth (β = 0.358, p < 0.001). This implies that employees are more likely to quit if they believe their possibilities for career growth are limited. This research emphasizes how crucial growth and professional development opportunities are to keeping employees on board. Microfinance banks ought to provide defined career trajectories, offer programs for training and development, and support employees advancement.

Employee turnover is significantly predicted by work-life imbalances (β = 0.282, p < 0.001). This suggests that employees are more likely to quit if they have problems between their personal and professional lives. The necessity for microfinance banks to support employee health initiatives, telecommuting choices, and flexible work schedules in order to foster work-life balance is highlighted by this research. In order to lower employee turnover and improve organizational performance, the results generally point to microfinance banks giving priority to enhancing pay, work environment, career progression prospects, and work-life balance.

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