

**THE EFFECT OF MOTIVATION IN MANAGING EMPLOYEE ABSENTEEISM:
A CASE STUDY OF A COMMERCIAL BANK IN SOUTH AFRICA**

by

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DEDICATION

I dedicate this research project to my younger self; well done!

DECLARATION

I Thapelo Happy Maphosa declare that the mini- dissertation titled “**The effect of motivation in managing employee absenteeism: A case study of a Commercial bank in South Africa**” submitted to the University of Limpopo for the degree Master of Business Administration has not been submitted by myself for a degree at any other university. I declare that it is my own work in both design and execution and that all the material contained has thus been aptly acknowledged.

ACKNOWLEDGEMENT

I acknowledge God for making it possible for me to even think of taking this path.
I acknowledge myself and thank my body for agreeing to all the limits I pushed it to.

To my precious family, thank you for your infinite love and support.

I give thanks to the supervisor who has been with me on this journey from the onset: Prof Kanjere MM, thank you.

ABSTRACT

The study was conducted in one of the commercial banks in South Africa. The bank has about 500 branches across the country and is known to be doing well in implementing the wellness programmes and in managing absenteeism. Therefore, the aim of the study was to investigate the effect of motivation on the management of absenteeism in that particular bank. The objectives of the study revolved around the influence of motivation on absenteeism and on the strategies used by the bank to reduce absenteeism. The study adopted interpretivism research paradigm, with the qualitative research method to collect data. Therefore, a case study research design was used to get an in-depth understanding on how absenteeism was managed. The semi-structured interviews were conducted with the purposefully selected participants from selected branches. Thirty-two employees of the bank participated in the study. The research findings found that indeed motivation plays a role in the management of absenteeism at the bank as many of the employees refrained from being absent from work due to incentives such as cash bonuses, salaries which can fluctuate depending on their performance. External motivators placed by the bank such as targets were also reported by many of the employees to be another strong reason why they barely went on leave. The study concluded that employees should be encouraged to take leave on their given days to avoid burn out. The study therefore, recommended that the commercial bank should increase the annual leave days from 22 days to 25 days to allow the employees to have enough rest and to attend to other personal matters.

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CHAPTER 1

INTRODUCTION

1.1. INTRODUCTION

Many companies are struggling with the management of absenteeism globally, and South Africa has not been an exception. Kocakulak, Bryan and Lynch (2018) maintain that absenteeism is difficult to manage because it is caused by many different aspects. Some causes of absenteeism include family related issues, illness, injury, burnout, low morale, disengagement, depression, bullying, harassment, and work-related stress.

Badubi (2017) defines absenteeism as the lack of physical presence at work, during a period when an individual is expected to be present at a given location. Kim and Beehr (2020) go on further to describe absenteeism as the act of arriving late at work, leaving the workplace early, taking long lunch breaks, absconding, running personal errands during working hours as well as checking and responding to personal emails and social media.

According to Sterling and Boxall (2013), South African employees were estimated to miss an average of 15% of work daily, which in turn costed South African business a staggering R12 billion to R16 billion per annum. This serves as a clear indication of the financial implications associated with absenteeism; it is therefore in the best interest of work organisations to enforce measures that minimise absenteeism Sterling and Boxall (2013). It would therefore be beneficial for workplaces to create a work culture that is safe as well as to put in place incentives which will give employees reasons to go to work. This is because some people do not go to work due to lack of motivation, Varma (2017) strongly attributed absenteeism to lack of motivation and commitment to one's work.

Milon Al-Amin, and Saha (2022) observes that absenteeism could not be managed without understanding the culture that prevails in the company and issues relating to bullying and harassment. Hence, absenteeism offers the basis upon which the human resource division of companies should start investigating,

to find solutions relating to the negative work culture and environment. The other area that should be investigated is the availability of resources in workplaces.

According to Varma (2017) lack of resources can demotivate employees and cause them to be absent from work. Abubakar (2019) argues that lack of resources and equipment in the workplaces can have a negative impact on motivation of employees and their job satisfaction.

Employee absenteeism does not occur in isolation of the various factors that can serve either as pre-requisites or catalysts to job satisfaction and motivation. Antoni, Baeten, Perkins, Shaw and Vartiainen (2017) reiterate that implementing compensation and incentives skilfully can address both issues of absenteeism and motivation amongst employees. Incentives can also attract relevant people to the company including people that can boost the profile of the company. Many banks have also embraced such practices.

As a result, one of the commercial banks in South Africa has reported a swift growth and minimum absenteeism for the past three years in its annual reports. Minimum research has been conducted on how motivation influences the management of absenteeism. Therefore, this study has investigated how motivation is used at the South African bank to manage absenteeism in selected branches.

1.2. PROBLEM STATEMENT

De Paola, Scoppa and Pupo (2014) argue that absenteeism is the problem that equally affects the public and private companies. It negatively affects production and has a direct bearing on the loss of revenue. Langenhoff (2011) argues that direct costs associated with absenteeism include statutory sick pay, temporary staff to cover the absence of permanent staff. Whilst the costs are indirectly linked to low staff morale, the other staff members witness absenteeism and are also obliged to cover for the absent employees.

Pagliari, Presti, Barattucci, Giannella and Barreto (2018) state that negative influences on staff morale can cause employees to start modelling bad behaviour, especially when the employee exhibiting the behaviour is not disciplined. Badubi (2017) indicates that frequent reoccurrences of employee absence in the workplace should be curbed not only to increase productivity, but to also ensure that employees who do not present with absenteeism do not get influenced by those who already do. However, companies battle to develop effective models of curbing absenteeism. Thus, an investigation into how one of South Africa's fastest growing banks could be of interest to the public and other companies on managing absenteeism.

1.3. AIM OF THE STUDY

This study aimed at investigating the effect of motivation on the management of absenteeism in one of South Africa's commercial banks.

1.4. RESEARCH OBJECTIVES

1.4.1. To investigate the motivation strategies used by one of South Africa's commercial banks in reducing absenteeism.

1.4.2. To determine whether motivation has an influence on the management of absenteeism.

1.5. RESEARCH QUESTIONS

1.5.1. What are the motivation strategies used by one of South Africa's commercial banks to reduce absenteeism?

1.5.2. Does motivation have an influence on the management of absenteeism?

1.6. SIGNIFICANCE OF THE STUDY

The study envisaged benefiting different personnel in bank managerial positions, employees of the bank sector, human resources managers of the banks, researchers, policy makers and government. This is because absenteeism

affects all the sectors. Therefore, through review of literature, findings and recommendations put forth in the study, different stakeholders will be able to fill the knowledge gap. The study pursued to also elucidate new knowledge that can contribute to the reforms in the banking industry.

1.7. DEFINITION OF CONCEPTS

1.7.1. Absenteeism

Agamben (2020) defines absenteeism as an intentional and habitual absence from work, whereas Badubi (2017) defines absenteeism as the lack of physical presence at a given location and time when an individual is expected to be present. Although described differently, the essence is the same, with absence from scheduled work being the common factor.

1.7.2. Management

According to Delmas and Pekovic, (2018) management is a function in various organizations often used to maximize employee performance and productivity, through entrusting either a specific group of people or a single person to supervise employees. This allows for the adequate management of the company's strategic goals.

1.7.3. Productivity

Productivity is described by Wagner and Deissenboeck (2019) as the effectiveness of productive effort. Productivity is then measured in terms of the rate of output per unit of input. With productivity, an individual is result-oriented and can produce an end-product of their efforts.

1.7.4. Employee motivation

McCormick, Guay, Colbert and Stewart (2019) define motivation as the driving force behind an individual's reason for acting or behaving in a particular way. An employee's motivation is often seen in the quality of their work; it is what an employee's behaviour gets translated into.

1.8. RESEARCH OUTLINE

CHAPTER 1: INTRODUCTION AND BACKGROUND OF THE STUDY

This chapter orientates the reader to the study material and introduces the research topic. In addition, the research topic looked at using the funnel approach, whereby the researcher considered global, African, and home studies carried out around the topic of absenteeism and its effect on company profits.

CHAPTER 2: LITERATURE REVIEW

The literature review considers what other researchers have done related to the study. The chapter provides the background, definition of concepts, and content on the analysis of the effect of employee absenteeism on the performance of selected companies. Finally, the importance of the study is unpacked through exploring what the effects are and what is currently being done to combat employee absenteeism.

CHAPTER 3: RESEARCH METHODOLOGY

This is the chapter whereby the researcher highlights how information was obtained and how it was analysed and interpreted. It presents the tools used as well as how they were used.

CHAPTER 4: DATA COLLECTION AND ANALYSIS

This chapter interprets and discusses the study findings, as well as an analysis of the effect of employee absenteeism on the performance of selected companies.

CHAPTER 5: CONCLUSION AND RECOMMENDATIONS

This chapter summarises the research findings, conclusion, and recommendations on the importance of the analysis, the effect on employee absenteeism on the performance of selected companies. So that companies can hopefully investigate employee absenteeism and equate it to monetary value, which will enable them to then take the necessary measures and interventions to curb this kind of employee behaviour, as it has a long-term effect on the country's economy.

CHAPTER TWO

LITERATURE REVIEW

2.1. INTRODUCTION

According to Ali Shah, Uddin, Aziz, Ahmad, Al-Khasawneh and Sharaf (2020) absenteeism is one of the oldest and most researched phenomena in the history of human resource management and organizational behaviour, yet managers and businesses are still struggling with the management of this phenomenon. Absenteeism is associated with high loss in income revenue which no company wants to incur. Managers have therefore turned to various strategies to curb this sales-eroding phenomenon with very little success Forte (2017).

Managing absenteeism is a skill, getting employees to do well even in trying circumstances is also a skill which not all managers have Sousa and Rocha (2019). Absenteeism can be used by an employee as a coping mechanism, to avoid work-related stress. At times, lack of motivation can be the reason people choose to be absent from work, whereby absenteeism is not the real problem but rather the motivation Nikolova and Cnossen (2020). Hereunder a comprehensive briefing of the historical background of a commercial bank in South Africa is given to orientate and broaden understanding of the bank.

2.2. HISTORICAL BACKGROUND OF A COMMERCIAL BANK IN SOUTH AFRICA

According to the latest global rankings, this South African commercial bank was voted best bank in South Africa as well as the best company for the year 2018 (Popelo, Dubyna and Kholiavko, 2021). When looking at the annual reports published by the bank in comparison with annual reports published by other banks, the difference is seen in their employee management styles (Chan, Huang and Ng, 2008).

It can be argued that it is because the bank employs a considerable number of matriculants with no skills or experience and sends them to skills development

courses and workshops. Furthermore, the bank is in partnership with the University of Cape Town, whereby it receives and accommodates graduates in relevant fields of study for training and preparation to work at the commercial bank (Gumede, 2021).

This style of training for competence has advanced the bank's culture of employee management, their strategy of employing young dynamic and innovative youth is regarded as a strength. Nasa, Mokatsanyane and Dickason-Koekemoer (2021) regarded this to be because young people are generally faster, more energetic, with fewer responsibilities, which equals fewer preoccupations while at work. All this plays into the banks favour as it results in faster service to clients, fewer mistakes, and higher productivity levels.

Furthermore, the commercial bank prides itself in having 67% of its employees being under 35 years of age and employing young people who are motivated, eager, and willing to learn as well as relocate and prove themselves (Nasa *et al* 2021). The bank believes that this has led to fluidity, higher productivity as well as higher levels of motivated employees. From the number of young adults that the bank employs, it is understood as to why it invests a substantial amount of money in skills training workshops and courses. This investment proved to be fruitful because their 2018 annual report indicated that in the year of 2018, the company had a total 1 454 of internal promotions (Gumede, 2021).

Making the bank one of the fastest-growing banks in South Africa, with an employment growth of 60% over the past five years (Simbarashe and Bornman, 2021). The call to send employees on skills development courses and workshops is an empowerment strategy used by the bank, the strategy afforded the company to attain great sales turnover due to improved job knowledge and high productivity by employees (Popelo *et al* 2021).

According to the company's 2018 annual report, the bank's employee slogan is that they hire for potential and train for competence, the slogan implies that they hire candidates who appear eager and driven to learn and impart them with skills which enables them to gain competence in their work. This is seen through the

level of support the bank gives to its employees to take part in leadership and general career development courses. The bank's employee annual report (2018) reported that the bank had 41 780 employees on distance learning who completed 3 766 courses. In 2018, the bank had 1 454 internal employee promotions, of which 199 were at management level (Roberts-Lombard, Nemadzhilili, Coelho and Mangope, 2022).

In 2017, the bank had a total of 14.3% of employee turnover, whilst the average financial industry turnover for the same year was 20.2%. Absenteeism was low and amounted to 1.2% per month and with this, it was reported that there were no workdays lost due to strikes of any sort (Simbarashe and Bornman, 2021).

According to the bank's Employee Annual Report (2012), it hired at least 221 employees per month, with an average employee turnover of 1%. Employee turnover is important to note because it has a direct relationship with motivation which can follow a chain of events such as unhealthy workplace or poor career progression which all affect the company sales, and an absent worker inflates costs for an organization in many ways (Saleh, Mehmood, Khan and Jan, 2022).

Lifelong learning is a clear strategy used by the bank to live up to its motto as well as to give hope for career progression therefore proving external motivation to its employees. The following table depicts the number of employees who have taken part in the learning platform introduced by the bank for its employees between 2016 and 2018.

Development courses for employees

<i>courses</i>	<i>Number of employees attending</i>		
	2018	2017	2016
Induction/onboarding	1 849	3 632	3 157
Functional/technical	3 877	3 607	1 883
Management and leadership	793	2016	1 661
Compliance	198	296	240

<i>courses</i>	<i>Number of completed distance learning</i>		
	2018	2017	2016
Induction/onboarding	7 329	10 291	6 129
Functional/technical	16 368	17 914	11 284
Management and leadership	3 243	4168	2 931
Compliance	14 840	13 283	11 316

Table 2.1. Formal learning intervention measured: Adopted from the Commercial Bank's Annual Report (2018)

The graphs below also demonstrate the level of growth and success that has been experienced by one of South Africa's flourishing bank over the years through indicating how many banks were opened yearly.

The Bank's yearly exponential growth

**Bar Graphs: Branches opened
Growth**

Client

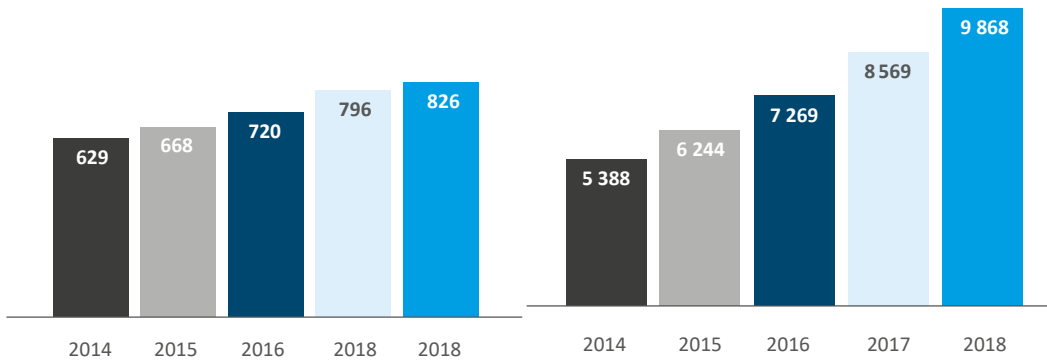


Figure 2.1

(Adopted and derived from The Bank’s Annual Report (2018))

2.3. A GLOBAL PERSPECTIVE ON ABSENTEEISM IN THE BANKING SECTOR

Above we discussed the historical background of a commercial bank in South Africa, however, to better understand its ranking, the history of a commercial bank in South Africa needs to be understood within the context of the banking industry and not just locally but globally. By having a global perspective, the banks excellence in areas of absenteeism which sits at 1% can be better appreciated when compared to countries such as America with 2.8% absenteeism rate, Europe 4.7% and India with 20% rate of absenteeism.

2.3.1. Australian & European Banking Sector

Australia is one of the Oceania countries also faced with the surge of employee absenteeism in the workplace, the country’s attempt to resolve this issue has been abortive as the country saw an increased rate of absenteeism in 2018, where employee absenteeism shot up to 7% while an average of 5% of the Australian workforce called in sick at any given day. Australia reported a loss of 33 billion annually as well as 92 million working days lost from unexpected absences. The alarming part of workplace absenteeism in Australia has been that three out of 5 organisations do not have commendatory recording of absences causing at least 25% of absences to go unrecorded (MacDonald, 2016).

According to Clause-Peter Wagner of Ernst &Young (EY), European banks suffered more than financial losses brought on by absenteeism due to the

European Central Bank (ECB)'s low interest rate and its policy of high penalties on deposits. This comes after the chief executive officer (CEO) of European Central Bank Mario Draghi kept interest rates close to zero by not raising the interest for an eight year-term, Mario was able to achieve this through penalty charges for banks keeping euro deposits. European bank shares reportedly sunk by 22% in 2019 due to banks such as the Swedbank being embroiled in money laundering scandals (Engelen, 2019).

2.3.2. American Banking Sector

According to a 2018 United States of America (USA) bureau of labour statistics report, there is an excessive use of sick leave amongst employees, more so amongst employers with employees who suffer from depression. This is except for the hospitality and construction industry where the use of sick leave is significantly lower. It can be alluded that this is because a huge percent of the hospitality industry workers relies on tips. This pushes them to work longer hours as well as to go to work every day if they want to accumulate tips, whilst most construction workers are contract workers who only get paid for days worked.

In the United States of America (USA) the private sector had 22, 6% of planned absences and 36, 6% of unplanned absences annually resulting in a productivity loss of 15, 7%. To put the former figures into perspective the USA reported an annual loss of over 225.8 billion dollars due to loss of productivity as a result of absenteeism, this translated to 1,685 dollars per employee annually. When comparing the United States to European countries, USA is doing better with an absence rate of 2,8% while European countries sat at 4, 7% however according to the national benchmark for absenteeism both countries are doing poorly in terms of managing absences as the general rule of thumb is that absences should be lower than 1,5% at a workplace.

In addition, employees who use substances and take alcohol at high levels reportedly miss work more frequently than others. The USA bureau of labour statistics report found that anxious, stressed, and burnt-out employees are more susceptible to common colds and headaches which costs the country monetary loss because of sick leave taken.

Between 2007-2009 America suffered a financial crisis that became known as the global financial crisis because every country that had investments or tidings with America also suffered (Walters, 2020). According to Walters (2020), the financial crisis in the states was caused by excessive risk taking by banks which eventually led banks to adverse losses which could not be swept under the carpet. In response to this, share prices and investments started to shrink causing the real estate sector to suffer and school debts to go up through increased interest rates, US home mortgage debt increased from 46% to 73% between 1990 and 2008.

The international Monetary Fund estimated that U.S and European banks lost more than one trillion dollars in toxic assets and bad loans between 2007 and 2009 (Hovie, 2019). Ultimately U.S big banks were bailed out by government using tax-payers money, this was done because it was agreed that some of the banks were too big to fall where else those that were small were left to fend for themselves with the only option being to declare bankruptcy and close doors (Hovie, 2019).

2.3.3. Indian Banking Sector

Absenteeism is a global surge which every country in every continent has tried to eradicate, the labour department in India defined absenteeism as employee absence from scheduled work (Løkke and Sørensen, 2021). Contrary to the South African pattern of absenteeism discussed above, absenteeism in India has a seasonal form whereby workers are absent between March and May then September-October, owing to these seasons being the sowing and harvesting seasons, it has become apparent that during these periods the absenteeism rate goes as high as 40% (Løkke and Sørensen, 2021).

The high and continued escalation of absenteeism in India could not be dismissed as the Statistical Study of Absenteeism Labour Law observed that industrial workers in India were employed often on a part-time basis, thus workers frequently absent themselves to go and look for permanent work due to overwhelming feelings of job insecurity (Løkke and Sørensen, 2021). An article

by Sinha, Rai and Kotian (2017) indicated that India reported an absenteeism rate of 20% in the private sector, where the biggest cause was destructive lifestyle activities such as alcohol, drug abuse and sleep deprivation. Sleep deprivation was mainly noted to be prevalent amongst managers with most managers sleeping less than six hours on daily basis due to overwhelming job demands. Economic loss due to poor productivity resulting from employee absences has been recorded to be 80 billion rupees annually.

According to the Labour Investigation Committee, (Sinha *et al* 2017) reasons for the industrial workers absenteeism are galore and not just limited to the one mentioned above. The Commission indicated some of the causes which led to absenteeism in Indian industries were factors such as personal and workplace issues, the committee stated that motivation and job satisfaction had a strong and overbearing influence not only on the employee's ability to carry out their duties on a satisfactory level but also on the quality with which the work gets done (Sinha *et al* 2017).

India is governed by the Reserve Bank of India (RBI) which was nationalised in 1949. The RBI forced a merger of weak banks with strong ones in 1960, reducing the number of banks significantly from 566 to 85 (Singh and B&I, 2018). From 1969 the Indian government nationalised 20 banks. Whilst the banking sector in India was said to be growing rapidly in terms of technological advancement, and a shift from transactional customer's and service orientated to an aggressive environment where building revenue is priority employees are reportedly unhappy (Singh and B&I, 2018).

The low levels of energy from employees had a snowballing effect since it led to low staff morale, unmotivated and disinterested workforce as well as decreased revenue. This left many banks in India perplexed as to how they could retain employees from tellers, executives, and representatives because the banks were aware that employees had established strong relationships with customers.

This meant that if the employees left, the customer might also leave and to add fuel to the fire the employee might get poached by another bank since the banking

industry in India is reportedly fierce , furthermore, banks cannot be certain that if an employee leaves customers who have built trust and a good rapport with the employee will not follow the employee to whichever bank poaches them (Singh and B&I, 2018).

2.3.4. China Banking Sector

As a result of rising competition in china, the work stress of employees in the bank sector increased (Yang, Wu and Jing, 2017). It was collaborated by many studies that excessive workload caused work stress which ultimately impacted both the mental and physical health of employees leading to burnout and demotivation, this then causes absenteeism (Yang *et al*, 2017).

Studies found that absenteeism in the workplace could be eliminated through identifying work stressors, evaluating interpersonal relationships and empowering employees through training and recognition (Xu, Mastura and Bakar, 2019). However, to know which method to apply the employer needed to fully understand the factor at play in terms of causing absenteeism, as well as the type of absenteeism which is prevalent such as sick leave, annual or family responsibility.

Once the latter is understood it will direct management on which steps to take, Akram and Hilman (2018) indicate that the volatility of the banking industry in terms of competition and changing technology also added stress to employees as they constantly and continuously needed to keep up which could easily translate to burnout leading to absenteeism or mistakes by the employee causing the employer monetary loss.

2.3.5. Asian Banking Sector

The banking sector in Indonesia faced turbulence with regards to employee performance and productivity. According to research by (Rahayu, Rasid, and Tannady, 2018) 52% of respondents from a survey where 100 respondents were interviewed showed that employees from the banking sector in Jakarta which is the capital city of Indonesia showed low performance.

When probed further, 72% of the respondents indicated that their low job satisfaction and self-efficacy was because of failing to meet targets set by managers for each employee such as selling targets in the form of money while 68% failed to achieve their targets in terms of number of accounts opened. To ascertain the above information (Rahayu *et al* 2018) asked specific questions about self-efficacy, job satisfaction and work culture. (Rahayu *et al* 2018) concluded that all these factors influence performance.

2.4. THE SOUTH AFRICAN BANKING SECTOR

Factors such as employee job satisfaction, self-efficacy and the work culture affects job performance and employee productivity, and when an employee feels that they are not coping they often camouflage feelings of incompetence with absenteeism (Rahayu *et al*, 2018). South Africa faced the hardship of high employee absenteeism in the workplace, the country reported an increase of 500% in absenteeism from 2001 to 2017 Totalcare (2017), worse than Australia. An estimated 15% of employees reportedly called in sick every day whilst companies under report absences by 35% which is 10% more than Australia, however as high as South African's rate of absences appear higher than that of Australia, South Africa only loses between R12 to R16 billion annually as a result of lost productivity, but this discrepancy can be attributed to the under recording of absences meaning the country could be losing much more than the indicated amount Totalcare (2017).

Reasonable accommodations forced on employers because of employee absenteeism include hiring temporary employees while a permanent employee is on sick or incapacity leave. Smoke breaks are also placed in the same boat of absenteeism as they too take away from productivity therefore making smokers non desirable employees (Yang *et al*, 2017). In an economic sense all the above leads to the company accumulating profit at a snail's pace.

Otherwise, the South African banking sector showed progress since 1994, despite the many challenges which the industry faced. One example of the challenges the banking sector faced over the years was the uninspiring delivery

of services to low-income earners which now appears to be somewhat better with the entry of banks such as this South African bank (Mhlanga and Denhere, 2020).

Reports from the African Development Bank (2012) records that a staggering percentage of 33 out of 37 million adults in 2010 were not accessing bank services as well as a large portion of the country's informal enterprises due to limitations and constraints to informal business finance, however, these numbers have since improved drastically with the entry of this commercial bank in South African.

Of recent the bank exhibited high sustainability levels which were conveyed in the bank's high profitability levels, capital adequacy, solvency operational self-sufficiency, and healthier asset portfolio (Ntimane, 2020) while noting that commercial bank registered as a bank in 2001 (Ntimane, 2020) which was a tough period in the retail banking sector.

The year 2001 was faced with a 'small bank crisis' which unfolded from 1999 to 2002, this saw a lot of small banks failing (Havemann, 2019). Banks that we're unable to keep abreast during the crisis and succumbed to their failures include Regal Treasury Bank, Saambou and BOE, by the beginning of 2002 to the end of 2003 March 2010 the South African retail banking sector saw an exit of a total of 22 South African banks.

This from a sector that had 39 banks in 2001 showed concern (Havemann, 2019). Inability for these small banks to stay afloat led to an increased customer concentration towards the big four banks and the share of their total assets saw a sharp rise from 69.5 percent in 2001 to 80 percent in 2002 (Alamelu and Chandran, 2018).

Irrespective of the turmoil that South African banks faced the country's banking system was recognized for being well developed, sophisticated, and regulated, it was therefore ranked amongst first-class world economies (Alamelu and Chandran, 2018). According to the South African Reserve Bank report (SARB) (2012), the banking sector is composed of 17 domestic controlled banks, 11

branches of international banks in South Africa, 2 mutual banks, 1 co-operative bank, and 43 representative offices.

The South African banking sector is however dominated by four main banks referred to as the “Big Four” which comprise of the Amalgamated Bank of South Africa (ABSA), FirstRand Bank, Nedbank, and Standard Bank. These four banks alone contributed 84.6% to the balance sheet size of the total banking sector in December 2010 (SARB Annual Report, 2010).

There has been a surfeit of studies which indicated that there is a negative relationship between the rate of inflation and bank performance, meaning that an increase in interest rates led to high unpaid loans and consequently poor bank performances. Poor bank performances are associated with financial stress which relate poorly to the gross domestic product (GDP) as it contributes to shrinking it (Alamelu and Chandran, 2018).

On the other hand, high-interest rates can also see the banks experiencing a peak in terms of income which is short-lived due to the inability of consumers to keep up with payments, furthermore, this short-lived high income by the banks also lead to bank’s fragility and instability (Alamelu and Chandran, 2018).

To manage the occurrences, the banking sector has key policies and laws which govern the entry of new banks as well as manage the expansion of existing retail banks. This sector is highly regulated and controlled since it involves taking hold of money from the general population, this is also done to avoid financial loss and economic crisis (Ntimane, 2020).

2.4.1. Banks Act Number 94 of 1990

When it comes to bank regulations and policies, the Banks Act Number 94 of 1990 stipulates both financial and governance requirements for obtaining and using a bank license, these licenses are then issued by the registrar of banks at the South African Reserve Bank (Ntimane, 2020), the last licence to be issued was over 15 years ago to Finbond Mutual bank.

It is therefore impossible for any South African bank to function and operate successfully without a licence that is recognised and is in accordance with the Banks Act. Some of the requirements in registering for a bank licence include application to the prudent authority and alignment with the Banks Act. The rest are normal requirements for a business such as board of directors, business plan and bank statements however in addition to this, is a number of members who are at least 200 in number including their details and Financial Intelligence Centre Act (FICA) documents.

2.4.2. National Payment System Act No. 78 of 1998

As the banks work and exchange money in various platforms through various methods their dealings are controlled by the National Payment System Act No. 78 of 1998 through regulating the functioning of the payments system (Ntimane, 2020). These rules and regulations present as barriers to entry in the banking industry, in addition, a licence is R250 million and not easy to obtain because of the rules and guidelines which must first be met, hence the commercial bank in South Africa assessed a licence held by PSG in order to operate, which is why when the bank first started PSG had 58% shares in this South African bank (Ntimane, 2020).

2.4.3. Skills Development Act 97 of 1998

The Skills Development Act 97 1998 aimed to improve productivity in the workplace and the competitiveness of employees, invest in the labour market, promote, self-employment and to improve service delivery. This is achieved through formal structures such as Sector Education and Training Authority (SETA) further institutional and financial framework such as National Skills Authority (NSA) and National Skills Fund (NSF) in the labour department. These segmented institutions form support structures for skills development in various organisations.

There are organisations which take the skills development act seriously whereas others choose to turn a blind eye to it, the commercial bank in South Africa is one of the few organisations which have chosen to make skills development pivotal

through structuring it as a building block to their employee's careers whereas other organisations put in on paper just for formalities without implementing it.

2.4.4. Employment Equity Act 55 of 1998

The Employment Equity Act is in place to remove discrimination in workplaces. Implement affirmative action as well as to promote equality, equity, opportunity, remuneration and development for all employees in the workplace.

The importance of this Act is seen in activities such as promotions, professional development and hiring of staff in the workplace. Through this Act, any organisation is prohibited from excluding an employee based on their gender or race, the Act reinforces that all employees are to be given equal opportunities. With the commercial bank in South Africa, this is seen through their strategies of career development and performance bonuses which are designed the same for all employees irrespective of their gender implying that equal opportunities to climb the cooperate ladder are given to all employees.

2.4.5. The Basic Conditions of Employment Act 75 of 1997

The aim of the Act is to ensure social justice by establishing the basic standards for employment regarding working hours, leave, payment, dismissal, and dispute resolution. This is to confirm that employers do not take advantage of employees and vice versa. The Act is applicable to all employees except to the South African National Defence Force, National Intelligence Agency, South African secret service and unpaid volunteer's working for an organisation with charitable purpose. The basic use of this Act is to ensure that there is no exploitation of individuals in the working environment and to ensure that:

- Employees are paid minimum wage
- Employees are given paid lunch breaks
- Employees work ordinary working hours of 45 hours
- Employees are compensated for overtime
- An employer does not force an employee to work overtime except on agreement
- Employees are paid ordinary pay on public holidays

- Employees are allowed leave (see detailed types of leave in 2.6.6.)
- An employer can request for personal information from the employee for record keeping.

2.4.6. The Labour Relations Act of 1995

In addition to the above-mentioned policies which banks are guided by, the South African Labour Law Act is accessory to the management of bank employees to ensure holistic management of both the bank and the human resources. According to Sections 22 and 23 of the Basic Conditions of Employment Act, all South African employees are entitled to paid leave. During this time, the employee's leave is expected to be equivalent to their normal salary, this is done to minimise absenteeism as well as bring to book those who absent themselves without what is perceived to be a valid reason.

The South African Labour Law Act recognises different types of leaves which are inclusive of annual leave, sick leave with full or without pay, family responsibility leaves (including religious leave), maternity leave, paternity leave, absence from duty due to injury, examination leave, sabbatical leave, attendance of courses, master's and doctoral leave, unauthorised absence, unpaid leave, and learning/school leave. Under standard conditions, leave must be submitted 10 days prior to the proposed date of leave and the employee can only leave after the leave has been granted. Once granted, leave can still be revoked, postponed, or cancelled by the employer should the employer have justified reasons in so doing.

Chapter three (sections 19-27) of the Labour Law Act categorises each type of leave and explains it thoroughly. The chapter starts by making a few clarifications such as highlighting that an individual who works less than 24 hours a month is not entitled to leave, and that annual leave should be a minimum of at least 21 consecutive days which are remunerated in a cycle of 12 months. Should it happen that an employee depletes these days before the circle of 12 months is over, they are eligible for unpaid leave, and should they wish to go on leave even though they no longer have annual leave days.

An employee is also allowed to take accumulated leave days no later than six months after the cycle is over, however an employee is not allowed to take leave while serving notice. Overall, leave is something which an employee and an employer must first discuss and agree on before the employee takes it. The employer is not allowed to pay an employee in lieu of granting leave, in addition to this an employee is not permitted to work for another employer during their annual leave.

Same as most employees working under labour practice laws in South Africa, in this South African bank employees are no exception to the above-mentioned detailed labour practices because they too also go on leave, their leave structure is such that they are given two days of annual leave per month which they are not forced to take, and they can allow the days to accumulate should they wish to. Furthermore, they are also given sick leave whereby if it is two days within an eight week cycle a sick note is not needed (The bank's integrated annual report 2020).

The Labour Law Act in chapter three Section 22 also talks about sick leave where it indicated that sick leave is a cycle of 36 months following immediate commencement of work by an employee or completion of the employee's prior cycle, during this time the employee is entitled to full pay equal to the number of days they would have normally worked during a period of six weeks. Subsection 3 of the Labour Law Act further goes on to stipulate that during the first six months of employment. An employee is entitled to one day's paid sick leave for every 26 days worked.

During the first cycle of the employee's sick leave an employer may reduce an employee's sick leave by number of days in terms of subsection 2, however the employer must pay the employee during sick leave the salary the employee would ordinarily have received had they been at work, and this must be on the employee's usual pay day.

Should an employee be absent from work for more than two consecutive days in an eight-week cycle, they need to provide proof of incapacity in the form of a

medical certificate which states that the employee was unable to work for the days missed due to sickness or injury. The medical certificate must be issued and signed by a medical practitioner or any other person who is certified to diagnose and treat patients, and who is registered with a professional council established by an Act of Parliament. Failure for the employee to produce a medical certificate meeting the above-mentioned criteria the employer is not expected to pay the employer for days missed of work.

Should it happen that it is not reasonably practicable for an employee who lives on the employer's premises to obtain a medical certificate, the employer may not withhold payment unless the employer provides reasonable assistance to the employee to obtain the certificate. Sections 22 and 23 do not apply to an inability to work caused by an accident or occupational disease as defined in the Compensation for Occupational Injuries and Diseases Act, 1993 (Act No. 130 of 1993), or the Occupational Diseases in Mines and Works Act, 1973 (Act No. 78 of 1973). Except in respect of any period during which no compensation is payable in terms of those Acts.

Section 23 of the Labour Law Act in South Africa also stipulates that should an employee be absent from work for more than two consecutive days or occasions during an eight-week period they need to produce a legal medical certificate issued by a medical practitioner certified to diagnose and treat patients as well as be registered with the Health Professional Council of South Africa failure for the employee to comply with this the employer can lawfully apply for leave without pay. In the South African banking industry these labour law regulations also apply.

The above mentioned is carried out to protect the employer so that they are not taken advantage of, hence the emphasis is in correcting deviant behaviour and holding employees responsible for their actions through ensuring that there are implications to ignoring workplace rules and regulations (Leippi, 2018). However, these guidelines are not applicable to employees who work less than 24 hours a month for an employer.

Section 25 of Labour Law Act is about maternity leave whereby it discusses in length the rules and guidelines pertaining to maternity leave. This section explains that an employee is entitled to four consecutive months of maternity leave of which they can take four weeks before the expected birth date unless a medical practitioner recommends otherwise on a certified letter.

An employee is not allowed to work six weeks after giving birth unless again certified by a medical practitioner that it is okay to do so, furthermore Section 25 goes on to stipulate that should an employee have a miscarriage during the third trimester or bears a stillborn that employee is entitled to six weeks of maternity leave. Maternity leave must be applied for, four weeks before the proposed date of leave. Subsection 7 stipulates that payment during the period of maternity leave will be determined by the Minister subject to the provisions of the Unemployment Insurance Act, 1966 (Act No. 30 of 1966).

According to Section 26, the employee is to be offered protection before and after the birth of her child by means of reasonable accommodations, for example, if the employee does heavy work, they should be allocated lighter tasks during the duration of the pregnancy and after pregnancy accommodations such as taking the employee of night duty should be considered by employer if possible.

In terms of section 187 of the Labour Relations Act 1995, an employee cannot be dismissed because they are pregnant, planning to get pregnant or any reason related to her pregnancy as this would-be unfair labour practice. According to section 186 of the Labour Relations Act, 1995, unfair dismissal includes not allowing an employee to resume work after she has taken maternity leave. Sections 34 and 37 of the Unemployment Insurance Act, 1966 (Act No. 30 of 1966), provide for the payment of maternity leave.

In Eastern Europe Central Asia (ECA) countries, Slovenia is reportedly the one with the lowest maternity leave of 105 days which is 3 months and a few days whereas Albania, Serbia and Croatia offer the lengthiest maternity leave with 365 days. This highlights the diversity of labour law practices across the world as well

as to highlight how some countries place emphasis on family and support for parents (Gotcheva, 2019).

Section 27, in chapter 3 of the Labour Law Act explains family responsibility leave as a type of leave which an employee who has worked for longer than four months and works at least four days a week are entitled to. An employee is entitled to 5 days family leave for cases such as when their child is born, sick or has passed away and with regards to death this also includes the death of a spouse and immediate or adopted family member, during which time the employee is entitled to full pay on the normal day which they get paid.

Leave implementations vary per country as every country bases their guidelines on the population of their workforce. For instance, countries such as Hungary, use an employee's age to determine the number of paid annual leave the employee is entitled to, the criteria of 20 working days for age groups less than 25 years is used and 30 working days for older workers. Whereas in Poland the length of service determines the number of paid annual leave which an employee is entitled to (Gotcheva, 2019).

The commercial bank in South Africa is no exception to all of the Labour Law Act discussed above. All bank employees are protected under the same labour law as it is imperative for all banks in South Africa to follow all the Labour Law Act.

2.5. ABSENTEEISM IN THE BANKING SECTOR

Every employer aims to maximise productivity in the workplace by ensuring that each employee is at their scheduled workstation during the time which they are scheduled for. To control absenteeism, employers use guidelines from the South African Constitution and Policies such as the ones mentioned above, however a firm hand is not the only approach used by workplaces to curb absenteeism as strategies such as incentives, performance bonuses and counselling are also used.

The impact of absenteeism in workspace environments is undeniably great with the transferral to economic loss equally as substantial (Nunes, Richmond, Pampel, and Wood, 2018). It is common for organisations to try and resuscitate business by revamping the product and adding on the variety of services offered, there are however a negligible size of organisations which look at the agents rendering and promoting the service or product, these few organisations resort to strategies which place the employee at the centre and aim to fulfil the employees immediate needs through offering incentives which align with these needs.

Moreover research also suggests that employees who have a sense of security at work tend to be effective in their roles and this gives them external motivation, equivalently; the organisation also benefit from the employee's productivity and increased effectiveness in the sense that the employee carries the companies goals and visions as a badge with the sole aim of being part of the vehicle that gets the company to its destination so that they too can get recognition in the form of promotion, bonus, award or increased subsidies (Hur, 2019).

Very few organisations can recognise absenteeism as a factor contributing to their varying levels of productivity and this has led companies to pass-over policies such as the Skills Development Act, which encourages employers to make provision for employees to continue with skills development and training. Consequently, employees who become incompetent, start to avoid work and try to pass off certain duties which ultimately lead to office politics and fights. Unfortunately, organisations are yet to discover the significance which absenteeism has on sales, service delivery and success of the organisation (Noe and Kodwani, 2018).

The inability of companies to link motivation to absenteeism can be seen from the lack of absenteeism reports in company annual reports as well as internal promotion and recognition of employees (Noe and Kodwani, 2018). Another downfall to this is the fact that companies resort to outsourcing skills which their own employees have the capabilities to acquire, but due to lack of organisational support in skills development and training, it is found that employees lack such competencies. Companies appear not to be aware that lack of motivation is the

driving force behind absenteeism which costs them millions and billions annually (Noe and Kodwani, 2018).

It is important to note that some organisations are aware of absenteeism in their workspaces however they fall short in their intervention strategies because they do not factor in motivation strategies in their vision and strategic planning as a means of addressing absenteeism (Nunes *et al* 2018).

Companies which have noticed absenteeism as a hurdle to productivity have explored different interventions such as the Employee Assistance Programs (EAP's) which aim to assist employees with healthcare, work related issues as well as personal issues (Nunes *et al* 2018). There are organisations where this type of intervention has been effective due to it being a good fit with the employees however there have also been companies where this type of intervention was ineffective due to a mismatch between employee needs and intervention strategies (Nunes *et al* 2018).

These variables have been consistently related to psychological factors which can potentially affect motivation and as coping mechanisms employees' resort to absenteeism in the form of late coming, leaving early, long breaks, and blunt absenteeism whereby they call in sick or simply abscond (Yan, Su, Wen and Luo 2019). And so, the above behaviour costs companies thousands and millions of rand, which is why companies are always looking at new ways to motivate employees and encourage productivity in the workplace (Yan *et al*, 2019).

Organisations have developed ways to motivate, attract and retain employees, strategies employed by companies in achieving the latter include reward systems, key performance areas and counselling to name a few, which all need to be implemented appropriately in order to be effective.

2.5.1. Reward System

Copious try-outs have been carried out by innumerable companies in an attempt to find reward systems and incentive strategies best suited for their employees. Identification of the correct rewards system is crucial for companies and

necessary because organizational positioning, control strategies, leadership styles, and incentive systems translate into organizational performance and competitive advantage which if good can make money for an organisation (Dong, Sasaki, and Zhang, 2019). This is because a motivated workforce is efficient, meets targets, makes money for the organisation and maintains the organisation's competitive advantage (Spisakova, 2019). In addition to the latter, rewards systems and incentives should be tailored to an organisation's particular circumstances in order to achieve success with the implementation process, in which case the human resource and the business strategies must fit (Spisakova, 2019).

2.5.2. Key Performance Areas

To expand further on the above concept, it is worth noting that every organisation must have Key Performance Indicators (KPI) that are aligned with an employee's scope of practice, indicators give the employer sufficient information which they use to make informed decisions on the employee's performance, and to rule on whether the performance is worthy of being rewarded (Lee, 2019). Key Performance Indicators also assist employees to ensure that they are being judged within their scope of practice and skills set, KPI's eliminate prejudice and favouritism while affording everyone involved in the process with fairness and transparency (Lee, 2019).

Constituents of an employee's inability to meet their KPI's are factors such as poor formulation of KPI's, ambiguity, lack of resources and equipment, work overload and sometimes even poor work infrastructures (Menezes and Escrig, 2019). Hence reward systems need to be fit to an organization's culture through taking into account all various factors that can potentially affect employees being rewarded, because if not carefully thought out there might be employees working hard but not being rewarded which can ultimately demoralise them (Menezes and Escrig, 2019).

Fit is a concept that mainly refers to the close connection of both human resource (HR) and business strategies for motivating and retaining employees. One can wonder why it is of importance to motivate and retain employees, this is because

employees are the human capital of any organisation, and therefore profit turnover depends on their level of efficiency and productivity which can be adversely affected by their level of motivation (Spisakova, 2019). Certain organisations are successful in understanding their employee's needs therefore succeeding in implementing forums and programs which address needs mentioned above.

Beltrán-Martín and Bou-Llusar (2018) give light on the latter, through asserting that HR in conjunction with supervisors should play a vital role in finding out through research what the most beneficial employee program and rewards system would be for their specific organisation. This is achieved through monitoring employee attendance as well as job performance, looking at patterns and drastic changes. For example, an employee who is often absent, is absent for long periods or starts to display a change in job performance such that it becomes overtly concerning, other methods include conducting surveys.

2.5.3 Counselling

In cases such as counselling, the HR department together with the employee's supervisors, if necessary, should organise counselling platforms for the employee and offer assistance before taking disciplinary action against the employee. Senior employees as well as management personnel should therefore be empowered to successfully spot and manage absenteeism at the workplace (Lazar, Paul, and Alphonse, 2018).

2.6. CAUSES OF ABSENTEEISM IN THE WORKPLACE

According to Saruan, Yusoff, Fauzi, Puteh, Robot (2020) there are many factors that come into play when considering the causes of absenteeism. Absenteeism is caused by various factors, with some studies suggesting that ill-health is the leading cause. Other causes of absenteeism include lack of career development and advancement, as well as de-motivation, burnout, bullying and harassment at the workplace Saruan *et al* (2020). According to the Employee Annual Report (2012) of one of South Africa's banks, the bank is assumed to be doing well

because employees are given the platform to discuss these issues, either anonymously or openly.

Health reasons appeared to be the biggest and obvious cause of absence from work Crawford and Knox (2020). Companies therefore took it upon themselves to offer their employees' health benefits such as medical aid, wellness centers, counseling, and daycare centres for working mothers. From these benefits, one of the commercial banks in South Africa chose to afford its employees with employee medical aid, insurance, and health wellness.

According to Wee, Yeap, Chan, Wong, Jamil, Nantha and Siau (2019), not all acts of absenteeism are due to ill health. For example, literature by Wee *et al* (2019) discuss withdrawal behaviour as an umbrella term for absenteeism. The researchers asserted that late coming to work is a form of absenteeism, as well as habits such as returning from lunch or an errand late.

The Australasian Faculty of Occupational Medicine (2019) stresses that, an employee is paid to occupy a post or position in the workplace for certain hours of the day. Hence, absence from that post for an hour or minutes, cumulate in the loss of money. Employees must therefore be taught that absenteeism has monetary implications to the company and should therefore be motivated to honour their working hours.

Randhawa (2017) predicts absenteeism by personal background factors, in which prior absenteeism patterns, age, education and supervisory position were found to be significant predictors of absenteeism frequency, accounting for at least 50 percent of the variance in absence frequency. Age is one of the most studied demographic factors for absenteeism, with most studies reporting that age and absenteeism had a negative relationship amongst employees in general (Randhawa, 2017). Older employees exhibited an infant absence rate due to a higher commitment and a better person-organization fit which developed over their years with the company whereas the opposite is true for younger employees (Randhawa, 2017).

To make a measurable improvement to an organization's high level of absenteeism, essential questions such as: why the current absenteeism policy was ineffective and when and where excessive absenteeism mainly occurred needed to be asked (Sinha *et al*/2017). It is these kinds of questions which would get every line manager including the human resource department, immersed in curbing absenteeism and resolving related matters efficiently.

The common expectation is that low pay, poor benefits, and high workloads are the major causes of absenteeism, however numerous employee surveys such as that of Randhawa identified absenteeism to be a symptom of low job satisfaction, lack of motivation and substandard working conditions (Randhawa, 2017).

Furthermore, adept human resource research has ascertained that repetitive and un-interesting jobs coupled with distressing working environments are likely to cause employees to often absent themselves from work (Randhawa, 2017) as well as lack of appropriate communication channels in work environments. As with most elements within an organization, an employee should not be asked to perform complex aspects of their job which they have not been trained to do, however this is not always the case and so employees end up feeling incompetent at work leading to absenteeism and feelings of demotivation (Løkke and Sørensen, 2021).

Demotivating factors at a workplace constitute various factors that are dependent on an employee's personal attributes and ambitions, therefore, a company that is perceived as lacking open communication channels and to be indifferent to the needs of its employees very often than not succeeds in motivating its employees (Bansal and Srivastava, 2017).

Factors which contribute to absenteeism are innumerable. They vary from personal, environmental, and technical factors, there are varying degrees of personal factors which range from motivation and self-actualisation. With environmental on the other hand, it can be anything from resources, ventilation, working relationships, proximity to friends, family, and place of worship as well as ambiance. Otherwise, when considering technical factors, issues such as work

competence, skills, growth, and opportunities come into play (Dwomoh and Moses, 2020).

2.6.1. Poor Communication Channels

According to Kundu and Gahlawat (2018) open communication in the workplace is said to facilitate in changing team member's ways of reacting and responding to discontent. Effective absenteeism control must be identified from the root cause of the phenomenon before any program or system can be successfully implemented, and this can be achieved through open communication channels (Kundu and Gahlawat, 2018).

To support the above conviction, research by Løkke and Sørensen (2021) found that employees lie to avoid going to work because they find it difficult to communicate real issues. This is due to communication barriers and lack of open communication channels, as an employee would not call their supervisor to say "I won't be coming to work today because I find my job unfulfilling or because I don't feel motivated by my work" reason being such platforms have not been created for employees, hence, employees feel that it is not a reason to give the human resource department when they submit their leave (Løkke and Sørensen, 2021).

Therefore, employees' resort to calling in sick as they don't have to explain themselves if they can furnish a doctor's note, and if it was a two-day sick leave within an eight-week circle a doctor's note is not even required according to the Basic Conditions of Employment Act 75 of 1997.

2.6.2. Chronic Illnesses

As a result, employers prefer to employ people who do not suffer from chronic illnesses including smoking. This is due to the strong belief that employees with these attributes stunt the company's profit potential and growth by virtue of taking frequent breaks and sick leave from work (Roulin and Bhatnagar, 2018). The common consensus amongst employers is that employees with the above-mentioned attributes struggle to meet job requirements making it mandatory for

companies to implement reasonable accommodations which can have a palpable pinch on the company's pocket (Roulin and Bhatnagar, 2018).

2.6.3. Educational Level

Research by (Wang, Johnson, Nguyen, Goodwin and Groth, 2020) stresses that an employee's degree of educational attainment was found to elevate their level of professionalism, and consequently enhance their level of responsibility and commitment to work attendance therefore minimising absenteeism. Research by (Wang *et al* 2020) reinforces that the higher the employee's level of education, the less likely the employee is to display absenteeism.

On the contrary Reuver, Van de Voorde and Kilroy (2021) argue that it is not necessarily the level of education that dictates the level of absenteeism but rather the employee's level of involvement in the organization, meaning that it is in-fact the employee's job title that grants them a greater responsibility thus the committing them to attend work religiously.

Research by (Eley, 2020) indicates that employers sometimes play a role in absenteeism by being vague about position titles and responsibilities which end up confusing employees, as well as make them feel incompetent, therefore predisposing them to absenteeism, demotivation, and poor productivity and performance.

This further creates a gap in employee expertise and tasks as well as harbour office politics, unrealistic targets, and objectives. Untrained staff and poor relationships with peers are other factors that can demotivate employees to a point where they start to absent themselves from work Eley (2020).

2.6.4. Marital Status

Although not mentioned by Randhawa (2017), authors such as Saruan, Yusoff and Fauzi (2019) bring to light that marital status plays a great role in absenteeism as it predicts the role demands which come into play, research by (Dula, Abara and Reddy, 2019) go as far as to say that employees who have more than two children absent themselves more than the average employee, and

that married employees generally tend to be more absent regardless of their gender.

Second to this, research by Hipp (2020) brings into view that companies prefer hiring men because women tend to go on more family responsibility leave absenting themselves more in comparison to the opposite gender, whereas research from Pandey (2020) argues that the gradual increase in workplace competitiveness and stress, has led to absenteeism being more prevalent as a result of increased job stress and competitive nature found in workplaces irrespective of gender, age or marital status.

As reiterated by Pandey (2020), absent employees cost companies substantially irrespective of their demographics or marital status, which is why many employers have tried work programs such as Employee Assistance Programs (EAPs) which are meant to provide an important vehicle to assist employees with personal concerns, and work-related problems which impact on employee absenteeism, but often these programs are ineffective due to wrong problems being addressed which are not underlying causes (Nunes, Richmond, Pampel and Wood, 2018). One might then wonder whose job is it to match employee programs and forums with organisational culture.

2.6.5. Job Dissatisfaction

Absenteeism is caused by many factors including job dissatisfaction whereby employees are not satisfied with their work; this term offers an umbrella term for many work concepts which employees clump up into work dissatisfaction. Work dissatisfaction can be narrowed down into specific areas related to work such as being underpaid, unsupportive colleagues or supervisors, long working hours, lack of career development, lack of meaningful and purposeful work, lack of interest, poor management, and poor work life balance (Saidane, Mahmoud, Gafsi, Houda, Tekaya, and Abdelmoula, 2018).

Conforming to research by Ribeiro, Fernandes, and Lopes (2019), job dissatisfaction is the only one of the many factors which contribute to employee absenteeism. Other conditions such as work stress, poor work environment and

motivation are also strong influencers of employee absenteeism. Same as work dissatisfaction, the aforementioned are also umbrella terms for specific areas, for example, when considering poor work environment a large number of issues arise such as lack of resources, ventilation, growth, benefits and structure same applies to work stress as this could be implying many things such as workplace bullying, harassment, unrealistic expectations and poor remuneration, and finally when considering work motivation we could be talking about anything from lack of meaning and interest in one's work, low job morale and once more poor remuneration and growth (Ribeiro *et al* 2019).

2.6.6. Bullying in the Workplace

Research by Eley (2020) alluded to the fact that bullying is a very recurrent phenomenon in the workplace environment and directly translates to excessive absenteeism, high employee turnover and hostile work environments. Even amongst employees who share the same culture and tradition friction, and bullying can still be prevalent, and the effects thereof should not be taken lightly.

Factors such as differences in gender, age and educational level which can also lead to workplace bullying. Affirmative action, equity, and equality are currency words in a democratic nation such as ours, however, implementation has not been as easy, and employers find that there are more blurred lines than there are solid ones making it even harder to implement certain policies without upsetting the working environment.

Salin's (2021) research in workplace bullying reveals that African employees experienced higher levels of bullying in comparison to other race groups, Salin (2021) further points out that older employees experienced lower levels of bullying compared to younger employees, furthermore it was also found that there is increased direct bullying by supervisors in government followed by the mining industry. Research also shows that individuals with qualifications had fewer incidents of being bullied compared to those without qualifications.

Salin (2021) concludes her research by indicating that bullying is not gender neutral because although both male and females get bullied in workplace

environments, 15, 5% of women compared to 6, 65% of men in senior management positions are bullied at work. A strong recommendation by Salin in alleviating bullying at work is that line managers need not be the one to resolve matters brought forth to them as they might be biased in their resolutions.

Yan, Sun, Wen and Luo (2019) argue that at times absenteeism is affected more by personality than actual work-related factors. These scholars maintained that an individual's personality plays a role on their level of self-worth, competence, resilience, and effectiveness as certain personalities found to help employees to effectively cope with conflict as well as increased job demands.

However, one cannot talk about personality in isolation without touching on motivation because motivation is considered a valued attribute by many employers, since it is considered to have the ability to influence the zeal with which an employee carries out their work. Koronios, Kriemadis Dimitropoulos and Papadopoulous (2019) define work motivation as the effect that one's work performance affects their self-esteem.

Floating back to the concept of personality, research by (Corwin, Simon and Rosen 2019) point out that personality does not stand alone as it is only able to affect an individual's experience as well as a reaction when intertwined with their cultural background. Making it important to study a workforce's demographics, religion, and culture because if the context is not well understood, reward systems might be inapplicable and even exacerbate the situation.

Hence Corwin, Simon, and Rosen (2019)'s argument is that cultural background and personality both influence an individual's resilience or lack of, including how they react to different challenges and situations which makes it challenging to accommodate every employee. The inability to react appropriately to situations or to measure up to rising job demands can cause an employee to start resenting work leading to decreased interest in one's work, ultimately causing poor intrinsic motivation and frequent absenteeism (Antwi, Fan, Aboagye, Brobbey, Jababu, Affum-Osei and Avorny, 2019).

Pandey (2020) holds firm that external factors merely influenced innate personality traits already possessed by an individual, and that some employees irrespective of uncomfortable working conditions do not absent themselves from work whereas others do, and this according to Yan *et al* (2019) is due to differences in personalities. Factors such as social stressors and workplace mistreatment in the form of incivility, abusive supervision, bullying, and social undermining (Pandey, 2020) can all affect an employee's personality.

2.6.7. Lack of Motivation

In addition, research on the social theory and psychoanalysis in transition by Elliott (2019) discusses how different scholars such as Freud and Hertzberg argue differently for factors which affect motivation and influence absenteeism. It can thus be appreciated from these scholar's research that personality is a loaded word constructed by a variety of concepts including motivation (Yan *et al*, 2019).

According to research by Ryan and Deci (2020) motivation can be intrinsic, extrinsic or both. Intrinsic is motivation that is innate and comes from within a person due to their values, morals, and goals. Whereas extrinsic is motivation coming from the external environment, such as cash bonuses at work where a person strives to be efficient in their job not necessarily because they believe or even agree with what their job requires, but because of the incentive promised to them should they complete the task in a satisfactory manner.

The above-mentioned factors were found to be key in positively affecting motivation and self-esteem, because employees who were better equipped with the necessary skills and training to handle challenges which came up from work were able to do their job. It resulted in a confident and motivated workforce which looked forward to going to work every day (Yang *et al*, 2017).

An employee's improved motivation is identifiable by three characteristics, namely, the acceptance of organizational beliefs and values, willingness to exert considerable effort that will grow the organization and the desire to maintain membership in the family (Xu *et al*, 2019).

2.7. ECONOMIC EFFECT OF ABSENTEEISM IN THE WORKPLACE

The causes of absenteeism discussed above have an economic effect on a work environment since productivity levels are altered. Kim and Beehr (2020) and McGrandlede and Ohemeng (2017)'s literatures agree extensively as they discussed and classified late coming as absenteeism. Furthermore, Langenhoff (2011) indicates that employee lateness alone without the employee being completely absent was estimated to cost business in the United States more than \$3 billion dollars each year.

In the USA, the biggest causes of absenteeism for the country were health-related conditions. The overall economic burden of illness was the highest with hypertension, at \$392 (R5639, 78) per employee annually, and the lowest being arthritis at \$327 (R4704, 61) per employee annually Crawford and Knox (2020).

Today, medical schemes in workplaces seem to be a norm. However, statistics have shown why it has become every company's culture to ensure employees are offered some form of medical health benefits. By now it can be appreciated that with the highest reported cause of absenteeism being health conditions, companies use medical benefits to manage employee absenteeism Kocakulak, Bryan and Lynch (2018).

According to a 2013 conference board of Canada Report, absenteeism was estimated to cost the Canadian economy 16.6 billion dollars annually. Morneau Shepell's 2014 compensation and trends in human resource survey indicates that 64% of employers did not track the costs incurred by the company from incidental unplanned leave (Veder, Shepell and Steenstra, 2020).

This means that most companies could not sufficiently equate monetary loss to absenteeism. When it came to companies reporting on absenteeism, Canada was not the only country faced with the dilemma as South African companies also struggled to report on employee absenteeism Mowday, Porter and Steers (2013). When comparing the USA, Canada, and South Africa, South Africa took the lead, with an annual loss of 19 billion rand, while Canada was estimated to lose 16.6

billion dollars a year because of absenteeism. Research by Mowday *et al* (2013) shows that several interventions and responses to absenteeism interventions, and responses, such as effective communication, employee Commitment, discipline, return to work interviews and incentives, minimised absenteeism.

2.8. STRATEGIES OF MANAGING ABSENTEEISM

To avoid economic losses as discussed above employers and companies have employed strategies to control absenteeism in the workspace. One of the companies to have mastered this skill is one of the commercial banks in South Africa. According to the 2020's bank integrated annual report, the bank's belief is that employees go to work because they need money and career growth hence the bank's strategies are anchored around these two fundamental concepts. To ensure correct implementation of programs supporting the aforementioned concepts, the bank has placed measures to encourage open communication between managers and junior staff members.

2.8.1. Performance Bonuses

As maintained in the bank's 2020 integrated annual report, the bank reports an absenteeism rate of 0% percent which when considered in view of the fact that bonuses are performance based, and there is timeous review of individual performances it is understandable, more so because the bank employs matriculants which they then put through an intense two-year program to bestow unto them the skills and experience necessary for providing elite services to customers.

It is therefore a fair assumption that the employees feel indebted to the bank and because of the probation nature of their employment they are eager to go beyond the scope of their practice please and even to be noticed. This, therefore, effortlessly becomes the culture of the organisation as the new employers model the behaviour and patterns of old employees such as zero absenteeism.

Overall, the bank's remuneration is based on the successful implementation of pre-set strategies to ensure that they only reward actions which advance

stakeholder interests. Which ultimately results in employees receiving appropriately aligned performance pay (performance-aligned pay).

The objective of reward systems is to further encourage desired behaviour from employees as well as attainment of organisational goals (Lee, 2019). Developing a model for employee behaviour and using a well thought out reward system that complements the strategic goals and mandate of the business helps the organisation to respond to environmental changes, reduce operational costs and take advantage of new opportunities (Lee, 2019). Equally, an effective connection amongst business competitive strategy, human resource strategy and reward system should magnify organisational performance and create competitive advantage to not only make profit for the company but to also increase its credibility and goodwill (Spisakova, 2019).

The term rewards system or remuneration is a broad term which includes a lot of systems and practices. Different organisations remunerate their employees differently using reward systems which they believe are best suited for their respective organisation. Generally, companies use monetary and non-monetary incentives to motivate and attract employees (Menezes and Escrig, 2019).

2.8.2. Incentives

In reference to one of South Africa's fast-growing commercial banks 2020 integrated annual report, employees are kept motivated by being given total pay guarantee, meaning a stable salary and incentives which range from short term to long term. The bank's executive management and skilled employees such as Information Technologies (IT) and data analyst are given higher remuneration with the hopes of retaining their highly regarded skills, whereas junior staff managers and employees are only given short term incentives which are performance based so that they too can also be motivated to grow within the company.

The bank's 2020 integrated annual report went on further to explain that the role of short-term incentive schemes is to reward outstanding performance and motivate employees to perform beyond expectations and drive the group's

results. Whereas the purpose of the long-term incentives is to attract and reward key employees whose contribution is viewed as critical for long term operations, and whose retention is therefore regarded as fundamental. This particular South African commercial bank regards incentives as vital more so in the retention of employees who are key contributors. The bank achieved this by creating a culture that motivates employees.

Monetary incentives are used by many organisations including the banks of Karachi in Pakistan which applied monetary incentives by means of merit pay and bonuses (Spisakova, 2019), merit pays are based on individual performance and an employee appraisal is first done after which an incentive in the form of money is given to the employee and it becomes part of the employee's salary whereas a bonus is a once off payment.

Likewise, our own South African Bank employed the same strategy of using cash bonuses to motivate its employees, however unlike the bank of Karachi in Pakistan monetary incentives are not the only incentives the bank gives out as it mixes both monetary and non-monetary incentives to ensure effectiveness of its strategy. Incentives given by organisations are not always in the form of money, this is often seen in benefits such as subsidised vacation, flexible working hours, improved pension funds and ergonomically friendly office equipment for employees (Menezes and Escrig, 2019). Karachi banks in Pakistan also implement team bonuses which force teamwork and overall success of an institution (Spisakova, 2019).

2.8.3. Academic Development

Junior staff employees are not ignored as they are afforded the opportunity to advance themselves academically to also become assets of the bank. What was evident from the bank's 2020 integrated annual report was that employees who were more on the lower end of the decision-making hierarchy remained loyal although their salaries were not high because of the benefits they received, such as career development opportunities already mentioned above. Some benefits also include discount on loans, free remote banking, and employee wellness programs to name a few.

2.8.4. Transparent Work Policies

To expand on this South African commercial bank's strategies, it is also noted on the bank's 2020 integrated annual report that their strategy to keeping a workforce that is indestructible is through implementation of clear and transparent work policies as well as the encouragement of two-way communication channels.

Policies implemented by the bank aimed to avoid ambiguity and to bring to the forefront transparency, this was done to avoid future disruptions in the work environment. Policies concerning issues such as discipline, grievances and harassment are communicated to all employees of all levels to steer clear of ambiguity.

Continued efforts of keeping employees happy and motivated included ensuring that internal fair pay practices, meaning that equal pay is provided for work of equal value so that there are no income disparities based on gender, race or any other unacceptable grounds of discrimination, this is anchored by the Employment Equity Act Section 27 which aims to address entrenched racial and gender inequalities. This is inclusive of regular job evaluations and benchmarking.

2.8.5. Employee wellness

Non-monetary incentives are also employed by organisations in a bid to motivate employees. This is when employers prioritise the psychological well-being of employees which is often seen through implementations of structures such as health care plan, pension plan, job enrichment, promotion opportunities, vacations, leave, job security and recognition (Menezes and Escrig, 2019). Often what employers do is to combine both financial and non-financial incentives to create a balance as well as ensure that their employees are rested and rejuvenated making them efficient and productive at work.

To have an upper hand on employee absenteeism, contingency measures such as credit health education and rehabilitation is extended to all employees including bursary schemes, which are for employees and employee's family

members as well as employee's wellness program that cover extended family members are also afforded to the bank's employees.

2.8.6. Disruptive Innovation

This Commercial South African bank has been successful over the years amongst the big four banks in South Africa, because when it penetrated the market, it came in with disruptive innovation. According to McDowall (2018), is an innovation that created a new market and value network, displacing established market leading organisations. To achieve the former, the South African bank employed a digital technology strategy to lure in an unbanked market, the digital technology strategy saw transaction processes being simplified.

The bank's use of disruptive technology alone could not have caused the success and victory experienced by the bank had it not been correctly translated into organisational processes, and products (Ntimane, 2020). The banks' alliance with digital technology allowed the bank to function efficiently and it also brought convenience to banking with their flexible working hours as well as differentiated working days, this move is what enabled the bank to complete and evoke a reaction from the big four banks (Ntimane, 2020).

2.9. MOTIVATION THEORIES

The motivation theories are external control measures in curbing absenteeism. Aimed at providing external motivation in the form of things such as incentives to foster commitment from the employee to the employer. Human motivation on its own, before referring to employee motivation as an isolated concept, is a dynamic and complex concept theory. Many scholars such as Aristotle, Freud, Hertzberg, and Maslow try to standardise motivation through various theories which describe motivation in different hierarchies. However, according to Van Loon, Kjeldsen, Andersen, Vandenabeele and Leisink (2018) motivation is relative to every individual. Hence a blanket approach could not be applied, which might explain why even though there has been extensive research on motivation, managers

have not been successful in motivating employees through the implementation of a blanket approach.

2.9.1. Maslow's Theory of Motivation

Motivation is described as anything that affects behaviour in pursuing a certain outcome (Xanthopoulou and Karampelas, 2020). According to Maslow's theory of motivation, it is explained in terms of the hierarchy of needs to say that an individual will never pursue complex needs if the basic needs are not fulfilled. Maslow describes physiological and safety needs, where the basic salary and job security are primary.

He also described self-actualization and esteem needs, which talk about involving the employee in decision-making, skills development, career advancement and incentives, amongst other things Xanthopoulou and Karampelas (2020) Maslow's concept if implemented well, serves as a vehicle for external motivation for individuals to engage with their work, this is a concept which is predominantly used by managers through the offering of performance bonuses and employee of the year/month certificates.

2.9.2. Herzberg's Theory of Motivation

Herzberg's theory of motivation, on the other hand, combines lower-level needs into one class which he called maintenance. He further classifies higher-level needs into one class he called, motivators. He then argues that people are motivated by motivators rather than maintenance factors, which is contradictory to Maslow's Theory.

Regardless of which theory one is more inclined to adopt, the take-home message from both Maslow and Herzberg is that when an individual does not have job satisfaction, he/she is likely to be absent and have low job morale, which often leads to resignation and employee reduction Zhang, Ma, Xu and Xu, (2019).

Both philosophies of motivation have been applied through out the research study to gain insight on why certain strategies only work on a particular group of people but not another or why they appear to be effective only on a particular work level.

2.10. INFLUENCE OF MOTIVATION ON ABSENTEEISM.

The discussion above has brought it to light that motivation is key to human performance and that when internal motivation is lacking, motivation in the form of external motivation can be created by altering the work environment for example. According to the bank's Annual Employee Report (2012), the bank took pride in having created a conducive working environment, where employees felt motivated and free to communicate with managers, without fear of jeopardizing their work or being victimized for having voiced their opinions or feelings.

The bank believes that effective communication at the workplace has an impact on employee work motivation, which is why the bank encouraged and supported its staff members to communicate issues, which have the potential to compromise or negatively affect their work motivation, performance as well as productivity. According to Annual Employee Report (2012) of one of South Africa's commercial banks, it is indicated that the bank has three (3) platforms used to enable employees to communicate with managers and supervisors. The platforms are:

- **Employment Equity Forum**

The Employment Equity Forum is anchored in South Africa's Employment Equity Act 55 of 1998, the Act works to redress the legacies of apartheid in the South African workplace (Giombini and Thorn, 2022). The Act aims to give a voice to employees who are not fairly represented or disadvantaged in the workplace because of factors such as race, gender, age, or physical appearance to name a few (Giombini and Thorn, 2022). The bank therefore has a platform where employees are free to take complaints and ask for reasonable accommodations within the workplace. This ensures that employees do not harbour feelings of resentment against their supervisors and attempts to minimise absenteeism and demotivation while boosting staff morale (Roscoe, Taylor, Harrington, and Wilbraham, 2022).

- **In-house Facebook-blog.**

The company established the in-house face book-blog for employees to be able to communicate quickly, share and exchange ideas as well as to receive updates

quickly. The platform allows for the fast relay of messages which also increases the level of productivity and cancels out delays in service delivery (Employee Annual Report, 2012).

- **Employee help desk.**

Employee help desk is used to transfer information and to fill in gaps between the employer and the employee. The help desk offers digital support in the form of cellular accessibility, computers, and social platforms such as Facebook. The platform is important as it mitigates matters that can potentially lead to absenteeism, arbitrations and matters concerning Acts such as the Labour Relations Act and Equity Act.

Strategies employed by this South African commercial bank in terms of employee support, include medical aid, health insurance, and health wellness programs. When considering that high employee health risk factors are the leading cause of absenteeism Crawford and Knox (2020), it can be rightfully assumed that the introduction of these health benefits to employees at the bank has played a role in curbing employee absenteeism at the bank.

A company's failure to correctly profile its employees and offer benefits and incentives applicable to its employees can yield fruitless results. Thus, employees being taken on courses to supplement existing knowledge, so that they can confront developing issues in the workplace without anxiety or fear of failure. A company with such provisions tends to perform well and to see better profits Lee and DeVoe (2012). This is something that one of South Africa's banks has implemented effectively through profiling its staff; therefore, applying suitable incentives which benefit both the employee as well as the employer.

Furthermore, more than 67% of employees in the South African commercial bank were under 35 years of age according to the bank's Annual Employee Report (2012). Hence, the bank's main incentives to ensure communication and career development courses which have worked out for the bank because the age group allows for it.

Absenteeism management has many angles to it, one of which is flexible scheduling. Flexible scheduling is used by some companies to accommodate employees, by considering the employee's roles and responsibilities. The company usually decide with employees as to who would be more productive outside the working environment, due to them being a primary caregiver to their sick elderly parents for example Lee and DeVoe (2012). However, the implementation of flexible working can also work against a company if they are using it to reduce costs and cut corners, meaning that if an employer is shying away from paying employees, it can affect the business badly and negatively Lee and DeVoe (2012).

Tiainen (2019) indicates that once employees are hired the employer must take plenty of time to train and orientate the employee to the rules and regulations of the company as well as the guidelines which are to be used. The above-mentioned strategies are all tried and tested with the obvious reason being to push sales, productivity, and service delivery. However, some of them are not suitable for certain industries; hence, it is of utmost importance that an employer thoroughly evaluates the suitability of each strategy for their organization, before deciding whether it would be a good fit or not (Tiainen, 2019).

Research by Magobe (2013) shows that 30 996 days were lost in 2009 because of unscheduled leave, which fell under the category of absenteeism. As a direct result of this, the institution, the University of South Africa (UNISA), lost an estimated 36 million rand in revenue at the University of South Africa (UNISA). An average of 70% of work absenteeism in South Africa is reportedly due to sick leave, which costs an employer an estimated 1.3 million rand per 500 employees Mogobe (2013).

When one looks at one of South Africa's thriving commercial bank, the bank and UNISA are not at par with regards to employee absenteeism management. This is because the bank's annual report does not report any profit loss due to employee absenteeism. UNISA has not reported effective communication as an intervention response to absenteeism, while this bank has. It can thus be

speculated that effective communication does have a direct positive impact on productivity and sales.

There has been minimal research to investigate the link between employee motivation and absenteeism practices within companies in the South African context, and few of the studies carried out, focused primarily on government institutions where nurses were the focus (Maduekwe and Kamala, 2016). Therefore, a dearth of research on absenteeism and its effect on employee motivation in other workspaces such as the banking space in the private sector has been identified (Maduekwe and Kamala, 2016).

Private sectors measured organizational growth using financial and non-financial indicators to gauge organizational productivity (Aboagye, Björklund, Gustafsson, Hagberg, Aronsson, Marklund, Leineweber and Bergström, 2019). They do so by extensively combing through factors that may influence and affect productivity and profit. For instance, measuring performance through looking at employee absenteeism and motivation may offer an indication of the organization's productivity that would otherwise not be captured (Aboagye *et al* 2019).

Although performance measurement has been extensively researched over the years, little has been done in South Africa, particularly in the private sectors such as banks (Aboagye *et al* 2019), more so with absenteeism and motivation being the performance measurements.

High failure rate of small and medium enterprises (SMEs) including banks that start-up only to end-up in shambles such as with the Venda Building Society Bank has been partly attributed to the use of inappropriate performance measures as well as reward or remuneration systems (Makwara, 2019). As a result, reward systems such as performance bonuses, promotions, and commission are being used in various industries to motivate high employee performance and minimises absenteeism, however, these fall short in certain industries due to the organizational culture not being adequately reviewed to ascertain which rewards system would be best applicable (Cetin and Aşkun, 2018).

Without the financial reward of not having taken leave, most employees see it better to use up their days, however, if there were other forms of remuneration along these lines, employees would maybe not feel like their annual leave days are being wasted when not used up and thus feel an urgency to deplete the days before the year ends.

According to the South African Qualification Authority framework (2014), when an employee is employed under SAQA the employee will not be paid out money in lieu of leave except on termination of employment. SAQA states that in previous years organisations used to pay employees for leave days not taken, and as a result there were very low levels of absenteeism because money was used as an incentive for good attendance however, this brought about burnout which caused intensified presenteeism but with a financial reward which augmented organisation's expenses SAQA (2014).

As a developing country, South Africa should be having an eager and energetic workforce that does not prioritise taking leave, but this unfortunately is not so, the country is faced with the interaction of an aging workforce and a high burden of chronic disease, it has a soaring population of young employees as well as burden of disease (Rasmussen, Sweeny, and Sheehan, 2017) while the proportion of South Africa's workforce aged 50-64 is only 15%.

The country's high unemployment rate of 23, 3 percent (November 2020) also serves as an explanation for absenteeism, as adults who have chronic disease are unable to go on retirement due to the financial burden, they carry in their households such as the breadwinner role, this then, results in absenteeism and poor productivity at work (Rasmussen *et al*, 2017).

2.11. CONCLUSION

Maslow and Herzberg's theories of motivation brought clarity on the psychological impacts of incentives and the conditioning it can have on an employee in a workplace. It also showed that when an employee has low internal motivation to participate in work more incentives are required to externally motivate the employee where else if they have internal motivation to participate in work the inverse is true.

It is apparent that employee motivation at a workplace is key in curbing absenteeism, however an employer who is not attuned to the holistic composition of their institution will struggle a great deal to motivate employees. Motivating an employee can be anything from a monetary to a non-monetary system such as a rewards system comprising cash bonuses, a promotion, or an employer affording employee to actively participate and be responsible for certain tasks. This is a strategy employed by many banks to drive productivity in the work environment.

To ensure clear communications and facilitate a fluid working environment Labour Law Acts such as the Basic Condition of Employment Act 75 1997 were established with the purpose to advance economic development, and social justice through bringing out the primary objectives of this Act. The South African Labour Law Act of 1995 is exhaustive with laws in a bid to protect employees and ensure that they are not exploited and worked to the bone. The Act achieves this by having innumerable types of leaves which allows the employee to be protected from the employer when absent from work while enjoying benefits such as receiving their salary.

Through research it has also been discovered that gender also played a role on the prevalence of bullying as females are bullied more than men, hence structures such as the labour law act, social development act and equity act are crucial. Comparisons with other countries have also shown South Africa needs to work at better management of absenteeism.

With everything said and complexion brought to South African policies and Acts, the discussion can be concluded up by saying that motivation is what drives employees in any organisation and that motivators can be found in different forms which is inconsequential provided both the organisational culture and employees needs have been accurately identified.

Generic motivators have been put in place under the guidance and guidelines of the constitutions and laws already discussed at length. These generic motivators include leaves, bonuses and employee discounts or subsidies however, the operating word is generic hence the reason some organisations continue to struggle even with these measures in place. Motivation is subjective to every individual which is why at the onset of this discussion it was made clear that the correct identification of employee needs is crucial for a company which aspires to have a glove fit reward system approach for their employees.

CHAPTER 3

RESEARCH METHODOLOGY

3.1. INTRODUCTION

This chapter discusses the process of data collection, interpretation and analysis followed in conducting the study. The study area was also discussed briefly. The study also explained the research design and justification thereof. Other factors in the research such as target population, sample, analysis of the data, reliability, and validity of the data as well as limitations of the study were discussed in this chapter. This was done to share the researcher's work process, guidelines used when gathering, and analysing data.

3.2. STUDY AREA

The study was conducted in various branches of the commercial bank in South Africa. Study area means the area in which the researcher looked to find relevant information relating to the study topic Mohajan (2018). Thus, the study area was selected branches in South Africa as the bank maintains a noteworthy physical presence of about 500 retail branches across the country.

3.3. RESEARCH METHODOLOGY

Research methodology is the way in which critical aspects of literature and information are examined while formulating guiding principles that govern a set procedure (Gupta and Gupta, 2022). During this process the researcher develops as well as tests new theories which contribute to the advancement of their hypothesis, this is achieved through a positive habit of questioning and systematic examination of collected data (Rinjit, 2020).

Research methodology considers all the collective steps which are involved when conducting research. Snyder (2019) breaks down the steps involved in research methodology into phases. In describing these phases, the author starts with phase 1 which is the design phase, and she describes it as the phase where the

researcher considers the target audience, purpose of the research, the method that needs to be employed, research questions and criteria. Phase 2 is the conduct phase, and it considers the sample and sample size, articles and literature that needs to be reviewed. Phase 3 is the analysis phase and involves only the information which is required and lastly phase 4 which is the actual structuring of the research, and this looks at the contribution the research will potentially make as well as the clear presentation of results (Snyder 2019).

3.4. TYPES OF RESEARCH DESIGN

According to research by Risius, Janssen and Hamm (2017) qualitative research involves in-depth interviews, focus groups, and participant observation. All the above are tools used to gather and organise facts and information that provides clarity on the research topic through careful analysis of data acquired. However, this research made use of interview schedules.

Thus, the proposed research used the qualitative research approach to collect primary data. Aspers and Corte (2019) state that qualitative research approach assists the researcher to work in the natural settings of the phenomenon.

A case study approach was applied to explore as well as to gain an understanding of the operations of one of South Africa's fast developing commercial banks. This was achieved through careful analysis and scrutiny of the responses which was collected through interview schedules.

Research design provides the researcher with a framework for conducting their research, it enables the researcher to profile their research topic and from the research topic construct research questions and aims which they will be investigating in their research. Research design is the flow and path which the researchers follow.

To give flow to the research all investigative aspects must talk to each other, this implies that the research questions must relate to the aims of the study and

likewise the study sample and approach must be in synch for data interpretation to flow and for it to make sense (Bloomfield and Fisher, 2019).

Research design is in essence a plan adopted by the researcher before the research and data compilation begins. Research design is where the researcher plans and decides what their research questions will be, how their aims will be met, how their hypothesis will be tested, who their target population will be, how big or how small the target population will be and all the other aspects of research that must be considered including how data will be collected (Bloomfield and Fisher, 2019).

Research design consists of three different types which are qualitative, quantitative, and mixed method. Quantitative research design is a technique that produces quantifiable values. The research is divided into experimental and non-experimental research (Sileyew, 2019). Non-experimental does not involve experiments as it focuses on:

- Survey's
- Causal comparative
- Correlation design.

Experimental design on the other involves experiments where there is an independent variable and a dependent variable. Experimental design involves three types of designs namely:

- Pre-experimental design where the researcher only studies a single group.
- Quasi-experiment where the researcher uses controlled and experimental groups.
- True-experiment group where the researcher randomly assigns participants to a research group.

The second type which is not in any order, is the qualitative research design. This design places emphasis in the meaning which a person or a group of persons ascribe to a social or human problem (Kumar, 2018). Qualitative research stems from anthropology, sociology, and humanities. This research produces data that

is not quantifiable, it enables the researcher to research events in their natural context and the meaning that people place on the events. Kumar (2018) goes in depth to discuss each type of design methodology and how this design's focus is to bring about meaning and purpose from opinions and the experiences of participants.

- This research considers case studies, this is an in-depth study and analysis of a phenomenon and provides a subjective view of events rather than an objective one. It provides an understanding of why certain phenomena occur by providing a link to causal relationship. This design relies heavily on the researcher's interpretation.
- Second to case studies, it considers narrative design which is whereby the researcher asks participants to explain or narrate their life stories or experience from a particular event.
- Phenomenological design, in this case the researcher explains the experience of individuals as described by them in relation to a particular phenomenon. This research design is from psychology and philosophy.
- Grounded theory, this design is from sociology and is a discovery method which allows the researcher to develop theoretical accounts based on concepts, categories, and prepositions. It is used for developing theoretical framework for conceptualizing organizational issues around the adoption and use of Information Technology innovations and applications.
- Ethnography is a design of inquiry from anthropology and sociology where the researcher studies common patterns of behavior, language, and habits of a cultural group in a natural setting over a prolonged period (Kumar, 2018). The researcher's goal in this type of research is to study a community of people and gain an understanding of their social interactions. Often this type of design requires the researcher to be an active participant.
- Action Research, this research design not only involves carrying out the research and making recommendations, but it includes the researcher finding solutions for problems discovered.

A mixed method research design, this is a type of research whereby the researcher combines elements of qualitative and quantitative to investigate

events and answer research questions, this method is employed to neutralize each other's weaknesses since the qualitative design brings open ended questions while the quantitative brings close ended questions (Rinjit, 2020). This collaboration facilitates a broader understanding of events and exhaustive possibilities. Mixed method research design has three types of designs within it, namely the convergent parallel mixed method, explanatory sequential mixed method, and the exploratory sequential mixed method (Rinjit, 2020).

- Convergent parallel mixed method, in this method qualitative and quantitative design are merged to gain an in-depth analysis of the data collected. In this method data is collected simultaneously and the information is integrated in the interpretation process.
- Explanatory sequential mixed method, in this case a two-phase method where the researcher first collects quantitative data and analyzes it first before collecting qualitative data is used. The researcher uses the results from the qualitative data to build more into their research using qualitative data.
- Exploratory sequential mixed method, this is a method where the researcher begins with qualitative research and not quantitative like in the explanatory method. This method is essentially the reverse method of explanatory method.

3.4.1. Justification for research design used.

In conducting research on the effect of managing employee absenteeism: a case study of a commercial bank in South Africa a qualitative research design was used. This research design was chosen because the nature of the research took a case study approach to gather and analyse information, this approach further enabled the researcher to gain a subjective view from employees on the phenomenon of absenteeism of bank employees by scrutinising the causal relationship between absenteeism and motivation (Gupta and Gupta, 2022).

Case study approach is from qualitative research design. The researcher used this design because the subjective view and the causal relationship between motivation and absenteeism amongst bank employees was of fundamental importance in answering the research questions, furthermore, the researcher

wanted to know the views which the employees ascribed to both absenteeism and motivation (Sileyew, 2019).

3.5. RESEARCH PARADIGM

The research paradigm that was used for this research was interpretivism. The interpretivism paradigm was applied to the structure where it was provided a framework for interpreting case studies and annual reports published by the bank. Semi-structured interviews were interpreted whereby the subjectivity of the respondent was carefully analysed Yadav (2022).

Yadav (2022) are adamant that observation and interpretation are the underpinning concepts for interpretivism paradigm. The two scholars stress the fact that this paradigm requires the analysis to be applied within the context where meaning, and not measurement, is used. In this paradigm, respondents assign their own meaning to events, rules, and regulations which is what the researcher had captured using semi-structured interviews.

3.6. TARGET POPULATION AND SAMPLING

The target population refers to the group of people which the researcher will use to make inferences to generalise the findings of the study Mohajan (2018). Hence the target population for this study was the bank employees from the selected four branches in South Africa and it had a target population of 128 employees. Saleh and Bista (2017) define population as the target population, which was considered for the purpose of this research. Target population considers factors such as the age, ethnicity, lifestyle, or employment status of the population (Saleh and Bista 2017).

A researcher decided on the factors that helped in answering the research question as well as investigating the aims. By considering the above factors the researcher managed to narrow down the most appropriate respondents.

In this study the researcher decided to consider a small population from various branches belonging to the commercial bank in South Africa.

3.6.1. Sample and Sample Method

Sampling is a method that allows researchers to infer information about a population based on results from a subset of the population, without having to investigate every individual Cooper, Hedges and Valentine (2019). As depicted above, the sample size was informed by saturation of information. The sampling method used was non-probability purposive sampling. This is because the method allowed the researcher to obtain specific information of which she could only obtain from the specified sample (Etikan, Musa and Alkassim; 2016). Purposive sampling entails deliberate selection of who to include in the research based on the information the researcher hopes to ascertain (Cooper, Hedges and Valentine; 2019). This ensures quality and accuracy of information obtained.

Table 3.1. Sample size

	Branch 1	Branch 2	Branch 3	Branch 4
Number of Manager Participants	1	1	1	1
Number of junior staff Participants	7	7	5	9
Total Number of Participants (Sample Size)	8	8	6	10
Total Number of participants: 32				

Sampling is a miniature representation of a population, the small number of units if selected correctly can provide a sufficient degree of high probability and accurate insight on a population (Zhang, 2021). For this research non-probability sampling has been selected where purposive sampling is applied to the identified population. Purposive sample has been chosen because the researcher has identified that the best suitable respondents are bank employees at the commercial bank as they would be the most reliable sources of information.

3.7. DATA COLLECTION

Data collection is the literal collection of data, there are various ways in which data can be acquired and collected. The researcher is the one who decides on the method of data collected depending on the type of research as well as the purpose of data collection. When deciding on the method of data collection important factors such as possible constraints, resources and required skills need to be considered as limitations which may negatively affect one choice over the other (Zhang, 2021).

Other factors such as the socio-economic demographic characteristics of a population also play a role on the type of method used as qualities such as the ability to read, write and understand the medium of instruction can be pivotal in a study conducted (Zhang, 2021).

Often researcher decides between either primary or secondary data as their instrument of data collection. When a researcher uses primary data collection, they have options such as using observations where the researcher observes certain qualities and ways of carrying out tasks which are of interest to the researcher and relevant to the research being conducted (Clark and Vealé, 2018).

A researcher can choose to observe while also participating in what the participant is doing, making this a participant observation or they can observe only by watching the participant, making this a non-participant observation. Another method of primary data collection is using interviews, this method is exhaustive as it can be a one-on-one interview, interview schedule that is administered by the researcher (Clark and Vealé, 2018).

The second method of data collection is secondary data collection. This method works best in situations where the study being conducted has been researched an exhaustive number of times such as the researcher now only needs to extract specific information (Trinh, 2018).

3.7.1. Data collection method used in the study.

Table 3.2. Interview Schedule

Branch	Number of Participants	Day	Date
Branch 1	8	Day 1	01/09/2022
Branch 2	8	Day 2	02/09/2022
Branch 3	6	Day 3	03/09/2022
Branch 4	10	Day 4	04/09/2022

SECTION A: This section focused on gathering the participants' biographic information.

SECTION B: This section assisted in gathering the participants' work and academic history.

SECTION C: This section helped to collect the participants' views on absenteeism and motivation.

According to Newcomer, Hatry and Wholey (2015), interview schedules take place when an interviewer starts an interview with only a few predetermined questions while the rest of the questions are unplanned and led by the participants' responses. Such responses may warrant further probing, without unsettling the participant.

Data was therefore, collected through interview schedules for the reasons already mentioned above. Telephonic interviews are interviews where respondents are interviewed over the phone Farooq and De Villiers, (2017). In this instance, telecommunications were used to schedule appointments and meetings with all the respective participants.

Interview schedules were chosen as the instrument of data collection for the purpose of this study. An interview schedule is good as it economises on time since the participant can take it at their convenience, they can be anonymous and fill it out in privately and confidentially (Dalati, and Gómez, 2018). Because it is

interview schedules and they do not have to be sharing their views and opinions they are freer and without fear of judgement, so it is able to capture genuine views of respondents about absenteeism and whether they believe that their bank is managing it well or not.

For this research an interview schedule was appropriate because the target population is of individuals who are educated with at least grade 12 and it is in a language they can understand. A group interview, one-on-one interview or questionnaire administered by the researcher would not be appropriate as it would compromise confidentiality, anonymity, and safety of participants hence the participants were given interview schedules to fill in at their own time and post in an interview schedule collection box.

Document reviews were also used for this research to gather published information about the company which is relevant to the research topic. The review of documents is very beneficial because it is accessible information which is readily available to read and analyse the bank's patterns and trends over the years (Cooper, Booth, Varley-Campbell, Britten, and Garside, 2018).

3.8. DATA ANALYSES

Maguire and Delahunt (2017) define thematic analysis as the frequent and consistent appearance of patterns, themes as well as ideas, coming from either a group of individuals or an issue of interest. Therefore, thematic analysis was used in the proposed study. Information was extracted and organised in themes as obtained from the participants, research, and reports with regards to issues under investigation.

The analytic software designed for qualitative data and thematic analysis is the NVIVO; hence it was also used to identify and thoroughly interpret non-numerical data collected. The software was further assisted the researcher to examine and link relationships in the data collected.

Mihas (2019) describes data as something that can be textual, visual, or audio depending on what the researcher wants to represent with their data as well as the type of study undertaken, where else data analysis is described by McFedries (2022) as the application of tools to study, organise and reach a conclusion. Analysis of data involves the interpretation of the available information provided. The interpretation of information can take up any form such as representation through comparison using tables, graphs to illustrate trends and patterns or audio to summarise the information and make it concise.

To organise data collected the researchers made use of the different types of Microsoft packages to turn the raw data into information that is easy to understand. Graphs were also used to illustrate how opinions differ per age group and how views vary according to the level of seniority, furthermore graphs were also used to indicate respondents' insight on the link between motivation and absenteeism.

3.9. TRUSTWORTHINESS

Trustworthiness refers to the authenticity of one's research and if it can be transferred or used to confirm past event or a topic. Credibility in qualitative research explores perceptions, experiences, feelings, and people's beliefs, hence, the true judges of whether a study was able to genuinely reflect ideas and belief shared are the respondents (Kumar, 2018). This means that once the conclusions have been drawn the research findings should be taken to the participants, for them to validate the information translated into the study if indeed it is a true representation of the views and opinions which as participants they shared with the researcher.

The higher the number of participants who agree that indeed what is in the research findings is a true representation of their opinions the higher the validity of the study. This was achieved by not taking anything away or adding on what the respondents report so that the information presented is a pure reflection of

what they have reported on. To validate and give credibility to the research, the research findings and research were shared with the respondents.

Transferability gives reference to the degree which the results findings can be generalised to other contexts and settings (Kumar, 2018). Generally, this is achievable through extensive sharing of the process used by the researcher so that others may adopt and replicate the same process in their research. The steps and process followed in conducting this research has been clearly documented such that another person would be able to follow either follow the same steps as the researcher or transfer them to similar research.

Dependability is concerned with whether the same results would be obtained again if the same thing was observed twice (Kyngäs, Kääriäinen, and Elo, 2020). For this to be feasible a detailed record of the process followed was kept so that it can be replicated the second time. The researcher ensured that the research findings were dependable by using the correct instruments for data analysis, auditing the interview schedule received and asking their supervisor to go through the information as well.

Confirmability is the degree to which results can be confirmed and validated (Kyngäs, Kääriäinen, and Elo 2020). This was achieved by not being bias when compiling information and ensuring that there was a true representation of facts. This was further achieved by profiling the respondents and auditing filled in interview schedules.

3.10. VALIDITY AND RELIABILITY

The concepts of validity and reliability are there to ensure that the research does not contain inaccurate information. Validity is there to enforce that the study is providing answers to the research questions and that in doing so the correct methods and procedures are being used. Validity consists of three types which are face validity, concurrent validity, and construct validity. Face validity requires a link between the research aims and the research's main objective, concurrent validity is where a scale or instrument is developed as an indicator to a criterion

where-else construct validity is determined by knowing the contribution of each construct to the total variance observed in a phenomenon, the higher the variance the higher the validity (Kyngäs, Kääriäinen and Elo 2020).

For this study face validity as well as construct validity have been used, face validity was used by drawing up the research questions from the main objective of the research. The instrument used to collect data in this research was an interview schedule and thus the researcher has ensured that the contents and questions in the interview schedule measure what they are intended to measure. Construct validity in this research study was applied by scrutinising the contribution of each construct and how that contribution added to the variance.

Reliability refers to the research tool being dependable, constant, predictable, and honest, the greater the consistency and stability of the instrument the greater the level of reliability. Reliability is determined by internal and external consistency procedure (Kumar, 2018). External consistency procedure is the comparison of findings from two independent processes of data collection to test reliability, internal consistency procedure believes that questions measuring the same phenomenon, if they are reliable indicators, should produce similar results irrespective of their number in an instrument (Kumar, 2018). The study applied reliability in terms of the internal validity method.

3.11. ELIMINATION OF BIAS

Bias is anything that can distort the outcome of the findings of a study (Frieze and Frankenbach, 2020). According to Frieze and Frankenbach (2020), one of the most common biases is interviewer bias, this is a type of bias whereby the interviewer's tone, behaviour and attitude can influence the interviewees' answers. Questions asked by the interviewer can at times be leading which pulls the interviewees in a certain direction because of how certain questions were asked.

Another form of bias is procedural bias whereby the process followed favoured one group over the other or even favoured the researcher and disadvantaged the participants and lastly bias can also be seen in methodology when it comes to the selection of participants, population, and analysis of data where at times convenience and accessibility is chosen over fairness and objectivity (Newman, Fast and Harmon, 2020). Bias is frowned upon because it affects validity and reliability in addition it also affects the reflections and views of participants because the views of the researcher end up being more prominent than that of the participants.

In this research study bias was eliminated through ensuring that questions were asked clearly and that they were without ambiguity, questions were not dependant on individuals' race, gender or ethnicity and there were no leading questions. Fairness and non-bias have been established as participants were selected according to objective criteria set and all employees working at the commercial bank were given an equal and fair opportunity to participate in the study.

3.12. LIMITATIONS OF THE STUDY

The limitations of the research were that this was a developing bank. This means that branch managers and employees were always busy, which could make scheduling appointments difficult. In addition, the bank did not have human resource managers in all their branches. Instead, human resource was only found at their head office in Cape Town. This means information and communication could potentially be difficult to obtain and limited.

The bank has the longest working hours of all banks, with employees knocking off at 6 pm during the week and working weekends. Therefore, working around their schedule could prove to be very hard, which might even affect the researchers' sample size.

Limitations in research were potential threats to the study which were outside of the researcher's control. These limitations can affect the study's validity and

reliability as often they were related to the study's research design. Limitations in a study can stem from financial constraints, cultural differences, language barriers, religious beliefs, access to respondents and many more (Ross and Bibler 2019).

Financial constraints and easy access to participants can affect the study by affecting the sample size and a small sample size affects reliability and validity (Ross and Bibler 2019). In this research this was mitigated by ensuring that all the branches of the commercial bank in the area were included in the study, that the data collection instrument was in two languages, one which is the local spoken language in the area and the other one which is English. The questions in the interview schedule were not biased, religiously or culturally motivated such that other participants would choose not to participate therefore reducing the sample size.

3.13. ETHICAL CONSIDERATIONS

Ethical considerations mean adhering to the ethical code of professional conduct and professional reporting (Arifin, 2018). When considering ethical conduct in research, elements which can pose threats of unethical conduct if poorly considered consist of the collection of data process, not seeking consent, offering incentives to participants, seeking sensitive information, possibility of causing harm to participants and compromising confidentiality (Arifin, 2018).

When conducting research, it is very important that the researcher is objective in the way they gather information, the way a researcher asks and interprets research must be non-bias, it is not recommended for a researcher to be subjective however subjectivity is not unethical, but biasness is (Arifin, 2018). Other unethical practices in research include the use of incorrect methodology on purpose to prove a point, incorrect reporting to serve one's own interest is unethical and inappropriate use of information such as the sharing of participant's information with external sources (Ross and Bibler 2019).

In this research, ethical considerations have been taken into account through the use of professionalism in the way in which interview schedule questions were

asked, ensuring that personal and sensitive data was not requested, ensuring that participants would not be facing harm in any way and attaching a consent form to the interview schedule for all participants to choose freely if they wanted to be part of the study.

The researcher shared details of the research on the interview schedule with the participants so that they could make informed decisions as to whether they wanted to participate or not, their rights and roles in the research were clearly communicated to them and they were not lured into participating or answering the questions in any particular way hence no incentives were offered to participants.

Permission to conduct the research was obtained from University of Limpopo Ethical Clearance Committee. Permission was also sought from the bank.

The following ethical considerations will be adhered to:

3.13.1 Non-maleficence (Do no harm)

Although reported differently, both Carpenter (2017) and Wright (2019) describe non-maleficence as not harming the participants of the study. This was achieved through non-biased interpretations and reporting of all information interviews. The bank's annual reports were interpreted in a manner that did not cause harm to the company or the employees.

3.13.2 Informed consent and voluntary participation

Informed consent is when an individual clearly understands any process which they will be part of, as well as any implications associated with the process Josephson and Smale (2018). Written informed consent from all participants was obtained. Participants were also informed of their voluntary participation and that they were free to withdraw from the study at any time.

3.13.3 Anonymity

Bank, Harpur, Lyle, O'Sullivan and Sun (2016) define anonymity as purposefully with-holding identity. Hence, the identity of all the participants was remain anonymous.

3.13.4 Confidentiality

The state of something or someone being kept private is referred to as confidentiality Davies and Francis (2018). This was achieved through ensuring that the information obtained was kept confidential.

3.13.5 Beneficence

Beneficence is defined by Davis (2022) as doing good and not doing or inflicting harm; thus, the research will aim to do well in terms of reporting information which can be of good use to both consumers, service providers and employers. Therefore, participants were not coerced nor pressured in any way as the aim of the research was clearly communicated.

3.13.6 Veracity

Dar and Shairgojri (2022) explain veracity as a principle that binds and enforces an individual or an organization to be truthful and accurate when reporting on matters. This was done when asking the bank's employees to participate, as it was clearly be communicated that they do not have to and should they choose to, they could withdraw at any given point. The researcher practiced objectivity and truthfulness when reporting and presenting information obtained from annual reports and interviews from the bank.

3.13.7 Fairness of selection of participants

Fairness of selection of participants refers to social justice in the selection of participants Boyadjieva and Ilieva-Trichkova (2017). This will be achieved by setting clear criteria and guidelines for participant selection that will be made known and transparent to both participants and non-participants Boyadjieva and Ilieva-Trichkova (2017). In the case of this research, it was made clear that the bank managers and employees were interviewed in order to obtain specified information on absenteeism.

3.14. CONCLUSION

Chapter three has summarised the techniques and processes followed by the researcher in collecting data and how that data were interpreted and turned into information for easy reading. To articulate this, the researcher dissected the methodology and design used into parts whereby the research methodology was discussed by mapping out the study area, population, limitations of the study and the validity and reliability of the study. From the researchers highlights, it can be accepted that a research methodology that was non-bias, ethical and with high validity and reliability was conducted.

CHAPTER 4

PRESENTATION OF FINDINGS AND DISCUSSIONS

4.1. INTRODUCTION

This commercial bank in South Africa has been noted to be one of the country's fastest growing and developing banks. The bank has been an innovative and inspirational trend setting in the advancement of technology. Banking has been made easier through limited branch services and agile staff. The banks staff is energetic, charismatic, and informed, this makes it possible to spend less than 10minutes at the bank as the bank's employees are quick to attend to clients and resolve their matters.

Absenteeism at the bank is something that is not obvious to the clients as service always runs smoothly. The bank often appears to be fully staffed even when some of the employees are absent from work, the aim of the study is therefore to investigate the effect of motivation on the management of absenteeism in one of South Africa's commercial banks. The chapter above provided an outline of the research methodology used to conduct the study. This chapter will therefore present the findings of the study including its discussions which will be done in line with the objectives and research questions of the study which were:

Research objectives.

- To investigate the motivation strategies used by one of South Africa's commercial banks in reducing absenteeism.
- To determine whether motivation influences management of absenteeism.

Research questions.

- What are the motivation strategies used by one of South Africa's commercial banks to reduce absenteeism?
- Does motivation have an influence on management of absenteeism?

4.2. RESULTS AND DISCUSSION

The sample consisted of 32 respondents. Demographic information, highest level of qualification and their years of work experience will be represented on tables and charts for visual feedback and representation.

4.2.1. Gender Participation

Table 4.1. Gender Participation

FEMALE	MALE	TOTAL
13	19	32
PERCENTAGE		
41%	59%	100%

The table above shows the participants according to gender.

Interpretation and analysis

The data represented above shows who participated in terms of gender. 41% of the participants were female whilst 59% was males. The male gender is believed not to have as many responsibilities as the female gender, this can then affect matters such as family responsibility leave when a spouse or child is sick as well as maternity or checkup appointments. Even physiological matters such as menstrual pains can be a disadvantage for a female employee in a working environment, hence by having most of their staff as males the bank minimizes on occurrences of absenteeism.

4.2.2. Ethnicity

Table 4.2. Ethnicity

BLACK	MIXED-RACE	TOTAL
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28	4	32
PERCENTAGE		
88%	12%	100%

Interpretation and analysis

The table above represents the participants according to race. From the data represented in the table above, 88% of the participants were black, 12% of the participants were mixed race, which made up the total of 100%. Eighty percent of the bank’s clients are Africans hence having an employee profile where 88% of the participants are also African helps with the building of rapport with clients because communication is easy, and trust is easily established.

4.2.3. Highest Qualification

The chart below gives a visual demonstration of the variety of qualifications they participants holds.

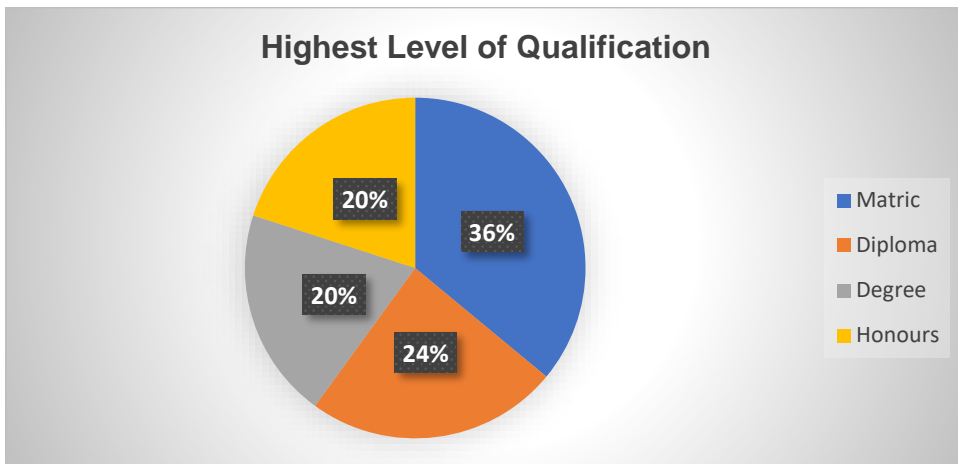


Figure 4.1. Qualifications

Interpretation and analysis

The figure above shows that many of the employees at the bank with 36% hold a matric certificate as their highest level of qualification and the second highest level of qualification is a diploma with 24% whilst the rest which are degree and honours are tied at 20% each.

The banks motto is that they hire for potential and train for competence which is reflected in the staff portfolio in terms of qualifications. 36% of the banks staff only has matric, the bank has various educational programs aimed at enhancing and

sharpening the skills of the employees which also enables them to grow their qualifications. Initiatives such as these motivate employees to work hard at work so that they can advance through participation in these programs.

4.2.4. Years of work experience

The figure below shows the years of work experience held by the participants.

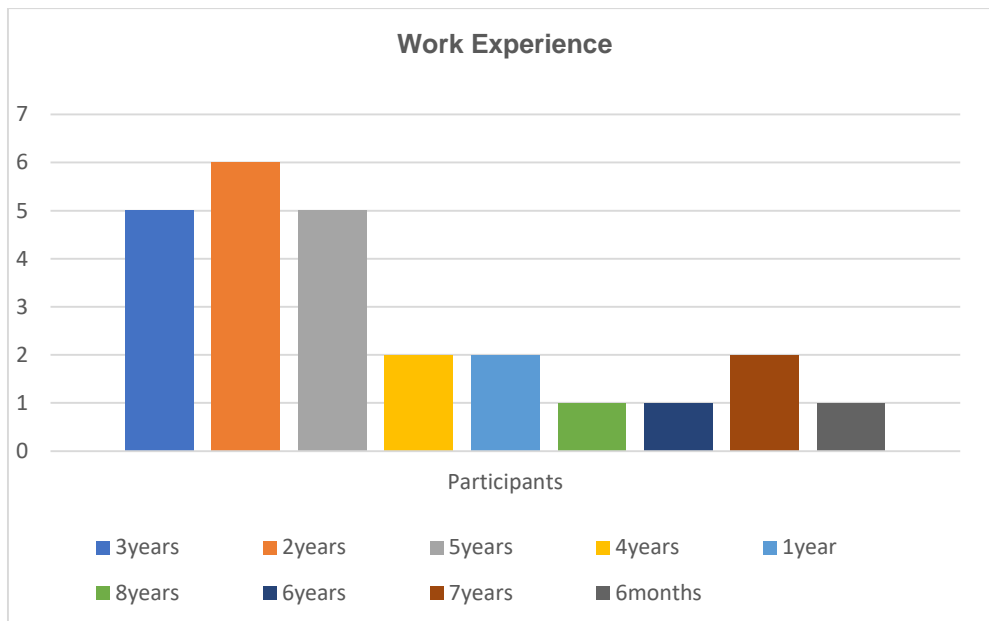


Figure 4.2. Work Experience

Interpretation and analysis

The figure above shows the variety in work experience that the employees at the bank which participated hold. Most of the employees work experience range from 2years to 5years with 16/25 participants having work experience within this range. Since most of the employees get training, they also experience fast progression in their career which leaves their posts vacant for occupation the bank is then forced to hire new staff. It is due to this that majority of the bank's staff has 2years of work experience.

4.2.5. Work Positions

The figure below shows the participants according to positions which they hold at work.

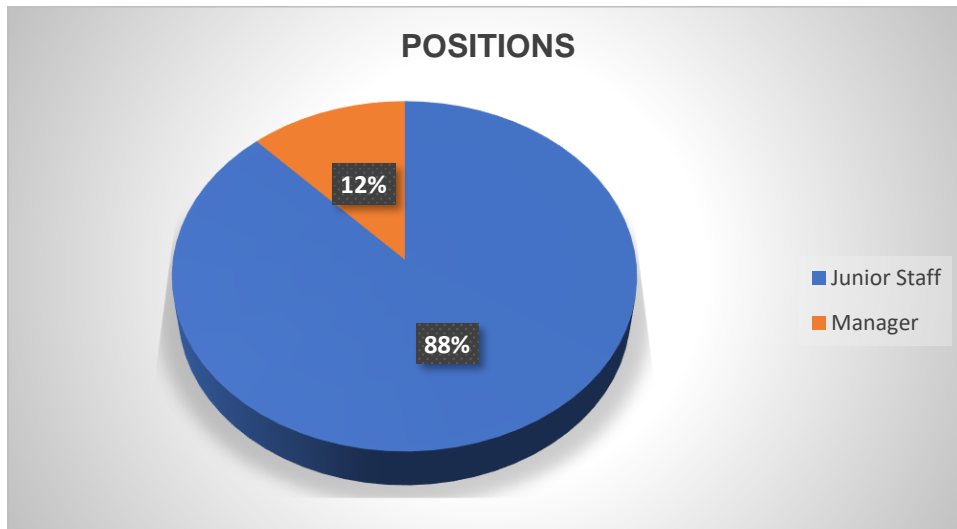


Figure 4.3. Employees' position at work

Interpretation and analysis

The chart above shows the positions which the participants hold at work. 88% of the participants are junior staff at work and 12% are managers and all individuals are demonstrated different understanding and views on absenteeism. The bank's structure consists of one manager per branch hence there are more junior staff than there are managers. The bank has structured its employment structure such that employees are forced to be responsible for their work with as much minimal supervision as possible, this is achieved through the use of control measures such as targets.

4.3. THEMES EMERGING FROM THE STUDY

The themes which emerged from the study are:

4.3.1. Regulation of Absenteeism

4.3.2. Perceptions on causes of absenteeism

4.3.3. Beliefs on what motivates employees at the bank.

4.3.4. Recommendations for motivation and to curb absenteeism.

4.3.1. Regulation of Absenteeism

22/25 (88%) of the participants held the view that absenteeism is regulated and well controlled at the commercial bank. Participants still acknowledged that even though the phenomenon is controlled it does still occur and when it does it is regulated using leave registers, filling of forms, and filing and that the people responsible for facilitating this process are human resources and managers.

Many of the participants appeared to have the same knowledge, with many stating:

“Ti hlayisiwa hi murhangeri wa bangi eka leave register” (Xinuna, A, 4/09/2022)

(“They are guarded by the manager of the bank in a leave register”; Male, A, 4/09/2022)

“The bank employee file records” (Male, B, 01/09/2022)

“In a register” (Female, C, 04/09/2022)

“In HR” (Female, D, 05/09/2022)

4.3.2. Perceptions on causes of absenteeism

Many of the participants reported to understand why many of the employees absent themselves from work. Answers from the managers who participated indicated that known causes of absenteeism to them is exhaustion, poor motivation, and illness:

“Illness, poor motivation, and mental health” (Manager 1: Female, D, 05/09/2022)

“Exhaustion” (Manager 2: Female, anonymous, 02/09/2022)

“Ku karhala no borheka” (Mininjere 3: Xisati, E, 05/09/2022) (“Being tired and bored”; (Manager 3: Female, E, 05/09/2022)

Responses varied as other participants were of the view that people absent themselves because they want to avoid undesired overtime and sometimes, it’s due to family responsibilities.

“Undesired overtime, strikes, family issues and minor illnesses” (Female, Anonymous, 03/9/2022)

Answers that were mostly repeated were answers such as family responsibility, sickness, exhaustion, and hangover. One of the participants also stated matters such as the work environment not being pleasant or nice to work at.

“kuva entirhweni kunga tsakisi kuya hi makhomiwelo ya vatirhi lava vangale henhla, kuva ntirho wu tele ku tlula mpimo” (Xinuna, F, 04/09/2022) (“when the work environment is not nice because of how seniors treat juniors, have a workload that is too much” ;(Male, F, 04/09/2022)

4.3.3. Beliefs on what motivates employees at the bank.

Different responses were obtained from different participants. Many of the participants reported that the number one motivation and reasons why many of them are barely absent themselves from work is money. Many of the participants report that they need the money which they get in the form of full salaries.

“ku kala ka mintirho na kuva vata kota ku hola va hlayisa mindyangu ya vona, vanwana va tsakela ntirho wa vona” (Xinuna, A,04/9/2022)

(“jobs being scares and to have an income with which they can take care of their families, others like their jobs”; (Male, A, 04/09/2022)

One of the participants said that they don’t really absent themselves from work because leave days are regulated indicated that if they were not, they would often be absent.

“Leave days being regulated” (Female, G, 05/09/2022)

Other participants indicated reasons such as the following:

“Kulava ku fikelela ti thagete” (Xinuna, H, 04/09/2022)

(“wanting to meet targets”; Male, H, 04/09/2022)

When employees reached their targets, they are given cash bonuses as individuals as well as a team. If a branch has done better than the other branches the staff members at the branch are given cash bonuses. Cash bonuses are a form of incentives which are used by the management to motivate employees to work hard. Other than incentives factor such as acknowledgement are.

“Incentives and acknowledge” (Female, I, 05/09/2022)

4.3.4. Recommendations for motivation and to curb absenteeism

The participants had some pointers on what they believe can alleviate absenteeism, some of the pointers they indicated are that if employees are treated better absenteeism would decrease and that if money and incentive are increased absenteeism would be less. Other suggestions included making the work environment fun and relaxed, giving out more leave days and following up on employees that are absent.

“Ava landzelerisi loko munhu a xwile” (Xinuna, J, 01/09/2022)

(“They must follow-up when a person is absent”; Male, J, 01/09/2022)

“Ku khoma vatirhi kahle” (Xisati, Xikala vito, 05/09/2022)

(“Treat employees well”; Female, Anonymous, 05/09/2022)

“Give more leave” (Female, Anonymous, 04/09/2022)

“The environment should be fun” (Male, K, 01/09/2022)

“Vahi engetelela muholo” (Xinuna, xikala vito, 03/09/2022)

(“Increase our salaries”; Male, Anonymous, 03/09/2022)

The managers also shared similar views with the junior staff as their responses also spoke about prioritising the health of employees through programs such as employee wellness as well as working well with others to achieve a good work environment and increasing incentives to reward the employees even more.

“Employee wellness programs” (Manager 1: Female, D, 05/09/2022)

“Increase Incentives” (Manager 2: Female, anonymous, 02/09/2022)

“Ku tirhisana kahle ni vatirhi kuloni” (Mininjere 3: Xisati, E, 05/09/2022)

(“Work well with other staff members”; Manager 3: Female, E, 05/09/2022)

4.5. FINDINGS

4.5.1. Flexible Scheduling

The bank uses a strategy of flexible scheduling where employees can manage their working hours as per need. Flexible scheduling allows for variations in the time the employee starts at the office. This strategy is however mainly used by management where else junior staff is afforded with the benefit of flexible hours where they can arrive or leave early, this benefit is restricted only to a few hours a month which each employee gets however this needs to be arranged and cleared with the manager first to monitor shortage of staff and service delivery.

4.5.2. Young age

The bank hires potential and trains for competence, this is true when looking at the bank’s employee portfolio as 60% of their staff is under the age of 30 years. Younger people are eager to learn, prove themselves and to climb the corporate

ladders as they still want to accomplish themselves, this further makes them flexible and easy to introduce new concepts of digital innovation.

The bank prides itself in hiring young and dynamic staff members, this strategy promotes high productivity as there are fewer pre-occupations with younger employees, younger employees generally learn faster and grab on to new concepts faster which aids in the disruptive innovative phase of the bank.

4.5.3. Learning programs

To live up to its slogan the bank prioritizes learning programs where it encourages and even makes it mandatory for employees to attend certain courses offered by the bank. The bank also offers learnership programs and graduate leadership program which is 18 months amongst others.

In 2018 the bank's employee annual report reported that the bank had 41 780 employees on distance learning who completed 3 766 courses. In the year 2018, the bank had 1 454 internal employee promotions, of which 199 promotions were at management level (Roberts-Lombard, Nemadzhilili, Coelho and Mangope, 2022).

4.5.4. Disruptive innovation

Disruptive innovation gave this commercial bank in South Africa a competitive advantage, this type of innovation is measured on the speed and magnitude of change as well as its synchrony with other systems such as policies (Petzold, Landinez and Baaken, 2019). Technology was the focal point of the banks innovative disruption as the bank aimed at being paperless, providing 90% of their services via an online application which clients could download on their phones and activate at the branch, providing ease of access to services by verifying clients digitally without a physical identity book or bank card and the tremendous reduction of average waiting time at bank lines. The bank's strategy of disruptive innovation placed it on a platform where it completed with South Africa's big four banks and was soon recognized as one of the second largest bank in South Africa in August 2017 and in 2018 it was voted bank of the year.

4.5.5. Differentiation

The bank's staff is not differentiated like other banks where there is a specific individual in charge of loans and another one who oversees business accounts for example, at this commercial bank in South Africa all employees are trained about the products and services offered and available at the bank which makes the line move fast as all clients can be seen by any next available consultant. Furthermore, the bank does not distinguish between its clients like many other banks do, the bank does not have business banking or black card users for example.

4.6. CONCLUSION

The above findings are consistent with the literature review for the commercial bank in South Africa as well as some of the banks across the globe. Through literature review it was established that different banks employ different strategies to keep their employees motivated to work. Strategies such as flexible hours, employing young people in junior positions as well as learning programs are all strategies that are common across all the banks.

Strategies which were found to be unique to the commercial bank in South Africa are its differentiation and disruptive innovation strategies as they targeted a certain population of the community and amplified accessibility by opening for longer hours. In the South African labor market work normally ends at 16pm and this bank closes an hour after 16pm which enables employees to attend to their financial matters after work. Furthermore, the commercial bank in South Africa targeted the lower class and middle-class populations which were barely keeping abreast with South Africa's big 4 banks because of complex processes and high interest rates.

The data represented above illustrated the views, perceptions, and thoughts of the employees at one of South Africa's commercial banks. The findings answered the research questions of whether motivation has an influence on absenteeism

as more than 80% of the participants stated that they are motivated to go to work because of money confirming that indeed motivation has an influence on absenteeism, in this case external motivation and not intrinsic. The other research question which asked what motivation strategies are used by one of South Africa's commercial banks to reduce absenteeism was also answered as many reported that incentives and targets were the reason absencing themselves was difficult as they had to meet individual targets which are not reduced even if one did not report for duty.

CHAPTER 5 RECOMMENDATIONS AND CONCLUSION

5.1. INTRODUCTION

Chapter 4 which was thoroughly discussed above highlighted the results obtained from the study conducted amongst employees of one of the commercial banks in South Africa. The study was conducted with 42 participants however some of the respondents' responses in some sections were invalid bringing the set number of participants to vary at times. Data was collected through an interview schedule. Chapter 5 will be outlining major outcomes from the study. Recommendations, advice, and guidance for future research will be proposed including restrictions encountered on this research and finally the conclusion.

5.2. SUMMARY OF RESULTS

Objective 1: To investigate the motivation strategies used by one of South Africa's commercial banks in reducing absenteeism.

The study revealed that the banks' biggest strategies are two, giving employees targets and offering incentives. By having targets for each employee, employees build up pressure for themselves as they choose not to go on leave before reaching their targets and they plan their leaves carefully such that they do not take leave during busy times, and they do not take long leaves.

Incentives such as bonuses for reaching your target and branch bonuses for branches that have performed well that month are given as incentives to the staff, and this keeps absenteeism at bay and motivates the staff to give consistent hard work.

Objective 2: To determine whether motivation influences management of absenteeism.

The research conducted revealed that external motivation has a positive influence on absenteeism as it prevents it. 68% of the participants reported that their reasons for not being absent from work is money. It can therefore be ascertained that motivation is a positive influencer of absenteeism as it is able to prevent it. Majority of the employees choose not to absent themselves from work due to responsibilities and commitments they must meet through money. Such commitments include daily expenses such as instalments and maintenance of family and themselves.

5.3. RECOMMENDATIONS

5.3.1. Improve work environment.

45% of the participants expressed that an improved work environment would reduce absenteeism greatly. Due to the high number of employees who felt this way it is recommended that the management structure investigates this matter. Employees expressed that factors such as empathy, flexibility, support, and structures such as employee wellness at a branch level would be very helpful.

Targets motivate employees however the pressure for reaching targets also creates an anxiety filled work environment. This has led employees to believe that management hold targets over their heads forcing employees to stretch themselves, this has therefore caused employees to feel as though supervisors are not empathetic and that the work environment is not adaptable to an individual's challenges.

5.3.2. Increase leave days.

The staff currently gets 22 days of annual leave which is standard and in line with labour law requirements. However, due to the high-pressure environment of the banking Industry the employees face higher challenges of burnout hence two or more wellness days would be beneficial. Alternatively, instead of increasing leave days the banks could consider reducing an employee's target if that employee went on leave for more than two days for example.

5.3.3. Fourth industrial revolution.

Offer information technology, software engineering and robotics courses to its staff to increase the gap of competitive advantage as well as to broaden the pool of skills so that the bank has different branches of expertise.

5.4. GUIDELINES FOR FUTURE RESEARCH

This research looked at the effect of motivation on absenteeism and the outcome showed that motivation does in fact play a role in absenteeism or lack of thereof. The type of motivation seen to influence absenteeism is external as employees reported to be motivated by money to go to work. The study however did not consider the employer and what the employer believes might be the reason employees go to work religiously and what structures the employer has put in place to ensure the low percentage of absenteeism. Furthermore, a pattern of change in absenteeism as new mechanisms of controlling it are introduced can be beneficial in establishing the fundamental element which controls absenteeism. Future research can be insightful if it digs deeper and investigates along the topics discussed above.

5.6. CONCLUSION

The study's mandate was to investigate the effect of motivation on absenteeism at a commercial bank in South Africa. To investigate various branches of the bank were visited and employees were asked to fill in interview schedules which asked about demographics and the employees views on absenteeism. The results indicated that they are confused of what absenteeism is as some believed when one has taken leave is not absenteeism while others felt even if there's leave if there is a pattern it is absenteeism. The results also indicated that the bank experiences low levels of absenteeism due to employees being under pressure to meet targets and lastly the research study also showed through the results of the study that motivation does in fact influence absenteeism as many of the employees reported that the reason, they do not participate in absenteeism is because they are motivated by money.

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