



# An Assessment of the Impact of Organizational Culture on Employee Turnover Intention in a Commercial Bank in Zambia

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## Abstract

This research paper examined the impact of organisational culture on employee turnover intention at selected major commercial bank in Zambia whose turnover had increased by 12 percent in the year 2020 to 16 percent in 2023. The study adopted a mixed-methods approach where 266 employees were interviewed through the use of survey data and 10 key informants were interviewed to determine the effect of communication, leadership, recognition, motivation, and alignment of values on retention. The results of the regression indicated that motivation ( $\beta = -0.176$ ,  $p = 0.010$ ), recognition ( $\beta = -0.133$ ,  $p = 0.047$ ) and teamwork were found to have significant negative effects on turnover intentions and explained 30.5 percent of the variance ( $R^2 = 0.305$ ). Cultural differences such as poor communication, poor career development, and uncommitted leadership were identified as the key reasons behind attrition by the qualitative findings. The research reached a conclusion that participative leadership, recognition programmes, and clear career opportunities needed to be reinforced in order to enhance culture and retention. Though cross-sectional and single-case based, the study provided context specific findings to the literature of organisational culture in the banking industry of Zambia and provided viable solutions to the improvement of employee engagement.

## Subject Areas

Medical Education

## Keywords

Organizational Culture, Employee Turnover, Motivation, Recognition,

## 1. Introduction

Organisational culture is a core element of influencing the staff experience, satisfaction and retention rates. It is an expression of common values, beliefs and behaviours that determine how workers engage and carry out their business [1]. A well-developed culture helps to increase its engagement and commitment and, therefore, high productivity and low turnover [2], whereas a weak or toxic culture tends to cause dissatisfaction, lack of motivation, and attrition [3]. Employee turnover has been one of the key organisational issues because of the cost of recruitment and lost institutional knowledge, as well as service disruption [4].

It would be important to learn the effects of organisational culture on turnover hence enabling a stable workforce in the organisation. Current research shows the necessity to have cultures that encourage the well-being of employees, motivation, and career development [5]. The research was conducted to determine how organisational culture has influenced employee turnover in the selected commercial bank, one of the leading banks that operate under high pressure and in a very competitive banking environment. The retention of talented workers is particularly difficult within the banking industry, where long working hours, pressure of working with customers, and lack of career advancement are among the factors that lead to high turnover rates [6] [7].

In the case of the selected commercial bank, the turnover has increased by 12% in 2020 and 16% in 2023 which is a general industry trend as the average turnover in the Zambian banking industry was 18.5% in 2022 [8]. The high rate of turnover poses a risk to the quality of services, efficiency and retaining efficient talents [9]. This paper thus aimed to evaluate cultural attributes at the selected commercial bank and establish their influence on turnover intentions. The result of the findings was to produce actionable recommendations on how the culture of the workplace can be reinforced and how the retention of employees can be enhanced.

Employee turnover has emerged as a critical human resource challenge within the selected commercial bank, with turnover levels rising steadily over recent years. High turnover contributes to increased recruitment and training costs, reduced productivity, and diminished service quality due to the loss of experienced personnel [4] [9]. While organizational culture is widely acknowledged as a key determinant of employee attitudes, motivation, and retention [2], there is limited empirical evidence examining culture-specific factors influencing turnover within Zambian banks.

Preliminary reports and prior studies in Zambia suggest that challenges such as ineffective communication, limited recognition, weak leadership engagement, and unclear career progression may be contributing to employee turnover [5] [6]. However, these factors have not been systematically analyzed within the selected

bank. This study therefore addressed the gap in empirical evidence by examining the specific organizational culture dimensions that significantly influence employee turnover intentions.

## **2. Literature Review**

### **2.1. Communication Culture and Its Influence on Employee Turnover**

Communication is also a very important aspect of organisational culture that influences turnover intention. Research on African countries indicates that poor communication causes misunderstandings, dissatisfaction, and voluntary exits [10] [11]. Poor communication channels also lead to employee isolation and a lack of engagement [12].

Transparent and open communication has been noted to reduce turnover and enhance job satisfaction in Southern Africa [13] [14]. In Zambia, such problems as the lack of communication and job ambiguity are also among the sources of employee turnover, including the selected commercial bank [15]. Frequent meetings and systematic feedback systems can be used to minimise attrition [16].

### **2.2. Leadership, Recognition, and Supportive Cultural Practices**

Organisational culture comprises leadership styles and recognition practices, which impact retention. African studies demonstrate that positive and respectful leaders have an eminent decrease in turnover intentions [17] [18].

The institutions in Southern Africa where the leadership is collaborative and the culture is supportive of diversity show better retention results [19] [20]. The factors that contributed to turnover cited to be lack of recognition, lack of involvement of leadership and poor professional support. Research proposes mentorship and leadership development programmes as the means of enhancing retention [21] [22].

### **2.3. Career Development, Growth Opportunities, and Talent Retention**

The career advancement opportunities have a major role to play in employee retention. In African organisations, lower turnover is noted in cultures that endorse constant learning and acquisition of skills [23] [24].

Growth opportunity in the form of limited career growth options coupled with disconnects between the published organisational values cause attrition [25]. Absence of career progression and growth opportunities have been pointed out as key success factors to turnover [21]. Ensuring that the development programmes and clear career routes are implemented is linked to higher levels of retention [26].

### **2.4. Cultural Alignment, Employee Engagement, and Organisational Stability**

The part that is critical to retention is cultural alignment, the extent to which the

values of employees are similar to those of an organisation. High cultural fit leads to reduction in turnover when employees have a high cultural fit [27] [28].

Adaptive and people-oriented cultures that shift in line with employee requirements cause reduced attrition and raise the risk of turnover in toxic and misaligned cultures [29]-[31].

In Zambia, when every organisation frequently checks the alignment of the culture with feedback surveys and enhances the involvement of the employees, the retention results are improved [32] [33]. It has been suggested that improved communication, team building, and integration efforts based on cultural peculiarities can strengthen and stabilise a working environment at the selected commercial bank [34]. Routes that are implemented are linked to higher levels of retention [26].

## **2.5. Underpinning Theories**

### **2.5.1. Social Exchange Theory (SET)**

Suggested by [35] implies that employees consider their commitment depending on perceived rewards against costs. Open communication, recognition, and career development promoted by the organisational culture make the employees feel important, which raises their retention, whereas the opposite reduces their turnover [11] [36]. The high turnover at the selected commercial bank can indicate the lack of balance between the perceived benefits and costs of the culture.

### **2.5.2. Organizational Culture Theory (OCT)**

Assumes that common values, beliefs and practices influence employee behaviour [37]. Organisations that promote commitment through positive cultures that value teamwork, inclusiveness and clear communication, and strict hierarchies that deter attrition [13]. It is important to align the selected commercial banks culture with the expectations of the employees particularly in the area of communication and career development to be retained

### **2.5.3. Herzberg's Two-Factor Theory**

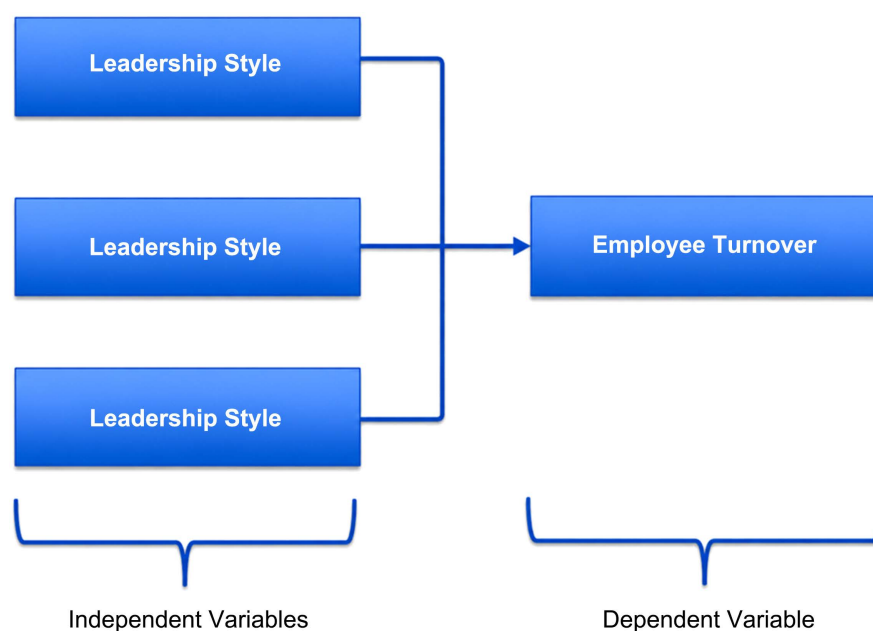
Differentiates hygienic factors (salary, job security) and motivators (recognition, career progression) [38]. Motivators improve job satisfaction and minimise turnover. Professional development and structured career growth in the case of the selected commercial bank can be the major motivation to retain the employees [21].

## **2.6. Knowledge Gap**

The review exposes a number of gaps in the current knowledge on the organisational culture and employee turnover, especially among the Zambian banking industry. Scarcity of literature exists on how digital transformation and hybrid work models are transforming the concept of communication, engagement and cultural cohesion in African financial institutions. The impact of the employee demographics on cultural fit and turnover is also not analysed extensively since it has been shown

that age groups have diverse values toward workplace culture. In addition, the majority of Zambian research is based on cross-sectional research designs, and there are no longitudinal or empirical studies that can monitor long-term outcomes of cultural intervention like leadership development, or feedback systems. Also, there is little of how global HRM models, like Competing Values Framework and Job Embeddedness Theory, are combined with the realities of the local culture, and there is a gap in the knowledge of how these models can be implemented to suit the specific sociocultural setting of Zambian banking staff.

The study is guided by the conceptual framework shown in **Figure 1**, which was developed by the researcher based on the reviewed literature.



Source: Adapted by the researcher (2025).

**Figure 1.** Conceptual model; adopted by researcher 2025.

### 3. Methodology

#### 3.1. Underlying Philosophy

This paper followed a pragmatic philosophy, where practical problem-solving and methodological pluralism are the focus [39]. The pragmatism helped incorporate the positivist (quantification of turnover and cultural variables) and interpretivist (person account of employee experience) views. The method enabled the development of a thorough view of organisational culture and turnover through the reconciliation of empirical and evidence-based information with context-sensitive information.

#### 3.2. Research Approach

This research was a combination of deductive and inductive methods. Hypotheses that were based on the theories of Schein Organisational Culture Model, and

Competing Values Framework were quantitatively tested, deductively. Qualitative interviews were used inductively where perceptions of the employees were examined to reveal context-related cultural factors that influence turnover. This two-fold strategy enabled theory testing as well as the creation of novel information that is pertinent to the selected commercial bank.

### 3.3. Time Horizon

The design chosen was cross-sectional, where the perceptions of the employees were taken at one point in time (Q2 2025). The longitudinal studies are useful in giving information about the temporal changes, though the cross-sectional snapshot provides us with timely information on the organisational culture and turnover as a basis on future studies or interventions.

### 3.4. Research Method Justification

It employed a concurrent mixed-methods design where quantitative and qualitative data were collected at the same time [40]. Patterns and correlations were measured using quantitative surveys, and meanings and experiences were achieved during qualitative interviews. Triangulation helped in having statistically strong and contextual findings.

### 3.5. Target Population

The survey was conducted to the entire population of 792 the selected commercial bank Zambia PLC regardless of their department of operation such as the Retail Banking, Risk and Compliance, Operations, IT, HR and Corporate Banking.

### 3.6. Sampling Frame and Sample Size

The study employed both quantitative and qualitative sampling approaches to ensure comprehensive data collection. For the quantitative component, stratified random sampling was used to achieve proportional representation across different departments and seniority levels within the organization. The sample size was determined using Yamane's formula (1967), ensuring a 95% confidence level and a 5% margin of error, which provided a statistically reliable number of participants.

The study used stratified random sampling for quantitative data collection.

Sample size was calculated using Yamane's formula:

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

where:

$$N = 792, e = 0.05.$$

$$n = 792 / (1 + 792) (0.0025).$$

$$n = 792 / 2.98.$$

$$n \approx 266 \text{ respondents.}$$

For the qualitative component, purposive sampling was applied to select 10 key

informants, including HR professionals, managers, and experienced staff with a minimum of three years of service at the bank. These participants were specifically chosen for their in-depth knowledge and experience, enabling rich insights into the study. A total of 10 interviews were conducted, which was considered sufficient to achieve thematic saturation and provide a comprehensive understanding of the research problem, as supported by [41].

### 3.7. Data Collection

The study utilized both quantitative and qualitative methods to collect data for a comprehensive understanding of the research problem. Quantitative data were collected using a structured questionnaire that captured demographic information and respondents' perceptions of organizational culture, including communication, leadership, recognition, and teamwork, as well as turnover intention. Organisational culture was defined as the shared values, beliefs, and behavioural norms within the organisation that influence employee attitudes and behaviour, and it was measured using six dimensions: communication (5 items), recognition (5 items), value alignment (5 items), motivation (5 items), fair policies (5 items), teamwork (5 items), and leadership (5 items), all assessed using a 5-point Likert scale. Turnover intention was defined as employees' conscious willingness to leave the organisation and was measured using 5 Likert-scale items capturing intentions to quit and job search behaviour. Composite scores for each construct were created by calculating the mean of all items within each dimension. Higher scores on organisational culture variables indicate more positive perceptions of the workplace environment, while higher turnover intention scores indicate a greater likelihood of employees intending to leave the organisation.

The questionnaire employed a 5-point Likert scale and was pre-tested to ensure clarity and reliability, with data collected through both paper-based and electronic formats to enhance response rates [42]. Qualitative data were gathered through semi-structured interviews with 10 key informants, focusing on communication practices, leadership behavior, recognition systems, and cultural alignment; these interviews were conducted with consent, recorded, and transcribed to allow for detailed analysis of recurring patterns and contextual insights [43].

### 3.8. Data Analysis

Quantitative data analysis was conducted using SPSS, where descriptive statistics were used to summarize responses, and inferential techniques such as Pearson correlation and multiple regression were applied to examine relationships between organizational culture variables and turnover intention [44]. Reliability was assessed using Cronbach's alpha with a threshold of greater than 0.70 [45], and key regression assumptions, including normality, linearity, multicollinearity, and homoscedasticity, were evaluated. Qualitative data were analyzed using thematic analysis guided by [46], incorporating open, axial, and selective coding to identify key themes such as communication gaps, lack of recognition, and career stagna-

tion. NVivo software facilitated the coding process and supported the achievement of data saturation. Finally, findings from both quantitative and qualitative analyses were triangulated to provide a more robust and contextually grounded interpretation of the results [43].

### 3.9. Reliability, Validity, and Generalizability

**Reliability:** Assured by using standardised questionnaires, uniform interview guides and the use of systematic coding procedures.

**Validity:** The validity is achieved by triangulation of quantitative and qualitative data, and expert validation of data collection instruments, and member-checking in the interviews.

**Generalizability:** Because of being a case study, results are context-specific and offer any transfer to similar banking mergers in the emerging economies, specifically in Sub-Saharan Africa (see **Table 1**).

**Table 1.** Reliability statistics for study constructs.

Construct	Number of Items	Cronbach's Alpha ( $\alpha$ )
Turnover Intention	4	0.82
Communication	5	0.86
Recognition	4	0.84
Value Alignment	4	0.81
Motivation	5	0.88
Fair Policies	4	0.83
Teamwork	4	0.85
Leadership	5	0.87

## 4. Results

### 4.1. Demographic Overview

The demographics (see **Table 2**) show that the sample is characterised by 50% and 52.6% of employees in the age category 30 - 39 and 0 - 5 years of the service, respectively, and the recent study has shown that these demographics are more characterised by higher turnover dynamics because they are able to move their careers and have expectations that still fail to be realised [47]. The departmental representation map indicates that Retail Banking (25.6) and Corporate Banking (18.8) were the largest entities, which implies the involvement of client-thinking units, which may be associated with a greater level of knowledge of the culture and turnover indicators [48]. There was a reasonable balance between genders (54.5% male, 45.5% female) and it is similar to the recent research accentuating

the importance of gender inclusiveness in the analysis of the wider organisation [49]. The position levels of the sample also show a significant range between front-line (45.1%) and senior management (18.8%), which is why the methodological suggestion of the multi-level perspectives producing better revelations about the organisational culture and turnover intentions can be justified [50].

**Table 2.** Demographic characteristics.

Variable	Category	Frequency	Percentage (%)
<b>Gender</b>	Male	145	54.5
	Female	121	45.5
<b>Age</b>	20 - 29	53	20
	30 - 39	133	50
	40 - 49	51	19
	50+	29	11
<b>Department</b>	Retail Banking	68	25.6
	Corporate Banking	50	18.8
	Risk & Compliance	42	15.8
	Operations	46	17.3
	IT	30	11.3
	HR	20	7.5
	Legal	10	3.5
<b>Years of Service</b>	0 - 5	140	52.6
	6 - 10	90	33.8
	11+	36	13.5
<b>Position Level</b>	Frontline	120	45.1
	Middle Management	96	36.1
	Senior Management	50	18.8

#### 4.2. Elements of Organizational Culture Associated with Employee Turnover

The descriptive statistics (see **Table 3**) depict that average scores on such cultural dimensions as Communication ( $M = 2.96$ ,  $SD = 1.37$ ), Motivation ( $M = 2.88$ ,  $SD = 1.42$ ), and Fair Policies ( $M = 2.90$ ,  $SD = 1.39$ ) are moderate. Such moderate scores align with the current research that found out that the mid-range cultural perceptions are mostly associated with organisational ambivalence areas that tied

to high turnover intentions [47]. Teamwork was the most popular in terms of the mean ( $M = 3.12$ ), indicating a fairly greater peer cohesion, which multiple studies attribute to a reduced turnover intention in case of existence [51]. The average moderate Turnover Intention score ( $M = 0.87$ ,  $SD = 0.69$ ) is consistent with the literature that suggests that under moderate positive cultural features, the likelihood of turnover is still quite high [52]. The standard deviation among the variables is relatively high which means that there is variability in the perceptions, which supports the literature that identifies that an unequal cultural experience increases turnover risk [48].

**Table 3.** Descriptive statistics of organizational culture variables.

Variable	Mean	SD	Min	Max
Turnover Intention (TI)	3.08	0.87	1	5
Communication (COM)	2.96	1.37	1	5
Recognition (REC)	3.02	1.42	1	5
Value Alignment (VAL)	3.04	1.38	1	5
Motivation (MOT)	2.88	1.42	1	5
Fair Policies (POL)	2.90	1.39	1	5
Teamwork (TEAM)	3.12	1.43	1	5
Leadership (LEAD)	3.03	1.41	1	5

#### Communication Practices and Employee Voice

The scores of open communication (approximately,  $M = 3.02$ ) and supervisor communication (approximately,  $M = 2.90$ ) as moderate indicate an intermediate communication climate, as the literature indicates that an intermediate communication climate causes turnover intentions to stay high when communication is neither strongly supportive nor decisively participatory [47].

The fact that qualitative descriptions of a top down communication flow and low upward feedback reflect trends observed in recent organisational studies, in which centralised communication suppresses the voice of the employees and leads to disengagement and turnover intentions [51].

#### 4.3. Impact of Organizational Culture on Employee Turnover

The regression model showed that Turnover Intention had a moderate level of variance ( $R^2 = 0.305$ ), which is in line with the modern turnover literature [47]. The best predictor was motivation ( $-0.176$ ,  $p = 0.010$ ), which is consistent with recent findings that motivational cultural factors are some of the strongest negative turnover intention predictors, in their presence (see Table 4). The lower turnover intentions were also significantly predicted by recognition ( $-0.133$ ,  $p =$

0.047) and value alignment ( $-0.120$ ,  $p = 0.039$ ); the same results are also demonstrated by the studies that indicate that, when employees believe in the obvious organisational values and recognition practises, their retention intentions become stronger [49]. The negative relationship between teamwork ( $\beta = -0.115$ ,  $p = 0.035$ ) confirms the study that has found a negative correlation between collaborative culture and turnover intention [51]. Not significant were the communication ( $-0.068$ ,  $p > 0.05$ ) and fair policies ( $-0.072$ ,  $p > 0.05$ ) which is also in line with the literature indicating that both factors might affect turnover intention via mediating variables such as job satisfaction, and not directly [47]. The weak impact of leadership ( $\beta = -0.089$ ,  $p = 0.072$ ) may indicate that the effects of leadership are determined by the wider cultural contexts, which can be observed in recent research of the organisations [52].

**Table 4.** Regression coefficients predicting turnover intention.

Predictor	$\beta$	SE	t	p
Motivation (MOT)	-0.176	0.067	-2.61	0.010
Recognition (REC)	-0.133	0.066	-1.99	0.047
Value Alignment (VAL)	-0.120	0.058	-2.07	0.039
Teamwork (TEAM)	-0.115	0.054	-2.13	0.035
Communication (COM)	-0.068	0.059	-1.15	0.251
Fair Policies (POL)	-0.072	0.062	-1.16	0.247
Leadership (LEAD)	-0.089	0.051	-1.81	0.072

#### 4.4. Exploring Strategies to Align Organizational Culture to Reduce Turnover

The qualitative findings from the study reveal several key strategies that organizations can adopt to align their organizational culture in ways that reduce employee turnover intention. These strategies emerged consistently from participant responses and are supported by recent scholarly literature.

First, participative leadership was identified as a critical factor. Participants emphasized that involving employees in decision-making processes fosters a sense of voice and empowerment within the organization. This inclusive approach enhances psychological ownership, making employees feel valued and integral to organizational success. Consistent with recent findings, such involvement is associated with reduced turnover intentions [50].

Second, the study highlights the importance of standardised recognition programmes. Respondents noted that structured and consistent systems for acknowledging employee contributions significantly improve job satisfaction. When employees feel recognized in a fair and predictable manner, their commitment to the organization strengthens, ultimately lowering their likelihood of leaving. This

aligns with [49], who found a strong link between recognition practices and reduced turnover intentions.

Third, mentoring and formalised onboarding processes emerged as essential, particularly for new employees. Given that a substantial proportion of the sample (52.6%) consisted of individuals in early tenure, participants stressed the importance of structured support systems during the initial stages of employment. Mentorship facilitates smoother adjustment, enhances organizational commitment, and reduces uncertainty, all of which contribute to lower turnover intentions [48].

Lastly, fair promotion practices were identified as a significant determinant of employee retention. Participants expressed the need for transparent, unbiased, and merit-based career advancement opportunities. Such practices strengthen perceptions of organizational justice, which is negatively correlated with turnover intention. This finding is supported by [47], who highlight the role of equitable promotion systems in enhancing employee retention.

#### 4.5. Discussion of Key Findings

The findings show that motivation, recognition, value alignment, and teamwork significantly predict turnover intention, while communication, fair policies, and leadership were not statistically significant, and this pattern can be comprehensively explained through the integration of Social Exchange Theory, Organisational Culture Theory, and Herzberg's Two-Factor Theory [35]-[38]. From the perspective of Social Exchange Theory, employees evaluate their intention to remain in the organisation based on perceived reciprocal benefits [35] [36]; thus, motivation, recognition, value alignment, and teamwork represent immediate and emotionally salient exchanges that reinforce employee-organisation reciprocity, strengthening retention, whereas communication, leadership, and fair policies may be perceived as more indirect or inconsistently experienced exchanges, weakening their direct predictive power on turnover intention. Organisational Culture Theory [37] further explains that the significant variables reflect deeper and more embedded cultural assumptions that shape daily employee experience, particularly recognition and motivation as visible artefacts signalling employee worth, value alignment as shared underlying beliefs that enhance identification with the organisation, and teamwork as a manifestation of basic assumptions of collaboration and social cohesion. In contrast, communication and leadership may vary across units and managerial levels, reducing their consistency and statistical significance at the aggregate level, as also reflected in previous findings [47] [51], which emphasise that organisational ambivalence in communication structures often weakens direct effects on turnover outcomes. Herzberg's Two-Factor Theory [38] further clarifies that motivation, recognition, and value alignment function as intrinsic motivators that generate satisfaction and reduce turnover intentions when present, while teamwork enhances psychological fulfilment through belongingness, whereas communication and fair policies operate more as hygiene factors whose absence creates dissatisfaction but whose presence does not neces-

sarily generate strong retention effects, which explains their non-significant statistical influence. Leadership may also exert an indirect or context-dependent influence mediated through broader cultural systems rather than directly predicting turnover intention [52]. These quantitative interpretations are reinforced by qualitative evidence, where participants consistently emphasised experiential factors over formal systems, with one respondent stating, “When you are appreciated and given chances to grow, you don’t even think of leaving, even if the workload is high,” while another noted, “We rarely feel part of decisions; it’s more about teamwork and recognition that keeps people here, not communication from top management,” thereby confirming that retention is primarily driven by relational, value-based, and motivational cultural elements rather than procedural or structural organisational mechanisms.

## 5. Conclusion

This paper has discussed the effects of organisational culture on employee turnover at the selected major commercial bank in Zambia. The findings suggested that some of the cultural dimensions (namely motivation, recognition, value alignment, and teamwork) have a significant negative effect on the intention of employees to leave the organisation. The medium score in communication and equitable policies indicates that there is still need in enhancing the areas, and leadership had a weak direct effect on turnover intention. In general, the research confirms that a robust, participative, and recognition-oriented culture increases the retention of employees. Such results can be correlated with the latest studies that showed that positive organisational culture and enabling management practices are the key to minimising turnover intentions in modern banking institutions.

## 6. Overall Findings

The researchers discovered that most of the workers were aged between 30 and 39 (133 respondents, 50%) and 0 - 5 years of service (140 respondents, 52.6) professionals in their early-mid career stages and are very sensitive to cultural factors influencing turnover. Descriptive statistics showed the moderate perceptions on the major cultural dimensions where Communication had a 2.96 mean (SD = 1.37), Motivation had mean of 2.88 (SD = 1.42), Fair Policies had a mean of 2.90 (SD = 1.39), and Value Alignment had a mean of 3.04 (SD = 1.38). Teamwork had the largest mean of 3.12 (SD = 1.43), which means a more powerful peer cohesion. Further regression analysis results have found that Motivation ( $-0.176$ ,  $p = 0.010$ ), Recognition ( $-0.133$ ,  $p = 0.047$ ), Value Alignment ( $-0.120$ ,  $p = 0.039$ ), and Teamwork ( $-0.115$ ,  $p = 0.035$ ) are significant negative predictors of turnover intention ( $R^2 = 0.305$ ). In its turn, Communication (0.251) and Fair Policies (0.247) did not have a statistically significant predictors, whereas Leadership (0.072) had a weak impact. These findings were supported by qualitative insights, and the respondents pointed at the need of participative leadership, standardised recognition schemes, formal mentorship and onboarding, and transparent promotional channels as the

essential measures to enhance retention.

## **7. Research Limitations and Implications**

The findings have a number of limitations that can be put into consideration when interpreting them. To start with, the research was carried out in one of the banking institutions in Zambia which would not give universal results regarding other industries or geographical areas. Second, the cross-sectional design will only capture employee perceptions at one time and will not be able to capture how organisational culture or turnover intentions will change over time. Third, the self-reported measurements can be subject to social desirability bias. Irrespective of these shortcomings, the research has valuable practical implications. The bank management ought to focus on cultural interventions aimed at motivating, recognising, and teamwork in an effort to minimise turnover. Employee commitment can be reinforced by the introduction of policies that improve participative leadership, mentorship and clear career paths. Future studies that take a longitudinal or multi-institutional methodology would help prove these results and causal relationship between organisational culture and turnover intentions.

## **8. Originality and Value**

This paper provides some original research on the banking industry in Zambia where empirical research exists to explain the connection between the culture of an organisation and its staff turnover. The research can be described as a combination of quantitative survey data and qualitative interviews, which helps to understand the role of cultural practices in retention, especially among early- and mid-career employees. The results provide practical advice to human resource practitioners, which would increase the practical usefulness and strategic importance of the research. In addition, the fact that the recent and traceable materials are used helps to enhance the validity of the findings and place the study in the contemporary context of organisational culture and workforce management.

## **9. Recommendations**

According to the results, some recommendations are made to improve employee retention at the selected commercial bank. To improve staff engagement, the management should first increase the motivation by providing the reward system, opportunity to develop their careers and regular recognition. Second, there should be standardised recognition programmes in all the departments to enhance the feeling of worthiness and focus of the employees towards organisational goals. Third, participative leadership will be encouraged, and managers will be involved in engaging employees in decision-making so as to make them feel empowered and possess ownership. Fourth, there should be improved structured mentorship and onboarding programmes to help employees settle in a better environment and engage with their work earlier and especially those employees whose level of service is between 0 and 5 years. Fifth, there must be fair and transparent promotion

channels that are used to strengthen organisational justice in order to discourage turnover intentions. Lastly, communication mechanisms must be enhanced to promote two-way feedback and flow of information which, though not a direct predictor in this study, can indirectly contribute to motivation, recognition and value alignment which in turn, contributes to the overall retention strategies.

## 10. Ethical Approval

Ethical approval for this study was obtained from the relevant institutional review body at ZCAS University prior to data collection, and permission was also secured from the selected commercial bank in Zambia to conduct research with its employees. Informed consent was obtained from all participants, with respondents being fully briefed on the purpose of the study, their voluntary participation, and their right to withdraw at any stage without any consequences. To protect employee anonymity, no names, staff numbers, or identifiable personal information were collected in the questionnaires or interview schedules, and all responses were assigned coded identifiers during analysis. In addition, strict confidentiality of the bank was maintained by reporting aggregated findings only and avoiding any disclosure of sensitive operational or departmental identifiers that could compromise organisational identity or internal processes. All electronic data were stored on password-protected devices accessible only to the researcher, ensuring compliance with ethical standards for confidentiality, data protection, and academic research integrity.

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## Artificial Intelligence (AI) Use Declaration

I declare that this research work was completed with the assistance of artificial Intelligence (AI) tools, specifically for purposes of language editing, structuring of Academic arguments, clarification of concepts, and referencing guidance.

All data collection, analysis, critical thinking, and final conclusions remain entirely my own work. I take full responsibility for the accuracy, integrity, and originality of the content presented in this study.

## Conflicts of Interest

The authors declare no conflicts of interest.

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