




The relationship between pay-for-performance and turnover intention



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Orientation: The current business environment is highly competitive, and organisations use reward strategy as a strategic tool to motivate employees to remain in the organisation and exceed set performance standards. Therefore, keeping them would require sound reward strategies, which may come as competitive pay-for-performance.

Research purpose: Informed by the expectancy theory, the study sought to critically investigate the relationship between pay-for-performance and turnover intention.

Motivation for the study: While the need for a sound compensation system cannot be over-emphasised, the debate on the relationship between pay-for-performance and turnover intention remains inconclusive. Hence, spurring the attention of researchers.

Research approach/design and method: Using a quantitative research approach, data were collected from 176 participants utilising a closed-ended questionnaire. A convenience sampling technique nested in a non-probability method was employed to select participants from the largest bank in Lesotho.

Main findings: The regression analysis results indicated that pay-for-performance has a significant relationship with turnover intention. The findings indicated that pay-for-performance helps in minimising turnover intention.

Practical/managerial implications: Management should strengthen the reward strategy for long-term pay-for-performance. The management should allow employees to participate in the development of pay-for-performance, so that, from the outset, they understand the difference between outstanding and acceptable performance.

Contribution/value-add: The study contributes to the scarce empirical evidence on the interplay between pay-for-performance and turnover intention, filling a gap in the existing literature by focusing exclusively on the unique dynamics in the banking sector.

Keywords: turnover; turnover intention; pay-for-performance; performance management; expectancy theory; South Africa.

Introduction

Human capital is central to achieving organisational competitiveness as it is the building block for competitive advantage. Innovation and technology are key enablers of the new business environment, which is characterised by heavy machinery, robots and computers. However, none of these very sophisticated innovations can be operational without human intervention. In other words, these machines and computers cannot operate themselves; thus, human beings are needed to derive productivity and profitability. Therefore, identifying and retaining appropriate talent should be a priority for every organisation (Ushakov & Shatila, 2022). However, the employees always desire to display the intention to leave the organisation for various reasons, no matter how dedicated the employer appears to be. Employee movement is common because of open economies and eased migration laws; therefore, individuals can move across countries for better jobs (Coudounaris et al., 2020). Digitalisation has also enabled a flexible working environment where people can work from anywhere in the world and in the comfort of their own homes. As a result, people with critical skills work for multiple organisations because of their short skills supply. In addition, customer demands have drastically changed, and technological integration is a viable option to meet customer demands. In the end, organisations require minimal employees who possess top-notch skills to service customer demands and achieve business objectives (Akinymi et al., 2022).

Incidentally, organisations fight for scarce human capital as the demand for their services has risen (Islam et al., 2023). On the other hand, employees would start displaying turnover intentions

because their skills and expertise would be in high demand; hence, they tend to have high bargaining power. Wazir and Jan (2020) expand on turnover intention to highlight that it is an employee's last behavioural intention to leave the job at the organisation. It is the last attempt in the cognitive decision-making process of an individual to decide to leave the organisation. According to Wulansari et al. (2020), turnover intention affects businesses negatively because when an employee is in that state of mind, he no longer shares the knowledge and does not conform to the organisation's culture since the employee already intends to leave. Practitioners believe reward initiatives should be aligned with individual or group performance to increase holistic performance and curb turnover. In addition, the threat of losing the monetary incentives elicits the desire for self-reflection and heightens the intention to exert more effort in performing the tasks at hand. Lu et al. (2023) argue that motivated and stimulated employees are less likely to leave a challenging work environment with pay-for-performance. If employees finally depart from the organisation, it fundamentally affects productivity and profitability, which may escalate into customer dissatisfaction. Therefore, the study intends to investigate how pay-for-performance relates to turnover intention. The study augments the empirical and theoretical knowledge in relation to pay-for-performance and turnover intentions across the business spectrum. In addition, the current study augments the existing knowledge base, especially in the context of Lesotho, as there are considerably minimal studies of this nature in the country.

Objectives of the study

The following are the objectives of this study:

- To investigate if pay-for-performance influences the level of turnover intention.
- To examine the effect of biographical variables on the relationship between pay-for-performance and turnover intentions.

Literature review

Even if organisations have the highest technological base, technology becomes a waste without the human talent to operate the machines. Hence, employees are critical in sustaining organisational performance and competitive edge. In this regard, numerous knowledge-intensive organisations are significantly engaged in a war for talent, which leaves vast skills shortages, especially among top performers, because of turnover (Becker et al., 2020). Haque (2021) states that employees always opt to work for organisations with high compensation rates. This study focuses on pay-for-performance and its influence on turnover intention.

Pay-for-performance

Bae (2023) describes performance-related pay as a system whereby part of the employee's payment relies on the worker's performance, the team's performance or the whole of the organisation's performance. Exceeding agreed

standards or agreed tasks by an individual or team increases the chances of additional pay. In most cases, pay-for-performance links employees' payment mobility within the pay structure, using the previous assessment of the work done and an annual appraisal process. The process therefore measures the achievement of the predetermined objectives. According to Park and Sturman (2022), pay-for-performance refers to a process where individual or group performance is measured in a subjective manner using a combination of quantitative and qualitative results. The quantitative results measurement refers to the profit margins, sales volume and overall productivity that are rated as key performance indicators. On the other hand, qualitative measurement relies on behavioural competencies, which are assessed using the appraisal process. Once these standards are exceeded, individuals or groups are rewarded with pay for extraordinary performance (Cheng et al., 2023; Masenya et al., 2020).

The group-based pay-for-performance encompasses multiple incentive plans like team pay-for-performance, profit sharing and gainsharing (Bae, 2023). In most cases, these incentive plans are meant to promote teamwork, collaboration and collectivism among employees to impart collective responsibility for the sustainability and competitiveness of the organisation. Conroy and Gupta (2016) observe that rewards within team pay are shared among established teams using an agreed formula after an exceptional performance. In addition, individual rewards can be achieved by assessing the contribution displayed in the team's performance. That means payment can be made by either an equal share or in proportion to each member's contribution. Team pay is intended to enhance cooperation, multiskilling and knowledge sharing among the members of teams. However, as the payout depends on group outcomes, it may be prone to unwarranted negative effects such as social loafing or free rider behaviour (Stofberg et al., 2022; Xiong & Wen, 2020). On the other hand, profit sharing is a pay-for-performance plan related to achieving collective financial targets at the firm level.

Profit sharing involves the payment of direct cash or shares on the company stocks on aggregate profit based on individual or collective performance. The mandate is to increase workplace productivity growth for employers while increasing benefits in the form of higher earnings for employees (Hambly et al., 2019). However, Gupta et al. (2024) caution that a sharing plan, like any group incentive plan, suffers from free riders who share in the profits even when they do not fully participate in the execution of the tasks, which leads to the attainment of the profits.

Finally, Zondo (2018) describes gain-sharing as a comprehensive programme that allows employees to share in the financial gains using an agreed formula after reaching a certain level of profitability. Thus, a certain percentage of profits is distributed to all employees either as end-of-year bonuses or towards the retirement fund. In the end, the gesture promotes employees' financial and emotional

status in attaining success for the business (Chen et al., 2023; Cimbalević et al., 2020). When employees are offered financial shares on business gains because of tangible business improvements, it improves profitability because employees are rewarded and recognised for their contribution. On the contrary, Collins et al. (2019) observes that employees do not identify a clear link between their efforts and the organisation's performance; hence, they will not be fully enticed to put more effort into it, even when gain-sharing is on the cards. Therefore, the main difference between them is that profit sharing typically rewards collective rather than individual performance, while gain-sharing is based on measurable productivity improvements rather than overall profitability (Chen et al., 2023; Conroy & Gupta, 2016).

The researcher further highlights that 'pay-for-performance' can be undertaken using merit pay, individual-based bonus and long-term incentive. According to Talukdar et al. (2022), merit pay is an incentive reward given to individual employees for exceeding the stated performance standard. It is in this regard that many scholars advocate for the inclusion of merit pay in organisations' compensation strategy to avert possible turnover and to motivate employees to perform even more (Chen et al., 2023; Xiong & Wen, 2020). Heathfield (2016) refers to bonus pay as a backward-looking compensation, which is paid to either an individual or a group of employees for achievement of profit target or any milestone. Studies suggest that the efficient way to motivate employees to perform at their highest level is to provide separate payments over and above their contractual salary payment in the form of bonuses for surpassing stated targets (Ojeleye & Okoro, 2016; Stofberg et al., 2022). Long-term incentives can serve this purpose, as they are rewards, which are in the form of cash, or stocks, which are linked to the organisation's long-term growth (Bae, 2023; Moynihan, 2013). More like bonuses, long-term incentives are linked to performance, and they can be re-earned every year.

Turnover intention

Turnover intention or intention to quit is reported as the last process where an employee decides to terminate the work relations (Treglown et al., 2018). Proponents also find turnover intention to be the most consistent cognitive precursor of turnover (Memon et al., 2020). This means that for the actual turnover to take effect, it should have started as a cognitive process in which the employee contemplates departing. More often than not, organisations are not able to recognise the existence of the intention to leave the organisation until turnover happens. This is because an intention signifies the cognitive state of mind, which ultimately drives a particular behaviour (Hassanpour et al., 2022). Intentions are critical indicators of the actual behaviour that employees have been contemplating because of personal perceptions, work environment and personal conclusions. According to Mawardi (2022), the intention is a planned behaviour. It takes shape in a person's mental state, which is influenced by perception from the social and physical

environment, expectations, beliefs and the individual's background. Intentions are arguably the precise predictors of an individual's behaviours, especially when the behaviour is rare, thus becoming difficult to detect and mostly happens at unpredictable times (Ribeiro et al., 2023). Usually, intentions do not stimulate immediate decisions or reactions. Instead, they are the foundation for premeditation and planning, which includes a cognitive process (Chaudhary, 2020; Reissová et al., 2020). Therefore, research indicates that labour turnover directly results from behavioural intentions (Memon et al., 2020; Salahudin et al., 2016).

Fundamentally, therefore, employee turnover models highlight that turnover intention amounts to an individual's planned and conscious decision to voluntarily quit the organisation in the immediate future (Steil et al., 2019). This means that there should first exist a cognitive intention from the employee to quit the current employment before the actual departure takes effect. Consequently, researchers consider turnover intention to be one of the critical issues that organisations should tread carefully because high or consistent employee turnover intentions promote high-stress levels and increase the decline in employee loyalty towards the organisation (Stofberg et al., 2022). Most importantly, turnover intentions are a subjective probability that an individual will leave the current employment of the organisation for a new one. Even psychological research elucidates a positive relationship between turnover intentions and actual turnover. Therefore, gauging turnover intentions helps organisations determine the extent to which employees will leave the organisation (Ushakov & Shatila, 2022).

The relationship between pay-for-performance and turnover intentions

The ever-changing business environment, which is often a result of globalisation and growing competition between organisations, has intensified the battle for the service of top talent; hence, organisations are competing to recruit and retain talented employees. Coudounaris et al. (2020) add that top talent brings more excellent skills and expertise that is rare, valuable and inimitable, thus boosting organisational performance. However, the current workforce is always on the move, looking for better opportunities globally; hence, organisations are hit hard by high turnover (Akinyemi et al., 2022). The dilemma of business leaders is to come up with reasons behind organisational turnover. This is because individual or collective performance is fundamental to organisational profitability. As a result, managers should have explicit knowledge and understanding of factors that potentially predict turnover, which will affect the performance of the business (Wazir & Jan, 2020), as depicted in a study conducted by Zimmerman and Moylan (2009) on the relationship between performance management and turnover intentions using data from 65 respondents. The study highlighted that supervisor ratings in the performance management process display a negative relationship between turnover intention and job satisfaction. As a result, the study revealed that worst performers are likely to engage in

impulsive quitting while high performers are slightly more likely to engage in the intention to leave the organisation, especially when job satisfaction is high.

Additionally, Ibrahim et al. (2016) established that organisations that do not undertake performance appraisals risk negatively affecting employee motivation, which may contribute to employee turnover intentions. At all material times, organisations should strive to implement a fair and transparent performance appraisal process that considers all the pertinent issues that employees may raise as concerns. As much as the appraisal process is seen to be subjective, employees will take comfort in realising that the process is above board; hence, it will be accepted by all. Especially because employees aspire to have a compensation system that they believe to be fair and commensurate with their skills, knowledge and experience. In addition, the proponent posits that for improving employee performance and job satisfaction, the compensation package should be attractive by including flexi-time, child care services and shorter working hours to entice the workforce to stay longer in the organisation.

Theoretical framework

The expectancy theory guides the current study. The expectancy theory postulates that individuals generally engage in behaviours that more or less produce favourable outcomes and conform with their actions (Hobfoll et al., 2018). This is in line with Vroom's (1964) expectancy theory, which illustrates that employees derive rational decisions to undertake actions that have incentives that conform to their actions. Vroom (1964) posits the expectancy theory on three motivational factors: expectancy, valence and instrumentality. Expectancy highlights that an individual has the subjective analysis that he or she can achieve a certain work-related performance target at any given time. Therefore, the implication is that individuals anticipate that by applying a certain effort while performing a particular task, it follows that a specific performance will be achieved. In other words, individuals have a degree of trust in their abilities that can lead them to achieve important goals. Conversely, valence refers to the subjective value an individual puts on the possibility of receiving rewards by achieving a specific performance target. It is also seen as an emotional orientation regarding how much individuals value outcomes for everything they engage in. Finally, it instrumentally relates to the subjective probability that whatever rewards are promised for accomplishing the performance goals will indeed be given. Gerhart and Rynes (2003) posit that expectancy theory continuously evolves as a paradigm for the in-depth study of human attitudes and behaviours in the workplace environment. Specifically, from a psychological perspective, proponents argue that the expectancy theory is ideal for addressing the value of performance pay and how employees react to its usage in their organisations.

In this study, motivational force indicates an employee's belief that when exerting a particular effort, the result will be

a given performance, hence the expectancy. Again, attaining the said performance necessitates receiving a reward that results in instrumentality. Therefore, the received reward should then be subjected to the valence process because it is either desirable or undesirable to the recipient individual (Vroom, 1964). Instrumentality connects job attractiveness, which is reported as valence, and the possible attainment of performance, which is the expectancy, thus making motivation a multiplicative function (Mitchell & Beach, 1976). Increasing the three expectancy theory components will likely promote greater motivation to perform. For instance, when merit pay or bonus pay is proportionate with the applied performance, employees will act with a belief and knowledge that performance will be rewarded, hence displaying distinctive high effort. However, when merit pay or bonus pay is not aligned or commensurate with performance, employees lower their performance, thus reducing instrumentality (Porter & Steers, 1973). In essence, workplace motivation should have the locus of control to ensure employees are satisfied.

Research design

Research approach

The study was based on the positivist paradigm, explicitly using a quantitative research design. The positivist paradigm is a very flexible research perspective that gives the study a platform for a quantitative approach to answer the research questions (King et al., 2021). This helped to gather objective data and test the relationship between key variables, pay-for-performance and turnover intentions.

Research method

The current study used a quantitative research method to systematically measure the relationship between pay-for-performance and turnover intentions. Cortina (2020) states that quantitative research deals with the relationships between various variables using a numerical measurement that is then analysed with statistical and graphical techniques to ensure data validity. In this study, quantitative research method mathematically measures the linkage between pay-for-performance and turnover intentions. In addition, the current study employed a cross-sectional research survey, which was used to analyse and assess the fundamental impact of pay-for-performance on turnover intentions.

Research instrument

The research instrument consisted of the demographics section and the variable items section. The researcher developed the demographic questionnaire to solicit information and get a picture of the personal data of the respondents of the current research study. The items of 'pay-for-performance' and 'turnover intentions' adapted and modified from prior standardised scales of Marsden and Richardson (1992) and Bothma and Roodt (2013), respectively were utilised to gather data. The measurement of this study was based on a structured questionnaire that was used by respondents

(employees) to respond to prompts by selecting from predetermined answers.

Regarding pay-for-performance, the current study adapted and modified the 'pay-for-performance' questionnaire developed by Marsden and Richardson (1992). Marsden and Richardson (1992) developed a 'pay-for-performance' questionnaire initially piloted by small group discussions held among 40 Inland Revenue staff. The pilot results and group discussions greatly impacted the final form of the questionnaire. The final questionnaire was therefore administered among 4000 Inland Revenue staff in different grades, and 2423 usable questionnaires were returned. The questionnaires employed a 5-point Likert scale that ranged from strongly disagree to strongly agree. For convenience of the data presentation, the 'strongly disagree' was combined with 'disagree' and 'strongly agree' with 'agree'.

Regarding turnover intention, the current study used the six-item turnover intention scale developed by Bothma and Roodt (2013) to measure the dependent variable of employee turnover intentions. The turnover intention scale assessed the intentions of employees to leave the organisation by measuring the six items on a 5-point Likert scale with options that range from never to always. The current research study used the turnover intentions scale to determine the reliability of the five items (Bothma & Roodt, 2013). Bothma and Roodt (2013) confirmed the reliability coefficient at 0.80. Similarly, in the study of psychological contract breach, work engagement and turnover intention in the banking industry in Pakistan, Malik and Khalid (2016) confirmed 0.79 as the Cronbach's Alpha score. In the research that was conducted by Mxenge et al. (2014) to investigate organisational stress and employees' intention to quit among administrative personnel at the University of Fort Hare, Cronbach's coefficient alpha was demonstrated at 0.83.

Data control

After collecting data for any study, the researcher had to ensure that the instrument and the measurement adopted provide quality data. This can be achieved using reliability and validity testing.

Reliability

According to Sekaran (2016), reliability indicates that the instrument used to gather data should be practical and stable in assessing the integrity of the data. A test is deemed reliable if the same test, retaken under similar conditions, produces the same results as the initial test. Hence, testing for reliability ensures that there is consistency around all the parts of the measuring instrument, namely pay-for-performance and turnover intention items. The Cronbach's Alpha coefficient is commonly used to measure internal consistency. Therefore, the study used the Cronbach's Alpha coefficient to assess pay-for-performance and turnover intention.

The Cronbach's Alpha coefficient for all components appeared to be larger than 0.7, proving high reliability for the

measurements (Miller & Smith, 2020). In terms of the results of the current research study (Table 1), Cronbach's Alpha coefficient for the components of pay-for-performance is 0.929, while the turnover intention is at 0.773. This confirms the reliability of the analysis because Cronbach's Alpha coefficient for both components is above 0.7.

Validity

Validity relates to the extent to which the measuring instrument measures what it is precisely intended to measure (Sekaran, 2016). Thus, to ensure validity, a factor analysis technique is usually used. In the context of this study, the factor analysis technique was used to establish the validity of pay-for-performance and turnover intention items. The factor analysis was used to identify common variances using direct extraction and the rotation methodology to reduce ambiguities. This ensured that the collected data covers the entire area of the investigation because validity means measuring the intended data to be measured.

Table 2 illustrates the Kaiser-Meyer-Olkin (KMO) test results and Bartlett's test of sphericity for the current study. The KMO test results were 0.897, which indicates that the sample was adequate because it was above 0.5. On the other hand, Bartlett's test of sphericity results revealed a significance level of 0.000, thus deemed substantial and acceptable

TABLE 1: Pattern matrix.

Factor items	Factor loadings	Cronbach's alpha
Pay-for-performance	-	0.93
The existence of performance pay has encouraged me to give sustained high performance at work	0.85	-
Performance pay has given me a greater incentive to get my work priorities right	0.84	-
The existence of performance pay has made me willing to improve the quality of my work	0.83	-
The existence of performance pay has made me more willing to work harder	0.81	-
The existence of performance pay has given me an incentive to work beyond the requirements of my job	0.80	-
Performance pay has given me an incentive to express myself at work with greater clarity	0.77	-
The system of performance pay has significantly raised my motivation at work	0.77	-
The existence of performance pay has made me willing to increase the quantity of work I do	0.76	-
The system of performance pay has made me want to show more initiative in my job	0.69	-
Performance pay has given me an incentive to be more effective in my dealings with the public	0.66	-
Turnover intention	-	0.77
Being in the Central Bank of Lesotho means a great deal to me	0.74	-
I feel 'part of the family' at the Central Bank of Lesotho	0.69	-
I feel 'part of the family' in my present office	0.66	-
By working in the Central Bank of Lesotho, I feel that I am contributing to an important public service	0.64	-
I would be very happy to spend the rest of my career with the Central Bank of Lesotho	0.63	-
I feel a strong sense of commitment to my present office	0.61	-
I feel a strong sense of commitment to the Central Bank of Lesotho	0.60	-

Note: Extraction Method: Principal Component Analysis; Rotation Method: Promax with Kaiser Normalisation; Loadings > 0.3; Reliability > 0.7.

because the significance value is below 0.05 (Sürücü & Maslakci, 2020). It is, therefore, indicative, as shown in Table 2, that both the KMO test and Bartlett's test of sphericity provided a sufficient basis for the factor analysis model. This is because the KMO test had the value of 0.897 (> 0.7) while Bartlett's test of sphericity was (Bartlett = 1543.731; $p = 0.000$). The results indicated that the research instrument is valid.

Target population and sample

The target population of this study comprised employees of the largest bank in Lesotho. In total, the number of bank employees was 321. Hence, the target population for this study was 321. Table 3 indicates the total number of employees of the selected bank.

The current study utilised non-probability sampling and convenience sampling techniques. With non-probability sampling, the subjects of the population do not have the probability of being selected to form part of the sample. The selection criteria rest with the researcher in line with his or her requirements and objectives of the study. Convenience sampling, which is also known as haphazard sampling or accidental sampling, is a non-probability sampling type, which entails that the target population should be easily accessible and within the geographical proximity of the study. The population should be willing to partake in the study. Research demonstrated that an ideal sample size needs to range between 30 and 500 subjects (Dolnicar et al., 2024). Thus, to find an appropriate sample size for the central bank members of the staff population, the current study uses a formula developed by Sekaran (2016). The formula dictates the following: where ' n ' is the sample size, ' N ' is the population size, and ' e ' is the level of precision, where the level of precision is referred to as a sampling error and, in most cases, expressed as a percentage (in this regard $\pm 5\%$). When this formula was applied, we obtained Equation 1:

$$n = \frac{N}{1 + N(e)^2} = \frac{321}{1 + 315(0.05)^2} = 176 \quad [\text{Eqn 1}]$$

TABLE 2: Kaiser-Meyer-Olkin and Bartlett's test.

Test	Variable	Values
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	-	0.900
Bartlett's test of sphericity	Approx. Chi-Square	1543.731
-	<i>df</i>	136.000
-	Sig.	0.000

Approx., Approximate; *df*, degrees of freedom; Sig., significance.

TABLE 3: Target population.

Rank	Number
Governor	1
Deputy Governor	1
Directors	12
Heads of Division	32
Section Heads	53
Professionals	103
Sub-Professionals	97
General Services	22
Total population	321

Consequently, the sample size that was used was 176 Central Bank of Lesotho (CBL) staff members, which is the total number of the bank's staff. This gave an in-depth response on the impact of pay-for-performance strategy and turnover intention as far as employees from all levels within the institution are concerned.

Plan of data analysis

Before determining the confirmatory factor analysis (CFA) of the current research study, an exploratory factor analysis (EFA) was performed to explore the interrelationships among the pay-for-performance items and turnover intentions. The EFA was used to remove and retain items deemed appropriate to meet the objectives of the current research study. To test the hypotheses of the present research study, the factor structure of the variables was evaluated through the CFA using the Statistical Package for Social Science (SPSS). Moreover, CFA determines the adequacy of the model fit to the data and verifies the hypothesised association between pay-for-performance and intention to quit. Binary logistic regression analysis was used to test the hypotheses of the current research study and to determine whether there is an association between the construct variables of the study.

Ethical considerations

The study complied with the dictates of the UKZN ethical code in dealing with human subjects; hence, ethical clearance to conduct this study was obtained from the University of KwaZulu-Natal, Humanities and Social Sciences Research Ethics Committee (No. HSSREC/00003712/2021). The consent form for the participants was designed and dispatched to the selected participants for them to fill out. This form ensures that the information provided was kept strictly confidential and that it was available confidentially. Participants were informed of their right to withdraw from this study at any time they wished to do so. A letter of permission, a gatekeeper's letter, to conduct research was obtained from the bank.

Results

Data were analysed through SPSS. Factor analysis was also used to determine the adequacy of the sample size for this research project, which proved quite adequate. Further, inferential and descriptive analyses were performed to determine the relationship between pay-for-performance and turnover intention variables and their association with the biographical variables. The study used structured questionnaires to collect primary data, which the researcher personally administered to the sample. For the rating, a 5-point (1–5) Likert scale was used. To adequately present the results, the hypotheses of the study are highlighted as follows:

H1: Pay-for-performance does have a statistically significant effect on turnover intentions.

H2: There is a significant difference in the level of turnover intention of employees varying in biographical variables.

Demographic characteristics

In this study, the participants consisted of 176 employees of the Central Bank of Lesotho who were given a questionnaire to respond. Their demographic characteristics are denoted in Table 4.

About 180 questionnaires were distributed to the employees of the selected bank for their participation in this study, and 176 completed questionnaires were returned. In analysing the demographic characteristics of the sample population, Table 4 shows that the gender identity of the sample demonstrated that the majority, 60.8% (107) of the respondents, were male. The highest number of respondents had the highest level of Master's degree qualification, at 41.5% (73). The study further highlighted that the majority of the respondents' current role was non-managerial/non-supervisory at 46% (81). While 69.2% of the respondents in the organisation were employed on contract on a full-time permanent basis, in terms of the salary scale hierarchy, directors were the least represented, with 2.3% (4) on the

TABLE 4: Demographic characteristics of the sample ($N = 176$).

Characteristics	Frequency	%
Gender		
Female	67	38.1
Male	107	60.8
Transgender	2	1.1
Highest level of qualification		
COSC or Matric	14	8.0
Certificate or diploma/national diploma	32	18.2
First undergraduate degree or B-tech	38	21.6
First postgraduate degree or postgraduate diploma	14	8.0
Master's degree	73	41.5
Doctorate	1	0.6
Other	3	1.7
Prefer not to answer	1	0.6
Current role level		
Non-managerial/non-supervisory	81	46.0
Supervisor/Team leader	28	15.9
Middle Management	28	15.9
Senior Management	16	9.1
Executive	4	2.3
Specialist	9	5.1
Other	9	5.1
Prefer not to answer	1	0.6
Age (years)		
18–25	1	0.6
26–35	33	18.7
36–45	90	51.1
46–55	38	21.6
56 and above	14	8
Current employment status		
Full-time permanent	120	68.2
On contract	56	31.8
Current salary scale		
Director	4	2.3
General Service	16	9.1
Head of Division	25	14.2
Professional	49	27.8
Section Head	37	21.0
Sub-Professional	45	25.6

COSC, Cambridge Overseas School Certificate; B-tech, Bachelor of Technology.

sample. As illustrated in Table 4, majority of the respondents were between 36 years and 45 years of age.

Table 5 illustrates the distribution of employment duration, age, tenure in the salary scale and the overall performance score. The findings revealed that the distribution of the employment duration is at 10.14 average years within the organisation, which is the mean of the sample, with a minimum of 1 year and a maximum of 36 years, leading to a standard deviation (SD) of 7.19. The most frequent years of employment (mode) were 4 years, and the skewness was shown as 1.244, indicating that the distribution of years of employment is skewed. Kurtosis was 1.595, indicating that the distribution is leptokurtic; therefore, the distribution of years of employment is outside the normality range; hence, the distribution is considered abnormal.

Descriptive analysis

According to the descriptive statistics provided in Table 6, on the pay-for-performance, positive attitude and intention to stay scales ranging from 1 to 5, pay-for-performance provides the perceptions of employees to be over the midpoint ($M = 3.39$, $SD = 1.161$). The findings indicate that employees appreciate pay-for-performance, thus motivating them towards their day-to-day roles in the organisation. The results further highlight that positive attitude ($M = 3.82$, $SD = 1.135$) was above the midpoint, indicating that employees do have a positive attitude towards the organisation and their respective offices and would probably positively reciprocate by being more committed to the organisation and are likely to score high on the intention to stay. Finally, the findings showed that for intention to stay, the mean was 3.66 and the standard deviation 1.057, and was above the midpoint of the scale, which is another sign that most employees have the intention to stay.

To investigate whether pay-for-performance influences the level of turnover intention

To establish the correlation between the independent and dependent variables, which in this case is pay-for-performance

TABLE 5: Demographic characteristics of the sample-scale variable ($N = 176$).

Demographics	Min	Max	Mean	Mode	SD	Skewness	Kurtosis
Years of employment at the organisation	1	36	10.14	4	7.19	1.24	1.59
Years in the current position	0	32	6.14	3	5.66	1.88	4.03
Current age	25	69	42.14	37	8.14	0.59	0.14
Years in your current salary scale	0	32	5.71	3	5.71	1.98	4.32
Latest overall performance score (%)	52	87	66.7	60	5.99	0.58	0.24

SD, standard deviation.

TABLE 6: Descriptive statistics.

Variables	N	Minimum	Maximum	Mean	SD
Intention to stay	176	1	5	3.66	1.06
Pay-for-performance	176	1	5	3.39	1.16
General attitude	176	1	5	3.82	1.13

SD, standard deviation.

as the independent variable and turnover intentions as the dependent variable, Table 7 highlights possible correlations between the variables and how they relate to each other. The results highlighted a positive relationship between pay-for-performance and intention to stay ($r = 0.261^{**}$, $p \leq 0.01$). In other words, there is an inverse relationship between pay-for-performance and intention to leave. This result indicates that the more the organisation awards employees based on performance, the more they intend to stay.

The study also identified a moderate positive and significant relationship between positive attitude and intention to stay ($r = 0.308^{**}$, $p \leq 0.01$); therefore, the more employees have a positive attitude towards the organisation, the more they have an intention to stay in that organisation. The relationship between the two independent variables, pay-for-performance and positive attitude, was moderately positive and significant ($r = 0.415^{**}$, $p \leq 0.01$). This implies that the more pay-for-performance is practised within the organisation, the more the employees become positive towards the organisation. The other scenario is that the more the employees have positive attitude towards the organisation and their offices, the more they perform well and ultimately get paid for performance awards.

The regression analysis results (Table 8) showed a positive significant relationship between pay-for-performance and the intention to stay. In other words, the higher the 'pay-for-performance' given to the employees, the more chances of employees staying with the organisation. Table 8 illustrates through R -squared that pay-for-performance can explain 6.8% of the variation in intention to stay. The model was tested through ANOVA and found significant (F -value = 12.679, $p < 0.01$). Finally, the hypothesis was tested and highlighted at t -value = 0.919, $p = 0.000$, which indicated that pay-for-performance has a statistically significant effect on turnover intentions (intention to stay) in the Central Bank of Lesotho. Hence, H1 was rejected, and H2 was accepted instead.

Table 9 illustrates that both pay-for-performance and positive attitude can explain 11.6% of the variation in intention to stay. The model was also found to be significant at F -value = 11.311, $p < 0.01$. Lastly, the study highlighted that pay-for-performance and positive attitude have a statistically significant effect on turnover intentions (intention to stay) with a significant level of $p < 0.05$ and $p < 0.01$, respectively.

To examine the effect of biographical variables on the relationship between pay-for-performance and turnover intentions

The study conducted the binary logistic regression analysis (Table 10) to test if there is a significant difference in the level of turnover intention of employees varying in biographical variables (age, gender and education).

It was discovered that the difference in the level of turnover intention of employees varied based on the

biographical variables. However, there was no statistically significant evidence as all the variables were insignificant ($p > 0.05$). Thus, the study rejects the hypothesis that there is a significant difference in the level of turnover intention of employees varying in biographical variables (age, gender and education).

Discussion

To investigate if pay-for-performance influences the level of turnover intention

The hypothesis highlighted that pay-for-performance has a statistically significant effect on turnover intentions (intention to stay) in the Central Bank of Lesotho. The study accepted the hypothesis on the basis that there was a positive, significant relationship between pay-for-performance and intention to stay. In simple terms, when pay-for-performance is given, employees are likely to stay with the organisation. The study revealed that 6.8% of the variation in intention to

TABLE 7: Correlations.

Variables	1	2	3
1. Pay-for-performance	-	-	-
2. Positive attitude	0.41**	-	-
3. Intention to stay	0.26**	0.31**	-

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

TABLE 8: Pay-for-performance and turnover intention (Intention to stay†).

Variable	Std.B	t-value	t.sig	f-value	f.sig	R-squared
(Constant)	-	-0.10	0.92	12.68	0.00	0.07
Pay-for-performance‡	0.26	3.56	0.00	-	-	-

Std.B., Standardised Beta; sig., significance.

†, Dependent variable: Intention to stay.

‡, Predictors: (Constant), Pay-for-performance.

TABLE 9: Pay-for-performance, positive attitude and turnover intention (Intention to stay†).

Variables	Std.B	t-value	t-sig	f-value	f.sig	R-square
(Constant)	-	-0.104	0.917	11.311	0.000	0.116
Pay-for-performance‡	0.161	2.048	0.042	-	-	-
Positive attitude‡	-	0.241	3.055	0.003	-	-

†. Dependent variable: Intention to stay

‡. Predictors: (Constant), Positive attitude, Pay-for-performance.

TABLE 10: Binary regression analysis.

Demographic characteristics	B	Sig.
Gender		
Female (reference)	-	0.085
Male	3.200	0.058
Transgender	2.383	0.148
Education level		
COSC or Matric (reference)	-	0.730
Certificate or diploma/national diploma	-18.596	1.000
First undergraduate degree or B-tech	-20.481	1.000
First postgraduate degree or postgraduate diploma	-19.627	1.000
Master's degree	-20.780	1.000
Doctorate	-19.888	1.000
Other	-1.134	1.000
Prefer not to answer	-1.155	1.000
Current age	-0.035	0.211
Constant	20.650	1.000

Note: Variable(s) entered on step 1: gender, age, education.

COSC, Cambridge Overseas School Certificate; B-tech, Bachelor of Technology; sig., significance.

stay could be well explained by the provision of pay-for-performance. This attests to the notion that organisations that prioritise compensation and organisational commitment can positively influence employees to stay with the organisation (Silaban & Syah, 2018). It is also in line with a study conducted by Chaudhary (2020), which concluded that human resource management practices, particularly those that deal with rewards, compel employees to repay the organisation with devotion, engagement and a positive attitude because they believe the organisation is valuing and supporting them, hence staying with the organisation makes sense to them. This is precisely why the study included positive attitude as a predictor of turnover intention, thus being statistically tested.

The results showed a moderate positive and significant relationship between a positive attitude and intention to stay. Additionally, the study showed that a positive attitude contributed to 11.6% of the variation in intention to stay. The study revealed that employees with positive attitudes work very hard and stand a better chance of receiving pay-for-performance. This means that employees with a positive attitude are likely to receive pay for their performance and are willing to stay with the organisation longer. In most cases, they are the best talent the organisation will be willing to retain and nurture. As Sathyanarayan and Lavanya (2018) put it, a highly motivated and satisfied employee is most likely to put double effort into the delivery of high-value service, which, in the end, stimulates customer satisfaction and loyalty.

These results are consistent with the study conducted by Cimbalević et al. (2020), where their findings highlighted that turnover intentions were not so prominent in highly motivated employees due to the reward strategies that the organisation provides. Similarly, De Simone et al. (2018) found that highly employable employees tend to have less turnover intention, even when the organisation has fewer career development opportunities or rewards. They attribute this behaviour to the current uncertainty engulfing the labour market. Even very talented and sought-after employees may stay with the organisation because of unfavourable external job offers from an uncertain labour market. Xiong and Wen (2020), on the other hand, contend that less turnover intention among employable workers is the direct result of the organisation's good reputation, which lures employees to stay in the organisation, while those who are less committed easily leave the organisation because the management sees them as liabilities to the organisation. The Central Bank of Lesotho may be enjoying a reputable status that staff members associate with and the employees are unwilling to leave the organisation on that basis.

To examine the effect of biographical variables on the relationship between pay-for-performance and turnover intentions

The binary logistic regression analysis was undertaken to elicit the extent to which the biographical variables play a role in the turnover intentions among the employees. The

result showed some level of difference in the level of turnover intention of employees varying based on the biographical variables. However, when the results were scanned closely, the variables were very insignificant, meaning there was no statistically significant evidence to suggest that biographical variables play a role in the turnover intentions among bank employees. These results are very inconsistent with the study conducted by Masenya et al. (2020), which showed age as one of the reliable determinant demographic variables that predict and affect turnover intention.

Their study found that the level of turnover intention differs considerably in terms of the different age groups. This is because different age groups react differently to incentives that organisations or the business environment provide. For instance, Victoria and Olalekan (2016) found that older employees are not keen to resign, while their younger counterparts usually are ready to leave the organisation. This implies that employees with longer tenure in an organisation, coupled with advanced age, have low turnover tendencies, while the younger ones, with minimal experience and less attachment to the organisation, are prone to turnover intentions. Rothrauff et al. (2011) also concluded that the age variable relates negatively and significantly to the employees' intentions to leave the organisation. Additionally, several studies tested the relationship between age and the predictive turnover intention model, and the results indicated that age affects the model negatively and significantly (Karatepe & Aleshinloye, 2009; Rothrauff et al., 2011).

Interestingly enough, the work of Fang (2001) corroborates the results of this study in that the results revealed that age had no significant impact on the level of turnover intentions. In the case of gender, many researchers submit that genders differ in how they perceive and respond to stimuli, thus differing in withdrawal behaviours such as turnover intention. Incidentally, researchers have also theorised and demonstrated that the notion of categorising subjects by gender can, at times, become highly offensive (Welbourne et al., 2016). This is because research has demonstrated that both men and women possess similar psychological structures and developmental processes from birth. However, according to Béteille (2002), their work compasses differ fundamentally; hence, their output is not rated equally. This is why this study wanted to understand the level at which gender plays a role in perpetuating turnover intention. Intriguingly, a study conducted by Gan et al. (2020) found that men were more prone than women to demonstrate turnover intentions. Their findings revealed that men consider economic factors such as income, rewards, benefits and wealth as critically important; hence, if not favourably met, their turnover intention grows. Men respond positively to favourable economic conditions and react more negatively to perceived negative economic conditions than the way women do.

Thus, it implies that in a situation where men do not receive rewards like pay-for-performance, they will likely leave their

jobs in search of better offers, as opposed to how women will react. Surprisingly, a study by Emiroğlu et al. (2015) found that female workers exhibit higher turnover intentions than their male counterparts. Logically, this particular display can be attributed to other family responsibilities that women carry out. For instance, they take care of and raise their kids, and hence, they will depart early if the work environment clashes with these family responsibilities. Another reason could be limited career opportunities because of male-dominated work environments. The present study, however, found the opposite results from these studies; undoubtedly, the study reinforces numerous findings that predicted that age has no significant impact on the level of turnover intention. In particular, the study by Kamau (2018) found an insignificant impact of gender on turnover intention.

In the same way, research studies have found conflicting results in the relationships between educational level and turnover intention. Multiple studies have found that workers with high levels of education display more intention to leave, while those with relatively low education levels substantially stay in organisations (Al Mamun & Hasan, 2017; Wangare, 2017). This can be explained by high expectations in the form of financial rights and benefits from highly educated employees, and when they are not fulfilled, they leave the organisation. On the other hand, lowly educated employees have minimal expectations, which means that fulfilling their needs is much easier to meet. However, several studies corroborate this study's findings because they found an insignificant relationship between education and turnover intentions (Bothma & Roodt, 2013).

Theoretical implications

The present study contributed immensely to the theoretical literature and the management techniques that can be applied to the employment value chain by examining the role played by pay-for-performance on turnover intention. The study used the lenses of expectancy theory to augment the content of this research study. In the same vein, expectancy theory dictates that employees join organisations with expectations and values, and they ordinarily expect organisations to uphold and honour them. Employees typically leave the organisation if organisations renege on these expectations and values. This study established that paying attention to workers' expectations and harmonising them with the organisation's objectives go a long way in controlling turnover intention. Ordinarily, hardworking and principled employees expect their hard work to be recognised and compensated; hence, the study proposed pay-for-performance as a retention strategy. The results of this study provide a substantial understanding of the relationship between pay-for-performance and turnover intention at the Central Bank of Lesotho. Thus, the study has contributed to the overall theory, as key findings appear to be different from previous studies.

Practical implications

Based on the findings, the study recommends that management and human resources practitioners pay more

attention to 'pay-for-performance' in the direction of employee rewards. The management should appreciate the substantial influence of pay-for-performance on reducing turnover intention within the bank. This is because the study established that adequate pay-for-performance accounts for the decision that employees want to stay. In light of this, the management should consider modifying or upgrading the current pay-for-performance strategy to motivate employees to stay. Accordingly, management should implement merit pay to further strengthen the employees' positive attitude and achieve the desired organisational outcome. This complements the new trends of today's employees who require challenging assignments, skill-building opportunities and rewards based on their performance. Merit pay is an incentive given to top-performing employees for exceeding predetermined standards. Once given, an employee moves to the higher salary band permanently, which means it affects the salary positively and cannot be taken away even if the performance changes in the next appraisal period. On the other hand, the merit pay system should be linked to the organisation's strategic objectives, and the employees should participate in its development, so that, from the outset, they understand the difference between outstanding and acceptable performance. This helps eradicate the notion that the appraisal process, which leads to merit pay provision, is subjective, and employees are usually not part of the process. Human resources practitioners should be innovative enough to empower employees with knowledge of performance management processes to keep them engaged and performing to the best of their abilities. In light of the high turnover costs, turnover intention should always be addressed using human resources interventions that strengthen individual and team performance.

Limitations and recommendations

All the objectives of this study have been achieved; however, a number of limitations have been observed. Firstly, the generalisability of the findings becomes impracticable. This is because the study was conducted exclusively at the selected bank, and it is risky to generalise the findings to cover other banks and the banking sector in general. Choosing the Central Bank of Lesotho was a cost-effective and time-saving approach, given the shortage of resources, which in itself is a limitation of doing an exhaustive study. Therefore, more research work that covers the entire banking sector in Lesotho is encouraged. Even replicating the same study in another sector in the Lesotho context can provide a different perspective and enhance the body of knowledge. Secondly, the current study employed a cross-sectional approach to collect data to analyse the variables. This approach lacks a claim of causality in the sense that conclusions about the variables are not easily drawn from the correlations. The other disadvantage of the cross-sectional approach is that it lacks the flexibility of measuring change in a phenomenon over of period of time (Pearlson et al., 2016). Thirdly, the study used the quantitative data method to establish causal relationships using self-administered questionnaires. In

answering the questionnaires and giving the sensitivity of some variables, several respondents may be tempted to give socially desirable answers. Thus, this type of approach cannot determine and narrate why the subjects acted that way. Additionally, such a study should use a combination of quantitative and qualitative analyses to understand the antecedents of turnover.

Conclusion

The study determined the relationship between pay-for-performance and turnover intention; as such, critical conclusions were drawn. A conclusion has been drawn that pay-for-performance as one retention strategy is indeed able to encourage employees to stay longer in an organisation. This has therefore contributed immensely to the body of literature. Furthermore, the findings reinforce the importance of incentives or rewards, particularly those that recognise individual brilliance. However, they should be administered objectively and transparently so that they encourage holistic, high performance, but not at the expense of teamwork. Consequently, the perception that the reward process is biased and subjective will fall off because the process will be transparent and involve every level of the organisation. War for talent and continuous innovation are a reality in today's business environment; hence, keeping employees engaged and satisfied should be a priority for every organisation. The present study revealed a clear relationship between 'pay-for-performance' and turnover intention irrespective of the demographic levels of employees; hence, enhancing this reward strategy would curb the actual turnover.

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Authors' contributions

P.M., T.I.N. and R.U. contributed equally to the writing of this research article. P.M. wrote the original draft, contributed to methodology, formal analysis and investigation. T.I.N. did conceptualisation, validation, resources and supervision.

R.U. reviewed and edited the manuscript, validated and visualised the findings, and administered the project.

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Data availability

The data that support the findings of this study are available from the corresponding author, T.I.N. upon reasonable request.

Disclaimer

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