

## Factors Influencing Employee Absenteeism: A Study on the Private Commercial Banks in Bangladesh

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### Abstract

*Employee's absenteeism is a major financial burden for businesses as it causes loss of productivity. It has become a very important issue that needs to be resolved. This study aims at examining the reasons of absenteeism of employees in the private commercial banks in Bangladesh. Call centers are selected for the study as their businesses are running successfully in all aspects. A sample of 80 respondents is taken to conduct this study. The convenient sampling technique has been used to select the respondents. Required data are collected through questionnaires and the instrument for data collection is comprised of 5 points Likert Scale. Findings revealed that there is a correlation among workload, lack of freedom, poor salary, unfavorable superior-subordinate relationships, poor work environment, long working hour, job insecurity and absenteeism. The study also shows that outside commitment, non-supportive peer, transport services are not significantly correlated with absenteeism. Finally, the study offers some recommendations to minimize the level of absenteeism and directions for further research.*

**Keywords:** Employee Absenteeism, Reasons, Private Commercial banks, Bangladesh.

### Introduction

The banking sector has been playing a significant role in the economic development of a country. Private Banks are the highest growth sector

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compare to state owned commercial banks. The commercial banking system dominates Bangladesh's financial sector. It is observed that the success of any organization largely and mostly depends on the performance of employees. So the employees should be properly managed and motivated. For the smooth running of the production process, employees' attendance is highly necessary. But employees sometime fail to report to the workplace during the scheduled time, which is known as absenteeism. Absenteeism is the lack of physical presence at a given location and time when there is a social expectation for the employee to be there.

Absenteeism is a common problem in many industrial units, small or big, private or government. The high rate of absenteeism is at times due to lack of commitment to work. Absenteeism results in dislocation of work increase in labor costs, reduction in productivity and if unchecked, it causes an increase in indiscipline. Although some amount of absent will always be inevitable, most of it can be avoided. Largely, the rate of absenteeism is a gauge of employee morale, both in the company as a whole and for specific individuals; therefore, employees and human resource professionals should be concerned when absence suddenly increases in length and/or frequency and they have to take whatever steps are necessary to alleviate the problem. (Shivam and Vijay, 2013)

Today, businesses are required to increase productivity while decreasing their expenses. Absenteeism, low performance level, severance and distrustful behaviors are the behaviors that influence the productivity and efficiency of business enterprises (Örücü and Kaplan, 2001). Such behaviors bring high costs to companies and therefore are the issues that must be monitored and dealt with properly. Worker absenteeism accounts for much lost work-time and therefore have important implications for both firm income and productivity (Brown, Fakhfakh and Sessions, 1999:234). Johns (2001) and Harrison and Martocchio (1998) group literature of the type of data that is used to explain the absence. The classes of data are following: (1) personality, (2) demographic characteristics, (3) job-related attitudes, (4) social context, and (5) decision making mechanisms. It can be concluded from the review of literature that absenteeism has different origins for different people, times, and contexts'. Considering the dysfunctional consequences of absenteeism, an attempt has been made to identify the reasons for

absenteeism in the context of Bangladesh and suggest steps to minimize the degree of absenteeism.

### **Objectives of the Study**

The main objective of this paper is to analyze absenteeism of employees in private commercial banks in Bangladesh. The specific objectives of this study are:

- To find out the key factors that are responsible for employee absenteeism in the private commercial banks in Bangladesh.
- To make suggestions to minimize the level of absenteeism of employees.

### **Literature Review**

#### ***The Concept of Absenteeism***

There is no universal or standard definition of workplace absenteeism. It carries different meanings to different authors. Unscheduled absenteeism affects almost every type of organization. Absenteeism is defined as the lack of presence of an employee of a planned work (Johns, 2002, Kristensen, Juhl, Eskildsen, Nielsen, Frederiksen, Bisgaard, 2006). In simple language, it is the total number of workers absent expressed as a percentage of the total number of workers employed. In more technical words the same may be said to mean “a ratio of the number of production man-days or shifts lost to the total number of production man-days or shifts scheduled to work (Rao, 1951).

Hoque and Islam (2003) describe absenteeism as “a subject to be studied, a matter to be thought over and a plan to be solved. Absenteeism in the workplace is receiving increasing attention and organizations are taking a closer look at the costs of absenteeism as well as issues such as employee loyalty and commitment, Duplessis, Visser & Fourie (2003). Robins et al (1998) indicates that South African managers consider absenteeism, their most serious discipline problem. If not managed and controlled, absenteeism can “spread like an epidemic, creating a range of disciplinary problems for organizations. The main problem is perhaps that many employees believe sick leave is a benefit like annual leave and they are entitled to take it, irrespective of the condition of their health.

However the issue of absenteeism is a multifaceted one and a phenomenon which requires a multi-pronged approach.

According to Johns (1994) an absence refers to the time an employee is not on the job during scheduled working hours, or is granted a leave of absence, or holiday or vacation time. Absenteeism according to Griffin, O'Leary-Kelly and Collins (1998) is any failure to report for, or remain at work as scheduled, regardless of the reason. Sikorki (2001) defines it as not being present or attending, missing, lacking, inattentive, and or preoccupied in an organization.

While Yende (2005) believes that absenteeism does not include annual leave,, maternity leave and authorized absences such as public duty, compassionate leave and in some cases long term illness, period of absences. Joasias (2005) defined absenteeism as “an unplanned, disruptive incident and can be seen as non- attendance when an employee is scheduled for work”. Mikovich and Boudreau (1994) defined absenteeism as “the frequency and/or duration of work time lost when employees do not come to work”.

Cascio (2003) defines absenteeism as “any failure of an employee to report for or to remain at work as scheduled, regardless of the reason”. Josias (2005) said Cascio here points out that the term “as scheduled carries significance in that it automatically excludes holidays (annual leave), court cases, and maternity leave and like”. This is the definition also eliminates the problem of determining whether an absence is excusable or not, for example, in case of verified illness. Cascio (2003) according to Josias (2005) maintains that “from a business perspective the employee is absent and is not simply available to perform his or her job, the absence will cost money”

### ***Reasons for Employees to Remain Absent from Work***

It would appear that many companies are looking at possible solutions before they have identified the causes for the absenteeism (Kelly, 1992). Harrison and Martocchio (1998) state that causes must precede effects. Denise Edgington (1996) suggested creating a problem statement that asks the following questions:

- How long has the problem existed?
- Does it happen at certain times of the year?

- Is it a steady problem or increasing?
- Does it occur in one department more than another?
- Is it more prevalent with men or women?

“Showing Up” (1997) addresses the problem of policies that is bureaucratic and corruptible, do not allow supervisors any involvement, punish the wrong people, and promote the counterproductive idea of being absent. Perry (1996) points out the policies that have not been communicated to everyone can also cause employee absenteeism. Arkin (1996) provided an extensive list as to possible causes of employee absenteeism. These causes are as follows:

- Inept supervision (inadequate or poor)
- Under-utilization of skills
- Inadequate selection
- Boredom
- Unsatisfactory working conditions
- Lack of a well-organized training program
- Lack of proper facilities and services
- Wage problems
- Adverse working conditions
- Inadequate information about job requirements
- Lack of opportunity for advancement
- Ineffective grievance procedure
- Excessive fatigue

Employers need to create environments that encourage attendance at work (Kelly, 1992). Poor morale caused from negative work environments can cause stress, which in turn can cause employee absenteeism (Fishman, 1996).

The literature review done by Harrison and Martocchio (1998), showed that absenteeism went up for two months after union employees filed policy-related grievances, which signaled and challenged a presumed injustice with regard to treatment by management. Employees face many problems within their lives that could cause them to miss work other than those caused from illness or a disability. Employers need to address problems such as family issues (Kueller, 1998), chemical dependency or child care (Fishman, 1996), co-worker problems, transportation, viewing absenteeism as a privilege, medical appointments or job boredom (Howser and Kunin, 1992). Employees may be

dissatisfied with their jobs because they perceive that they are either underpaid or under-rewarded (Edgington, 1996). Mintcloud (1992) believes that lack of motivation is one of the biggest reasons for employee absenteeism. Harrison and Martocchio's (1998) research showed that there were five classes of variables hypothesized to be origins/cause of absences: personality, demographic characteristics, job-related attitudes, social context, and decision-making mechanisms. As the literature suggests there are many reasons as to why an employee may be missing work and that all of these need to be identified (Fowler, 1998). Employers should realize that many of the legitimate illnesses have caused, and maybe addressing these causes could help prevent further illnesses or injuries.

Employee absenteeism is an affective event. The relation between personality and mood with absenteeism is determined in the researches and concluded that neuroticism is positively lined to negative mood and hence develops a positive relationship with absence from work. (Joseph J. Martocchio, Diana I. Jimeno, 2003).

Rosenblatt and Shriom (2004) have studied to predict absenteeism by personal background factors. Prior absenteeism, age, education and supervisory position were found to be significant predictors of absenteeism frequency, accounting for about 50 percent of the variance in absence frequency. Age is one of the most studied demographic factors for absenteeism. Most studies report a negative relationship between age and absenteeism among employees in general. Older workers will exhibit a lower absence rate because of a higher job commitment and a better person-organization fit that emerges over time (Martocchio, 1989, Kristensen, 1991, Harrison and Martocchio, 1998). Borda and Norman (1997) reported that the number of children and marital status are variables that represent kinship responsibilities and are considered a major contributor to absence. They might lead to higher levels of absenteeism, because of the increased role demands on employees who are married and have more children (Cohen and Golan, 2007).

Hackett (1990), found that the negative relationship between tenure and absenteeism. Lambert (2006) stated that tenured employees may feel secure in their job which may lead to a higher level of absenteeism; while she did not measure the impact of tenure it was observed that employees

with a high level of tenure were more comfortable in their work environment. Keller (2008) found that there is a positive co-relation between absenteeism and tenure. Those with greater tenure reported greater levels of absenteeism. Jensen and McIntosh (2007) found that the tenure in the occupation was positively associated with days absent.

Absenteeism is a perpetual problem in the industry. Various studies have revealed that relatively a few workers are responsible for a substantial portion of absenteeism in any plant (Bhatia, 1980). One of the factors affecting the optimum utilization of human resources is absenteeism. It is an industrial malady affecting productivity, profits, investments, and the absentee workers themselves. Its consequences are alarming, as a day lost is a resource lost, deprived of being invested. As such, an increasing rate of absence adds considerably to the cost of production of an industry and saps industrial progress. The economic and social loss occurring from absenteeism cannot be determined accurately (Bhatia, 1984).

Absenteeism is, however, too complex and an elusive concept to permit exact remedial measures. There is no magic formula available to work as a panacea for absenteeism in various organizations operating under different circumstances and conditions of work. With so many factors affecting absence rates, it would be unrealistic to expect to find one simple answer to the problem of industrial absenteeism (Bhatia, 1984).

### ***The Costs Associated with Absenteeism/The Impact of Absenteeism***

According to Yende (2005), it has been indicated that a surprising number of large public organizations have no idea as to the cost or cause of absenteeism in their organizations. Organizations in a view of Yende (2005) may have an absenteeism rate averaging 25%, which means a single shift as many as 50% of the workforce does not arrive for work.

If most companies were to calculate the impact that absenteeism was having on their companies, most of them would be appalled. Many of the authors took statistics from the Commerce Clearing House (CCH) surveys that are conducted each year to try and figure out how much absenteeism is costing companies. Mckee (1992) reported that it cost a company an average of \$411 per employee per year for unscheduled

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absences. This amount did not include any of the indirect costs that were incurred. Harrison and Martocchio (1998) found in their literature review that poor performance and “neglectful” behaviors are offshoots of absenteeism. They also found that the etiology of these “neglectful” behaviors in the mid-term was negative job attitudes.

Absenteeism has a lot of cost. These according to [www.benefits.org](http://www.benefits.org), include the following-

### *(A). Decrease in Productivity*

- Employees may be carrying an extra workload or supporting new or replacement staff.
- Employees may be required to train and orientate new or replace workers.
- Staff morale and employee service may suffer.

### *(B). Financial Costs*

- Payment of overtime may result.
- Cost of self-insured income protection plans must be borne plus the wage costs of replacement employees.
- Premium costs may rise for insured plans.

### *(C). Administrative Costs*

- Staff time is required to secure replacement employees or to reassign the remaining employees.
- Staff time is required to maintain and control absenteeism.

### *(D). Other Costs*

- Any temporary help costs you might incur.
- Possible loss of business or dissatisfied customers.
- Poor quality of goods/services resulting from fatigue or understaffing.
- Reduced productivity.
- Excess manager time (dealing with discipline and finding suitable employee replacements).
- Poor morale among employees who have to “fill in” or do extra work to cover absent co-worker’s.



There are, however, legitimate reasons for employees to be absent unrelated to personal illness. This may include emergency childcare for well children; care for sick children; care of adult relatives; or the performance of important personal business.

Following these literature reviews, the present study is focused on finding whether workload, lack of transport facilities, poor salary, unfavorable superior-subordinate relationship, poor work environment, non-supportive peer, long working hour, lack of freedom, outside commitment and job insecurity in workplace affect absenteeism. For this aim, the different variables in workplace examined in this study to identify the actual reasons behind employee absenteeism in the private commercial banks in Bangladesh.

### **Methodology**

An appropriate method has been used to make the study more rational. The methodology is consisted of the following sub-sections:

#### ***Data source***

Data for this study have been collected from both primary and secondary sources. Primary data have been collected through field work conducted in 5 Private Commercial Banks in Bangladesh. Banks are selected only from Dhaka City due to time and resource constraints. Data are also collected from secondary sources; such as: existing literature, research articles, text books etc.

#### ***Sampling Technique and Sample***

The study is conducted over 80 sample units. The convenient sampling method has been used. The survey is based on the responses of 5 Private Commercial Banks. These are: The City Bank Limited, Dutch-Bangla Bank Limited, Eastern Bank Limited, Brac Bank Limited and IFIC Bank Limited.

Table: 1: Number of Respondents

<b>Name of the Bank</b>	<b>No. of Respondents</b>
The City Bank Limited	20
Dutch-Bangla Bank Limited	20
Eastern Bank Limited	10
Brac Bank Limited	20
IFIC Bank	10

### ***Questionnaire Design***

For this study, structured questionnaire is used to collect primary data. The questionnaire consists of two sections. Personal details such as age, marital status, designation, experiences and their monthly income are asked in the first section of the questionnaire. In the second section, the survey instrument asked several questions about the reasons of absenteeism. All items are measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The questions are designed based on literature review.

### ***Data Analysis Tool***

Data analysis is undertaken using SPSS 20.0. To test the hypothesis, Pearson's correlation analysis is used.

### ***Variables Considered***

In this study, 10 variables are identified through literature reviews. These variables are: work load, lack of transport facilities, poor salary, unfavorable superior-subordinate relationship, poor work environment, non-cooperating peer, long working hour, lack of freedom, outside commitment and job insecurity.

### **Development of Hypothesis**

Based on the variables, the following null and alternative hypotheses are formulated for this study:

#### ***Formulation of Hypothesis***

**Hypothesis 1:** H<sub>0</sub>=There is no correlation between outside commitment and absenteeism.

H<sub>1</sub>=There is a correlation between outside commitment and absenteeism.

**Hypothesis 2:** H<sub>0</sub>=There is no correlation between poor welfare facilities and absenteeism.

H<sub>1</sub>=There is a correlation between poor welfare facilities and absenteeism.

**Hypothesis 6:** H<sub>0</sub>=There is no correlation between poor work environment and absenteeism.

H<sub>1</sub>=There is a correlation between poor work environment and absenteeism.

**Hypothesis 7:** H<sub>0</sub>=There is no correlation between non-supportive peer and absenteeism.

H<sub>1</sub>=There is a correlation between non-supportive peer and absenteeism.

**Hypothesis 3:** H0=There is no correlation between lack of transport facilities and absenteeism

H1=There is a correlation between lack of transport facilities and absenteeism.

**Hypothesis 4:** H0=There is no correlation between poor salary and absenteeism.

H1=There is a correlation between poor salary and absenteeism.

**Hypothesis 5:** H0=There is no correlation between unfavorable superior-subordinate relationship and absenteeism.

H1=There is a correlation between unfavorable superior-subordinate relationship and absenteeism.

**Hypothesis 8:** H0=There is no correlation between long working hour and absenteeism.

H1=There is a correlation between long working hour and absenteeism.

**Hypothesis 9:** H0=There is no relation between lack of freedom and absenteeism.

H1=There is a relation between lack of freedom and absenteeism.

**Hypothesis 10:** H0=There is no relation between job insecurity and absenteeism.

H1= There is a relation between job insecurity and absenteeism.

## Analysis and Findings

### *Socio-Demographic Characteristics of the Respondents*

A total of 80 respondents from 5 different private commercial banks are interviewed for the study. The socio-demographic characteristics of the respondents are given below:

Table: 2: Showing Age of the Respondents

Age	Number	Percentage (%)
25-35	42	52%
36-45	25	31%
46-55	10	13%
Above	3	4%

In terms of age 52% of the respondents come under the age group of 25-35, 31% of the respondents come under the age group of 36-45, 13% of the respondents come under the age group of 46-55 and 4% of the respondents come under the age group of above 55.

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Table: 3: Showing Gender of the Respondents Figure: 2: Percentage of the Gender of the Respondents

<b>Gender</b>	<b>Number</b>	<b>Percentage (%)</b>
Male	42	52%
Female	38	48%

In terms of gender, here male and female respondents comprise 52% and 48% respectively.

Table: 4: Showing Marital Status

<b>Gender</b>	<b>N</b>	<b>Percentage (%)</b>
Married	52	65%
Unmarried	28	35%

In terms of marital status, the percentage of married and unmarried are 65% and 35% respectively.

Table: 5: Showing Designation of the Respondents

<b>Designation</b>	<b>Number</b>	<b>Percentage (%)</b>
Officer	42	52%
Senior Officer	25	31%
Executive Officer	10	13%
Senior Executive Officer	3	4%

In terms of designation, officer is 52%, senior officer 31%, executive officer 13% and senior executive officer 4%.

Table: 6: Showing Experience of the Respondents

<b>Experience</b>	<b>Number</b>	<b>Percentage (%)</b>
Below 5 years	38	47%
5-10 years	26	33%
10-15 years	12	15%
Above	4	5%

In terms of experience, 47% of the respondents have experience below 5 years, 33% of the respondents have experience for 5-10 years, 15% of the respondents have experience for 10-15 years and 5% of respondents have experience for above 15 years.

Table: 7: Monthly Income of the Respondents

Income	Number	Percentage (%)
20,000	23	29%
25,000	27	34%
40,000	20	25%
50,000 & Above	10	13%

In terms of monthly income, 29% of the respondents are getting monthly income around 20,000, 34% of the respondents are getting monthly income around 25,000, 25% of the respondents are getting monthly income around 40,000, 12% of the respondents are getting monthly income around 30,000 and 6% of the respondents are getting monthly income above 30,000.

## Results

Table: 08: Results of the Study

No.	Alternative Hypothesis	Pearson's Correlation	Decision
<b>1</b>	There is a correlation between outside commitment and absenteeism	0.074	<b>Rejected</b>
<b>2</b>	There is a correlation between workload and absenteeism	<b>0.003</b>	<b>Accepted</b>
<b>3</b>	There is a correlation between lack of freedom and absenteeism	<b>0.048</b>	<b>Accepted</b>
<b>4</b>	There is a correlation between poor salary and absenteeism	<b>0.009</b>	<b>Accepted</b>
<b>5</b>	There is a correlation between unfavorable superior-subordinate relationship and absenteeism	<b>0.024</b>	<b>Accepted</b>
<b>6</b>	There is a correlation between poor work environment and absenteeism	<b>0.052</b>	<b>Accepted</b>
<b>7</b>	There is a correlation between non-supportive peer and absenteeism	0.062	<b>Rejected</b>
<b>8</b>	There is a correlation between long working hour and absenteeism	<b>0.014</b>	<b>Accepted</b>
<b>9</b>	There is a relation between lack of transport services and absenteeism	0.071	<b>Rejected</b>
<b>10</b>	There is a relation between job insecurity and absenteeism	<b>0.035</b>	<b>Accepted</b>

\*\* *Correlation is significant at the 0.05 level (one-tailed)*

- The results indicated that there is a correlation between work load, lack of freedom, poor salary, unfavorable superior-subordinate relationships, poor work environment, long working hour, job insecurity and absenteeism.

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- It also showed that outside commitment, non-supportive peer and transport services rejects the hypothesis projected.

Table: 09: Showing remedial measures towards employee absenteeism

Measures	No. of Respondents	Percentage
Proper Job Security	75	60%
Flexible Time	60	48%
Good Work Environment	65	52%
Freedom in workplace	38	31%
Appreciation and Recognition from Superior	35	28%
Personal Consultation and Guidance	55	44%
Welfare Facilities	44	35%

From the above table it states that majority of sample respondents; i.e. 60%, suggesting to overcome employee absenteeism by proper job security, 52% of them are suggested by good work environment, 48% of them are suggested by flexible time, 44% of them are suggested by personal consultation and guidance, 35% of them are suggested by welfare facilities, 31% of them are suggested by bringing freedom or autonomy in the workplace while 28% of them are suggested by appreciation and recognition.

However, employees in a company believe that if these measures overcome, then there will be a decrease in employee absenteeism.

### Conclusion

Absenteeism is a huge problem and organizations do not pay much attention to loss of productivity. It is a serious and growing challenge. Absence management is a growing body of knowledge and experience that managers apply to the control of reduction of productivity and reducing costs associated with absenteeism. From the above findings, it is clearly evident that employee absenteeism has an adverse impact on employee productivity. This study also identified some reasons which are significantly correlated with absenteeism. Here workload, lack of freedom, poor salary, unfavorable superior-subordinate relationships, poor work environment, long working hour and job insecurity are considered as a major reason of absenteeism. So the task of management is to carefully review and manage the employees' sufferings from absenteeism.

Only the employees of Private Commercial Bank have been considered in this study. Small sample size was one of the main limitations of the present study. The items in the questionnaire were also few in numbers. Future studies on absenteeism may be carried out in larger extent with considerable sample size.

Absenteeism is an especially difficult problem to tackle, because there are both legitimate and poor excuses for missing work and it can be challenging for management to effectively monitor, control and reduce absenteeism. From this extensive study of private commercial banks in Bangladesh, it is observed absenteeism of employees should be handled efficiently and needed careful planning. It is essential to manage the issue of absenteeism. Because lower absenteeism will help to reduce cost, improve productivity and also establish a healthy work environment. In this competitive business world every organization should develop a strong and professional approach to handle employee absenteeism. To reduce absenteeism of the employees, the present study offers the following recommendations:

- a. Allowing employees more control over their schedules and the ability to select and swap shifts at short notice is guaranteed to reduce absenteeism.
- b. Providing a better work environment.
- c. Doing the job less stressful.
- d. Allowing participation in decision making.
- e. Building a healthy relationship with all the surroundings.
- f. Making the job more secure.
- g. Providing career counseling.
- h. Implementing a thorough record system for every employee.
- i. Informing properly and regularly update your employees about your standards and policies regarding absenteeism.
- j. Providing welfare measures and fringe benefits, balancing the need for the employee and the ability of the organization.
- k. Providing high wages and allowances based on the organizational financial position.
- l. Improving the communication network, particularly the upward communication.
- m. Providing safety and health measures.
- n. Granting leave and financial assistance liberally in case of sickness of the employee and his family members

These recommendations are not only applicable in private commercial banks, but also in other institutions. It should be remembered that while managing absenteeism the implementation of a proper measurement system is very important. These will result in the proactive handling of a

company's absenteeism. The important thing is to identify the causes of the problem first and treat them in an appropriate way.

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