



## The Impact of Absenteeism in Banking Sector in Oman

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### ABSTRACT

This work represents an attempt to identify the factors influencing absenteeism in banking sector in Oman. Primary quantitative data has been obtained via a structured closed-ended questionnaire, submitted to 150 employees of both genders and a variety of job responsibilities employed in the National Bank of Oman (NBO). This is based on current perceptions of likely causes as identified in the literature. Subsequent analyses have been carried out using the Pearson coefficient of correlation and Chi-square testing. The findings indicate that the workload and work pressure are the main contributing factors to employees' absenteeism. Other factors examined played a lesser role. Suggestions have been offered as to how to tackle absenteeism and its principal causes.

**Keywords:** Absenteeism, Workload, Motivation, National Bank of Oman, Oman

**JEL Classifications:** M10, M50, M54

### 1. INTRODUCTION

As in all major enterprises requiring skilled and experienced staff to deal with day to day operation while providing a high quality customer service, absenteeism presents an unwanted headache. In addition, it can be an indication of staff dissatisfaction and lead to a high staff turnover. Human resources represent intellectual capital and should be managed diligently as all other forms of capital. The responsibility for this lies in the first instance with the human resources management (Martineau and Martinez, 1998; Buchan, 2000; Collins et al., 2002; McKee and Healy, 1997). While training is essential in providing staff with the necessary skills, it is important to encourage staff to go beyond the basic requirements of the job and give of their best. Many factors may play a role in motivating employees, and may not be common to all staff. These range from basic working conditions, the working environment, staff cooperation and relationships, to job satisfaction and a sense of achievement. Dealing intelligently with such factors will ultimately improve the performance of any bank (Chandrasekar, 2011).

Historically, banking has played a major role the economic development of any country, (not without spectacular disasters even in recent times). Oman, as a developing country has need of an efficient banking sector. The National Bank of Oman forms a major part of this as one of the biggest banks in Oman, having a paid up capital of US \$288 million (NBO, 2020). As observed above, a bank's success hinges on its employees' performance hence human resource management providing and maintaining motivation is essential (Aftab and Idrees, 2012).

A high rate of staff absenteeism is an indicator of lack of commitment (Morrisey, 1977). It interrupts ongoing work practices, increases costs, reduces productivity, and hence overall profitability. It may also generate tension among staff resulting in management problems (Karcz, 2013). It is inevitable in everyday life that events may cause some staff to be absent, illness being a simple example. However even illness may in some cases be a result of the working environment. Forward looking organizations need to analyse their working environment and identify those

factors which lead to unnecessary absenteeism and staff loss. The obvious candidates are overwork, badly designed working practices and conflicts of interest. There may be many others in a particular working environment and even some which originate beyond that (Josias, 2005). Since all ultimately impact on productivity, absenteeism is an issue worthy of attention by senior management. This work represents a contribution to this in respect of the impact of absenteeism on the National Bank of Oman by attempting to identify the contributing factors.

The origins of absenteeism in individuals are varied but clearly it is worthwhile to identify common factors where they exist. This requires thoughtful analysis with careful attention to detail and devoid of preconceived notions. The employees must contribute to the investigation since the outcome is relevant to successful banking practice and performance. Without understanding the problem, viable solutions cannot be found and the necessary measures taken to minimise its damaging effects. It is with this in mind that the following attempts to identify those factors causing absenteeism in the National Bank of Oman and ascertain their degree of influence. This will allow solutions to be proposed which will reduce substantially employee absenteeism at the National Bank of Oman.

## 2. LITERATURE REVIEW

Perceptions of absenteeism over time have depended on the viewpoint of the observer. Working conditions and the nature of employment have greatly changed, particularly in industrialized countries. The size of the workforce in any industry has been reduced and there has been a greater concentration on the individual. This has generated considerable research over past decades into the absenteeism problem. While there is no standardized definition of what constitutes absenteeism, it is often convenient to measure it in industrial terms related to lost hours which forms a comparison with those actually worked. In commercial environments such as banks, it may be simply expressed as a percentage of the number of staff absent with respect to the number of staff employed on a regular basis or for any particular task (Tanjeen and Nath, 2014).

Forward looking organizations have been taking a closer look at the issues involved which impinge on motivation, loyalty and ultimate cost. Researchers have stressed these and others must be considered and a strategic plan prepared to resolve them (Islam and Hoque, 2003).

Absence in the first instance may be defined as “not present on the scheduled work timing or work hours.” Alternatively failure to report for work, regardless of the reason, may be considered as absence (Griffin et al., 1998).

Consideration must be given when an employee scheduled for work is unable to attend in the event of an unplanned and devastating accident (Josias, 2005). Absenteeism should not include authorized absence such as compassionate leave, public duty such as jury service, long-term illness, maternity leave and annual leave (Yende, 2005). Cases where an employee failed to

remain at his/her post, regardless of cause, should be reported as absenteeism (Cascio, 2003).

Justifiable and verifiable absences do not constitute absenteeism where they clearly indicate an employee’s inability to perform his normal tasks (Josias, 2005).

### 2.1. Types and consequences of Absenteeism

It is clearly in any company’s interest to maintain statistics regarding levels of absenteeism. That is essential if they wish to calculate the effect that absence has had on their organization (Yende, 2005). Such a sensible step is not always present even in major organizations. Often profitability is the sole yardstick for measuring company efficiency. Such statistics are often available indirectly from Government and private organizations. The Omani authorities are making great efforts to build a reliable bank of statistics as part of an ongoing drive to develop and improve national industry. In developed economies, penalties may be applied to those companies failing to consider the cost of such factors as absenteeism (Mckee, 1992).

Aspects of personal behaviour and poor performance have been considered as a form of absenteeism (Harrison and Martocchio, 1998). The costs of absenteeism which directly impact on any organization include a decrease in productivity with a lowering of morale among more responsible staff who would normally be willing to support change and an increased work load. This necessitates staff changes, re-training of current staff and training of new recruits. All have financial costs as in-house training and re-training takes staff from their productive activities while employing external trainers is also costly. Hidden costs may include increased insurance costs in some environments. It has been the practice for many years to use overtime as a means of filling production gaps. This has been shown not to be cost effective, particularly when it becomes a regular practice. Unpaid overtime is clearly a disincentive to work while paid overtime often incurs rates in excess of norms. Administrative costs increase where new staff are to be recruited. The process of advertizing, arranging interviews, requiring technical staff to carry out related interviews thus removing them from productive tasks and the possibility of suitable candidates rejecting an offer all incur costs. Clients who are accustomed to good service from a company and its staff are discouraged by unwelcome changes. It behoves company management to be aware of the importance of this aspect when seeking solutions to staffing problems (Benefits Interface, Inc, 2020).

### 2.2. Types of Absenteeism

Short-term absence: this may be defined as a time period of a few days to several months.

Medium-term Absence: Absence in the medium term may be described as non-attendance ranging from 3 months to 1 year.

Long-term absence: This is regarded as the absence of staff members for a period of time in excess of 1 year.

None of the above definitions are rigidly observed and individual companies may use different concepts of time measurement, particularly where considering sanctions (Kipangule, 2017).

### 2.3. Theories of Absenteeism

Theories attempting to rationalize absenteeism, tend to focus on specific forms of absence from work. The following describes some of these.

#### 2.3.1. Informal contract

While the concept of a formal contract between individuals or employer and staff is well recognized, any worker employed in a major organization may be regarded as having an informal contract. This will be understood as the obligations which the worker has in fulfilling the duties for which he/she is paid. Within that there may be periods of absence which do not trigger specific action on the part of management. Lack of clarity in the job description may encourage absence in some circumstances.

The size of an organization may be in itself be a factor in absenteeism rates. Within a large company there will be a variety of semi-independent activities which in some cases hide problems of absenteeism by allowing latitude to be absent from work. The perception of the "informal work contract," particularly by long service staff influences their commitment to their company and hence the tendency to absenteeism. Personal commitment is strengthened, when the organization is seen to be offering a fair deal to the individual (Gibson, 1966).

A work environment which has major variations in conditions of employment between classes of workers may generate resentment. A simple example of this is where canteen facilities are segregated as has been a common practice in the past in a major organization in Oman. This can result in absences being regarded by some as a method of compensating for their perceived lack of appreciation by management. Absence behaviour increases when there are no other means to reduce inequality. While this aspect has attracted no attention recently, it has been examined in detail and evidence gathered showing a relationship between perceived fairness of pay and absenteeism, in particular, employees' feelings about the fairness of treatment regarding their promotions, working hours and levels of wages' (Goodman and Friedman, 1971).

#### 2.3.2. Absence due to workplace generated stress

This condition is recognized currently in the modern workplace. In the past, as in organizations such as the military, it was regarded as an excuse and in the latter case, sometimes punishable by death! It was identified by researchers many decades ago. It often leads to unauthorized absences, low output or accidents in the workplace. Sufferers experience mental conflict between work requirements and the level of job satisfaction generated. Withdrawal rather than active participation is the result (Trist and Hill, 1953). An employee who absents him/herself in such circumstances may be unaware of the deeper reasons and the part the establishment plays in generating such stress. Thus they may seek other solutions such as resignation claiming dissatisfaction with the nature of work or exhibit a low level of organizational commitment (Hulin and Hanisch, 1991).

Withdrawal where work is defined for a specific period each day in a specific location e.g. workshop or office can be regarded as collective or individual resistance to an inflexible system. It

may also be an attempt to escape from a particular duty or work environment. Management may regard it as a damaging act in the case of individuals but will have to confront it in the case of group action by a workforce. The latter will employ it as a defensive measure or strategy in inter-group conflict.

#### 2.3.3. Four-category taxonomy

This is a theory which classifies the meanings of absence into four categories. These are described as normative, medical, calculative, or career enhancing.

The normative category regards absence as a common feature within any working environment, not as a specifically motivated behaviour. In some circumstances this type of absence is common and regarded as an excused absence where it is signalled beforehand.

The medical category is generally self-evident in the cases of physical illnesses, or injury. Mental illness, fatigue (burn out), family situations or other uncontrollable or infrequent events are more difficult to identify (Boal and Belau, 1987; Chadwick et al., 1982).

"Calculative" describes deliberate absenteeism. This may be designed to highlight lack of appreciation on the part of the employer or to provoke a response of termination of employment which allows access to government social payments.

Career enhancement is in some professions regarded as a legitimate reason for absence but often regarded by employers as disloyalty. Absence for job interviews and related searches for alternative employment is common where work conditions and remunerations are unsatisfactory. This is often disguised as illness or other common reasons to preserve confidentiality in case of repercussions.

### 2.4. Factors affecting Absenteeism

Management in large organizations including banks have a tendency to feel they know the reasons for endemic problems like absenteeism without in fact having carefully reflected on the topic within their organization. This may be due to a conception of their own infallibility in the decision making process. Without knowing the causes, logic suggests it is impossible to prevent the effects.

Losing one's employment can have a devastating effect on one's wellbeing and self-esteem not to mention the social consequences. Where this is unjust as is often the case in a profit driven world, workers have little recourse to litigation. They have therefore over many years since the industrial revolution formed their own organizations to protect their interests. This has never been welcomed by large corporations who in the main have an autocratic structure. This short-sighted view has resulted in decades of conflict and neglect of serious complaints, particularly in the areas of environmental health and injury. The effects of this can still be seen in litigation regarding major diseases like asbestosis and many forms of cancer. Many other grievances are often present in major industries which when challenged then ignored by management, result in absenteeism and subsequently a total

withdrawal of labour. Problems of absenteeism often have simple causes such as lack of stimulation in the workplace, difficulty in obtaining release for common social functions such as medical appointments, family issues such as new births, and other common social problems (Harrison and Martocchio, 1998). Demotivation is often suggested as a major factor why certain staff members are missing from work (Mintcloud, 1992). Other candidates are: decision-making mechanisms, personality, demographics, and job-related attitudes (Harrison and Martocchio, 1998).

Research into the psychology related to absenteeism identified mood and personality as factors in absenteeism. It was also found that neuroticism plays a role in absenteeism from work and is related to negative moods demonstrated by individuals. Absenteeism therefore is related to human emotion. Employers must be aware of causes that may generate mental or physical illness thereby providing the opportunity to prevent more injuries or illnesses.

Personality clearly has a bearing on individual cases of absenteeism. Some aspects of this may be a product of upbringing while others formed by later experience. Predictors of possible of future absenteeism patterns have been identified as supervisory position, age and education. The most frequently studied demographic factor on absenteeism is age, possibly because it is a statistically accessible factor. Bearing in mind the perceived effects of age on health, it is surprising results indicate a negative relationship between absenteeism and age among staff. This is ascribed to the facts that, comparatively, over time, older workers will show a lower absence rate due to better personal organization, i.e. more stable life style, and a higher commitment to the job (Tanjeen and Nath, 2014).

Marital status plays a role, particularly in those with large families. Increasing workloads tend to lead to higher levels of absenteeism. Thus marital status and the number of children are regarded as variables that are major contributors to absence and are the responsibilities of kinship (Golan and Cohen, 2007).

A higher level of absenteeism was noticed among employees who enjoyed a high level of tenure. They feel secure in their work environment (Lambert et al, 2008). There appears to be a negative relationship between absenteeism and level of responsibility (Hackett, 1990) while a positive correlation between tenure and absenteeism has been identified. Higher levels of absenteeism are found in those with more tenure (Keller, 2008).

There are a variety of legitimate reasons of a social nature not related to a personal illness which result in absence of employees. These include such activities as: caring for sick children at short notice, performing important personal work which may demand personal attendance, receiving an order to perform personal business, or caring for adult relatives (Bhatia, 1984).

## 2.5. Research Hypotheses

The following hypotheses form the basis of this investigation.

- Motivation has a negative correlation with employee absenteeism at NBO

- Employee absenteeism is a result of stemming from job dissatisfaction among employees at NBO
- Work overload and stress are factors in absenteeism among employees at NBO.

## 3. METHODOLOGY

In order to collect the necessary primary data for this study a questionnaire was designed, tested and distributed on line. The intention was to gather quantitative primary data which would unambiguously identify the common factors contributing to employee absence and their relative impact on bank operation. The survey also contained inductive elements aiming to validate the study hypothesis. Secondary sources such as bank websites and accessible data bases were consulted in correlation with the ongoing study.

The study sample consisted of 150 employees of the National bank of Oman. These were selected at random to avoid any bias in the study results. Data analysis was carried out using a variety of statistical software tools. Such methods included the Pearson coefficient, Chi-square testing and percentage analysis. The Pearson coefficient was used to identify the correlation between the independent and dependent variables in the study and their relation to absenteeism. The Chi-square test determined whether variables are related or independent and percentage analysis indicated their significance. SPSS software was used to test the above hypotheses by applying the Pearson coefficient.

### 3.1. Findings

Table 1 shows the biographical characteristics of respondents in term of gender, age, job level, and year of experience. It shows approximately a third were female, while the remainder were male. The minimum age group as might be expected is that of over fifties. The other selected age groups are all well represented with the majority at 38% being the 26-40 group. Junior level staff are well represented at 82%. Most participants had at least three years working experience at NBO.

**Table 1: Descriptive analysis**

Items	Frequency	Percent
Gender		
Male	93	62
Female	57	38
Age		
21–25	42	28
26–40	57	38
40–50	36	24
50 or above	15	10
Job level		
Junior level	123	82
Middle level management	21	14
Senior management level	6	4
Experience years		
0–3 year	54	36
3–7 years	51	34
8–16 years	18	12
17 or above	27	18
Total	150	100

Source: Author calculations

**Table 2: Factors of absenteeism**

Factors	Strongly disagree	Disagree	No opinion	Agree	Strongly Agree	Chi-square	P-value
Work environment	68.0	16.0	12.0	0.0	4.0	50.80	0.000
Stress at workplace	2.0	6.0	22.0	66.0	4.0	72.40	0.000
Work overload	8.0	12.0	54.0	24.0	2.0	42.60	0.000
Willingness in attendance	30.0	40.0	20.0	4.0	6.0	23.80	0.000
Family related matter	36.0	16.0	22.0	16.0	10.0	9.80	0.044
Rewards minimizing absenteeism	6.0	4.0	18.0	42.0	30.0	26.00	0.000

Source: Author calculations

Table 2 lists the factors which are felt to encourage absenteeism and the staff responses. Over 80% feel the work environment is not responsible for absence from work. Stress is regarded as a major factor causing absenteeism. Work overload is not presented by the majority as a reason for absenteeism, 54% having no opinion on the matter. The lack of motivation is identified as a factor for absence by the majority of staff. Family related matters are shown to be an important reason for a small but appreciable proportion of the staff. Rewards are generally felt to be an incentive to attend work and reduce absenteeism. Chi-square testing indicated that all the factors hypothesised were significant since the P value it was set at  $P < 0.05$  and all P values measured less than that. The factors of absenteeism chosen are seen to be unequally distributed.

Table 3 shows the correlation between the factors identified as affecting absenteeism and the Pearson coefficient.

Job satisfaction and absenteeism were found to have slight negative correlation ( $-0.165$ ) indicating that perceptions of job satisfaction do not greatly influence. The Sig value  $0.252 > 0.05$  shows results are not statistically significant.

Work stress and absenteeism were found to have a slight positive correlation ( $0.240$ ). This suggests work stress can lead to absenteeism. Again the Sig value  $0.093 > 0.05$  shows results not statistically significant.

Workload and absenteeism were found to have a positive correlation ( $0.548$ ). This indicates that excessive workloads may lead to absenteeism. The Sig value  $0.000 < 0.05$  shows the results obtained are statistically significant.

#### 4. DISCUSSION

The results confirm, as indicated in the literature review above, that job satisfaction encourages attendance at work since the Pearson correlation is negative ( $-0.165$ ). Conversely, job dissatisfaction has been found by previous researchers to be a main cause of the absenteeism (George and Jones 2002).

The relationship between the absenteeism and work stress has a slightly positive correlation. This agrees with earlier findings in the literature which identify work related stress as a key predictor of absenteeism (Leontaridi and Ward-Warmedinger, 2002). Employee absenteeism rate is shown to increase where work related stress is present.

**Table 3: Pearson's Correlation Coefficient for the factors**

	1	2	3	4	5
1					
Pearson correlation	1				
Sig. (2-tailed)					
n	150				
2					
Pearson correlation	$-0.165$	1			
Sig. (2-tailed)	0.252				
n	150	150			
3					
Pearson correlation	0.240	0.057	1		
Sig. (2-tailed)	0.093	0.694			
n	150	150	150		
4					
Pearson correlation	0.548**	$-0.210$	0.031	1	$-0.169$
Sig. (2-tailed)	0.000	0.143	0.831		0.240
n	150	150	150	150	150
5					
Pearson correlation	$-0.228$	$-0.103$	$-0.078$	$-0.169$	1
Sig. (2-tailed)	0.111	0.477	0.592	0.240	
n	150	150	150	150	150

Source: Author calculation. \*\*Correlation is significant at the 0.01 level (2-tailed)

The positive correlation value of  $0.548$  shows the influence of work overload on increasing the employee absentee rate. Employees with an excessive workload, are more likely to absent themselves from work frequently. This correlates with earlier findings in the literature (Paktinat and Rafeei, 2012). The latter also show work overload negatively affects job satisfaction leading to increasing absences.

Motivation as a factor in absenteeism is shown by its negative correlation of  $-0.228$  to encourage attendance at work. This matches previous findings in the literature that claim lack of motivation encourages absenteeism. Motivated employees are less likely to be absent (Mintcloud, 1992). A later study also confirmed this (Harrison and Martocchio, 1998).

Family reasons are recognized as one of the main factors in staff absenteeism. This has been investigated and recognized, particularly in families with a number of children or aged relatives.

#### 5. CONCLUSION

The principal factors thought to promote absenteeism among employees of the National Bank of Oman have been identified.

These were found to be work load and work stress. These conclusions were derived from the data gathered and analysed using the Pearson coefficient correlation and Chi-square testing. Motivation and job satisfaction were found to be positive factors in combatting absenteeism. The study has confirmed similar conclusions drawn in existing literature in the field which highlights increased work pressure, work stress and workload as principal reasons for staff absences. Conversely motivating factors such as rewards and benefits are likely to reduce the absenteeism rate.

The study was based on quantitative research supported by a questionnaire which supplied primary data. The latter was collected from a broad sample of employees within the bank. A random sample of 150 included both genders and a range of job responsibilities. The analysis of the questionnaire used the Pearson correlation, percentage analysis, Chi-square testing. The original hypotheses above, appear to have been generally confirmed. It remains for the bank management to be fully aware of these factors and to take the necessary measures to minimise the absenteeism rate among the employees at NBO.

The limitations of this survey are due to the small sample size gathered in a single bank premises. A wider range of employees working throughout the bank network may indicate other factors or modify the current conclusions. The current pandemic posed challenges in collecting responses from a larger sample. Future researchers may not face this particular difficulty. Further research into the causes of such factors as work stress and its possible treatment, might be carried out to help individuals before triggering absenteeism.

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