



## Factors Affecting Employee Absenteeism at Workplace: Moderating Effect of Supervisor Support

Original Article

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### ABSTRACT:

Workplace absenteeism among Dera Ismail Khan Bank employees is the focus of this research. Assuming that supervisor support was linked to working conditions, a theoretical model was developed to disentangle the effects of role ambiguity and work stress. As part of the investigation, researchers developed a questionnaire to gather necessary information. On the 5-point Likert scale, 1 means "strongly disagree" and 5 means "strongly agree" for each question. There was an effort to determine the validity and reliability of the questionnaire. Both causal and correlative relationships were investigated. The information was analyzed using SPSS. There was some analyzing done using regression and correlation. Absenteeism was found to be significantly linked to job stress and job ambiguity. Workplace morale is boosted in part because absenteeism has decreased. This study also found that the relationship between absenteeism and working conditions is significantly tempered by supervisor support. Therefore, further analysis and conclusions from the study encourage the development or implementation of a variety of techniques to deal with employee absenteeism, which may ultimately lead to an improvement in the quality of the employees' working circumstances. An organization's success can also be attributed to its highly engaged workforce. In reaching this verdict, we were able to show that having a supervisor around can boost work quality by allowing for course corrections to be made when necessary. Colleagues can help one another out by sharing information about challenges they're facing on the job, generating ideas for how to address those challenges, and generally fostering an environment that is conducive to new ways of thinking and doing things. This is a possibility for all staff members, regardless of their existing ranks. Hence, these preventative measures are crucial for not only professional but also individual success.

**Keywords:** Absenteeism, Work stress, Work condition, Supervisor support, Bank, DI Khan





## Introduction

Abstaining from work for the entirety of one's planned workday is a form of absence known as absenteeism (Cascio, 2010). In human resource management, absenteeism is the number of days an employee is absent from work because of an illness (Boxall, Purcell, & Wright, 2007). When an employee does not show up for work on time, this is known as an absence, and the length of time they are absent from their employment, or the number of missed working days, can be used to determine the severity of the absence (Davey, Cummings, Newburn-Cook & Lo, 2009). Deliberate absence, permitted absence, unauthorized absence, and absenteeism caused by situations outside the control of the operative are the four primary categories of absenteeism, as described by Karimbil (2019). Allowable absenteeism, as defined by Karimbil (2019), also refers to when an employee misses work with the approval of their superior. Unlike the next three types of absenteeism, which are unpredictable and challenging to regulate, this type of absence is planned and can be handled effectively. Because this absence was anticipated, it can be handled effectively. Unauthorized absenteeism occurs when an employee misses time from work without first obtaining a leave of absence from their supervisor and then informing their employer (Karimbil, 2019). Willful absenteeism occurs when an employee repeatedly chooses to skip out on work instead of showing up on time (Karimbil, 2019). A required absence is one that is voluntarily taken to prevent further deterioration of an existing ailment (Guttormsen & Saksvik, 2003). Sanders and Nauta (2004) conducted similar studies on "black absenteeism," in which an employee fakes an illness to take time off work. Understanding absenteeism and its effects on the bank and its staff is essential. When an employee is not working, they cannot make their usual contribution to output. As a result, the bank suffers severe losses in terms of productivity and control. In most parts of the world, commercial banks have to deal with intense rivalry. That being said, the bank ought to be compelled to act. It's a great opportunity for management to learn about the employees' unmet expectations and fundamental needs. Understanding absenteeism in terms of the bank and the employees is essential. When an employee is not working, their contribution to the production is lost. Because of this, the bank suffers greatly in terms of efficiency and discipline. Most of the world's commercial banks compete fiercely with one another. The bank should be compelled to take the required action as a result. Also, this offers management the possibility to comprehend the fundamental expectations of the workers as well as their unmet demands.

## Research Questions

1. Is there any relationship between Working Condition on Absenteeism?
2. Is there any relationship between Work Stress on Absenteeism?
3. When it comes to absenteeism, does role ambiguity play a role at all?
4. Is there a difference in the relationship between the reasons that cause absenteeism and the effect that having a supportive manager has on that relationship?

## Objectives of the Study

1. To investigate the relationship between working conditions and the rate of absenteeism.
2. To examine the relationship between work stress and absenteeism.
3. To check the influence that work stress has on absenteeism.
4. To check the moderating effect of supervisor support on the relationship between the factors affecting and absenteeism.

## Literature Review

### Absenteeism

The concept of absence has been interpreted in a variety of ways by a wide range of people throughout time. Recent decades have seen significant shifts in the nature of work and the working environment, especially in developed





nations. In corporate settings, like banks, it is possible to summarize it as a percentage of absent employees relative to the total number of employees hired on a regular basis or for a specific activity (Tanjeen & Nath, 2014). Absenteeism in the workplace lacks a universally accepted definition. It has been taken in many different directions by various authors. Almost every organization faces the issue of employee absences that were not previously arranged. Absenteeism is defined as the failure of a worker to show up for work on a scheduled day (Johns, 2002; Kristensen *et al.*, 2006). That is, it is the sum of all employees absent from work as a percentage of all employees. The same idea can also be expressed in a more technical way as "a ratio of the entire number of production man-days or shifts scheduled to work to the total number of production man-days or shifts lost" (Rao, 1951). Absenteeism is defined as not showing up for work on a regularly scheduled day (Schappi, 1988). Sikorki states that the definition of absenteeism includes the following: absence, nonattendance, nonexistence, deficiency, inattention, and/or preoccupation (2001). Absenteeism doesn't include absences that an employer allows, including those for long-term illness, public service, or compassionate leave. It also doesn't account for legal absences like vacation time or time off for special family circumstances. Aside from other types of unapproved time off, this includes sick days taken without management approval. The new challenge to productivity is absenteeism. Despite being present at work, the person isn't doing any productive job at all. Although it is commonly known that absenteeism costs organizations money, recent research by the Institute for Health and Productivity Research at Cornell University in the United States shown that workers who report to work while ill are less productive (Bharathi & Gupta, 2017). Smaller firms are more negatively impacted by absenteeism than larger ones because they lack the manpower to fill critical positions when employees are away (Badubi, 2017). Absenteeism is the term for failing to arrive at a job on time (Schappi, 1988). Sikorki defines absenteeism as not showing up or attending, missing, being inadequate, being inattentive, or being preoccupied (2001). The term "absenteeism" does not apply to absences that are approved by the employer, such as those taken for long-term illness, volunteer work, or compassionate leave. It also doesn't include authorized absences like yearly leave, parental leave, or maternity leave. It also includes any other unapproved absences from work as well as any unreported sick leave that has been granted.

### Work Stress

Workplace stress is another aspect of the current economy. Work demands, when used properly, may generate a lot of excitement, and propel one to tremendous heights. In extreme cases, it can negatively impact workers' quality of life on the job and their ability to do their jobs well. It's a known fact that the local and worldwide competitiveness in the business world is a major contributor to stress at work (Khan *et al.*, 2019). In 2009, Yahaya *et al.* outlined the factors that contribute to occupational stress and how it impacts workers' happiness and absenteeism on the job. Multiple linear regression and the Pearson product moment correlation method were used to assess the interrelatedness of the study's variables and identify any significant relationships between them. The results of the study suggest that environmental factors are a contributing factor to occupational stress. There is nothing the company can do to change this outside influence. The findings also showed that while occupational stress has an obvious and detrimental influence on workers' levels of job satisfaction, it does not have a similar effect on workers' intentions to leave their positions or attendance rates. High levels of stress are associated with increased rates of job absenteeism and turnover. The feeling of being stressed is very frequent, despite the fact that it is a relatively recent phenomena. Although it's likely that the word "stress" has spread so widely that it has completely disconnected from both academic study and practical application, it nevertheless has a very serious currency. In a similar spirit, it may be argued that the idea of "strain" has completely separated itself from both academic knowledge and actual human experience. Stress is a problem that cannot be ignored, regardless of whether it is real, imagined, understood, or employed improperly. It may also be uncommon or common (Kar & Mishra, 2016). It is logical to assume that the business sector will be concerned about absenteeism as a result. Much research has connected occupational pressure to absenteeism and stress at work, supporting the idea that there is a connection between the two. Yet, past studies on absenteeism discovered that stress that was unrelated to work was a bigger factor in absence than stress that was





connected to work. This finding supported the idea that behavior that takes place outside of the office can have an impact on absenteeism (Schabracq, 2003).

### **Working Conditions**

When human resources are hindered by poor working circumstances, productivity plummets. Workers are unable to contribute to the economy because they lack the resources necessary to perform their jobs effectively. As a result, workers become unmotivated and frequently miss time in the office. According to Joseph, low morale and a lack of motivation to show up to work can be caused by unpleasant environments (2015). The correlation between work environment and absenteeism was studied by Afssa and Givord (2002). In this research, we look at how unhealthy workplaces affect the well-being and absenteeism of workers. There are two categories to which the study's contributions belong. The researchers started by developing a model of labor availability that accounts for workers' dynamic health status. This research's second section looked at how shift work schedules affected the amount of sick days taken by male manual laborers. With the use of a "selection on unobservable" specification, this study looked into the resiliency of the propensity score matching approach. This action was taken to lessen the impact of selectivity bias. The study's findings show that unpredictable work schedules significantly affect sick days. The study found that the sign and magnitude of this effect were significantly influenced by the participants' ages. Employees' perspectives and reactions to their duties may be influenced, for better or worse, by the conditions under which they are expected to carry them out. The phrase "work environment" encompasses both the physical and mental aspects of an office setting. Many factors can affect an employee's motivation to do their best on the job, including the layout of the office, interactions with coworkers, the amount of praise they receive, the style of management they encounter, their level of satisfaction with their position, their willingness to take sick days, the amount of money they make, and how (Fan *et al.*, 2006).

### **Role Ambiguity**

A situation of role ambiguity exists when the message that assessors are trying to convey is muddled or when they fail to provide appropriate specifics (Afzalur, 1996). So, employees who are unsure of their responsibilities are more prone to experience anxiety since they do not know what to do. According to Hussein (2015), role ambiguity occurs when workers lack sufficient information to carry out their responsibilities effectively (Sager, 1991). "Role ambiguity," as defined by Ahmady, Changiz, Masiello, and Brommels (2007), is "the experience of receiving unclear feedback from others on one's commitments and performance." According to Manshor, Fontaine, and Chong (2003), role ambiguity occurs when employees lack clarity on their organization's goals, their specific roles and duties, and their coworkers' expectations. Meyerson (1991) proposed a framework in which ambiguity might arise both within an organization and in a person's cultural background. Several forms of ambiguity may coexist at once, and employees may experience varying degrees and types of ambiguity at varying times. Bedeian and Armenakis (1981) identified four aspects of role ambiguity. Conduct ambiguity, priority ambiguity, process ambiguity, and aim/expectation ambiguity are all examples of these types of nuances (Khattak, Ul-ain& Iqbal, 2013).

### **Supervisor Support**

It's a reflection of "how much leaders value the work of staff members and care for their welfare" (Powell, 2011). An employee is on the same level as a manager. They help workers learn the skills they'll need to become competent managers and to make the kinds of strategic choices that will shape their careers. This is done to provide workers more autonomy in their jobs. One of the most important things a supervisor can do to help his or her employees develop into effective leaders is to offer them with encouragement. The term "supervisor support" refers to "the degree to which employees perceive aid and understanding from their immediate supervisor" (Eisenberger *et al.*, 2002). In a broad sense, supervisor support can be defined as the degree to which an employee feels their manager is encouraging them and concerned about their well-being. One's perception of supervisory support indicates the extent to which an individual thinks their manager is sympathetic and able to offer both psychological and logistical aid in





times of need (Bacharach & Bamberger, 2007). Mayfield, Mayfield, and Kopf as well as Stephens & Long found that this quality was positively related to the dedication, motivation, and performance of subordinates and negatively related to stress, work-related health problems, and absenteeism (2000). To wit: (Cropanzano, Rupp, & Byrne, 2003). Scientists Cropanzano, Rupp, and Byrne (2003) The SVS hypothesis proposed by Eisenberger et al. suggests that changes in workers' levels of influencing obligation can be implemented more smoothly when supervisors provide encouragement and feedback (Sadiya, 2015).

### Hypotheses of the Study

**H<sub>1</sub>:** *There is significance impact of working condition on Absenteeism.*

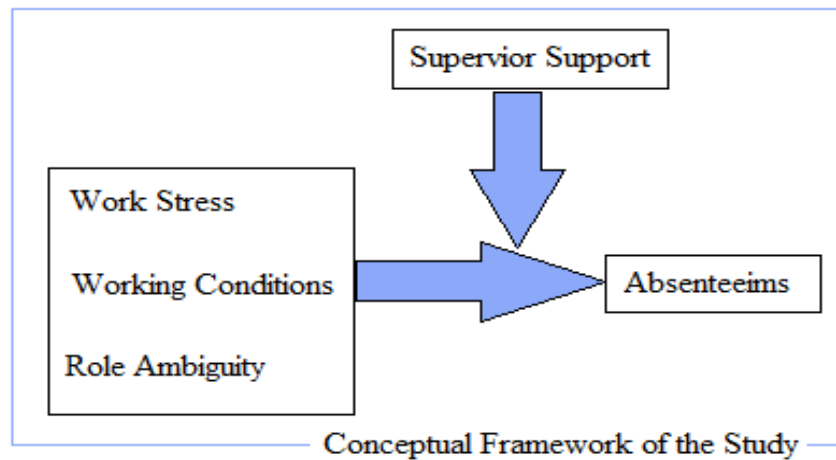
**H<sub>2</sub>:** *There is significance impact of Work Stress on Absenteeism.*

**H<sub>3</sub>:** *There is significance impact of Role Ambiguity on Absenteeism.*

**H<sub>4</sub>:** *There is a moderating effect of supervisor support significantly moderate on the relationship between the various factors and absenteeism.*

**Figure 1**

*Conceptual Framework of the Study*



This research used a mixed methodology, combining causal and correlational analysis to better understand the topic. The evaluation and analysis were done using SPSS. Both a regression and a correlation analysis were executed. The connection between the two sets of variables is made clear by employing regression analysis. The purpose of a correlation analysis is to verify the reliability of the assumed connection between the variables. The participants in the study were employed by the National Bank of Pakistan and Habib Bank Limited in the Dera Ismail Khan District of KPK, Pakistan. Whereas the 21 HBL branches in the area employ a total of 80 people, the 17 NBP branches in the vicinity provide jobs for 270 people. In total, there are 350 employees. Employees from the aforementioned financial institutions were selected as the sample to fill out a questionnaire for the study.

This study used the most realistic method of sampling possible. In order for multivariate exploration to be meaningful, the number of study variables should be at least 10 times larger than the sample size (Sekaran, 2013). Scholars have advocated for a sample size of between 30 and 500. (Field, 2013). For this study, a survey questionnaire was to be distributed to a randomly selected group of 350 employees. With these points in mind, this was the purpose of the research.





## Findings and Discussion

Table 1

*Data Normality*

	<b>n</b>	<b>Min.</b>	<b>Max.</b>	<b>Mean</b>	<b>Std. Dev.</b>	<b>Skewness</b>	<b>Kurtosis</b>		
	<b>Statistic</b>	<b>Statistic</b>	<b>Statistic</b>	<b>Statistic</b>	<b>Statistic</b>	<b>Statistic</b>	<b>S.E</b>	<b>Statistic</b>	<b>S.E</b>
Absenteeism	326	1.00	2.78	1.58	0.39	0.54	0.12	-0.164	0.25
Work Condition	326	1.60	3.26	2.23	0.48	0.71	0.12	0.037	0.25

You can see the table of descriptive statistics that explain N, the total number of respondents, the mean, the standard deviation, and the kurtosis of our data in the table above. The skewness value of a variable can be used to tell how symmetrical its distribution is. The skewness of a distribution can be thought of as positive if the value is greater than one and negative if it is less than one, whereas the kurtosis of a distribution indicates whether or not it has a peak. This signal has extremely unbalanced dispersion. A Kurtosis score below -1 also indicates a reasonably flat distribution, while a number above +1 indicates an overly peaky one (Hair et al., 2017). Considering the skewness and kurtosis values, the current investigation's findings follow a normal distribution.

Table 2

*Reliability Analysis*

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>No. of items</b>
Absenteeism	0.86	8
Work Condition	0.79	10
Work Stress	0.77	12
Role Ambiguity	0.76	9
Supervisor Support	0.82	4

The above table displays the dependability statistics for the following variables: absenteeism, working conditions, job stress, role ambiguity, and supervisor assistance. Reliability statistics shed light on the characteristics of the scales we're using to measure a variable, as well as the elements that, when combined, make up a scale. In most cases, an alpha between 0.6 and 0.7 is considered to be a respectable middle ground. High-quality dependability scores hover around the 0.8 mark. A score above 0.95, on the other hand, may indicate unnecessary repetition (Hulin et al., 2001).

Table 3

*Correlation of Absenteeism, working condition, and supervisor support*

		<b>Absenteeism</b>	<b>Work Condition</b>	<b>Supervisor Support</b>
Absenteeism	Pearson correlation	1	0.302**	0.231**
Work Condition	Pearson correlation	0.302**	1	0.632**
Supervisor Support	Pearson correlation	0.231**	0.632**	1

\*Correlation (2-tailed) significant ( $\alpha=0.01$ ), n=326

The correlation matrix is a useful statistical tool for analyzing the degree of association between two numerical variables. Table displays the results, which can be found on this page. A high degree of correlation indicates a more solid link between the variables under study, while a low degree of correlation indicates a tenuous link. All of the variables, such as tardiness, working environment, and management's willingness to participate in research, are discussed here, as seen in the table above. The rate of employees missing work is both a measure of performance





and a reflection of the company's culture. The study's dependent variables are job ambiguity and working circumstances, and the moderating variable is supervisor support. The second and third components of the working scenario that depends on the dependent variable are stress at work and role ambiguity, respectively. There is a link between poor working conditions and absenteeism, as seen in the data table. The pair is highly correlated (Pearson's  $r = 0.302$ ) and statistically significant ( $P 0.001$ , or less than  $0.01$ ). Similarly, there is a positive correlation between supervisor support and absenteeism, with a significant value of  $0.00$ , or less than  $0.01$ . The value of  $0.00$  is also noteworthy. Pearson's  $r$  for this variable is  $0.231$ , making it statistically significant at  $p 0.01$ .

### Regression analysis of Absenteeism and working condition

We used a linear regression to test our third hypothesis, which was that employee absenteeism affected the working conditions of the employees. Absenteeism was used as the independent variable and workplace conditions as the dependent variable in this linear regression analysis. The outcomes of a linear regression analysis conducted in SPSS are shown in Table 12 (below).

$H_3$ : There is a significant impact of working condition on absenteeism.

**Table 4**

*Working Condition*

Model	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	S.E of the Estimate	Change Statistics				
					R <sup>2</sup> Change	F Change	Df1	Df2	Sig. F Change
1	0.301 <sup>a</sup>	0.095	0.091	0.46	0.095	36.41	1	324	0.000

The results of a linear regression with absenteeism as a predictor and employment status as the dependent variable are displayed in the table above. The symbol "R" stands for the multiple correlation coefficient. While R is one metric measuring the precision with which one predicts the dependent variable, R square assesses how much of that variance can be attributable to the independent variable. If you want to compare and contrast the two values, just utilize the correlation coefficient. The significance of the regression's outcome cannot be overstated. If the values of  $F(36.41)$ ,  $P(0.001)$ , and  $R(\text{squared})=0.095$  hold, then 95% of the variance in working condition may be attributed to absenteeism as a predictive variable. As evidenced by the absence's modified R square of  $0.091$ , it explains 9.1% of the variance in the working situation. Hence, absenteeism can be utilized as a predictor of the dependent working condition. With regression's significance, we can conclude that 3 is the correct hypothesis.

**Table 5**

*Absenteeism and the dependent variable (Working condition) in an ANOVA analysis.*

Model		SS	df	MS	F	Sig.
1	Regression	7.57	1	7.57	36.41	0.000 <sup>b</sup>
	Residual	73.69	324	0.23		
	Total	81.26	325			

a. Dependent variable (working condition), b. Predictors (Constant), Absenteeism

The table in the preceding section provides an overview of the ANOVA statistics for the independent variables working condition and absence. The F and P values in this table are particularly noteworthy. The model's fitness, calculated to be  $36.41$  with a significance level of  $0.000$ , shows that it is well-fit. The F-values justify this superior fitness.



**Table 6***Absenteeism and working condition regression coefficient.*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	1.72	0.092		18.76	0.000
	Absenteeism	0.32	0.053	0.29	6.05	0.000

a. Dependent variable (Working Condition)

Workplace conditions and absenteeism are shown as independent variables in the table above, with their respective regression coefficients displayed. According to the data in the table, the unstandardized beta is 0.32. Here we see how a shift of one unit in absenteeism can cause a shift of 0.32 units in the dependent variable, productivity. Further, the t values for the status of working circumstances are 6.05 and the P values are less than 0.001, demonstrating a positive and significant relationship between absenteeism and working circumstances.

### Moderation Analysis

#### Evaluating the relationship's response to Supervisor Support (M) between absenteeism (X) and working condition (Y)

Model= 1

Y= Working Condition

X= Absenteeism

M= Supervisor Support

Sample Size = 326

**Table 7***Model Summary*

R	R <sup>2</sup>	MSE	F	Df1	Df2	p
0.63	0.41	0.13	95.67	3	322	0.000

The accompanying table provides further data on the moderating effect. H4: supervisor support moderates the strong association between absenteeism and working conditions was tested using simple moderation in the PROCESS software. With this analysis, we will consider how guidance from higher-ups influences the connection between absenteeism (X) and working conditions (Y) (Y). We have calculated R= 0.63, MSE 0.13, and F 95%, all of which point to the validity of our model. Likewise, if the p value is less than 0.05, the result is statistically significant.

The table above displays the results of the PROCESS analysis of Model 1's baseline moderation. According to the data in the table above, the working scenario has a significant p value because 0 is beyond the plausible range of values (between LLCI of 0.03 and ULCI of 0.3). As a result, there is no way to avoid concluding that supervisors dampen the connection between absence and working conditions. In this study, we present data in favor of our most recent hypothesis, which postulates that the correlation between working conditions and absenteeism is attenuated by the encouragement of superiors. This lends credence to our most recent hypothesis, H4. The relationship between absenteeism and working conditions is significantly moderated by supervisor support increase in R<sup>2</sup> as a result of interactions.





**Table 8***Coefficients*

Model	Coefficient	SE	t	p	LLCI	ULCI
Constant	1.63	0.28	5.42	0.000	1.03	2.16
Supervisor Support	0.18	0.12	1.36	0.15	-0.06	0.41
Absenteeism	-0.19	0.17	-1.08	0.24	-0.48	0.13
Working Condition	0.17	0.07	2.39	0.01	0.03	0.30

**Table 9***Result of Interactions*

	R <sup>2</sup> Change	F	Df1	Df2	p
Working Condition	0.00	5.64	1	322	0.01

In above table, we discover that the probability value is 0.01 less than p 0.05. This implies the existence of a significant association, and that moderating is strongly positive. Additionally, this implies the existence of a positive significance to moderation.

**Table 10***Conditional effect of X on Y at the values of moderator.*

Supervisor Support	Effect	SE	t	p	LLCI	ULCI
1.67	0.11	0.06	1.74	0.076	-0.01	0.23
2.25	0.21	0.05	4.57	0.000	0.13	0.27
2.82	0.31	0.06	5.02	0.000	0.19	0.41

The aim of the table is to examine the assistance offered by managers (M). A easy moderation analysis was performed with PROCESS' assistance. The outcome of the investigation served as the dependent variable in the analysis (working condition). The sole predictor variable used for the whole analysis was absenteeism. The moderator variable under analysis was the supervisors' level of assistance. There is a statistically significant correlation between absenteeism and the assistance given by supervisors, it has been shown. The value of p is not significant in any way, as was just stated. When there is less value of supervisor help, the correlation between absenteeism and working conditions is not significantly significant, indicating that the relationship is not positively significant (p = 0.07). A rise in supervisor support will be associated with an increase in absenteeism as well as an improvement in working conditions, according to the value in the center, which again shows the beneficial influence of supervisor support. This value has a significant value of P0.05. In a similar line, the Supervisors Board's positive association and high value add to the board's high value. Check out this article, which asserts that improved working conditions were associated with decreased absenteeism and higher values placed on supervisor help.





## Conclusions

The major goal of this research was to examine the moderating effect of supervisor support on the link between absenteeism and working conditions in the banking sector of Pakistan. This study also took a descriptive and correlational method. The philosophical tenet of positivism was chosen as the basis for this study. Data collection was aided by sending out 350 questionnaires using a Likert scale with response options ranging from one to five. The primary goal of this study was to acquire primary data from people working at different banks, hence a nonprobability sampling strategy was used to do so specifically, Dera Ismail Khan. The vast majority of bank employee's work in administrative roles, therefore this tactic was used because it was convenient, nearby, and had responders readily available. Researchers have opted to switch to a different questionnaire despite its having the same number of questions and variables as the one previously employed. About 350 questionnaires were handed out by our researcher, however only 326 were considered to be correctly filled out and so usable for the study. Hence, they were rejected. The data was analyzed using a battery of tests, including validity and reliability and moderation analysis, the results of which were presented in the preceding chapter and were found to be statistically significant. Workplace stress and unclear job responsibilities were found to be significant contributors to absenteeism in the study. Similarly, absence improves morale in the workplace. Furthermore, the analysis found that supervisor support significantly moderates the association between absenteeism and working conditions. Hence, the research recommends that the firm use a number of techniques available to it to guarantee that absent workers are content with their extra analysis and findings, which may lead to a better working environment for the employee. In a similar vein, highly engaged employees can drive business growth. In a similar vein, we learned that having the backing of one's supervisor can boost productivity simply by thinking about corrective actions. Employees, regardless of their rank, can provide emotional support to one another in the workplace by sharing their concerns about their jobs, working together to find answers to those concerns, and generating new ideas as a result of their combined efforts. So, it is imperative to adhere to these processes with an active mindset in order to attain good performance. Anybody, as well as any business, can attest to this fact.

## Recommendations

Based on the findings of this study, timely implementation of a number of crucial measures is essential for successful absence management. To help private firms achieve their major goals and objectives while simultaneously taking preventative measures to adapt to the incredibly rapid changes happening in the business environment, this study offers a series of recommendations. The governing body of every company needs to decide in advance how the organization's employees are expected to fulfil their responsibilities and how to most effectively communicate with those employees who are worried. Employees are obligated to exercise utmost caution at the outset of any guarantee-making procedure. But once they've made a promise, keeping to it inside the deadline is crucial. The management of any company should pay close attention to the procedure of creating any hope or anticipation, as well as any form of benefits that are not decided during the original stage of contract making. Each benefit that will be offered to employees should be split down into its appropriate category. It is improper to group them with other things. Workers should be given the chance to express their concerns and have an open discussion about the issues at their place of employment rather of holding their feelings in for a long time. The company's management needs to make this possible. The company's leadership needs to work more to ensure that all of its employees are properly oriented. Maintaining a climate where employers may communicate with employees in a sincere, open, and trusting manner is crucial, and this environment must be protected at all costs. Making sure that each employee is treated with an appropriate degree of fairness and empathy is of the utmost importance.

## Significance of the Study

Absenteeism is a major issue that can harm a company's most valuable resource. The impacts of absenteeism are felt not only by the individuals affected, but also by the larger community and the economy. Recurrent absence not only lowers morale but also causes workers to lose skills and perform less efficiently. As a result, the company as a whole may produce less. The company's bottom line will suffer if output is cut. Absenteeism can be reduced by first learning about it and then addressing the underlying causes of it. Factors like stress in the job, ambiguity in





assignments, and encouragement from superiors all play a part in creating an optimal working environment. The absence rate is high and decreasing it will not be simple. So, there is a pressing want for study of absence at work. Based on the results of the study, specific recommendations for the National Bank of Pakistan and Habib Bank Limited will be made to help reduce absenteeism among their workforces. It is hoped that other commercial banks in Pakistan will benefit from this research, which will also provide suggestions for increasing company efficiency and worker output. To the extent possible, the report also offers suggestions for how the Banks and other practitioners might improve their approach to tackling the issue of absenteeism.

### Future Directions for Researchers

There will always be holes in the research that other scientists will have to fill in as time goes on. This research adds very important new information; however, it does have some restrictions. To give just one example, the researcher focused on the banking industry in Ismail Khan, Pakistan. Both of these factors act as limitations. It's worth noting that overcoming absenteeism, whether or not you're successful, can still pay off. The results of this study, along with those of other researchers, suggest that responses and behaviors can vary, with these differences being strongly associated to the study's setting. We begin by recommending that future studies examine a range of sectors and places where different forms of absenteeism are more likely to occur. Simply put, they can monitor for instances of absenteeism. While deciding on a scenario, it is essential to bear in mind the significance of fulfilling the needs of components that can amplify absenteeism further. It could be related to the respondent's age, the company's size, or the strategy described. Second, we can only include role ambiguity and job stress as aspects of the working environment for the purposes of this study. So, future researchers may want to explore monitoring things like staff performance, attendance, supervisor opinions, and output. One of the study's flaws is that it doesn't include any data on HRM strategies. These methods have shown to considerably reduce absenteeism and boost employee involvement. Yet, we failed to collect data on such activities. It is for this reason that empirical studies of absenteeism would benefit greatly from emphasizing the incorporation of HR practices. The sample size was small and limited to a few districts of Khyber Pakhtunkhwa, thus result could be generalized to regions and provinces of the country. Therefore, it is suggested that government and non-government MFIs have to start a comprehensive microfinance program to facilitate more people, especially in the urban and rural areas to obtain progressive economic growth and alleviate absolute poverty and improve the living standard of its citizens. Future researchers can cover the work on socio-economic conditions with the help of a larger sample from the rest of the provinces. In the future, a comparative study could also be conducted by including more microfinance institutions as well. According to the findings, microfinance could positively and significantly transform the socio-economic status of the borrowers, in this regard, this study recommends that public and private organizations need to direct the micro-financial institutions to provide finances to borrowers conveniently in a short time, must educate the borrowers to proper utilization and its benefits for the overall economic uplift of the country. Further, credit limits shall be extended reasonably for the borrowers of backward areas with expansion in the operation across the country. Furthermore, the interest rate shall be reduced for this purpose in contrast to commercial loans, especially for businesswomen. It is further suggested that based on the result of this study, the government is required to focus more on interest-free loans with increased limits.

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