



Effect of Work Environment on Employees' Retention in Banking Sector: A case of Commercial Banks in Mwanza City

BY

Nyamhanga Itogoro (MBA)¹, Asha Baleche (Phd)², Kaihula Bishagazi (Phd)³

^{1,2,3}Faculty of Business Administration & Economics at St. Augustine University of Tanzania-Mwanza



Article History

Received: 03/11/2023

Accepted: 14/11/2023

Published: 16/11/2023

Vol – 2 Issue – 11

PP: -151-157

Abstract

The purpose of this study was to examine the effect of work environment on employee retention in Tanzania banking sector particularly in Mwanza City. Mwanza City was purposively pinpointed as area of the study because being the capital and commercial center for the lake zone comprise almost all commercial banks situated in Tanzania with high labour movement and turnover. The independent variable was to examine effect of work environment including workload, supervisory support, and company's culture. Dependent variable used in the study was employee retention. The study was guided with specific objectives developed namely (i) to examine the effect of workload on employee retention (ii) to examine the effect of company culture on employee retention and (iii) to examine the effect of supervisory support on employee retention. Quantitative research design using close-ended questionnaire with 5-likert scale was used to collect data. Random sampling was used to draw a sample size of 125 employees from the four (4) commercial banks which were purposively selected. A total of 125 questionnaires were distributed to the respondents but only 116 (93%) was duly filled and returned. The data was analyzed using descriptive statistics (frequencies, percentages) and inferential statistics (regression) analysis, specifically, mean values and multiple regression analysis with the help of SPSS. The 116 employees involved from 4 selected commercial banks, majority of them were male 83 (7.6%), female 33 (28.4%), aged between 21-30 years (32.8%) followed by age group of 31-40 years (31%), majority employees were educationally degree holders 62 (53.5%) followed by diploma holders 37(31.8), many employees had worked along the interval period of 1-2 years (38.8) followed by 3-5 years (27.6%). This study found that workload with mean score value 4.2 affect the stay of employees in banks by long work hours and overtask , Company culture with mean score 3.9 affect employees retention in rules of conduct, collaboration which bring bond relationship, creativity of new ideas among employees. Supervisory support affects employees' retention through supervision follow-up, and motivation as they feel concerned and valued hence attributing to their stay in banks. The examined work environment dimensions (Workload, Supervisory support, and Company's culture) were found significant predictors of employees' retention in banks drawing a useful insight to the banks' management and other organizations to consider them as mileage that contributes for employees' job satisfaction to stay with the current employer (company) for long period of time consistently toward the strategic goals mainly to commercial banks in Mwanza City.

Keywords: Work environment, Employees retention, Banking sector.

Background of the Study

Retention of employees has been a serious concern in numerous organizations including banks in the current globalization era started to emerge in 1970's. Employee retention refers to the ongoing effort to motivate employees to remain with their current organization for the longest possible duration, or until the fulfillment of their contractual obligations simultaneously fulfilling operational needs (Kossivi et al., 2016; Roy, 2018).

Retaining of employees is one of the cost-effective measures for the business companies including banks as opposed to employee's turnover productivity decline, loss of quality-talented skills, and customer trust (Mamun & Hassan, 2017; Hee & Rhung, 2019).

Several studies conducted in the global perspective like Malaysia, Pakistan, Canada, and South Africa have proven the importance of employees' retention as the backbone assets for every business company globally to attain effective and efficiency outputs whereas all of them try to adopt different tactics for retention monetary and non-monetary such as training, promotion, advancement as well as work environment elements of workload, flexible working hours, work itself, autonomous (Hee & Rhung, 2019; Alias et al, 2019). With the importance of employees' retention still many organizations in Tanzania including banks faces retention problems (Mbwana et al, 2022)

Tanzania organizations including banks have undertaken several strategies to retain their employees with effort to ensure their longevity stay for successful business delivery, these involves compensation, career development, and job security (Mwita et al, 2018) other than work environment attributes (supervision support, organizational rules, work balance)

1.3 Statement of the Problem

Employees retention has become a continuous challenging problem facing every business entity (Company) in the today's globalization competitive world over the increasing turnover rate on how to best satisfied them (Elias et al, 2017; Torsabo & Ezekiel, 2021). Business organizations including banks has tried to undertake different managerial tactics of employees' retention predictors commonly training, compensation, career development, communication, supportive work environment (workload pressure, team culture, and autonomy)(Kund & Lata, 2017; Elangkumaran, 2023; Asurahi et al, 2021; Othman, 2022) whereas according to Ezekiel and Nicolas, (2021) work environment attributes of adequate workload and supervision contributes to employees' satisfaction and retention by 30.9%. Employee's retention in different global context for instance in Canada has been the influence of training opportunities (Ahmad et al, 2016). However, in African countries like South Africa and Ghana is due to challenging work, remuneration, flexible working schedule, training and development, Promotion, and work-life balance (Chalise, 2019).

In Tanzania, the study conducted by Hanai & Pallangyo, (2020) and Hanai, (2021) on employees' retention in Banking institutions revealed that employees' retention is affected by compensations and other benefits. However, according to Tanzania banking sector report (2020) about 25% of employee's departure every year leaving their former banks for another job or company. Tanzania has 36 commercial banks constituting to 48 total number of all banks with of other type (BOT report, 2022). For example, in according to report BOT, (2021) some banks in Mwanza City from which the proposed study needs to be conducted recorded turnover rate in the year 2020/2022 NMB (14.5%), CRDB bank (13%), TCB bank (16%) EXIM bank (11%).

Notwithstanding of numerous employees' retention problem facing banking sectors in Tanzania few studies pertaining to work environment have carried out elsewhere like Dar es-salaam than Mwanza City (Hanai 2021; Mwita et al, 2018, Pallangyo, 2020) hence gave a room for this study to examine effect of work environment using three dimensions of Workload, Supervision support and Company's culture on employees' retention in Tanzania banking sector specifically Mwanza City.

1.4 Specific Objectives

The study was guided by the following three specific objectives; (i) examine the effect of workload on employees' retention in banking sector, (ii) to examine effect of supervision support on employees' retention in banking sector and, (iii) to examine the effect of company's culture on employees' retention in banking sector.

2. Literature Review

2.1 Theoretical Literature Review

Employees retention concept has been demarcated by numerous scholars; Torsabo & Ezekiel, (2023) define employee retention as a systematic endeavor undertaken by management to establish and cultivate a work environment that promotes the continued employment of newly hired personnel through the implementation of policies and practices that address their diverse retention needs.

Employee retention encompasses the endeavours of businesses and organizations to formulate strategies and initiatives aimed at fostering the commitment of existing employees to remain with the organization (Mwital et al, 2018). Employee retention takes under consideration the various measures in order that employees stay in a business company for the greatest period of your time (Chalise, 2019). However, Employee retention is a method in which the personnel are confident to continue with the association for the greatest historical occasion or pending the achievement of the project (Ramapriya, & Sudhamathi, 2019)

The work environment physical and social context where workers execute their assigned functions comprises the organizational culture, workload as well as the interpersonal interactions between supervisors and colleagues (Hee and Rhang 2019). A conducive work environment increases employees' morale, commitment, better and optimally

performance and employees stay (Meirina et al,2018). However can be deconstructed into various attributes, including company culture and policies, supervision support, communication, work pressure, recognition, workload control, flexibility in work hours, job security, the nature of the work itself which collectively exert a significant influence on employee retention, which in turn contributes to the overall success of the organisation (Hanai, 2021).

Hence this study opted to use human relation theory of Two-factor theory by Fredrick Hezberg (1959) in explaining effect of work environment on employees’ retention. The theory holds greater relevance of the study as it encompasses crucial aspects that other motivation theories, such as John S. Adam’s Equity Theory (1963), Victor H. Vroom’s Expectancy Theory (1964), and Abraham Maslow’s (1963) theory, do not adequately cover (Revera, 2021)

According to Herzberg dual-factor theory, two motivational set are identified namely: Motivation factor or satisfiers which influence individual’s behavior and satisfaction toward work; include achievement, recognition, work itself, responsibility, career advancement (Wan et al., 2013; Hanai & Pallangyo, 2020). The other set Hygiene factors (extrinsic elements) which contribute in preventing job dissatisfaction among individual including elements such as business culture or policy, administration, relationships with co-workers, salary, supervision, job security, and working conditions, all both Herzberg factors interior and exterior elements play significance influence on employees’ motivation, satisfaction and retention at workplace as predictor (Nabi et al,2017). The study conducted by Mahadi et al, (2020) using Herzberg’s two-factor theory discovered that the presence of extrinsic factors, specifically a supportive leadership context, reduces employee dissatisfaction and increases their inclination to remain within a business company (bank) for an extended duration. In a study conducted by Shahid, (2017) using Herzberg’s two-factor theory the findings revealed that motivation and hygiene factors, such as the company’s management environment (specifically type of supervision). The study on the effect work environment on employees’ retention by Msengenti & Obwegi, (2015) in Kenya using Hezberg’s two-factor theory revealed that work environment strongly affects employees. retention in business hotel industry.

The study conducted by Oyagi and Kembu (2014) in Tanzania Tanzania using Herzberg’s two-factor theory the result found that exterior variables like work environment have positive and significant effect on retention. Also, the study by Hanai, (2021) on employees’ retention in banking institution the result revealed that work environment variables have significance effect on employees’ retention in banking industry for which organization need to ensure supportive working environment to motivate employees still stay. Hence this study eagerly examined effect of work environment on employees’ retention in Nyamagana district-Mwanza city using three dimensions (workload, supervision support & company’s culture)

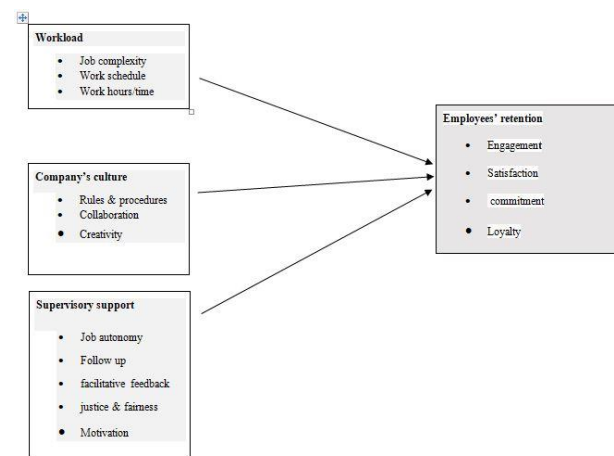
2.2 Empirical Literature Review

The study conducted by Torsabo & Ezekiel, (2021) in Nigeria on effect of work environment on employees’ retention the correlation study revealed that there was significate positive relationship between work environment and retention of employees. The study done by BIBI et al, (2016) in Malaysia on the moderating role of work environment on employees’ retention result revealed that there was strong relationship between work environment and retention of employees in learning institutions. Again Malik, et al. (2018) in Pakistan context, contended that environment attributes like co-worker support and supervisor support, working hours do plays significant and straight relationship with employee retention. Moreover, the study done by Hanai, (2021) on employees’ retention findings revealed that there is significance influence of work environment on employees’ retention in Dar es-salaam banking institution.

2.3 Conceptual framework

The conceptual framework for this study developed based on the literature review. Independent variable Work Environment (workload, supervisory support & company’s culture) and Dependent variable Employees retention (engagement, satisfaction, loyalty) showing how their correlation.

Figure 2.1 Conceptual framework for study



3. Research Methods

The study adopted quantitative research design due to its usefulness in statistical analysis, generalization of data, testing hypotheses, causal relationship, correlation, provision of answers to research questions by assessing the connection between variables (Leavy,2017). Positivism Philosophy was applied in this study for objectivity of research data to explain the effect of work environment on employees’ retention in banking sector in Mwanza City was also employed (Mishra & Alok,2017; Pandey & Pandey,2015; Kothari and Guarg,2019).

Data was collected through the instrument of closed-ended questionnaire with Likert scale to employees’ respondents from four selected banks situated in Nyamagana- Mwanza City with reason that the city is constituting about 66% of all listed commercial banks available in Tanzania hence experiencing labour mobility in banks (BOT report,2021)

Simple random sampling was then applied to draw a sample size of 125 employees from the population of 145 employees in the four selected commercial banks where the total sample size was chosen depending on their number of employees in each bank.

Data was analyzed using both descriptive and inferential statistical analysis. Descriptive statistics was used to analyze and present data on respondents' demographic factor and also the variables in terms of frequency distribution percentages and mean values. In other hand, inferential statistics used in correlation and regression for this study shows the insightful prediction of the variables by inferring the likelihood relationship between dependent (effect of work environment) and independent variables (employees' retention) among banking sector in Mwanza City (Taherdoost, 2020; Mbwana et al,2022).

4.0 Findings and Discussion

4.1 Demographic findings.

The frequency occurrence and percentage rate were used in the descriptive method of data analysis in making profile and simplify better understanding of various respondents' characteristics.

The bank's respondents' gender distribution

With respect to the respondents' gender distribution, the findings showed that female respondents were higher than male respondents in number from the 116 respondents communicated, 71.6% were male and 28.4% were female (Table 4.1.1). This implies that banks prefer to recruit males believing that they have great chance to stay at work, use most of their time, and perform more than women who are always being congested with home affairs and responsibilities to accomplish also apart from the bank's obligations.

Table: 4.1.1 The banks respondents' gender distribution

| Gender | Frequency | Percent |
|--------------|--------------|-------------|
| Male | 83 | 71.6% |
| Female | 33 | 28.4% |
| Total | N=116 | 100% |

Source: Field Data (2023)

In the respondents' age wise dispersion, the majority of the banks' respondent employees falls in 21 to 30 years (32.8%), 31 to 40 years (31%) followed by 41 to 50 years (25%), and lastly above 50 years (11.2%) of age group respectively as shown (Table 4.1.2). This implies that banks prefer mostly to recruit young workforce who are energetic capable to carry out business activities for efficiency delivery and productivity rather than aged group.

Table 4.1.2: Respondents' Age distribution

| Ages | Frequency | Percent |
|-------------|-----------|---------|
| 21-30 Years | 38 | 32.8% |
| 31-40 Years | 36 | 31.0% |

| | | |
|----------------|--------------|-------------|
| 41-50 Years | 29 | 25.0% |
| Above 50 Years | 13 | 11.25% |
| Total | N=116 | 100% |

Source: Field Data (2023)

The bank's respondents' education distribution

In the education category, the findings indicated that the majority number respondent employees had first degree or Bachelor's degree (53.3%), Diploma (31.8%) Master degree (10.4%) and few of them had Certificate education qualifications as summarized (Table 4.3). This implies that the banks prefer to employ workers who are highly educated in area of their profession who are likely to gear innovative delivery for bank outstanding performance.

Table 4.1.3: The bank's respondents' education distribution

| Education level | Frequency | Percent |
|-----------------|--------------|-------------|
| Certificate | 5 | 4.3% |
| Diploma | 37 | 31.8% |
| Bachelor degree | 62 | 53.5% |
| Master degree | 12 | 10.4% |
| Total | N=116 | 100% |

Source: Field Data (2023)

The banks' respondents' work experience

The study findings indicated that out of 116 respondents, 38.8% have been worked and served in the current bank for the period of 1 to 2 years, 27.6% worked from 3 to 5 years, 24.1% worked from 6 to 8 years while 9.5% have worked above the length time of 9 years. According to Agyeman and Ponniah (2014), the duration of an employee's tenure may exert an impact on their inclination to remain with the organization. This implies that many employed workers in banks have not worked in for long range of time except 1-2 years of service then after there they have either to quit for another company. Table 4.1.4 demonstrate occurrences for the bank's employees' working experience.

Table 4.1.4: The bank's respondents' work experience

| Work Experience | Frequency | Percent |
|-----------------|--------------|-------------|
| 1-2 years | 45 | 38.8% |
| 3-5 years | 32 | 27.6% |
| 6-8 years | 28 | 24.1% |
| Above 9 years | 11 | 9.5% |
| Total | N=116 | 100% |

Source: Field Data (2023)

The banks' respondents' position.

From the findings obtained, it shown that the majority number of the bank's employees (44.8%) were bank tellers (25.8%) Loan officers (20.7%) ICT officers, and few constituting

(8.6%) covering the Front desk officers dealing with customer care. Position category was involved in the study as it was considered that each of them may have unlike need that affect their decision to stay or leave (Table 4.5). This is to implies that most of banks employees are teller who mostly deals customers in window directly.

Table 4.1.5: The banks Respondents' position.

| Position | Frequency | Percent |
|-------------------|--------------|-------------|
| ICT Officer | 24 | 20.7% |
| Teller | 52 | 44.8% |
| Loan officer | 30 | 25.8% |
| Front desk office | 10 | 8.6% |
| Total | N=116 | 100% |

Source: Field Data (2023)

The banks' respondents' marital status

In the marital status category, the finding of this study exposed that 30.2% of the respondent employees were not married but single, the highest 55.2% employees were married in status while 8.6 % were already divorced/detached and few of them constituting to 6% have lost their life partner either a husband or wife. Hence the percentage indicated the majority number of employees with married status.

Table 4.1.6: The banks Respondents' marital status.

| Marital Status | Frequency | Percent |
|----------------|--------------|-------------|
| Single | 35 | 30.2% |
| Married | 64 | 55.2% |
| Divorce | 10 | 8.6 |
| Widow/Widower | 7 | 6.0% |
| Total | N=116 | 100% |

Source: Field Data (2023)

4.2 Regression Analysis

The following regression result were observed and recorded on the work environment variables affecting on employees' retention in banking entity in Mwanza City;

Table 4.2.1- Regression Model Summary

| Model | R | R Square | Adjusted R Square | Std. Error of the Estimate | F | Sig |
|---------------------------------------|-------------------|----------|-------------------|----------------------------|--------|-------|
| 1 | .734 ^a | .646 | .625 | 1.4216 | 22.301 | 0.001 |
| a. Predictors: (Constant), WL, SS, CC | | | | | | |

Keyword: WL=Workload, SS=Supervisory Supports & CC=Company's Culture

The findings in Table 4.2.1 above shows that the initial Regression value (R) value of 73.4% which confirms the relevance of independent values into the regression equation. The findings also revealed that R² of 64.6% which is adjusted to form Adjusted R² of 62.5%. The adjusted R-square which is the most reliable explanation of the regression equation (Saunders et al., 2012). This indicated that contribution of the three work environment-independent variables (WL, SS, and CC) on employees' retention in the four selected banks in Mwanza City is 62.5%. with at P value of .001 < 0.05 meaning that work environment affects employees retention significantly.

Table 4.2.2- Regression coefficients

| Model | Unstandardized Coefficients | | Standardized Coefficient | T | Sig. |
|------------|-----------------------------|------------|--------------------------|-------|------|
| | B | Std. Error | Beta | | |
| (Constant) | 4.089 | 1.221 | | 4.600 | |
| 1 WL | -.262 | .150 | .626 | 1.466 | .000 |
| SS | .435 | .167 | .791 | 1.995 | .000 |
| CC | .518 | .143 | .220 | 2.972 | .000 |

a. Dependent Variable: ER

Keywords: WL= Workload, SS= Supervisory Support, CC= Company's Culture & ER= Employee's Retention.

From table 4.2.2 the regression result on retention of employees in the selected banks in Nyamagana district-Mwanza city constant value is 4,089 this means if there was no work environment (workload, supervisory support & company's culture) the value of employees' constant is 4.089

In other words, if other variables are held constant, WL (Workload) would be affecting Employee's retention by the regression coefficient value -26.2% which is significant at .000 (p<0.005) the same to the studies by Meirina et al, (2018) and Mbwana et al, (2022) which revealed that work environment is effective predictor of employees' retention. Similarly, when other factors are held constant, SS (supervisory Support) affects the Employees retention by 43.5%. And finally, when other factors are held constant, CC (Company's culture) affects the employees' retention by 51.8%. Meaning that at every increase of 1% unit in work environment variable increases retention of employees in the organization (banks)

4.3 Validity and Reliability

Table 4.3.1- Reliability Statistics for the Survey



| Value | | Crobach Alpha |
|------------------------------|---|---------------|
| WL-Workload (WL) | 4 | .820 |
| SS-Supervisory support (SS) | 5 | .915 |
| CC-Company's culture (CC) | 4 | .842 |
| ER-Employees' retention (ER) | 4 | .933 |

The SPSS result loaded Cronbach alpha value of .820 for Workload (WL), .915 for Supervisory support (SS), and Alpha value of .842 for Company's culture. In general, the results shown a high reliability of the instrument used. Heale & Twycross (2015) when Cronbach alpha value with a loading of .70 is regarded as good and confirming high reliability of the measurement scales.

Therefore, in this study, the reliability of the questionnaire was assessed using Cronbach's Alpha Coefficient. The obtained coefficient ranged from .820 to .933, indicating that the measurement was trustworthy. This is consistent with the recommended criterion of acceptability, which suggests that coefficients more than .70 are considered reliable (Tobi and Kanmpen, 2021). In case of validity first, the questionnaires were reviewed by the respective supervisors for completeness, accuracy, content, relevance, and clarity of research questions. Then after, the questionnaires were pre-tested with five (5) participants from one other bank in Mwanza city also beside the selected ones and simple language used to reduce errors in capturing the information (Bryman,2004; Pandey & Pandey,2015)

5. Conclusion

Work environment on employees' retention remains an important agenda for many organizations, that to retain the best workforce needs a strong planning and strategies which can enhance employees to feel valuable, supported, and a sense of belonging to the organization. Consequently, the regression result verified that Supervisory support (43.5%) and Company's culture (51%) have positive and significance relationship with employees' retention distinctively defined in coefficient. However, the regression result revealed a negative relationship between workload and employees' retention (-26.2%) which is equivalent to -26.2%.

In general, the study findings revealed that all the three examined variables contribute to employees' retention by 62.5% over the rest remaining and uncovered factor not include in the regression model which contribute by 37.5%. This meant that all pointed out work environment attributes (Workload, Supervisory support and Company's culture) have considerable function in employees' retention, that without paying attention to them by the banks retaining of employees for a long period toward achieving the organization goals might not be solved.

6. Recommendation

The banks managers should consider supporting to their employees as they view their supervisors as a mentor and tend to exhibit higher loyalty towards the organization (bank) by providing supportive assistance, feedback, caring, fairness,

and adequate work assignment against overload "The higher the level supervisory support, employees become loyal to serve an organization and feel attached to stay for longevity period (Alias et al,2019),

However, Government and policymakers should be concerned with designing effective regulations and policies related to retention of employees at workplace "retention policy" to better facilitate the process of solving employees' problem and benefits hence reduce turnover within organizations (Khadil & Nawab, 2018)

References

1. Alias, N.E., Zailan, N.A., Jahya, A., Othman, R., Sahiq, N. (2019). The Effect of Supportive Work Environment on Employee Retention in Malaysia ICT Industry. *International Journal of Academic Research in Business and Social Science*.Vol.9
2. AlSuraihi, W., Samikon, S., Al-Suraihi, A & Ibrahim,I.(2021). Employee Turnover: *Causes, Importance and Retention, Malaysia*
3. Bibi,P., Ahmad,A.,Majid,A.(2016).The Moderating Role of Work Environment on the Relationship between Compensation, Job Security, and Employees retention *International journal of Economic Perspectives*.Vol.10, P.726
4. Bryman, A. (2004). *Social Research Methods*. 2ed Oxford Press Inc.New York USA.
5. Chen, Y.S., Rasdi, R.M., Ismail, M. and Asmuni, A. (2017). Predictors of Intention to Stay and
6. Ezekia, R., Niclous, T. (2021). Effect of work environment on employees 'retention. *Research Chalise, D.* (2019). *Employee Retention in Nepalese Commercial Banks*.Vol.22.
7. Gangwani, S. and Dubey, K. (2016). A study on Working Environment influencing Employee Retention of Indian IT Professionals. *Journal of Applied Management Science*.Vol.2, PP 76 – 88.
8. Hanai, A. (2021). The Influence of Work Environment on Employee Retention; Empirical Evidence from Banking Institutions, Dar es-salaam-Tanzania.Vol.9, PP.1-3
9. Hanai, A., Pallangyo,W. (2020). The Contribution of Compensation in the Employee Retention of the Banking Institutions in Dar Es Salaam, Tanzania. Vol.5, PP 2
10. Hee, O.C., & Rhung,L.C. (2019). Motivation and Employee Retention among Millennials in Malaysia. *International Journal of Business and Social Science, Vol.9*
11. Ibiningwa. O, Chiekezie. O, Comforty, C,(2016)*Equity Theory of Motivation and Performance in Selected South East Universities, Vol.4 .Nigeria journal*.Vol.10
12. Kassiv,B., Xu.M., & Kalgoro, B. (2016). Study on Determining Factors of Employee Retention.Vol.4.

13. Khalid,K., Nawab,S.(2018). Employee Participation and Employee Retention in View of Compensation, Vol. 8.
14. Kothari,C and Guarg.G ,(2019) Research Methodology; Method and Techniques, 4th ed New Age International(P) Ltd New Dhehi, India
15. Kundu, S. C., & Lata, K. (2017). Effects of supportive work environment on employee retention: Mediating role of organizational engagement. *International Journal of Organizational Analysis*.Vol.4, PP 703–722
16. Leavy, P. (2017). *Research Design: Quantitative, Qualitative, Mixed Methods, Arts-Based, and Community-Based Participatory Research Approaches*. Guilford Press, New York-USA. 2^{Ed}, PP.20-79
17. Leavy,P.(2017).Quantitative, Qualitative, Mixed Methods, Arts-Based, and Community-Based Participatory Research Approaches. New York-USA.
18. Mahadi, N., Woo. N., Baskaran, S., & Yaakop, A. Y. (2020). Determinant Factors for Employee Retention: Should I Stay? *International Journal of Academic Research in Business and Social Sciences*, Vol.4, PP 201–213.
19. Malik, F., Akhtar, S., & Ghafoor, I. (2018). Supervisor Support, Co-Worker Support, and Employee Retention: Developing and Testing of an Integrative Model. *International Journal of Modern Social Sciences*. Vo.7,1-24
20. Mamun, C., Hasan. N. (2017). Factors affecting employee turnover and sound retention strategies in business organization: a conceptual view, Vol.15.
21. Meirina, I., Ferdian, F., Hijriyantomi, S.(2018) The influence of Work environment Towards Turnover Intention of employees of 4 Star Hotels in Padang City.Vol.4. PP 1-8
22. Mishra,S, and Alok.S, (2017). *Handbook of Reseach Methodology; A compendium for scholars & Researchers, India*. Moderating Role of Gender among Executives in the Malaysian Manufacturing
23. Msengeti,D., & Obwegi,J.(2015). Effects of Pay and Work Environment on Employee Retention: A Study of Hotel Industry in Mombasa County. *International Journal of Scientific and Research Publications*.Vol.5
24. Mwita, K., Mwakasangula, E., Tefurukwa, O. (2018). The Influence of Leadership on Employee Retention in Tanzania Commercial Banks. *International Journal of Human Resource Studies*.Vol.2, PP. 274 – 283
25. Nabi, M. N., Islam, M. M., Tanvir, M. D., Hossain, M. A. (2017). Impact of Motivation on Employee Performances: A Case Study of Karmasangsthan Bank Limited, Bangladesh. *Arabian Journal of Business and Management Organizations*. *International Journal of Academic Research in Business and*
26. Othman, R., Alias, E., Ariadi, S., Ismail, S., & Ridzuan, A. R. (2017). Employee Retention in Emerging Economy: A Case of Gen Y in Malaysian Manufacturing Company. *Advanced Science Letters*.Vol.8
27. Oyagi, B. & Kembu, A. (2014). To assess the relationship between motivation and retention of academic staff in selected public higher institutions of learning in Dar-es-Salaam. *International journal of advancement in engineering technology, management, and applied science*. Vol.4 PP.54 – 61.
28. Priya, R., & Sudhamathi. (2019). Impact Of Work Environment And Job Satisfaction On Employee Retention In Textile Industry.ParipeX - Indian Journal Of Research. Vol.5, PP:234-236
29. Roy, B. (2018). Employee Retention Strategies: A Study of Public and Private Sector Banks in Jorhat District, Assam Vol.3
30. Taherdoost,H, (2021). Data Collection Methods and Tools for Research; A Step-by-Step Guide to Choose Data Collection Technique for Academic and Business Research Projects. *Internation Journal of Academic Research in Management*. Vol.9.
31. Tobi, & kampen,K.J.(2018).Research Design, *The Methodology for Interdisciplinary Research*. Prentice Ink. UK
32. Wan, W., Kian, T., Idris, M.T.(2013). Herzberg’s Two Factors Theory on Work Motivation: Does Its work for Today’s Environment. *Global Journal of Commercial and Management Perspective*. Vo.2, PP 1-5