EMPLOYEE RETENTION AND ORGANISATIONAL PERFORMANCE IN SELECTED MONEY DEPOSIT BANKS IN AWKA, ANAMBRA STATE

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Abstract
The study determined the relationship between employee retention and performance of selected banks in Awka, Anambra State. The specific objectives focused on the degree of relationship that exists between employee compensation and quality service delivery; secondly, the extent of relationship that exists between job security and business advantage of selected banks in Awka, Anambra State. The study was anchored on Resource-based theory by Barney (1991). The study adopted descriptive survey research design and the population of the study was 135 staff representing GTCO Plc, Zenith Bank Plc and UBA Plc in Awka, Anambra State. Hypotheses were tested using Pearson Product Moment Correlation Coefficient with the aid of SPSS version 27. Findings revealed that there is positive relationship between employee retention and performance selected Banks in Awka, Anambra State by indicating positive relationship between employee compensation and quality service delivery; secondly, between job security and business advantage. The study concluded that employee retention strategies such as employee compensation and job security can result in sustainable performance of banks. The study recommended that management should adopt variable compensation packages so as to keep employees in suspense as they work with the organization. This will result in achieving quality service delivery.

Introduction

Employee retention is the ability of an organization to sustain the workforce capacity with few or no record of labour turnover. According to Okpako (2021), employees remain one of the most valuable asset of an organization; thus, movement of employees out of the organization can result in delayed and unstable operations in the organization. Employee retention strategy is as important as the job itself. Organization do not operate on its own, there are human factors who work in group and individual basis to ensure that the value in product and services are created. Retention strategy is a technique adopted by management to ensure the long stay of employee in the organization. The practice geared towards managing talents in the organization is costly and may pose as waste if there is no provision for talent retention. An organization may incur high training cost for new staff and in a bid to eliminate or reduce training cost, the adoption of retention strategy may be considered paramount. Most organizations would do their best to retain the talented employees because of the benefits they will bring to the organization (Powell & Lubitsh, 2017
Organizational performance can be measured by numerous indicators such as the quality of services rendered, competitive performance, employee engagement, employee commitment level and sustainable operations. Service quality can be reflected in timely delivery of services without affecting the value offered as products or services. In terms of competitive performance, an organization can compete its way via products and services beyond the reach of competitors and this is dependent on the output of the organization. Employee engagement can contribute to the performance of the organization.

Money deposit Banks offer services such as cash withdrawal, cash deposit, transfers, foreign exchange transactions and opening of accounts among other services. Amidst the offering of these services, the banking industry is The Nigerian banking system has been in a state of anxiety and

frequent movement of workers in and out of the organization. This is an indication of poor retention capacity of banks as there are incessant movement of bank staff from one bank to another or from banks to other organizations has been a persistent and frustrating problem that Nigerian banking industries face in recent times. This puts the bank at risk of losing its well trained and talented staff at all times to other organizations. High rate of employee turnover indicate lack of stability in the labour force, which in turn may be considered unconducive to the productivity of labour (Amaugo, Ifeanacho & Abu 2018). Ige (2020) posits that the most vulnerable to job insecurity are the bank workers. Many of these bank workers are employed as contract staff, or as part time or temporary staff. They are sacked at every slightest mistake. Most times they resign, when a full time job comes. There are several reasons why people quit from one organization to another. Denga (2022) listed the following as cause of voluntary turnover in organizations. Lack of training and support to reach potential, harsh working conditions, lack of appreciation, long working hours, lack of control over work, low pay, bad relationship with management and colleagues, and lack of opportunity for advancement. Workers resign when they are dissatisfied with what they see around them. However, causes of voluntary turnover vary in different companies. James (2013) noted that despite changes in banks, such as faster promotions intended to retain employees, many banks in Nigeria are still in danger of losing highly skilled workers. Samuel (2014) envisaged that economic factors are the main reasons why employees leave their jobs in banks.

According to Jack (2016), labour turnover in banks is caused by poor practice of human resource policy, job insecurity, lack of training opportunities and professional development, inequity of salary scales structure and prolonged working hours without extract pay. David (2018) revealed other factors which caused labour turnover in banks to include poor working conditions, low wages, nature of work, less opportunity for advancement and poor incentives. However, there are environmental factors that cause labour turnover as narrated by Ibok (2022). Environmental factors such as local markets, inflation, unfriendly work environment, location, promotions and supervisory level. Amaugo et al (2018) asserted that bank workers in Nigeria quit their jobs because of stress emanating from job insecurity, long working hours, high target setting, heavy workloads and harsh working conditions. Akinguola (2020) argued that voluntary turnover is more probable among people who experience more stress. Bank managers create a culture characterized by tension, fear and anxiety. According to Ige (2020) the most vulnerable to job insecurity are the bank workers. Many of these bank workers are employed as contract staff, or as part time or temporary staff. They are sacked at every slightest mistake. Most times they resign, when a full time job comes. The voluntary and involuntary turnover is an indicator of poor retention capacity of banks which significantly cause delay service delivery, increased workloads for staff and disengaged staff due to perceived job insecurity. The incessant labour turnover have drawn concern to the study of employee retention and performance of selected banks in Awka, Anambra State. It is against this background that the study of employee retention and performance of selected banks in Awka, Anambra State was adopted.

Statement of the Problem

Banking industry seems to be challenged by incessant labour turnover as banks such as GTCO PLc, Zenith Bank Plc and UBA Plc are affected by the movement of employees out of the bank. It was reported in the study of Amaugo, Ifeanacho and Abu (2018) that the Nigerian banking system has been in a state of anxiety and frequent movement of workers in and out of the organization. The movement of staff out of the organization through voluntary exit and the

incessant labour turnover is an indication of poor retention capacity of banks. The nature of job in the banking sector is such that is stigmatized with high level of job stress of which employees may expect special compensation and may eventually leave if the compensation is not forth coming. This has potential effect on the quality of services offered as banks tend to lose highly skilled and talented staff via voluntary exit. Thus, banks fail to sustain the quality of service due to the fact that knowledgeable and skilled staff leave the organization for higher job opportunities. This is the case for Zenith Bank Plc as there was a great challenge experienced by customers in the course of using the services. This lasted for a while as the banks seem to have lost its technical staff through voluntary exist, thus, affecting the quality of service delivery of the bank.

Prior to the recent problem of high labour turnover, there has been issue of perceived job insecurity within the banking industry as management tend to displace erring employees off their work at any point in time without considering the gap in competitiveness it may cause. High rate of employee turnover indicate poor retention plan of the organization, which in turn may be affect the edge of a bank over competitors. The study of Amaugo, Ifeanacho and Abu (2023) revealed that workers lose their jobs every year, in each bank in Nigeria. Money deposit Banks terminate some appointments, while some bank workers voluntary resign, especially when the stress is too much. The issue of perceived job insecurity seems to have affected the confidence level of employees as staff tends to leave the organization at any slightest opportunity.

The absence of career growth intentions has caused low job engagement for employees as the retention capacity of bank firms seem to ignore career growth opportunities. It is based on the above problem statement that the study of employee retention and performance of selected money deposit banks in Awka, Anambra State was undertaken.

Objectives of the Study

The broad objective of the study is to determine the content of relationship between employee retention and performance of selected money deposit banks in Awka, Anambra State. The specific objectives are;

(1) To ascertain the degree of relationship that exists between employee compensation and quality service delivery of selected money deposit banks in Awka, Anambra State.
(2) To determine the extent of relationship that exists between job security and business advantage of selected money deposit banks in Awka, Anambra State.

Research Questions

The following questions were formulated in line with the objectives of the study;

4 What is the degree of relationship between employee compensation and quality service delivery of c selected money deposit banks in Awka, Anambra State?
5 To what extent does job security relates to business advantage of selected money deposit banks in Awka, Anambra State?

Research Hypotheses

The following hypotheses were formulated for the study;

Ho_1: There is no significant relationship between employee compensation and quality service delivery of selected money deposit banks in Awka, Anambra State.

Ho_2: Job security is not significantly related to business advantage of selected money deposit banks in Awka, Anambra State.

Scope of the Study

The research "employee retention and organizational performance" was delimited to banks in Awka, Anambra State. The study focused on the degree of relationship that exists between employee compensation and quality service delivery; also, between job security and business advantage; and lastly, between career opportunities and employee engagement of selected banks in Awka, Anambra State. The study focused on Guarantee Trust Holdings Plc (GTCO), Zenith Bank Plc and United Bank Africa Plc (UBA) branches in Awka, Anambra State. The geographical scope of the study is Awka, Anambra State and the time scope of the study is 2022-2023.

Review of Related Literature

Conceptual Review

Concept of Employee Retention

Employee-retention is generally 'the intention of employees to stay loyal to their current-workplace' (Huang et al., 2023). It is when employees are encouraged to remain in the organization for a long-period or until the ongoing-project is complete (Bidisha, 2020). Thus, as cited by Govaerts et al (2021), the survival of organizations was highly-dependent on their human-assets. Subsequently, has it created; a mandatory requirement for organizations to retain those human-assets (Horwitz et al., 2023). For George (2015), the factors of employee retention are compensation, work-life-balance, working-environment and superior-subordinate-relationship were noted as the commonly identified factors affecting employee-retention.

Employee Compensation

Employee compensation refers to pay schemes relating to individual, group and organizational forms of reward and remuneration such as bonus, incentive, profit share and various pay-for-performance schemes (Guthrie and Cunningham, 2023). Progressive organizations are seeking alternative pay methods to both maintain cost controls on overall compensation expenses and increase employee performance and productivity. One possible alternative is Employee compensation for performance, a method of paying employees for successful attainment of specific sales performance objectives. Employee compensation design can include incentives for achievement based on individual performance, group performance and/ or company performance (Marks, 2021). Employee compensation creates a belief among employees that good performance will lead to higher overall pay, minimize the perceived negative consequences of performing well or surpassing performance targets (fear that the performance bar will be raised).

Job Security

Job security is the probability that an individual will keep his or her job; a job with a high level of job security is such that a person with the job would have a small chance of becoming unemployed (Deshpande, Yogesh, & Bhakane, 2020). Assurance (or lack of it) an employee has about the continuity of gainful employment for his or her work life. Job security usually arises from the terms of the contract of employment, collective bargaining agreement, or labor legislation that prevents arbitrary termination, layoffs, and lockouts (Dixit & Bhati, 2022). Job security is the possession of a niche in work, allowing some control over the content of a job, what the worker actually does and the opportunity he or she has of building a career. Another way of presenting job security is to refer to property rights in a person's work (Emhan, 2022). In other words, whereas employment security refers to the sense of attachment to a current enterprise or establishment, job

security refers to the sense of attachment to a particular job or range of tasks (Gelaidan & Ahmad, 2023).

Organizational Performance

According to Kaplan and Norton (2016), organizational performance means the transformation of inputs into outputs for achieving certain outcomes. With regard to its content, performance informs about the relation between minimal and effective cost (economy), between effective cost and realized output (efficiency) and between output and achieved outcome (effectiveness). Sales performance can be explained as all the activities or investment carried out in the firm in the given period of time. It can be measured by total amount of revenue collected for the goods sold. Growth revenue is defined as total amount of money collected by the company for the goods they sold in a specific time and this amount is calculated before any expenses are subtracted. Effectiveness of the organization depends on the three basics performance determinants which include efficiency and process reliability; human resource and relations; and innovation and adaptation to environment (Joseph & Dai, 2015). Efficiency is defined as a term practiced by organization or firm to use people and resources to carry out important operations in a way which minimizes the costs. When the resources are used in a proper way as compared to the competitors, the cost of operation will decrease and the profit margin will increase. Efficiency is important when the competitive strategy of the firm offers products and services at lower rates than the competitors. Human resource relation is defined as trust, organizational commitment, collective identification and cooperation among the employees (Joseph and Dai, 2015).

Quality Service Delivery

Service delivery can be defined in many ways e.g. the completion by an individual, company, or group of a task against known preset standards of quality cost effectiveness, and efficiency (Silzer & Church, 2020). In other words, quality service delivery is the total effectiveness of an employee or company against well-defined standards which include output, availability and reliability, response time, and cost efficiency (Williams, 2017). Many setups working under different conditions fail to clearly differentiate between the idea of performance versus potential (Wellins, Smith & Erker, 2019). Quality service delivery is more tangible, relatively easily identifiable, quantifiable, measureable, and comparatively short term. Potential on the other hand is latent, and presents the long term ability to consistently perform and improve. High performers may be good today, but may not necessarily be equipped to handle future changes (Françoys & Gagné, 2015). Because quality service are not mutually exclusive, it is all too common to confuse a high-performer for a high-potential person, and more often than not this proves costly.

Business Advantage

The ability to compete means staying alive in the market (Mark, 2023). One of the first references to the expression “competitive advantage” in the strategy literature can be found in Mark (2023), who defined it as the advantage of proactively anticipating market trends better than competitors and adjusting supply in accordance with this perception. Meeting the expectations of firms, dictated mainly by the search for consistent profits by satisfactorily resolving the inherent business uncertainties, in the final analysis rests on being competitive. Achieving this requires more than expectation, however, it requires firms to develop capabilities to turn expectations into reality (Lemos & Nascimento, 2019). These capabilities are associated with factors that can be classified

into areas or that express abilities, with positive developments in the market, on production and on finance. They relate to the firm's people, methods, planning capacity, organization and control, at levels able to meet the challenges of rival firms, to compete.

Theoretical Framework

The study was anchored on Resource-based theory by Barney (1991). Barney is of the view that organizations should formulate internal strategy to gain competitive advantage from its own internal resources. This approach suggests that a firm should invest in those activities that constitute its core competences and outsource the rest. Barney (1991) used the term core competence to describe the strategies that make up those activities that the firm executes better than its competitors. He believed that core competencies are organization-specific resources with additional characteristics and allow new markets to be exploited. Core capabilities consist of the processes that combine physical resources and the cooperation of the human resources responsible for the organization's tacit and explicit knowledge. The strategic value of these resources depends on their capability to be a source of competitive advantage by enabling the organization to set strategies that improve its effectiveness and efficiency, exploit market opportunities and neutralize potential threats (Barney, 1999).

Empirical Review

Nzewi, Chiekezie and Ogbeta (2021) studied the relationship between employee retention and employee performance in selected commercial banks in Asaba, Delta State. Descriptive survey design was adopted. The authors advocated that the banks and other corporate organizations should enrich job contents and offer growth opportunities, in order to retain their top talents. Besides, talented employees are productive resources capable of adding value and competitiveness in organizations.

Wandia (2021) carried out a study on the effect of employee retention on performance of telecommunication firms in Kenya – Nairobi at Symphony (K) Ltd. The study adopted a case study research design to fulfill the objective of the study and the results were expected to provide an insight in understanding how the organization uses its dynamic capabilities as a strategic tool. The study recommended that firms consider business models that invest in talent management and appropriately harness and leverage on intangible assets in the firm to attain competitive advantage.

Doherty (2019) assessed employee engagement and how to attract and retain the best talents. In the study, Rabo bank International was assessed covering over 340 offices in over 40 countries worldwide because Rabo bank was finding it difficult to consistently manage the performance of its employees to the same standards globally. The study recommended that organizations should be focused on people rather than on processes to save the organizations unnecessary spending of money on recruitment and training.

Tirklin (2018) investigate the relationship between employee retentions strategies and the performance of money deposit banks in Pakistan. The study adopted a mixed method approach. It is recommended that commercial banks should develop and document strategies that are linked with the overall banks strategy.

Rahman and Khatun (2017) studied the effect of Employee retention on the employee's performance at private commercial banks in Bangladesh. 85 full time bank employees were selected from 15 different private commercial banks. This study reveals that all ERM components such as Human Resources Practices, Leadership Styles and Shared Goals /Values have more

significant impact on employee's performance on the other hand Communication and Trust have the moderate impact on employee's performance of the bank. So, these ERM components should be properly addressed and practiced by the banks for improving its employee's performance.

Charlene, Bacong, and Encio (2017) researched on the effect of employee retention to job performance in Engineering, Construction and Manufacturing Company in Asia. Regression analysis was used to analyze data collected. Results showed that employees always want to feel that they are part of the company's objectives which require continuous learning, better communication and fair benefits. Respondents agreed that the atmosphere and interpersonal relation in respective department are friendly and cooperative. Having strong working relationship among the people within the company can deliver good quality of high performance.

Gap in Literature

Few studies have been carried out on employee retention strategy, some studies focused on talent retention and others focused on staff. But this study sought to determine the type of relationship between employee retention and performance of selected banks in Awka, Anambra State through the following gaps;

Studies failed to ascertain the degree of relationship that exists between employee compensation and quality service delivery of selected money deposit banks in Awka, Anambra State. None of the studies sought to determine the extent of relationship that exists between job security and business advantage of selected money deposit banks in Awka, Anambra State.

Methodology

Research Design

Descriptive survey research design was used for this study and the reason for adopting descriptive survey research design is because the study intended to adopt a research design that will make provision for the direct collection of data from respondents. Thus, since descriptive survey research design supports the collection of data directly from respondents, it is considered appropriate for the study.

Area of Study

The area of the study is Awka, Anambra State. The capital of the Anambra State is Awka Town which is the seat of Government. The federal university is located in Awka, the local government in Awka are Awka South and Awka North Local Government Area The economic activities in Awka are major commercial activities such as trading of household items, transportation, teachers and lecturers, doctors and nurses, broadcasters and factory workers among others. The motto of the state is "light of the nation".

Population of the Study

The population of this study comprised 135 staff of GTCO Bank Plc, Zenith and UBA Bank Branches in Awka, Anambra State (Computation from Personnel Record of each Bank, 2023).

Sample Size and Sampling Technique

The study made use of complete enumeration method to determine the sample size of 135. The reason for adopting the complete enumeration method is because the population is within the research capacity of the researcher and can be accessed easily by the researcher. Hence, the researcher used the entire population as the sample of the study. Therefore, the sample size is 135.

Method of Data Collection

The study made use of primary source of data.

The primary sources include the use of structured questionnaire which were distributed to staff of selected commercial banks.

Test of Hypotheses Test of Hypothesis One

		Employee_compensation	Quality_service_delivery
Employee_compensation	Pearson Correlation	1	.728**
	Sig. (2-tailed)		.021
	N	117	117
Quality_service_delivery	Pearson Correlation	.728**	1
	Sig. (2-tailed)	.021	
	N	117	117

*. Correlation is significant at the 0.05 level (2-tailed).

Ho_1: There is no significant relationship between employee compensation and quality service delivery of selected banks in Awka, Anambra State.

Table 4.3.1 Correlations between Employee Compensation and Quality Service Delivery

Table Summary

Table 4.3.1 result show that there is a significant relationship between employee compensation and quality service delivery at r=0.728, n=117 and P=0.021 (p<0.05) at 5% significant level. At this significant level, alternative hypothesis is accepted. Since p value is less than 0.05, the alternate hypothesis will be accepted that there is positive relationship between employee compensation and quality service delivery of selected banks in Awka, Anambra State.

Test of Hypothesis Two

Ho_2: Job security is not significantly related to business advantage of selected banks in Awka, Anambra State.

Table 4.3.2 Correlation between Job Security and Business Advantage

		Job_security	Business_advantage
Job_security	Pearson Correlation	1	.736**
	Sig. (2-tailed)		.043
	N	117	117
Business_advantage	Pearson Correlation	.736**	1
	Sig. (2-tailed)	.043	
	N	117	117

**. Correlation is significant at the 0.05 level (2-tailed).

From table 4.3.2 indicated positive relationship between job security and business advantage with r=0.736, n= 117 and P=0.043 (P<0.5) at 0.05 significant at 2tailed, alternative hypothesis is accepted. Hence, there is positive relationship between job security and business advantage of selected Banks in Awka, Anambra State.

Conclusion

The study concludes that employee retention strategies such as employee compensation, job security can result in sustainable performance of money deposit banks. Retention strategy sustains the employment contract with skilled employees of the organization. Skilled employees of the organization contribute to the outstanding performance and informs the competitive advantage of selected money deposit banks. The study also concluded that when employees are assured of job security, the confidence level of employees are sustained to work towards establishing viable business relationship with customers on behalf of the organization. Thus, job security creates a platform for employees to align with the goals and objectives of the organization and as well identify with the organization.

Recommendation

Based on the findings, the following recommendations were made;

1. Management of selected money deposit banks should adopt variable compensation packages so as to keep employees in suspense as they work with the organization. This will result in achieving quality service delivery.

2. Management of selected money deposit banks should adopt job security as an effective employee retention strategy. This will sustain the competitive strategy of the firm.

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