

Training and Development and Employee Retention in Commercial Banks in Akwa Ibom State, Nigeria

¹ Victoria S. Umana, Ph.D, ²Esitime S. Umana, ³Johnson O. Odohoedi

1 Department of Business Management, University of Uyo, Uyo, Nigeria

2 Department of Business Administration, Akwa Ibom State Polytechnic, Ikot Ekpene

3 University of Uyo Uyo.

Correspondence: viqumoh@gmail.com

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ABSTRACT: *This study focused on training and development and employee retention in commercial banks in Akwa Ibom State, Nigeria. Primarily, the study was conducted to investigate the influence of training and development on employee retention in select banks. The survey research design was adopted and this involved administration of copies of questionnaire on employees of case banks who served as respondents. The study's population was 497 while the sample size was 384 determined using Cochran's sample size determination formula. The sampling method employed in the study was random sampling. The questionnaire was used in data collection. Data obtained in the study were analyzed using simple regression method. Result of the analysis indicated that training and development (Beta =0.093, t=2.5833, p<0.05) has a significant influence on employee retention in commercial banks in Akwa Ibom State. It was concluded that training and development can make significant contributions to employee retention in commercial banks in Akwa Ibom State. It was recommended that commercial banks in the state should prioritize employee training and development in order to motivate their employees' retention.*

KEY WORDS: Training and development, employee retention, commercial banks, Nigeria

INTRODUCTION

The quality of human resources in terms of skills profile, experience, abilities and knowledge is fundamental to its success, competitiveness and growth of any organization. Thus, human resources are seen as being the most important variable contributing to organisational success. As observed by Ulah and Yasmin (2013), it is difficult for organisations to survive without its human resource. It therefore, becomes imperative for organisations to have an understanding of its human resources so as to be able to manage them properly and also get the best from them. This would be possible when there is an integration of employees' and organisational goals, a philosophy propagated by Strategic Human Resource Management (SHRM).

SHRM practices are organisational activities used for the managing human resources, and making sure that they are effectively deployed to realize the goals of the organisation in question (Tiwari and Saxena, 2012). Where practices of human resource management of organisations are mutually consistent and aimed at improving commitment of employees, this would foster a willingness on the part of employees to act in the overall interest of their organisations. This can be seen in the commitment and loyalty of employees. SHRM bridges business strategy and human resource management. SHRM focuses on the position that there should be a linkage between the strategy of a firm and the deployment of its manpower. Strategic human resource units are futuristic and also operate in a way that is consistent with the corporate business plan of an organisation (Holbeche, 2014). A key aspect of SHRM that bridges the gap between business strategy and human resource management is training and development.

Training and development programmes are needed in organisations to sharpen and improve upon the skills of employees. These programmes can be either on –the- job or off -the -job. Off -the -job training and development programmes are programmes mounted to improve upon the skill content of employees outside of their normal place of work. On- the- job training and development programmes are those that take place within the organisation. Each of these has their merits and demerits. Training and development programme is increasingly becoming vital to the success of any contemporary organisations which are desirous of competencies; these are major sets of expertise and knowledge that will give

them an edge over its competitors. Achieving this requires committed training and development programmes that play central roles in nurturing and strengthening these competencies. Research findings suggest that training and development influences employee retention (Mbugua, 2015; Bula, 2012; Ndile, 2018).

Employee retention is concerned with ensuring the continued stay of an organisation's employees in the services of a particular organisation, over a given period of time. It is usually calculated by dividing the total number of an organisation's employees on the last day of the period under review by the total number of employees on its first day, and then dividing it by hundred to have its percentage value. Employee retention is extremely necessary in a competitive industry like the banking sector (Esu and Inyang, 2016). This is because over time, some bank employees tend to gain the confidence of their customers, thereby influencing and ensuring their continued patronage. In this case, losing such employees may mean losing some valuable customers. Again, hiring new bank employees is an expensive task and their sudden departure may temporarily disrupt the activities of an organisation. Also, high employee turnover may have a negative impact on the image and reputation of an organisation. Whatever the case may be, these instances could affect the performance and profitability of a firm.

Statement of the Problem

The issue of employee retention is of serious concern to all organisations. This is because when employees leave their current organisations, investment in them is lost, their skills and talent can no longer be utilized. More so, the organisation concerned can barely benefit from training cost incurred on the departing employees. Ultimately, customers suffer from poor service with resulting poor performance by the organisation.

As employees leave their organisations in the banking industry, gaps are created, such organisations are no longer adequately staffed while service delivery suffers. A common response by affected banks has been to embark upon recruitment with a view to filling vacancies. In the process, a lot of resources are expended; costs are incurred in training while the new employees may need some time to fully onboard. Research findings seem to suggest that a major issue that accounts for inability of banks to retain their employees is inability of the banks to meet the yearnings of its employees in the area of training and development. The need to empirically ascertain the influence of training and development

on employee retention in commercial banks in Akwa Ibom State motivated the conduct of this study.

Research Objective

To examine the extent to which training and development influences employee retention in commercial banks in Akwa Ibom State.

Research Hypothesis

H0 Training and development has no significant positive effect on employee retention in commercial banks in Akwa Ibom State.

Hi Training and development has a significant positive effect on employee retention in commercial banks in Akwa Ibom State.

REVIEW OF RELATED LITERATURE AND THEORETICAL FRAMEWORK

Human Resource Management

Human Resource Management (HRM) is a means to the management of the human resources of organisations. Armstrong (2012) argued that HRM is about the management of people who are working in an organisation and those who contribute individually or collectively to the achievement of organizational goals and objectives. The human resource of an organisation is an active organizational input which manipulates other factors of production, for the effective achievement of organizational goals and objectives. Organisations are created by people and their survival is dependent on people. Therefore, the extraordinary management of human resources cannot be ignored as other components and aspects of the organisation may likely suffer. Ultimately, without employees, organisations cannot function.

The practice of HRM differs from one organisation to another, from one industry to another and from one nation to another (Zainal and Nasurdin, 2011). These authors further opined that the most suitable term used in describing effective HRM practice is “Best HRM Practices.” Scholars have also discovered that employees who are well motivated, well-paid, those who are working in an ambiance of affinity and trust, could generate greater productivity and lower unit costs (Pfeffer, 2014). From time to time, numerous attempts have been made by different researchers to discover the nature of HRM practices

obtainable in different organisations, nations and sectors. Meanwhile, because of its importance, the human resource management practice selected in this study is Training and Development.

Training and Development

Training and development is counted as one of the most important variables in the practice of human resource. Training and development remains one of those practices of human resource management which could assist an organisation in gaining competitive advantages (Schuler and MacMillan, 2014). Noe (2012), views training as a practice that enables an employee to acquire a job related skill and knowledge while improving and changing his/her attitude and behaviour in order to achieve the objectives of an organisation. Bula (2012) stated that training does not only focus on getting competencies, but also about how employees meet and fulfill the company's objectives and goals. According to Joarder and Sharif (2011), it is one of those methods used to acquire new skills and knowledge which could improve employees and organizational standard of performance in a rapidly changing business environment. Employees require training because it assists them in fulfilling their career needs as well as the needs of the organisation. Training can be viewed as a task-oriented exercise because it allows employees to implement their work better (Asare-Bediako, 2002). According to Evans and Lindsay (2011), involvement in training and development exercises could increase the quality of employees and also provide long run advantages for an organisation. Through investment in training and development programmes, employers assist their employees in acquiring the competencies which are required for the implementation of the functions of strategic human resource management.

Employee Retention

According to Yamamoto (2011), the retention of high performing employees is a crucial for every business organisation. The need for high performing employees is necessitated by productivity losses, potential losses of business opportunities, poor customer relationship, and losses associated with high turnover rate. Chaminade (2007) further explains that retention is a deliberate move by organisations to create an environment that engages employees for a longer period of time. In fact, the vocal purpose of employee retention is to avert competent and quality employees from leaving the organisation, since

their departure could have adverse effect on the productivity and profitability of an organisation (Samuel and Chipunza, 2009).

The retention of well-motivated employees is very important to the success and performance of organisations. According to Moncarz, Zhao and Kay (2009), scholarly researchers from the mid 1990s have not only focused on determining the reasons for employee turnover in organisations, but have also been concerned with determining those factors which could positively influence their stay as well as the benefits associated with the retention of valued and quality employees. Thus, the major challenge faced by many organisations today is that of formulating effective employee retention strategies which could enable an organisation to retain those employees that are considered significant to the attainment of organisational goals and objectives (Chiboiwa, Samuel and Chipunza, 2010). While the retention of employees has so many benefits, research has proven that employee turnover is very expensive for any organisation.

Different scholars have identified diverse costs associated with employee turnover in terms of money, time and several other resources. According to Fitz-enz (1997) indicated that an average organisation loses approximately \$1 million with every 10 professional and managerial employee that leaves the organisation (Fitz-enz, 1997). On the other hand, Mitchell, Holtom, and Lee, (2001) suggested that, while the total cost associated with employee turnover in the US ranges from 90 to 200 percent of annual salary, direct replacement costs may reach as high as 50 to 60 percent of an employee's annual salary. The implication of this is that the replacement of employees who leave an organisation comes at a high cost. In support of this, Chaminade(2007) argued that employers have often cited that recruitment costs as much as 50 to 60 percent of an employee's first year's salary and up to 100 percent for certain specific positions. This position was further affirmed by Yamamoto (2011) who argued that the costs associated with the recruitment, selection and training of new employees often surpass 100% of the annual salary for the position that is being filled. This author further stated that other costs associated with employee turnover include; increases in short-term costs such as, the value of money spent on hiring a new employee, personnel restructuring, training of other employees as well as decreased production (Yamamoto, 2011).

According to Noe(2012), another major reasons why organisations ensure the retention of their employees is that, there are momentous economic impact associated with losing any of an organisation's crucial employee, especially because knowledge is lost as a result of the employee's departure. A usual, employees who leave an organisation take with them their valuable knowledge and experience. In some cases, investments made on such employee with expectations of a future return are not usually realised. Similarly, Samuel and Chipunza (2009) contended that, when high performing employees leave an organisation, their productive talent as well as the organisation's capacity to gain competitive advantage is completely lost. In cases where the total workload remains unchanged, the short-term burden of the organisation on the remaining staff may increase, thereby having a significant negative effect on their motivation. In the long term, the specific knowledge of the organisation, know-how and skills possessed old time employees may be lost once they leave (Yamamoto, 2011). These numerous costs associated with employee retention make it a critical issue for consideration.

According to Yamamoto (2011), at the moment, there is serious ongoing competition to attract competent human resources in the banking sector and all other business organisations. Greater employment volatility enhanced by opportunities to change jobs places has further aggravated the competition for attracting and retaining qualitative and high-performing employees who may become future key employees of organisations. In a bid to minimising the problems associated with employee turnover, strategic-thinking organizations should strive to create a favourable organisational environment and climate through the implementation of various human resource initiatives aimed at retaining valuable employees.

The Social Exchange Theory

The social exchange theory was developed by Blau in 1964. This theory was further expanded by Gouldner (1960) and Homans (1958). The theory suggests that there is an undetermined obligation that exists between two or more parties in a relationship, in which a party in the relationship is expected to do some kind of favour to the other party, and there also exists an expectation of some undetermined future return from the other party. The Social Exchange theory is a theory which explains that there is an unspecified cooperation and collaboration amongst two or more parties which often results in a mutual benefit for all parties involved in a relationship.

The social exchange theory is used as the basis for establishing a link between a key strategic human resource management practice such as training and development and its influence on employee retention in Commercial Banks. The research makes an attempt at explaining the extent to which employers of commercial banks are able to implement appropriate training and development programme that is capable of influencing employees' retention in commercial banks. Accordingly, as employees perceive fairness in organisation's handling of their training issues, they would be encouraged to stay with the organisation. Conversely, where they see the policies of the organisation as not being fair to them, in training and developing them, they may respond by considering leaving the organization and to seeking where to realize their expectation.

Empirical Review

Victor, Patrice and Karine (2010) carried out investigation how human resource management practices impacted voluntary turnover in Canada. It was discovered from the study that as employees are trained by their organisations, turnover rates became higher. Nyakundi (2011) conducted a study to establish the variables which account for teachers remaining or leave their jobs in private secondary schools Kenya. The study revealed that training, promotion and pay were key HRM practices in maintaining teachers in the country. Isabel and Lucy (2013) employed a survey research design in investigating how training and development impacted employee turnover in selected hotels in Kisumu City, Kenya. It was revealed that employee training affected employee turnover significantly. It was therefore concluded that training was useful in assisting hotels build building a workforce that was more committed and productive. Marlize and Gilberto (2014) explored the possibility of human resource management practice reducing turnover while motivating employees to remain in private companies in Brazil. Findings of the study showed that for company to stem the tide of employee turnover and retain employees' services, they needed to emphasize more on employee training and development. Mbugua (2015) was interested in establishing the impact of training, recruitment and performance management on employee retention in the banking industry in Kenya. It was discovered that a positive relationship was in place between training, recruitment and performance management and employee retention in the Kenya's banking industry. Asamoah, and Eugene (2016), studied Human Resource Management practices and its impact on employee turnover reduction in the hotel industry in cape coast, Ghana. In the analysis of data, the study revealed a negative relationship between training and intentions to quit by employees. Mustafa (2016) carried

out a study that aimed at showing the impact generated by employee training and innovation on turnover intention in many service firms in Turkey. It was revealed in the study that innovation and training had a significant capacity to decrease employee turnover. Further, it was also revealed that innovation did not mediate the relationship between employee training and turnover intention.

METHODOLOGY

The survey research design was used in this study. The population of this study was made up of 497 employees of select Commercial Banks in the three senatorial districts of Uyo, Ikot Ekpene and Eket in Akwa Ibom State. The population was considered suitable in view of the fact that the banks studied have their presence in the three senatorial districts of the state and so would offer insights into the studied variables. The banks were selected based on their peculiarities in service delivery. These banks are; Access Bank, First Bank, Zenith Bank, United Bank for Africa (UBA) and First City Monument Bank (FCMB). A sample size of 384 was derived using Cochran's formula for sample size determination. The sampling method considered was simple random while the sampling frame was nominal roll for staff in branches of the banks concerned with a sampling ratio of 54%. The questionnaire instrument used in the study recorded an average Cronbach Alpha value of 0.814. The method of data analysis was regression model :

$$ERT = \beta_0 + \beta TD + \varepsilon$$

Where;

ERT- is the dependent variable (Employees retention)

TD - Employee Training and Development

β_0 is the intercept

β is Beta coefficient

e = error term.

RESULTS AND DISCUSSION**Table 1: Demographic Characteristics of Respondents**

Variables	Categories	Frequency	Percentage%
Sex	Male	129	63.46
	Female	75	36.54
Age	Below 30	103	50.49
	30-40	47	23.04
	41-50	39	19.12
	51 and above	15	7.35
Education	SSC/WAEC	-	-
	OND/NCE	147	72.06
	BSc/HND	54	26.47
	Masters	3	1.47
	OTHERS	-	-
Length of service experience	Below 1 year	18	8.82
		49	24.02
	1-2 Years	81	39.71
	3-4 years	47	23.04
	5 -9 years	9	4.41
	10 years and above		

Source: Field Data, 2021

Table 1 is an analysis of the demographic characteristics of respondents that took part in the study. From the table, the gender distribution shows that out of the 204 respondents, 129 of them were male representing 63.46% while 75 people were female representing 36.54%. It also indicates that one hundred and three(103) respondents were between 21 – 30 years representing 50.49%, 47 of the respondents were between the age of 31 – 40 years representing 23.04%, also 39 respondents were between 41 – 50 years representing 19.12% while 15 of the respondents were aged 50 and above representing 7.35%. It can

be deduced that none of the respondents was in the range of school certificate nor OND holders. One hundred and forty-seven (147) respondents had HND/BSC representing 72.06% and fifty-four (54) respondents had master degree representing 1.47%. Three (3) of the respondents indicated they had Ph.D. The table also shows the number of respondents that had work experience of less than 1 year as eighteen (18), representing 8.82%. Forty-nine (49) respondents had worked for between 1-4 years, representing 24.02%, while eighty-one (81) of them had worked between 5-9 years of experience representing 39.71%. Forty-seven (47) of the respondents had worked between 10-14 years of experience representing 23.04% and nine (9) of them had worked for at least 15 years and above representing 4.41%.

Table: 2: Percentage Analysis of Training and Development and Employees' Retention in Commercial Banks in Akwa Ibom State

Dimensions of Training and Development	SA	A	D	SD	UN
Training in my organisation is based on need assessment	38 (18.63%)	121 (59.31%)	11 (5.39%)	31 (15.20%)	3 (1.47%)
We have an expanded training programme that captures needs of every staff.	29 (14.22%)	98 (48.04%)	38 (18.63%)	27 (13.24%)	12 (5.88%)
Our training models go beyond skills provision to adequately preparing employees for higher responsibilities in future	42 (20.59%)	116 (56.86%)	19 (9.31%)	21 (10.29%)	6 (2.94%)
Both off-the-job and on-the job training programmes are mounted for our employees	51 (25.00%)	129 (63.24%)	9 (4.41%)	13 (6.37%)	2 (0.98%)
Mean	40	116	19	23	6

Source: Field Survey (2021)

Table 2 shows the result of the influence of training and development on employees retention in Commercial Banks in Akwa Ibom State. In the table, 38 respondents

representing 18.63% strongly agreed that training in their organisation is based on need assessment; 121 respondents representing 59.31% agreed; 11 representing 5.39% disagreed; 31 respondents representing 15.20% strongly disagreed while 3 respondents representing 1.47% were undecided. When asked if their banks had expanded training programme that captured the needs of every staff, 29 respondents representing 14.22% said their banks had an expanded training programme that captured needs of every staff; 98 representing 48.04% agreed; 38 respondents representing 18.63% disagreed; 27 respondents representing 13.24% strongly disagreed as 12 respondents representing 5.88% gave no opinion. Furthermore, the respondents were asked if their training models go beyond skills provision to adequately preparing employees for higher responsibilities in future. On this, 42 respondents representing 20.59% strongly agreed that their training models go beyond skills provision to adequately preparing employees for higher responsibilities in future; 116 respondents representing 56.86% agreed; 19 respondents 9.31% disagreed; 21 respondents representing 10.29% strongly disagreed as 6 respondents representing 2.94% were not able to opine on the question. Also, respondents were asked if their banks offered both on-the-job and off-the-job training programmes for their employees. On this, 51 respondents representing 25% strongly agreed that both off-the-job and on-the job training programmes were mounted for the employees; 129 respondents representing 63.24% agreed; 9 respondents representing 4.41% disagreed; 13 respondents representing 6.37% strongly disagreed while 2 respondents representing 0.98% were undecided. The analysis indicates that majority of the respondents, 156(76.47%) were of the opinion that training and development influenced employees' retention in Commercial Banks in Akwa Ibom State.

Test of Hypothesis

Ho: Training and development has no significant positive influence on employees' retention in Commercial Banks in Akwa Ibom State.

H₁: Training and development has a significant positive influence on employees' retention in Commercial Banks in Akwa Ibom State.

Table 3: Regression Analysis Result on the Influence of Training and Development on employees' retention in Commercial Banks in Akwa Ibom State.

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.774 ^a	.599	.539	1.62383		
Goodness of Fit^a						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	149.822	1	119.022	66.303	.000 ^b
	Residual	196.477	202	1.514		
	Total	346.30	203			

Coefficients^a						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	T	Sig.
1	(Constant)	.618	1.337		3.618	.102
	Training and Dev.	.093	.036	.436	2.5833	.000

Independent Variable: Training and Development

Dependent Variable: Employee Retention

Source: SPSS Output

Table 3 shows the result of regression analysis on the influence of Training and Development on employees retention in Commercial Banks in Akwa Ibom State. The model summary showed a R^2 of 0.539 which implies that 53.9% of employees retention in commercial banks in Akwa Ibom State was influenced by training and development programmes of the banks. The model also showed a goodness of fit at 95 % (p-value <0.05). Training and development influences retention significantly at 95% (p-value

<0.05). Based on the result, the null hypothesis which states that training and development has no significant positive effect on employees retention in commercial banks in Akwa Ibom State is thus rejected while the alternative is accepted. Hence, it could be said that training and development is a strategic human resource practice that has the ability to influence significantly employees retention in Commercial Banks in Akwa Ibom State.

DISCUSSIONS OF THE FINDINGS AND CONCLUSION

The objective of this study was to examine the effect of training and development on employee's retention in commercial banks in Akwa Ibom State. In line with this objective, it was hypothesized that training and development has no significant positive effect on employees retention in commercial banks in Akwa Ibom State. Results of test of the hypothesis showed that training and development has a significant effect on employees retention in commercial banks in Akwa Ibom State. In the descriptive analysis, the respondents had showed through their expressed opinion that training and development would account for their retention in commercial banks in Akwa Ibom State. Respondents also indicated that training in their organisations was based on need assessment; that they have an expanded training programme that captures needs of every staff; that their training models go beyond skills provision to adequately preparing employees for higher responsibilities in future and that both off-the-job and on-the job training programmes were being mounted for employees. These findings suggest that training and development is important to employees in commercial banks in Akwa Ibom State. Therefore, commercial banks in the state that prioritize employee training programmes are likely to benefit from increased likelihood of their employees to remain with them. Hence training and development is a strategic human resource practice that can influence employees retention in commercial banks in Akwa Ibom State. Findings of this study strengthen earlier studies. They include; Mbugua (2015); Bula (2012); Ndile (2018); Nyakundi (2011); Victor, Patrice and Karine (2010). All these studies had established that inadequate training opportunities would lead to employee turnover. However Verhees (2012) found out that training did not influence turnover intentions

CONCLUSION AND LIMITATION OF STUDY

Employee turnover is one issue that is not healthy for any organisations, including commercial banks. The study sought to examine the influence of training and development on employee retention in commercial banks in Akwa Ibom State. In this study, it has been established that training and development had an influence on employees retention in commercial banks. The implication of this result is that banks can retain the services of valued and skilled workers through training and development programmes which are aimed at improving the employees' skill set. In view of the result of this study, it was recommended that commercial banks in the state should prioritize employee training and development in order to motivate their employees' retention. A major limitation of this study is that only one state was considered in the survey. To improve generalization of findings, it is suggested that the scope of this study should be expanded to include other states in Nigeria.

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