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## Influence of Retention Factors on Employees Commitment: Evidence from Nepalese Commercial Banks

Ganesh Prasad Pathak, Ph.D

Associate Professor, Faculty of Management, Tribhuvan University, Kathmandu, Nepal

**ABSTRACT:** This study aims to identify the relationship between retention factors and employees' commitment in Nepalese commercial banks. The banks selected for study were 9 in numbers which comprises government owned, joint venture, and private ownership banks. Convenient sampling method was used for selecting the respondents from different categories of banks. The study mainly focused on five retention factors (compensation, training and development, job characteristics, supervisor support, and career opportunities) and employees' commitment in terms of affective, continuance, and normative commitment. To reach the conclusion, the questionnaires consisting of 18 questions to measure employee commitment (affective, continuance, and normative) and 25 questions on measuring retention factors (compensation, training and development, job characteristics, supervisor support, and career opportunities) were used. Reliability test of questionnaire was made using Chronbach's Alpha. Statistical tools used for presenting and analyzing the data were frequency analysis, Pearson Bivariate Correlation Analyses, Multiple regression analysis, and ANOVA- test. Statistical package for the Social Sciences (SPSS 18.0) used for the computation of data. From the presentation and analysis of data, the study concluded that there was a significant relationship between the retention factors and employees' commitment in Nepalese commercial banks.

**KEY WORDS:** Retention Factors, Employee commitment, Relationship, Commercial Banks.

### I. INTRODUCTION

The long term success of the business is ensured by the retention of the human capital or otherwise employer has to bear the cost when an employee leaves the organization in the form of loss of human capital and hiring of new employee (Lockwood, 1999). Human resource is regarded as one of the key resources in organization (Adhikari, 2009). In comparison to other physical, financial and technological resources, HR is considered as the most dynamic resource. Alarm (2009) stated that the cost of organization in case leaving of an employee is almost equal to more than one year salary and benefits of the employee meaning it have a significant impact on economic health of the organization. Ramlall (2004) and Action et al. (2003) further stressed by realizing the fact that it is not only the loss of money and resources but also the loss of knowledge and experiences for an organization which hampers the performance. This might be the reason for managers look for ways to develop long-term employee's commitment within the organization. Thus, to gain employees commitment to the organization and increase retention, the employers need to identify theretention factors more influential to employee's commitment. When retention rates become low, extra time and money are spent on recruiting, selecting and training new employees that could have been spent on other activities like performance improvement or career development of employees (Abbasi and Holiman, 2002; Arkin, 1997;Sightler and Adams, 1999). Additionally, with low retention level and organizations may result to decrease in performance, efficiency, and morale, and an increase in the disorder of social networks, group cohesion, and communication (Sigler and Adams, 1999). Outstanding employees may leave an organization because they feel dissatisfied, underpaid, unmotivated, and assure that the company is not providing training and promotion opportunity (Coff, 1996) and retaining the employees in the organization may present other challenges as well. They may demand higher wages, nor comply with organizational practices, and not interact well with their co-workers or comply with their supervisor

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directions. Munn et.al.(1996) found that supervisor support and promotion were the best predictors of employees commitment and intention to quit.

With no assurance of continued employment, workers have now raised their expectations in other area. For instance, employee expect employers to demonstrate their commitment in terms of pleasant working conditions, access to training and development, provision of a safe working environment and a balance between work and employees commitments outside the workplace. Employees do not work for free. It is necessary to compensate them in some way for their time and effort. Reward system is the most effective instrument for enhancing the retention. Reward includes all monetary, non-monetary and psychological payments that an organization provides for the employees. All organizations may not reward their employees equally. Organizational prosperity lies upon the attraction, motivation, development and retention of competent employees. In order to be performance and result oriented, researches have stressed effective human resources management strategies such as better compensation, job characteristics, and training and development opportunities etc. The human resource management strategies demand a change in corporate culture, in which everyone must adopt the new values and principles, particularly senior managers. Hence, the current study is focused on exploring and investigating the relationship of retention factors (i.e.compensation, job characteristics, training and development opportunities, and supervisor support and carrier opportunities) on employees' commitment( affective, continuance, and normative).

## STATEMENT OF THE PROBLEM

Employee's commitment is one of the challenges facing by many Nepalese organizations today. For many organizations, strategic staffing has become an important issues because the ability to hold on to future survival (Ettoree, 1997;Whitner, 2001). As the retention of talent with critical skill sets is acknowledged by organizations as vital for the achievement of business growth and the building of organizational competencies, some organizations strive to be the employer of choice by creating a positive environment and offering challenging assignments that faster continued personal growth. An employer of choice (EOC) is an organization that outperforms its competition in the attraction, development and retention of people with business required aptitude, often through innovation and compelling human resource programs (Clarke, 2001;Dessler, 1999). By adopting an effective retention and commitment strategies with the support of relevant HR programs, organizations may successfully keep critical employees. Hence, this study aims to examine the current HR retention practices and its relationship with employee commitment issues in Nepalese commercial banks.

## OBJECTIVE OF THE STUDY

The present study focuses on the retention factors; adopted by Nepalese banking sectors and its impact on employees' commitment. Employees have been identified as one of the key variable enhancing the organizational performance (Becker, 1960). The retention practices of the government, joint venture, and private bank are the key area of the research. This study attempts to achieve the following specific objectives:

- To explore retention factors practiced in Nepalese commercial banks.
- To examine the impact of retention factors on employees commitment.
- To explore the relationship between retention factors and employees commitment.

## SIGNIFICANCE OF THE STUDY

Bank and financial institutions are growing in Nepal day by day. There is intense competition in banking sectors. Management scholars argue that how employees are managed is becoming a more important source of competitive advantage because traditional source (product and process technology, protected or regulated markets, access to financial resource and economies of scale) are less powerful than they once were (Lawler, 1992;Pfeffer, 1994). The current HRM researches are mostlyconcerning to employees' retention in international context. But a very few studies have examined the relationship of retention factors and employee commitment in Nepalese context.

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In this regards, this study argues that by addressing retention factors in a meaningful way would benefit organizations in terms of increasing employees' commitment and productivity. So employees' commitment is widely observed in each organization working nationally and internationally. Therefore, this study will be a significant attempt to study the relationship of employee retention factors and commitment in banking sectors of Nepal.

## SCOPE AND LIMITATION OF THE STUDY

This has been confined to pile up and goes through the several studies of the observations on retention factors and employee commitment by reviewing articles, journals and books. It is basically confined to literature review, variable identification, definition and developing future directions for the research. The researchers or practitioner can get added knowledge about impact of retention factors on employee's commitment and the relationship between them. That is why it can be claimed that the study on such issue is very important in Nepalese banking industry. The findings and results of this study would have important implications for Nepalese managers in formulating appropriate strategies, policies, and procedures to enhance employees' job performance and employee's commitment, specifically in the banking sector.

Without exception, this study has also some limitations. Reliability of statistical tools used and the accuracy of the information given by respondents are the major limitations. Besides, these, it may suffer from respondents biasness. Due to the limited number of respondents, the researcher does not claim the generalization of the findings.

## II. LITERATURE SURVEY

The literature review part is concentrated in presenting the similarities and controversies issues raised by the previous researchers, practitioners, and authors in regard to HR retention and employee commitment and relationship between two phenomena.

### HR RETENTION FACTORS

Retention factors are utilized as an important topic for managers, organizations, and organizational researchers (Abbasi and Hollman, 2000; Arkin, 1997). Consistently, retention of talented employees can be a source of advantage for an organization. But there are challenges in attempting to retain these employees (Barney, 1991; Wernerfelt, 1984). The review of retention factors from 1995 to 2004 identified five critical factors as the five top retention factors which are compensation, job characteristics, training and development opportunities, supervisor support, and career opportunities. These factors are specially chosen because the demand for high technology employees skyrocketed, turnover increased, job mapping became the norm and the shortage of qualified candidates existed. Companies try to keep these valuable employees with their cutting edge knowledge and skills, but the demand for high technology employees with appropriate skills has increased substantially, (McNee, 1998; Murphy, 2000). To add to this, competitors use aggressive recruitment tactics to try and go away these valuable employees. Because of this shortage, it has become critical to retain valuable technical employees in the high technology company.

On the other hand, according to Dockel (2004) the top five retention factors are: compensation, job characteristics (skill variety and job autonomy), training and development, supervisor support and career opportunities. Overall, the justification to select five factors widely utilized by most companies to motivate their employees, it seems reasonable to identify them as a means of examining the effect on career commitment (Tourbin and Rose, 2006).

### EMPLOYEES COMMITMENT

Commitment refers to employee attachment with the organization. Vandenberg and Scarpelo (2004) define "Career commitment" as a person's belief in and acceptance of the value of his or her chosen occupation or line of work and willingness to maintain membership in that occupation. Meyer et al, (1993) noted that employee's commitment is the degree of one's commitment to a particular occupation or profession.

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Consistently, employees commitment is characterized by the development of personal career goals, the attachment too identification with, and involvement in those goals. Career commitment should transcend occupations or jobs (Hall 1976). Organizational commitment suggests commitment to an institution and institutional goals (Randall, 1987). In views of Parsuraman & Nachman(1987) employees commitment, on the other hand, involves self-generated goals and commitment to ones, own career, which may lead to employment in several organizations. Professional commitment refers to professional employees commitment to their professions (e.g. to science, engineering, music). Committed individuals should be willing to make significant investments in their career (e.g. put forth more effort, acquire new knowledge and skills) In addition, people who are committed to their career will likely set high career goals for themselves and put fourth effort as well as persist in pursuing these goals even in the face of obstacles and setbacks (Collarelli and Bishop, 1990). Greater effort and perseverance generally leads to higher performance (Bandura, 1986; Locke and Latham, 1990). The researchersMeyer and Allen made the seminal contribution to the employees' commitment literature, who defined employees' commitment as the psychological state that binds the individual to the organization. Further, they developed three component model of commitment to conceptualize the commitment i.e. affective, normative & continuance. The three component model they advocated was based on their observation that existing definitions of commitment at that time reflected at least three distinct themes: an affective emotional attachment towards an organizational (affective commitment); the recognition of costs associated with leaving an organizational (continuance commitment); and a moral obligation to remain with an organization (normative commitment).

## RETENTION FACTORS AND EMPLOYEE COMMITMENT

The idea that employers should retain and develop their human resources in order to obtain competitive advantage is one of the core beliefs of human resources literature (De Young, 2000). Consistently, employees to change their employment practices from employee control to getting employee commitment. The goal of control is to reduce direct labour costs, or improve efficiency, by enforcing employee compliance with specific rules and procedures, and base employee rewards on some measurable output criteria (Eisenhardt, 1985). By contrast, commitment strategies shape desired employee behaviour and attributes by forging psychological links between organization and employee goals. Thus, the focus is on developing committed employees who can be trusted to use their discretion to carry out job tasks in ways that are consistent with organizational goals.

Furthermore, Arther (2004) concluded that by using commitment strategies, organizations had significantly achieved higher performance and lower turnover, compared to those using control strategies. The retention of technical staff has been perceived to be of strategic importance in high technology employers because of the potential return on them in the long-term (Turbin and Rose, 2006). Thus, managing turnover is an increasing challenge, especially for companies' employing high technology professionals. Some of the world's fastest growing technological companies'CEOs reported that most significant challenge facing them was retaining qualified employees.

The individual is managing their own career and not the organization.The reason outlined above have a respectively close similarity to this indentified by Tsui et. al. (1995) retention and employee commitment study. Tsui et al. (1995) examined employee retention, productivity, quality and corporate financial success are characterized as that integrated sets of career commitment predictors. The assumption is that integrated job of employee commitment focusing on producing high level of employee effective commitment and subsequent organizational performance.

## III. RESEARCH METHODOLOGY

The basic purpose of the study is to explore the retention factors practiced in Nepalese context and its impact on employee's commitment in Nepalese commercial banks. For this, thestudy follows the descriptive and analytical research design to achieve the study objectives. The research questionnaires were distributed in selected commercial banks in the Kathmandu valley. The respondent includes four level employees consisting of assistant, officer, senior officer, and management level employees. Primary data were the basic input information for the study. Opinion survey through the close ended questionnaires was used to collect the data.

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The questionnaires consist of three sections. In the first section, respondents were asked to give demographic and career details. The second section was about employee commitment consisting 18 items and third section was designed for retention factors with 30 items. The variables for study are compensation, training and development, job characteristics, supervisor support, and career opportunities as independent variable and employees' commitment as dependent variable.

All the Nepalese commercial banks are the population for this study. Out of 28 commercial banks working in Nepal, only 10 banks were selected as sample banks for the study. From these banks, four levels of employees were selected as respondents for opinion survey in relation to exploring the impact of retention factors on employee commitment. Respondents were selected following convenient sampling. In total 225 employees working in different banks were asked for responses, 184 respondents returned the questionnaire with their opinion in usable form. The valid response rate was 82%. Out of valid respondents, 62.2% were male and 37.8% were female. The academic level of respondent's was composed of 2% high school, 5% +2 level, 38% bachelors, 54% masters and 1% above masters. The percentages of responding managers from different banks having assistant level, officer level, senior officer level, managerial level were 36%, 44%, 15%, and 5% respectively.

The collected data from different respondents were duly tabulated and analyzed using SPSS 18.0 version. Reliability of instrument was confined Chronbach Alpha which was more than 60. The data were presented and analyzed using different statistical tools such as frequency, Percentage, Pearson Bivariate Correlation Co-efficient, Regression, and ANOVA test.

## IV. RESULTS AND DISCUSSION

This section presents the results of the study. The data were analyzed using frequency and inferential analyses i.e. Pearson Bivariate Correlation and multiple-regression analysis. Frequency analysis were used to analyze the respondents demographic characteristics such as gender, education, job level (position) and while inferential analysis were used to analyze the relationship between independent variables (retention factors) and the dependent variable employee commitment.

### CORRELATION ANALYSIS: EMPLOYEES RETENTION FACTORS AND COMMITMENT

This section shows the correlation analysis between retention factors and employees' commitment in Nepalese commercial banks. The table 1 shows the correlation between employees' commitment and retention factors.

**Table 1**  
**Correlation between Employees' Commitment and Retention factor**

Variables	Correlations	Employees' Commitment	Retention Factor
Employees' Commitment	Pearson Correlation	1	.436**
	Sig. (2-tailed)		0
	N	184	183
Retention Factors	Pearson Correlation	.436**	1
	Sig. (2-tailed)	0	
	N	184	183

\*\* . Correlation is significant at the 0.01 level (2-tailed).

As shown in table 1 the correlation results of employee commitment and retention factors show that the significant values of all variables were less than 0.05, it means there exists positively significant relationship between retention factors and employee commitment. This suggests that the entire retention variables have significant relationship with employees' commitment.



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## REGRESSION ANALYSIS: EMPLOYEES' RETENTION ON COMMITMENT

This section of analysis was concentrated to see the effects of retention factors with employee commitment. A inter multiple regression were computed using the employees' commitment as the dependent variables and retention factors as the independent variables. Multiple regression equations were developed to show the relationship between dependent and independent variables. The model was used to test the effects of retention factors on employees' commitment. The table 2 shows the relationship between dependent and independent variables.

**Table 2**  
Model summary of Employees' Commitment on Retention Factors

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.583a	0.321	0.275	5.943
a. Predictors: (Constant), Career Opportunities, Supervisor Support, Job Characteristics, Compensation, Training & Development				
b. Dependent Variable: Employees' Commitment				

The table 2 has shown the value of R, R<sup>2</sup> and adjusted R<sup>2</sup> along with standard error of estimate. According to this model, there was nearly 32 percent (.321) variance in the employees' commitment with all the retention factors.

## ANOVA: Employees Retention Factors and Commitment

ANOVA test was computed to measure the significance of variance of relationship between the variables.

**Table 3**  
ANOVA for Employees' Commitment on Retention Factors

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	2462.711	5	514.372	14.589	.000a
Residual	5428.876	177	35.243		
Total	8079.587	182			
a. Predictors: (Constant), Career Opportunities, Supervisor Support, Job Characteristics, Compensation, Training & Development					
b. Dependent Variable: Employees' Commitment					

As shown in table 3 the p-value was less than 1 % level of significance. According to this model it indicates that there was significant relationship between dependant and independent variables and there was a goodness of fit.

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## COEFFICIENT OF EMPLOYEES' COMMITMENT ON RETENTION FACTORS

The table below presents the computed values of co-efficient of variables.

**Table 4**  
**Coefficients of Employees' Commitment on Retention Factors**

Model		Unstandardized Coefficients		Standardized Coefficients	Sig.
		B	Std. Error	T	
1	(Constant)	20.977	3.393	6.629	0
	Compensation	0.185	0.134	1.658	0.219
	Training & Development	-0.242	0.178	-1.334	0.18
	Job Characteristics	0.237	0.297	1.61	0.079
	Supervisor Support	0.25	0.221	0.962	0.334
	Career Opportunities	1.337	0.218	6.085	0.000
a. Dependent Variable: Employees' Commitment					

This table 4 shows the details of regression analysis of dependent (employees' commitment) and independent (retention factors) variables. The table presents the estimates their standards errors, value of the test statistics t and p value (significant). The output results value of the t-test statistics for retention factors is 6.629 and p-value is low (at 5 % significance level). Thus, this result shows that there is significant relationship between retention factors and employees commitment

## CO-EFFICIENT OF REGRESSION ANALYSIS

This section of computation is related with the inter-multiple relationship of variables. Table 5 presents a summary of the regression analysis shown in table 4 where only co-efficient of the various independent variables and their level of significance (indicated by \*) are shown.

Table no. 4.36 provides a summary version of the regression analysis presented earlier where only the coefficients of the various independent variables and their level of significance (indicated by \*) are presented.

**Table 5**  
**Coefficients of regression analysis**

Variables	Employees' Commitment	Affective Commitment	Continuance Commitment	Normative Commitment
Compensation	0.185	0.054	0.046	0.093
Training & Development	- 0.242	0.027	- 0.121	- 0.153
Job Characteristics	0.327	0.134	0.05	0.141
Supervisor Support	0.210	- 0.265	0.427**	- 0.023
Career Opportunities	1.336**	0.244**	0.51**	0.564**
	R <sup>2</sup> = 0.31	R <sup>2</sup> = 0.19	R <sup>2</sup> = 0.26	R <sup>2</sup> = 0.23
**p ≤ 0.01; *p ≤ 0.05; N = 184				

The overall fit as indicated by the R<sup>2</sup> in all columns of the commitment and retention factors, best results were obtained for employees' commitment. The most relevant explanatory factors were career opportunities had a significant influence on the development of employees' commitment and supervisor support is also seen more relevant with continuance commitment for developing employee commitment.

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## V. CONCLUSION

From the presentation above, it can be concluded that there is a significant positive relationship between retention factors and employees commitment in commercial banks of Nepal. Five retention factors (compensation, training and development, job characteristics, supervisor support, and career opportunities) and employees' commitment in terms of affective continuance and normative commitment were studied. On the basis of correlation results, the values computed found all the variables less than 0.05, it means there exists significant relationship between employees' commitment and retention factors. On the basis of regression analysis, the most influential factors was career opportunities followed by supervisor support, had a significant effect on achieving and developing employees' commitment in Nepalese commercial banks. On the basis of correlation result, compensation, training and development, job characteristics, and career opportunities were positively correlated with affective commitment. But, supervisor support has negative relationship with affective commitment. Another correlation result shows that correlation among continuance and all retention factors were significant. In addition, normative commitment and retention factors were found significantly positively correlated. On the basis of regression analysis, the most relevant explanatory factors were career opportunities and supervisor support having a significant influence on the development of employee's commitment in Nepalese commercial banks.

## VI. RECOMMENDATION FOR FUTURE RESEARCH

The purpose of present study is to identify the correlation of retention factors on employees' commitment in respective organizations. The research may be useful to the practicing human resource professionals. The future researchers would concentrate on further investigation in the industries other than banking industry using more comprehensive and sophisticated statistical tools. Again, further studies can explore other retention factors addition to the factors analyzed in this study.

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