

Working Conditions and Employee Retention of Commercial Banks in South-South, Nigeria

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Abstract

The study sought to examine the relationship between working conditions and employee retention. Working Conditions was conceptualized as the predictor variable while the measures of employee retention were (supervisors support, career opportunity and work/life balance) was the criterion variable. The study adopted a cross-sectional survey research design in its investigation of the variables. Primary data was generated through well-structured questionnaire. Data generated and presented were analyzed using both Correlation Coefficient at 99% confidence interval and 0.05 level of significance to determine the strength and weaknesses of the relationship between the variables under study. Empirical findings revealed that there is a positive and significant relationship between working conditions and employee retention. It observed on the findings that working conditions significantly influence employee retention. Therefore, in conclusion the study asserts that working conditions has a strong influence on employee retention of commercial banks in South-South, Nigeria. The study recommends that. Commercial banks should inform staff members of the organization's objectives and how their job fits into those objectives. employees will feel more valued knowing that they are a part of something greater as a result. Commercial banks should promote work-life balance programmes including flextime, telecommuting, and parental leave among their staff members. Commercial banks should give staff members access to the learning tools they require, such as books, articles, and online learning platforms.

Keywords: Working Conditions, Supervisors Support, Career Opportunity and Work/Life Balance.

Introduction

In the current intense business environment for talent among businesses worldwide, turnover is an ever greater threat. As more and more organisations begin to offer higher rewards systems that foster individual career development, others are having seriously to address their own retention strategies. For organisations to keep up with their competitors and guarantee the growth of their business, such strategies must effectively ensure employee satisfaction enhance employee performance and ultimately safeguard against high turnover (Nwokocha, 2012 Ramlall, 2004). Organizations need to actively seek out ways to work on employee retention and reducing the turnover. The reasons that have emerged are multiple. A combination of job pressure, lack of job satisfaction, and low commitment to the organizations which leads to employees resignation (Fairth, Mellor, Moore, & Loquet, 2007). Less recognition of rewards are also important factors when it comes towards employee retention.

With this advanced technological era, organizations must realize that the employee scope has increased. They have access to switch easily and in a glance. Therefore, it is very crucial for organizations to keep their employee motivation level high with intrinsic or extrinsic rewards. It is the job of the human resource department to manage their resources well and to bring new innovation that would be beneficial not only to the employees but also through the organization, to open new opportunities for all the employees and engage them with more challenging work and task. An organization that wants to strengthen its bond with employees must invest in the development of their employees (Klein & tang; Steel et al, 2002).

As in today's organization, diverse workforce is being utilized which arises the importance of supervisors and employee relationship for retention (Borstorff & Marker (2007) found that employees want trustful supervisor who knows them, understand them, and treat them fairly. Abusive supervisors create conflicts for job, life and organization. According to kaliprased (2006), the employee retention capacity of an organization totally relies on the organizations capability to manage its human resources well, it is well noted that unhappy employees will lean toward leaving their organization (Schler & Jackson, 2006).

Without valuable employees a business cannot generate revenue and prosper. Every individual have a purpose to perform and without single one, the picture becomes invisible to be successful in real manner. Retaining employees is the most important target from the organization because sometimes the high the salary or the designation is not important for the employee to stay in the organization. Through this research we will be able to find out valuable employees would be retained by focusing on certain determinations that is career development opportunities, supervisor support, work environment, reward. To attract employees and to bring innovation, in order to make an effort in terms of retaining employees in the organizations. The companies must work on generating new ideas and to cope up with the existing issue in order to best organization which focused rather than task or work.

Elsafty and Albadry (2022) proposed supervisor support, career development opportunities and work/life balance as measures of employee retention. Supervisor support can be an important resource that gives employees the assistance to complete job requirements, deal with work

related stressors and protect against resource loss (Weigl, Stab, Herms, Angerer, Hacker and Glaser2016). Higher levels of supervisor support may provide employees with additional resources to better accomplish their work tasks and meet demands (Holland, Tham, Sheehan & Cooper, (2019). Career opportunity is the degree to which work assignments and job opportunities that match career interests and goals are available within their current organization. An important aspect of this is that it reflects employees' perceptions of the opportunities within the organization relative to their own subjective career goals and interests; these goals may or may not involve promotion and upward mobility along a vertical career track (Kraimer et al., 2010).

1.2 Conceptual Framework

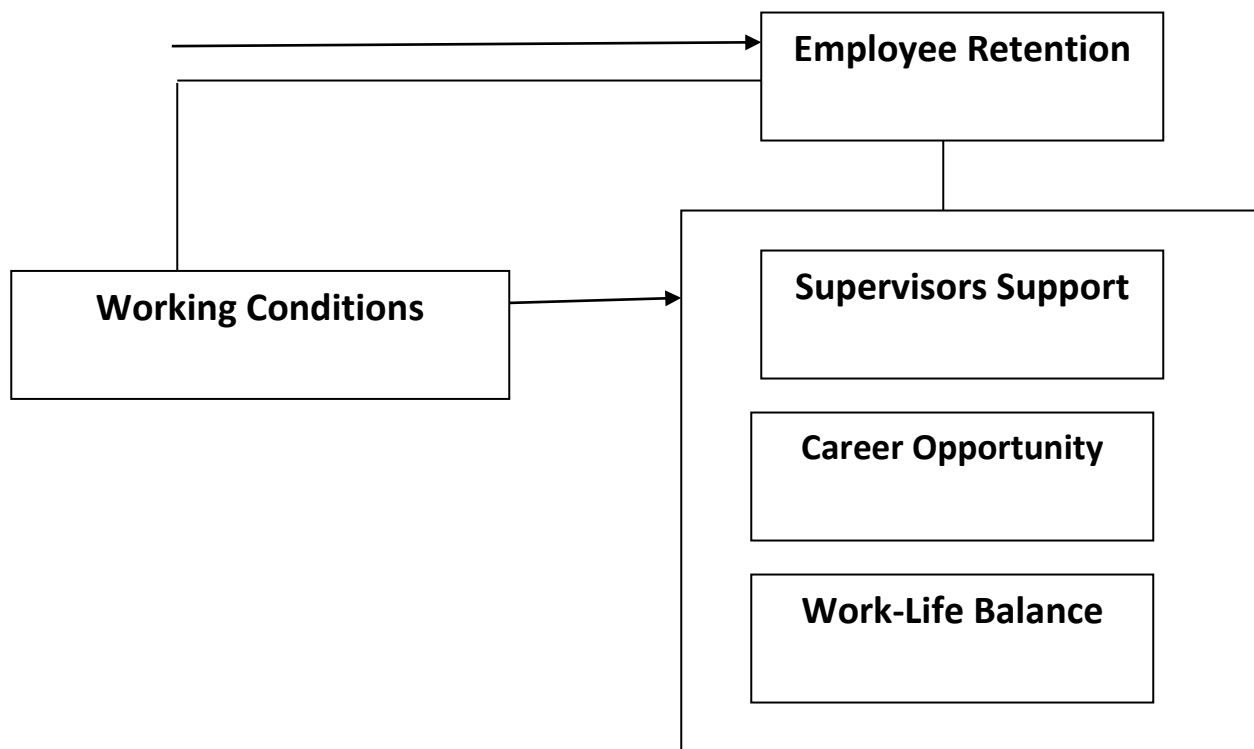


Figure 1.1: *Conceptual framework on the relationship between working conditions and employee retention of commercial banks in South-South, Nigeria*

Source: Dimensions and measures from the Literature conceptualized by the Researcher (2023)

1.5 Research Questions

The following research questions were to guide the procedure of data gathering, analysis and:

1. What is the relationship between working conditions and supervisors support of commercial banks in South-South, Nigeria?
2. What is the relationship between working conditions and career opportunity of commercial

banks in South-South, Nigeria?

3. What is the relationship between working conditions and work/life balance of commercial bank in South-South, Nigeria?

LITERATURE REVIEW

2.1 Theoretical Foundation

The relationships between the variables are examined within the integrative theoretical review of the Two Factor Theory by Frederick Herzberg (1959). Expectancy Theory by (Vroom,1964). Resource Base Theory by Wernerfelt (1964).

2.1.1 The Two-Factor Theory

Frederick Herzberg's well known Two-Factor Theory was designed in year 1959. Based on two hundred engineers and accountant feedback collected in the USA regarding their personal feelings towards their working environments, Herzberg defined two sets of factors in deciding employees working attitudes and level of performance, named Motivation & Hygiene Factors (Robbins, 2009). Motivation Factors are Intrinsic Factors that will increase employees' job satisfaction; while Hygiene Factors are Extrinsic Factors to prevent any employees' dissatisfaction. Herzberg furthered that full supply of Hygiene Factors will not necessary result in employees' job satisfaction. In order to increase employees' performance or productivity, Motivation factors must be addressed.

Two-Factor Theory is closely related to Maslow's hierarchy of needs but it introduced more factors to measure how individuals are motivated in the workplace. This theory argued that meeting the lower-level needs (extrinsic or hygiene factors) of individuals would not motivate them to exert effort, but would only prevent them from being dissatisfied. In order to motivate employees, higher-level needs (intrinsic or motivation factors) must be supplied. The implication for organizations to use this theory is that meeting employees' extrinsic or hygiene factors will only prevent employees from becoming actively dissatisfied but will not motivate them to contribute additional effort toward better performance. To motivate employees, organizations should focus on supplying intrinsic or motivation factors (Robbins, 2009).

2.1.2 Expectancy Theory

Vroom's Expectancy Theory of Motivation (Vroom 1964) posits that the individual evaluates choices and makes decisions based on the choice that is believed will lead to the most desirable personal outcome to optimize pleasure and minimize pain. As a cognitive theory of motivation, expectancy theory focuses on subjectively rational human behaviour and is based on three core concepts: expectancy, instrumentality, and valence that combine to create motivational force (MF). The initial motive for creating expectancy theory was to explain motivation, and specifically the voluntary choice made by an individual when options were available. It was geared toward work roles and focused on choices made, satisfaction with roles, and level of performance in the chosen work role.

The three core concepts of expectancy theory warrant additional discussion. Expectancy has been referred to as an effort-performance relation (Harris et al. 2017; Lunenburg 2011), or the perceived likelihood that you can successfully execute and attempted behaviour (Baumann and Bonner 2017). Expectancy is the subjective belief of the probability of an outcome occurring based on the effort an individual puts forth. It is a cognitive evaluation that is influenced by the

individual's own experiences and personal attributes. Vroom asserted that individual choices and external events influence specific outcomes (Vroom 1964). Instrumentality represents the influence of a given behaviour on an outcome (Baumann and Bonner 2017) and essentially posits that if you perform well, the anticipated outcome will occur. Finally, Vroom defined valence as an affective orientation toward a specific outcome; put differently, it is the perceived value an individual links to a specific outcome or reward at a given point in time minus the assumed costs associated with taking a given set of actions. A positive valence exists when the individual prefers achieving the result versus not achieving it. Examples of positive valences may include compensation, desired work, job promotions, etc. (Baciu 2017). A zero valence indicates indifference to attaining an outcome or not. A negative valence exists when the individual would prefer to not achieve the outcome as it doesn't fulfil a need or personal goal, or if a potential negative consequence such as disciplinary action or termination outstripped the positive gain from the reward (Baciu 2017).

2.1.3 Resource-Based View Theory

Resource-based theory reflects one approach to understanding the roots of superior success and its persistence. In line with the statement that superior performance represents inherent disparities in productivity between firms (e.g., Demsetz, 1973), this work explains how idiosyncratic firm characteristics influence a company's ability to gain greater value than its rivals (Barney, 1991; Rumelt, 1984; Wernerfelt, 1984).

One type of resource-based research articulates a set of criteria that combine regulation of specific resource characteristics with a temporary or sustained competitive advantage (Barney, 1991; Peteraf, 1993; Peteraf & Barney, 2003). While different terminologies are used to expose the character of strategic resources, a general reference is made to importance, scarcity, imitability, and substitutability characteristics.

Early resource-based reasoning underlines inherent variations across organizations due to initial founding circumstances, historical or chance events, or other "pre-history" elements (Helfat & Lieberman, 2002). Barney (1991:116) includes a paragraph in his widely cited article which mentions a variant of the word endowment five times. Wernerfelt (1984: 171) uses the word endowment to state the justification for evaluating the wealth of a business, rather than the positions of the product market. Peteraf (1993:180) points out that "companies with such (heterogeneous) resources" are capable of reducing costs or increasing their willingness to pay. As Peteraf and Barney summarized (2003:311), "The state of heterogeneity to resource-based theory is so central, that it is the sine qua non of this theory."

2.3 Working Conditions

Human resources today are well the most important and most valuable resource of the company and therefore it is very important that the company constantly deals with the field of working conditions and tries to provide its employees with the best possible working conditions. Working conditions represent a convex set of conditions, factors and other elements affecting the worker who performs the assigned work tasks for the employer and significantly affect his productivity, well-being, health and also loyalty to the employer. Zainon (2020) identifies employees as an important part of the company, necessary to fulfil the mission and achieve goals. He states that nowadays the achievement of business goals is significantly influenced by, for example, technological changes, market conditions, the economic situation, or the level of requirements

imposed by the customer.

Tomcikova and Coculova (2020) have a similar opinion, stating that all changes that occur are determined by one common fact, and that is the existence of human capital in the company. Human resources management should strive to achieve harmony between management practices. We consider working conditions are extrinsic factors which involve with concrete resources, work rules, therefore, lead to an employee's psychological feedings (Al-Hussami et al., 2011; Antony and Valadez, 2002; Muindi, 2011; Ogonda et al., 2015). Working conditions and environments are the key factors to influence employee's performance at labour market, moreover, working environment has the impacts on the level of employee job satisfaction, even lead to a higher engagement, high level of commitment or choose to leave the work.

2.4 Employee Retention

Retention is a voluntary move by an organisation to create an environment which engages employees for the long term (Mengel, 2001; Michael, 2008). Hence, organisation employee retention policies focus on identifying and retaining committed employees for as long as this is mutually profitable to the organisation and the employees. Increased job satisfaction could lead to reduced turnover. Retention factors include training and development, supervisor support, career opportunities, job characteristics (which included skill variety, job autonomy, and job challenge), work/life balance, and compensation. This is outlined by Döckel (2003). For the purpose of this study, the researchers defined employee retention as the strategy required by an organisation to retain not only talented, but also skilled employees, by understanding the factors associated with employee retention in order to curb unnecessary turnover.

Additionally, studies have highlighted the following reasons for employee turnover in the organisations: hiring practices, managerial style, lack of recognition, lack of competitive compensation system, and toxic workplace environments (Abassi& Hollman, 2000; Sherman, Alper, & Wolfson, 2006). Job satisfaction can derive from the nature of the job, its pervasive social climate, and extent to which employees' peculiar needs are met; other inclusions are the availability of power and status, pay satisfaction, promotion opportunities, and task clarity.

In the South African banking sector context, monetary rewards were found to be an important motivator of the job performance of lower-level employees (Arnolds & Boshoff, 2000). However, a study by Barrier (1996) suggested that recognition is a significant and valued reward that motivates employees to perform in an emerging market and to stay within an organization. As such, there is still much confusion about which rewards really motivate banking sector employees to stay with the organization.

2.4.1 Supervisors Support

Supervisor support is recognized as the most critical source of work-based support for reducing stress, and increasing positive attitudes and behaviours (Carlson & Perrewe, 1999). Researchers have reported that supervisor support may increase affective commitment (Casper, Harris, Taylor-Bianco, & Wayne, 2011; Gagon& Michael, 2004; Griffin, Patterson, & West, 2001) and job satisfaction (Blau, 1981), and may decrease role conflict, role ambiguity (Carlson & Perrewe, 1999) and psychological stress (Baker, Israel, & Schurman, 1996; Glass & Estes, 1997).

Furthermore, employees who perceive high supervisor support are likely to demonstrate high

job-related performance, since these employees have adequate resources to perform their work (Shanock& Eisenberger, 2006). Moreover, those employees who receive high supervisor support tend to increase their efforts to exceed their responsibilities, in return for the benefits provided by their supervisors (Shanock& Eisenberger, 2006). As a result, empirical findings indicate that supervisor support is positively related to in-role and extra-role performance (Shanock& Eisenberger, 2006).

Along with the direct effects of supervisor support, the major role of supervisor support is to buffer the stressor–strain relationship (Baker et al., 1996; Carlson & Perrewe, 1999). According to the buffering effect, supervisor support is able to moderate the relationship between stressors and strains, because employees who perceive that they are socially supported are less apt than others to appraise a situation as threatening (Bacharach, Bamberger, & Biron, 2010; Cohen & Willis, 1985; Mcintosh, 1991; van Emmerik, Euwema, & Bakker, 2007). For example, Lim (1996) investigated the moderating effect of supervisor support on job insecurity and job dissatisfaction. Stephens and Sommer (1993) reported the moderating effect of supervisor support on work–family conflict, job satisfaction and organizational commitment.

2.4.2 Career Opportunity

Individuals do not, however, undertake their careers in a vacuum, as decisions about future trajectories need to be considered within the context of the broader world (Herr, 2008; King, 2004). Facilitating this decision-making is the process of career management that has been defined as an ‘ongoing problem-solving process in which information is gathered, awareness of oneself and the environment is increased, career goals are set, strategies are developed to attain those goals, and feedback is obtained’ (Greenhaus et al., 2009: 18).

Career management, therefore, involves ‘the analysis, planning and action that can be taken by an individual at any stage of their career – and ideally throughout it – to actively increase the chance of doing well’ (Forsyth, 2002: 3). In essence, success has to be proactively sought and job seekers need to have a clear idea of what they mean by success and how to achieve it. Whilst striving for this career success people face a number of developmental tasks and challenges. If individuals understand these activities, they can formulate strategies that are most appropriate to a particular period in their careers. To support this, organisations attuned to the unfolding pattern of a career over an employee’s employment lifespan can design developmental programmes suitable for the different stages of an individual’s career (Greenhaus et al., 2009). This emphasises the interplay between career management and career development, a theme discussed later in the chapter. It also highlights that understanding and conceptualising careers is a critical task bridging the levels of national policy, organisation practice and individual expectations.

In tandem with the changing definitions of career, new concepts have emerged, devised to reflect an altered environment, with increased globalisation, rapid technological advancements, growing workforce diversity and the expanding use of outsourcing and part-time and temporary employees (Arthur et al., 1999; Sullivan and Baruch, 2009).

2.4.3 Work/Life Balance

Work life balance is becoming an increasingly relevant consideration for employees in knowledge-based industries where people manage their own time and often take work home. Furthermore, with the rapid dissemination and adoption of advance information and

communication technologies, more and more professionals in the services sector, such as in BPOs, work from home, thereby running the risk of increased 'role conflict'. Work – family conflict which disrupts work –life balance constitutes a source of stress among employees which in turn impact on their intention to stay in their jobs (Ahuja, Chudoba, Kacmar, McKnight, & George, 2007). Work – family climate or the perception that an organisation promotes sound work – family balance has been found to be positively related to employee retention in the hotel industry in USA (O'Neill et al., 2009). Similarly, in Taiwan, the quality of work life has been found to have a positive effect on employee retention as well as employee commitment (Huang, Lawler, & Lei, 2007).

Research on work–life balance has primarily focused on its work-related outcomes, which primarily consist of job satisfaction, turnover, turnover intentions, work engagement, organizational citizenship behaviour, job performance, job involvement, and career outcomes. Less attention has been given to the family-related outcomes of work–life balance which primarily include family satisfaction, family functioning, and family performance. For example, evidence of significant associations over time between work–life balance and both job satisfaction and family satisfaction have been demonstrated with samples of workers drawn from numerous national cultures (e.g., O'Driscoll et al., 2004; Spector et al., 2007).

Evidence also suggests that work–life balance also mediates the associations between job stress and adverse mental health outcomes (e.g., depression and anxiety) for workers (e.g., Timms et al., 2015b). Similarly, Chan et al., (2017) demonstrated that work–life balance mediated the associations between both work and family demands and an employee's perception of work engagement. Chan et al., (2017) noted that the relationships between work demands and work engagement were stronger, compared to the family demands and work engagement pathways.

3.1 METHODOLOGY

This study adopted cross- sectional survey research design conducted in a non-contrived setting. In this light, a cross sectional survey research design was chosen because it takes a snapshot at a situation in the organization under study and analyses same. According to Sekeran (2003) a cross-sectional study is that which data are gathered just once, perhaps over a period of days or weeks or months. The study setting herein will be non-contrived because the research was conducted in the open natural environment where work proceeds normally.

Relationship between Working Conditions, Supervisors Support, Career Opportunity, and Work Life Balance.

Table 4.1: Shows Correlation for Working Conditions and Measures of Employee Retention

			Working Condition s	Supervisors Support	Career Opportunity	Work/Life Balance
Spearman's rho	Working Conditions	Correlation Coefficient	1.000	.727**	.803**	.744**
		Sig. (2-tailed)	.	.000	.000	.000
		N	227	227	227	227
	Supervisors Support	Correlation Coefficient	.727**	.727	.803**	.744**
		Sig. (2-tailed)	.000	.000	.004	.002
		N	227	227	227	227
	Career Opportunity	Correlation Coefficient	.803**	.727**	.803	.744**
		Sig. (2-tailed)	.004	.000	.004	.002
		N	227	222	222	222
	Workl/Life Balance	Correlation Coefficient	.744**	.727**	.803**	.744
		Sig. (2-tailed)	.002	.000	.004	.002
		N	227	227	227	227

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

Source: SPSS output version 25.0

Table 4.1 shows the test result for the three previously postulated bivariate hypothetical statements in relation to working conditions.

H01: There is no significant relationship between working conditions and supervisors support of commercial banks in South-South, Nigeria.

This reveals that the Spearman Correlation coefficient is 0.727 which reflect a positive linear relationship between working condition and supervisor support. And the Correlation test is statistically significant with a p-value of 0.005. Positive relationship means that as working condition increases supervisor support increases. Following this finding, the study concludes that there is a relationship between working condition and supervisor support. Therefore, null hypothesis was rejected.

H02: There is no significant relationship between working conditions and career opportunity of commercial banks in South-South Nigeria

This reveals that the Spearman Correlation coefficient is 0.803 which reflect a strong positive

linear relationship between working condition and career opportunity. And the Correlation test is highly significance at ($p=0.004$). The p-value is less than the alpha value of 0.05. Positive relationship means that as working increases career opportunity also increases. Following this finding, the study concludes that there is a relationship between working condition and career opportunity. Therefore, null hypothesis was rejected.

Ho3: There is no significant relationship between working conditions and work life balance of commercial banks in South-South Nigeria

This reveals that the Spearman Correlation coefficient is 0.744 which reflect a positive linear relationship between working condition and work/life balance. And the Correlation test show that working condition has significant effect on work/life balance with a p-value of 0.002. Positive relationship means that as working condition increases work/life balance increases. Following this finding, the study concludes that there is a relationship between working condition and work/life balance. Therefore, null hypothesis was rejected.

5.1 Discussion of findings

The relationship between the variables is discussed above: 4.19. Relationship between working conditions, supervisors support, career opportunity and work life balance of commercial banks, in South-South, Nigeria. This relationship was tested using two null hypotheses which examined the relationship between working conditions and the measures of employee turnover at the workplace.

The findings showed that there is a strong positive and significant relationship in both instances, Ho1: working conditions has a very strong positive and significant relationship with supervisors support, Ho2: working conditions has a very strong positive and significant relationship with career opportunity. Ho3: working conditions has a very strong positive and significant relationship with work life balance. Employee retention is measured in terms of supervisors support, career opportunity, and work life balance, “Moreover, scholars have agreed that when conceptualizing supervisors support, employees perceive supervisor support, it signals to them that their supervisor values their “contributions and care about their well-being” (Eisenberger et al., 2002, p. 565; see also Chen et al., 2014). Supervisor support is a strong predictor of employee workplace flourishing (Janse van Rensburg et al., 2017) and reduced burnout (Gibson et al., 2009). This is, in part, because the trusting relationships are built to promote work-group activities and teamwork (Mayer & Oosthuizen, 2020; Mumford et al., 2002), and employee engagement, which could reduce turnover intentions (Pattnaik & Panda, 2020).

To support this, organisations attuned to the unfolding pattern of a career over an employee’s employment lifespan can design developmental programmes suitable for the different stages of an individual’s career (Greenhaus et al., 2009). Chan et al., (2017) demonstrated that work–life balance mediated the associations between both work and family demands and an employee’s perception of work engagement. Chan et al., (2017) noted that the relationships between work demands and work engagement were stronger, compared to the family demands and work engagement pathways. Furthermore, the mediation of family demands and work engagement by work–life balance was reduced to non-significance when an employee’s level of self-efficacy was controlled. Chan et al., (2017) concluded that “when prioritising work responsibilities,

employees [still] sacrifice their family and personal roles in the process” (p. 830). Importantly, it appears that an employee’s personal characteristics, including their levels of self-efficacy, appear to influence work–life balance outcomes to a similar or even greater extent than family demands directly.

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6.1 Conclusion

The purpose of the work was to examine the relationship between working conditions and employee retention of commercial banks in South-South, Nigeria. Hence, drawing from the results of the empirical study and findings of previous studies, as well as the review of literature on the variables; the work conclusively affirms that working conditions has a strong and significant influence on employee retention of commercial banks in South-South, Nigeria. Therefore, in conclusion the study asserts that working conditions has a strong influence on employee retention of commercial banks in South-South, Nigeria.

6.2 Recommendations:

- i. Commercial banks should inform staff members of the organization's objectives and how their job fits into those objectives. Employees will feel more valued and like they are a part of something greater as a result.
- ii. Commercial banks should promote work-life balance programmes including flexitime, telecommuting, and parental leave among their staff members.
- iii. Commercial banks should give staff members access to the learning tools they require, such as books, articles, and online learning platforms.

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