

A CASE STUDY ON DETERMINANTS OF HUMAN RESOURCE PRACTICES FOR BETTER RETENTION RATE IN UAE BANKING SECTOR

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Abstract

The human resources of the organization are considered to be as most essential assets of an organization. It is the responsibility of the HR professionals to fulfill the demands and expectations of the employees to make them satisfy in order to retain them within the organization. The banking sector of UAE was facing the issue of high employee turnover. The research was intended to explore the determinants of HR practices to retain the employees in the organization. The variables considered were remuneration, training and development, workplace environment and work-life balance for the research purpose. The findings of the research revealed that all these aspects of HR practices create significant influence on retention of employees. The results of the research suggested that there is a need for the banking organizations in UAE to improve their remuneration, training and development, workplace environment and work-life balance practices in order to enhance employee satisfaction and motivation which leads to enhanced rate of retention of employees in banking sector of UAE.

Keywords: Human Resource Practices, UAE Banking Sector, Retention Rate, Turnover Rate, Determinants of HR Practices

INTRODUCTION

The most valuable asset of an organization is considered as its human resources, as it states how efficiently other possessions of the organization are managed and utilized within the organization. The human capital of the organization possesses the collection of knowledge, skills and abilities (KSAs) which determines the competitive position of the organization. It is a time taking process within the organizations to develop their stock of KSAs and the longer the

retention of the employees within the organizations ensure appreciation of these KSAs because employees learn new skills and acquire new knowledge to be included in the human resources of the organization. However, it has been argued upon several times that it costs organizations less to maintain the existing employees as compared to hiring new ones. However, in the banking industry, there is high level of communication with customers, development of customers, relationship building and trusting employees of the organization and frequent change of exiting employees of the organization due to turnover, could influence the loyalty and commitment of the customers from the point of view of continuous procurement of a service from an organization. According to Koys (2001), retention of the employees is highly significant as turnovers destroy the confidence of the customers in the organization. As per the researcher, in order to maintain the existing employees and to enjoy the confidence and trust of customers in the bank, it is essential to build strong relationships with the employees on the basis of continuous service encounters with the banking organization. As in the UAE, there is majority of expatriates, and a majority of them work in the private sector, while a majority of UAE nationals work in the public sector. The Government of the UAE is determined to increase the numbers of Emiratis in the private sector in order to reduce the burden on an already bloated public sector.

The huge economic contribution of the banking sector in the UAE attracts and retains Emiratis as well as expatriates to a significant range, but employee turnover is influencing the banking sector to a great extent from the point of view of costs, time and morale of the employees. These revelations prompted the need to empirically investigate the determinants of human resource practices such as training and development, remuneration, workplace environment, work-life balance and such others, on retention of employees in the banking sector of the UAE.

The objective of the research is to explore the impact of human resource management practices on retention rate in the UAE banking sector. The specific objectives of the research were;

- To determine relationship between remuneration practices and retention rate in the UAE banking sector.
- To determine relationship between training and development practices and retention rate in the UAE banking sector.
- To determine relationship between workplace environment and retention rate in the UAE banking sector.
- To determine relationship between work-life balance practices and retention rate in the UAE banking sector.

In order to determine the influence of HR practices in better employee retention in the banking sector of the UAE, the following hypotheses were formulated which stated that:

H₁: There relationship between remuneration practices and employee retention is significant in UAE banking sector.

H₂: The relationship between training and development practices and employee retention is significant in UAE banking sector.

H₃: The relationship between workplace environment and employee retention is significant.

H₄: The relationship between work-life balance practices and employee retention is significant in UAE banking sector.

LITERATURE REVIEW

Human Resource Practices

Human resource practices play a significant role in the success of an organization. Developing practices that could promote employee satisfaction not only eliminate unnecessary expenses of the organization in the process of recruitment and training, but also keeps the employees updated with changes in the industry. The implementation of best human resource practices helps to ensure the preparation of the organization for challenges (Leviticus, 2018). Delery & Gupta (2016) developed a complex framework showing relationship between HRM practices and organizational effectiveness, and tested it empirically using a huge sample of US motor carriers. The results of the research supported the general hypothesis that HRM practices enhance organizational effectiveness and specifically HRM practices such as staffing, performance based pay, enhanced employee opportunity through participation in decision making, resulting in higher levels of organizational effectiveness (Delery & Gupta, 2016).

Retention of employees

The high employee turnover rate costs twice the salary of an employee to the organization, in finding and training a replacement. Along with financial repercussions, high turnover rate reduces the knowledge base in the organization as well as the performance and morale of the existing employees (Olenski, 2015). Nowadays, there are various ways adopted by organizations to retain their best employees. The employees must be hired selectively and offered competitive benefits package salary. The workplace environment and culture should be comfortable and training and development programs should be conducted at times to develop the KSAs of the employees. The continuous process of review and feedback should take place, and accomplishments of the employees should be recognized by the organization (Olenski, 2015).

Remuneration practices and Retention of employees

Remuneration is considered as extremely significant in employment relationships. The salary what is being paid to the employees in the organization matters a lot to them. For commercial organizations, remuneration is considered as a key determinant of profitability as well as competitive advantage. Designing competitive reward packages can help organization in attracting, retaining and encouraging employees. However, competitive reward packages should be designed keeping costs under control to ensure commercial and financial viability of an organization (Torrington, et al., 2011). Both monetary as well as non-monetary rewards and incentives can enhance motivation and attachment of the employees towards the organization. The remuneration packages are considered as important for retention as they fulfil the financial as well as material desires of the employees. Tetley (2006) stated that dissatisfaction with the salaries is considered as one of the main reasons which undermine the commitment of the employees towards their organizations which determines their decision to stay or leave the organization (Tetley, 2006). In addition, there is a significant role of compensation in attracting and retaining outstanding employees which are essential for the organization as the organization invests a lot in their training and orientation (Silaban & Syah, 2018).

Training and development practices and Retention of employees

The employee retention is directly affected by the training and development opportunities provided to them. The career development of the employees is a formalized, highly organized and planned effort to attain a balance between workforce requirement and individual career development needs. It is a challenge amongst the HR managers to identify and develop such career development practices that improve the commitment of the employees so that they would feel valued and help the organizations in retaining the employees as they are encouraged to perform with dedication (Hassan, et al., 2013). Lack of personal growth in organization leads in career plateau which results in increased intention of the employees to quit. The employees prefer to quit organizations where they do not have much mobility opportunities from the point of view of upward movement in the organization. It is the responsibility of the HR professionals to manage career plateau and reduce employee turnover. The contribution of the HR department to the training and development occurs through formalized programs such as career planning workshops, mentoring, job posting and such others. According to Mello (2009), if the employees are considered as human assets by the organization, training and development is considered as one of the most significant investments on these assets (Mello, 2014). So, training and development programs are the boundary development initiatives taken by organizations to

expand the perspectives of the employees regarding career development, and help the employees in developing innovative skills, increase resilience as well as employability.

Workplace environment management practices and Retention of employees

Workplace environment influences the decision of the employees to stay with the organization. According to Levi (2002), people enjoy working in organizations that provide a positive work environment and where they can feel that they are making contribution to the achievement of the organizational objectives and in moving the organization forward. Workplace environment provides information about how much the organization values the employees and standards expected from them. The study conducted by the Society for Human Resource Management revealed that the physical work environment contributes in influencing the decision of the employees regarding staying or leaving the organization (Sutherland & Jordaan, 2004). When the employees are provided with a friendly and natural environment, it helps in reducing the job stress which is beneficial for their health also. The researchers suggested that organizations should focus on providing better jobs with a great working environment so as to retain their employees. In this context, effective communication, recognition to the employees, transparency and involvement of high performing employees in decision making are considered essential factors responsible for the retention of employees (Ongori & Agolla, 2009).

Work-life balance practices and Retention of employees

The challenges of integration of work and personal life i.e. work-life balance is considered as a reality of each and every working individual. Work-life balance refers to satisfactory balance between an individual's personal life as well as working schedule and minimal conflict between varying roles being performed by an individual from the point of view of personal as well as professional life (Dockel, et al., 2006). The concept of work-life balance emphasis on providing stress free and flexible working environment to employees. The employees make efforts to establish a balance between the demands of their professional life and meeting the commitments of their personal life. Failing to do so, forces the employees to quit their jobs or become less productive. The role of organizational culture is crucial in this front so as to support the employees; high organizational culture has a mediating impact in associating the work-life balance policies and practices to retain the talented employees (Kar & Misra, 2013). Work-life balance programs have the potential to improve the morale of the employees, reduce their absence and retain organizational knowledge, especially during the situations of financial crisis. As per the study conducted by Yanadori & Kato (2009) to examine the relationship between employee turnover intention and organizational support, the results revealed that organizational

support such as flexible working conditions, co-worker support and supervisor support lead to reduced employee turnover intention (Yanadori & Kato, 2009). There are several work-life balance practices that can be adopted by organizations in order to increase the commitment of their employees and retain them, such as flexible working conditions, compressed or condensed work weeks, tele-working or telecommuting, part-time work facility, and job sharing. In addition, various other practices that can be beneficial for child care and in fulfilling family responsibilities, which enhances the participation of the employees in volunteer works and facilitate employees to work with dedication, should also be implemented by an organization (Lazar, et al., 2010).

RESEARCH METHODOLOGY

Research Design

For the research purpose, the quantitative research design was utilized to investigate the role of HR practices influencing the retention of employees in the banking sector of the UAE. With the survey conducted among the HR professionals and employees of the banking sector organizations of the UAE, the response of the survey respondents will provide a view about their opinion regarding the research problem. The quantitative research is considered as a structured format of collecting and gathering data obtained through various sources. As it is conclusive in its purpose, it quantifies the problem and understands its prevalence by searching for projectable results for a huge population. For this research purpose, questionnaires with closed ended questions were utilized to establish the relationship between the remuneration, workplace environment, training and development and work-life balance practices with employee retention.

In this research, 52 banking organizations existing all over the UAE have been taken into consideration. The numbers of HR professionals and employees that have been considered for surveys were 500. The HR professionals are supposed to provide information regarding the provisions of the HR practices existing in their organizations to retain their employees. On the other hand, survey questions intended for the employees were expected to provide information regarding their expectations from their organizations. It will provide an idea about the changes that are required and the HR practices that should be mostly taken into consideration for the retention of employees. The study had utilized simple random sampling for selecting the banking organizations and the respondents for the survey. The reason behind use of this sampling method was ease of use and proper representation of population. Through Yamane's formula, the sample size was determined to be; $n = N / (1 + N (\delta)^2)$. As the target population (N) was 525 HR professionals and employees, a sample size of 227 respondents was taken.

For the study, questionnaires were utilized to facilitate the collection of information from the selected number of respondents. Here, structured questionnaires with closed ended

questions were utilized (Sommer & Sommer, 1997). The questionnaires were self-administered. The questionnaire included questions related to their demographic information and other questions for the HR professionals and employees on a separate basis. The likert scale was utilized as it is comparatively easy to be constructed and facilitates quantification of the responses. The data collected was checked for its reliability through Cronbach's alpha.

Using SPSS, the quantitative data collected had been analysed. Regression analysis was performed to test hypothesis. Cronbach's test had been conducted with the complete set of responses obtained in order to confirm the reliability of the instruments.

Table 1: Cronbach's Alpha Analysis

Variable	Alpha	N of items
Remuneration	.883	13
Training and development	.896	16
Workplace Environment	.806	18
Work-life Balance	.856	16
Retention	.807	17

It proves that the test items were highly reliable, as the individual values for Cronbach's alpha were above 0.8 while the overall value was above 0.9.

ANALYSIS AND FINDINGS

Demographic Information

Gender

Out of total respondents, 66% were female and 34% were males.

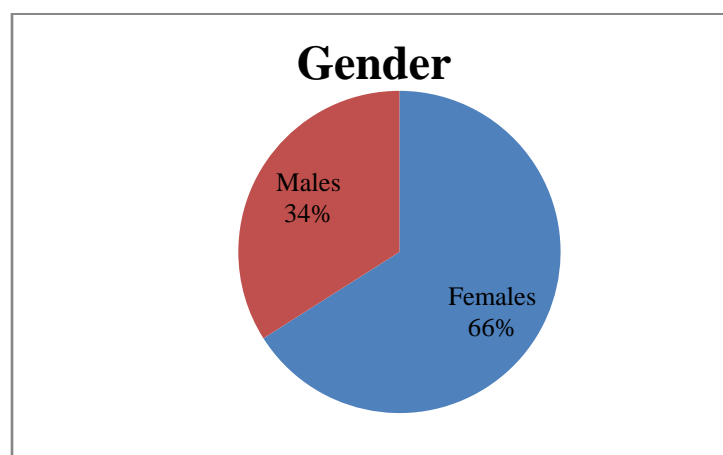


Figure 1: Gender Distribution

Age of the Respondents

A majority of the respondents were aged between 21 to 30 years i.e. 35%, followed by those aged between 31 to 40 years i.e. 34%. The respondents between the age group of 41 to 50 years were 20%, and the respondents aged between 51 to 60 years were 11%.

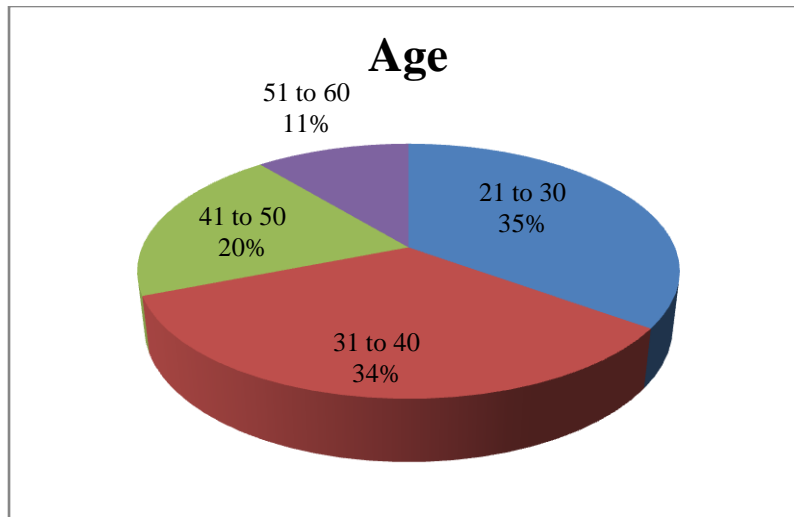


Figure 2: Age Distribution

Educational qualifications

Out of the total respondents, 50% had a post-graduate degree, 40% had a graduate degree, and 10% had diplomas or other technical qualifications.

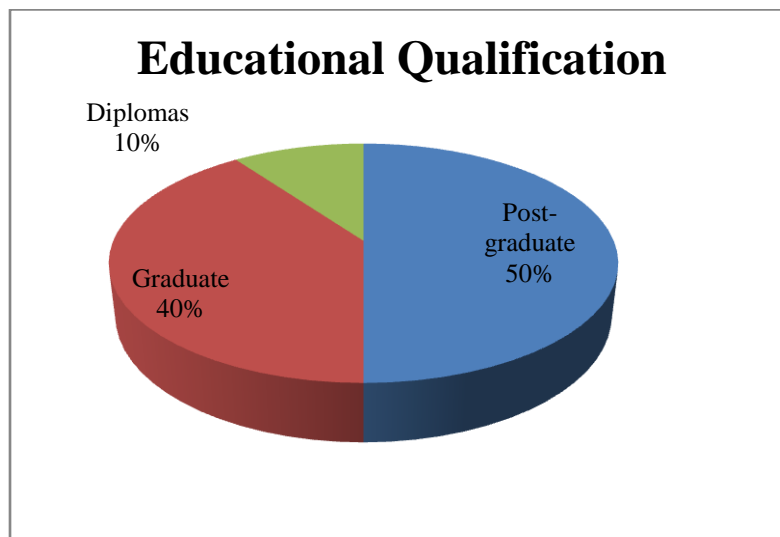


Figure 3: Educational Qualification

Marital Status

Out of the total respondents, a majority i.e. 90% were married and only 10% were unmarried.

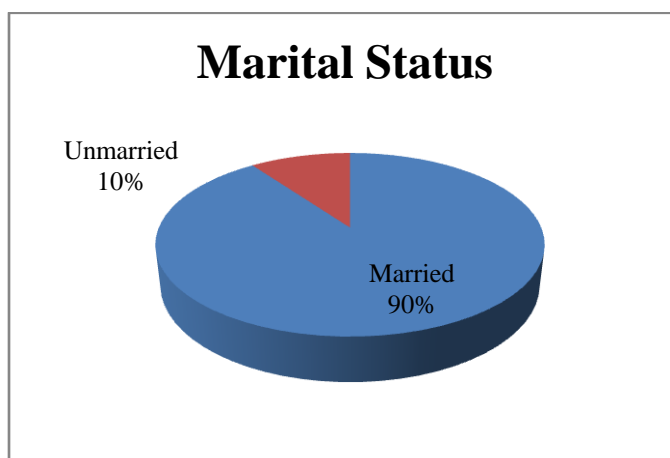


Figure 4: Marital Status

Family Status

Of the respondents who were married, 78% had children while 22% did not have children.

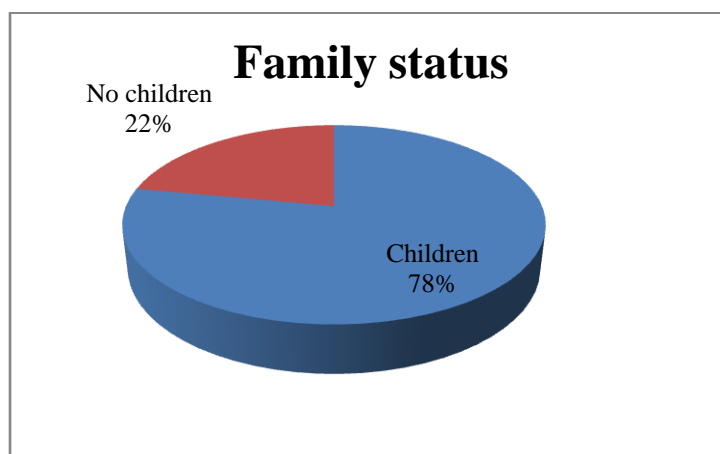


Figure 5: Family Status

Research Hypotheses

In order to achieve the objectives of the study, the research hypotheses were formulated and tested on the basis of revelations in literature review regarding HRM practices and retention of employees. The statistical test results of each null hypothesis at 95% confidence level are discussed below:

H_{01} : The relationship between remuneration practices and employee retention is significant in the UAE banking sector.

Table 2: ANOVA Results on remuneration practices and retention of employees

Model	Sum Squares	Df	Mean Square	F	Sig.
Regression	387.383	1	387.383	9.847	.002
Residual	8851.692	225	39.341		
Total	9239.075	226			

Dependent Variable = Retention; Independent Variable = Remuneration

As $P(0.002) < \alpha(0.05)$, the null hypothesis is rejected and thus the alternative hypothesis is accepted. It shows that relationship between employee retention and remuneration practices is significant in the UAE banking sector. This finding is consistent with the study conducted by Tetley (2006) where he stated that one of the major factors that undermine the commitment of the employees to their organizations and influence their decision to stay or leave is dissatisfaction with salaries (Tetley, 2006).

The regression analysis was carried out to check the linearity of the relationship between remuneration and employee retention.

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.205 ^a	.42	.38	6.272

Predictors= (Constant), Remuneration

The coefficient of correlation $r = 0.205$ is low which suggests a weak relationship. The adjusted r squared = 0.038 suggests that only 3.8% of the variation in retention rate is explained by remuneration practices.

Table 4: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	58.164	3.347		17.377	.000
	Remuneration	.194	.062	.205	3.138	.002

Dependent Variable= Retention

The coefficient of remuneration is significantly higher than 0, thus linear relationship holds with a model $R = 58.164 + 0.194 \cdot R_m$

The findings indicate that even though the relationship is weak, remuneration plays important role in the retention of employees in banking organizations. Thus, banks should offer competitive remuneration to employees to retain them.

H_{02} = There relationship between training and development practices and employee retention is significant in the UAE banking sector.

Table 5: ANOVA Results on training and development practices and retention of employees

Model	Sum Squares	Df	Mean Square	F	Sig.
Regression	586.818	1	586.818	15.260	0.000b
Residual	8652.257	225	38.454		
Total	9239.075	226			

Dependent Variable= Retention; Predictors= (Constant), Training & Development

As $P(0.000) < \alpha (0.05)$, the null hypothesis is rejected and the alternative is accepted. It shows that relationship between employee retention and training and development is significant in the UAE banking sector. It has been agreed upon by several researchers as mentioned in the literature review that banking organizations should pay greater attention in planning training and development programmes that promote and develop organizational commitment and job satisfaction among their employees.

The regression analysis was carried out to check the linearity of the relationship between training and development practices and retention.

Table 6: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.252 ^a	.064	.059	6.201

Predictors= (Constant), Training and Development

The coefficient of correlation $r = 0.252$ is low which suggests a weak relationship. The adjusted r squared = 0.059 suggests that only 5.9% of the changes taking place in retention can be explained by changes in the training and development practices.

Table 7: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	59.661	2.321		25.700	.000
	Training and Development	.150	.038	.252	3.906	.000

Dependent Variable = Retention

The coefficient of training and development is significantly higher than 0, thus simple linear regression relationship holds with a model $R = 59.661 + 0.150 \cdot TD$. The findings indicate that even though the relationship is weak, training and development programs should be improved so as to have significant role in the retention of employees in banking organizations.

H₀₃: The relationship between workplace environment and employee retention is significant in the UAE banking sector.

Table 8: ANOVA Results on workplace environment and retention of employees

Model	Sum Squares	Df	Mean Square	F	Sig.
Regression	635.236	1	635.236	16.612	.000b
Residual	8603.839	2251	38.239		
Total	9239.075	226			

Dependent Variable = Retention; Independent Variable = Workplace environment

As $P(0.000) < \alpha(0.05)$, the null hypothesis is rejected and the alternative is adopted. It shows that relationship between employee retention and workplace environment is significant in the UAE banking sector. This finding is in line with the study conducted by the Society for HRM which revealed that physical workplace environment contributes a lot to the decision of the employees to stay or leave the organization (Sutherland & Jordaan, 2004).

The regression analysis was carried out to check the linearity of the relationship between workplace environment and retention.

Table 9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.262 ^a	.069	.065	6.184

Predictors = (Constant), Workplace environment

The coefficient of correlation $r = 0.262$ is low which suggests a weak relationship. The adjusted r squared = 0.065 suggests that only 6.5% of the changes taking place in retention procedures can be explained by changes in the workplace environment.

Table 10: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	54.069	3.585		15.081	.000
	Workplace Environment	.203	.050	.262	4.076	.000

Dependent Variable= Retention

The coefficient of workplace environment is significantly higher than 0 and therefore, there is a linear relationship $R = 54.069 + 0.203 * WE$. The findings indicate that workplace environment in banking organizations need to be improved so as to improve the retention rate.

H_{04} There relationship between work-life balance practices and employee retention is significant in the UAE banking sector.

Table 11: ANOVA Results on work-life balance and retention of employees

Model	Sum Squares	Df	Mean Square	F	Sig.
Regression	692.244	1	692.244	18.224	.000b
Residual	8546.831	225	37.986		
Total	9239.075	226			

Dependent Variable= Retention; Predictors = (Constant), work life balance

As $P (0.000) < \alpha (0.05)$, the null hypothesis is rejected and the alternative hypothesis is accepted. It shows that relationship between work-life balance and employee retention is significant in the UAE banking sector.

The findings obtained are in line with Yanadori & Kata (2009) who conducted a study to examine the relationship between organizational support and employee retention, and concluded that due to positive support from organization, the employee turnover rate reduces (Yanadori & Kato, 2009). The regression analysis was carried out to check the linearity of the relationship between work-life balance and retention.

Table 12: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.274 ^a	.75	.71	6.163

Predictors = (Constant), work life balance

The coefficient of correlation $r = 0.274$ is low which suggests a very weak relationship. The adjusted r squared = 0.071 suggests that only 7.1% of the changes taking place in retention can be explained by a change in work-life balance practices of an organization.

Table 13: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	Constant	53.553	3.545		.059	.000
	Work life balance	.253	.059	.274	4.269	.000

Dependent Variable = Retention

The coefficient of work-life balance is significantly higher than 0 and so the model holds $R = 53.553 + 0.253 \times WL$. The findings indicate that work-life balance practices improve the retention rate and it should be improved to retain talented employees in banking organizations in the UAE.

DISCUSSION OF FINDINGS

The purpose of the research was to establish the role of remuneration, training and development, workplace environment and work-life balance practices on retention of employees in banking organizations in the UAE. An analysis of the data revealed that there is weak but significant positive relationship between remuneration and retention of employees. Despite significant contribution of remuneration in retaining the employees, a majority of the respondents were dissatisfied with the remuneration practices such as lack of travel allowances and incentive procedures, and lack of periodic salary reviews. In addition, performance based salary and competency based strategies were found to be lacking in a majority of organizations. It proves that remuneration practices have little but positive impact on retention of employees.

A majority of respondents opined that training and development practices such as provisions of career opportunities, promotions, mentoring and fair opportunities for training and

development affect retention of employees. Indeed, the results showed a significant relationship between training and development and retention of employees, the findings are in line with the literature review that investment in training and development boosts the morale and dedication of the employees which results in encouraging them to stay with the organization.

Majority of respondents agreed that workplace environment management practices such as proper designing of the workplace so as to ensure privacy, effective communication, stress management and supervisor support, enhance the retention of employees. The results displayed a significant positive relationship between both the variables and the findings of this research are consistent with the study conducted by Delery & Gupta (2016) and Mello (2014) who stated that people enjoy working in organizations that have a positive work environment; where people can realize their significance and contribution to the organization.

A majority of respondents consider work-life balance practices affect the motivation among employees and thus, affect their retention in the organizations. The work-life balance practices such as flexible working conditions, child care services, children education schemes and provisions of maternity or paternity leaves affect the decision of the employees to retain themselves in the organizations or not. There was a significant positive relationship found between both the variables which is also in line with the findings of the previous research studies that work-life balance practices improve the morale of the employees and retain organizational knowledge, particularly during the period of financial instability of the organization (Leviticus, 2018).

CONCLUSION

To conclude, effective HRM practices are highly significant to satisfy and retain human resource assets of an organization. In this research, the role of remuneration, training and development, workplace environment management and work-life balance practices on the retention of employees in banking organizations of the UAE was investigated. The findings revealed that these HRM practices play a significant role in the retention of employees as proved by positive correlation values between these variables. The findings suggest that there is a need for the banking organizations to look into the aspects of remuneration, training and development, workplace environment and work-life balance practices in order to enhance employee satisfaction and motivation, which leads to enhanced rate of retention of employees in the banking sector of the UAE.

RECOMMENDATIONS

Banking organizations in the UAE should follow these recommendations to address the issue of increased employee turnover and to better retain their employees;

- To enhance employee commitment, salaries and benefits should be increased and made competitive. Performance and competency based pay policy should be adopted to motivate high performing employees.
- Promotions should be done justifiably on merit basis. Continuous training opportunities including on-job training should be provided, along with practical assessment of the employees.
- To improve the workplace environment, clear channels of communication should be established, and particularly, upward communication should be encouraged so that the employees can express their views.
- To provide work-life balance, flexible working arrangements such as compressed weeks, flexible working hours and part-time working facilities should be introduced to enable the employees to manage their personal lives properly as well.

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