Factors Determining Employee Retention in the Banking Sector: A Case Study of Agricultural Bank of Sudan

Rasha Mohamed; Thomas Katua Ngui and Benjamin Mulili

Abstract

This study sought to evaluate the factors affecting employee retention in the banking sector of Sudan with a specific focus on Agricultural Bank of Sudan (ABS). To enhance the success of the study, two research objectives were utilized, these included; to establish the effects of training on employee retention at Agricultural Bank of Sudan and to determine the effects of working environment on employee retention at Agricultural Bank of Sudan. The study used descriptive survey research design. The sampling method used for this study was stratified simple random sampling methods to select respondents. Questionnaire was used for data collection; the researcher cleaned, coded and entered collected data on Statistical Packages for Social Sciences (SPSS) version 21.0. Data was analyzed descriptively and also by use of multiple regressions as advanced analysis method. The descriptive data was presented in the format of pie charts, figures and tables with frequencies, percentages, means and percentages as measures for distribution mechanisms while regression was only presented in table formats but with clear indication of significant levels and adjusted R-square for all the independent variables. Key findings among others revealed that training contributes to employee retention in banks as was supported by majority of employees who agreed that training plays a significant role in retaining employees. It was also found that working environment influences employee retention as was supported by majority of respondents who indicated strong agreement with statements under this variable, working conditions. The study concluded and made recommendations based on results found.

Keywords: Employee Retention, Training, Working Environment and Performance

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Employee retention refers to the duration of employee to be employed in an organization. Employee retention could reflect the tendency of an employee to work in a single organization for a long period of time other than only reflects the stability of organizational employment (Donoghue, 2010). The retention of employees has been shown to be significant to the accomplishment of the organizations’ objectives especially in building competitive advantage over other organizations. The organization is completely at a loss when the employees leave their job once they are fully trained, developed and more so when they already have the experience of operations in the organization thus employee retention should take into account the various measures so that an individual stays in an organization for the maximum period of time (Sinha and Shukla, 2013).

According to Ritter (2011), employees are the most valuable resource in any organization for that matter; special treatment is required to retain them in order to help in achieving organizational performance strategies. However, employee retention especially of the best and most desirable ones is a key challenge in organizations today. These valuable employees are very highly demanded by various organizations. There is significant economic impact when an organization loses any of its critical employees especially given the knowledge that is lost with the employee’s departure (Sadia and Uzma, 2012). The impact of poor retention techniques on organizations often engenders far reaching consequences and at the extreme, may imperil the efforts to attain organizational objectives, for that reason the organizational managers must develop clear strategies for retaining good employees (Van Dyk, Coetzee and Takawira, 2013).

According to Johnson (2007), employee retention is reliant on management skills and human resource strategies for example, if the manager or supervisor is not well trained and have poor leadership skills, then the employees will leave the organization in less period of time which negatively impacts the overall organizational performance. Therefore, the productive and talented employees of the organization are encouraged to stay whereas the unproductive and poor performers are pressured to leave the organization. However, if assessable an organization would keep all the employees, those who are beneficial and the ones who are detrimental as they know all the work and the company does not want to spend on hiring and training new employees rather than provide them with right mechanisms that could enhance their contributions (Masangu and Mpofu, 2013). Retaining the employees is crucial for the economic development of the industry as an organization can give more time in creating and less time training them (Kickil, 2014). Whereas on the other hand, Tummers, Groeneveld and Lankhaar (2013) states that retaining the employees produce quality results for the industry which leads to good customer satisfaction. He also states that well trained and engaged staff has a substantial influence on the employee retention rate. Therefore this study evaluated factors affecting employee retention in banking sector in Sudan: case of Agricultural Bank of Sudan.

The Agricultural Bank of Sudan (ABS)
The Agricultural Bank of Sudan is a fully development entity, entrusted with engendering economic renaissance and social revival to transform Sudanese agricultural sector into economically viable and productive sector, providing sustainable food sufficiency and able to compete regionally and globally and actively involved in replenishing the breadbasket of the world. Presently, the bank has also been able to build solid infrastructure in the headquarters building Khartoum and a branch network spreading all over the country with 99 branches and 17 offices in the country, in addition to a branch in the neighboring Republic of Chad (ABS, 2015).
The bank has also embraced sound general objectives to meet the demands of its customers. The first being the provision of financial funding services, marketing, support training and capacity building in addition to technology transfer to producers. The bank upholds awareness-raising in financial grant funding and encouragement of policies and innovations and practices favoring and supporting rural development. The bank provides marketing services to facilitate domestic and foreign trade. Provision of various banking and electronic services through local and global networks thus effecting local and global linkages. The bank also helps in attraction of loans and grants and facilitations from the domestic, regional and global monetary market thus enabling the bank to implement many of its agricultural and rural development projects. Another objective is the expanding and modernizing integrated banking services with respect to sales points, smart cards, ATMs and e-marketing (CBS, 2016). From the aforementioned issues, it’s factual that the bank plays a major role in the development of the Sudan economy thus its paramount to carry out a study on factors affecting employee retention at Agricultural Bank of Sudan, this will help ascertain whether the bank has proper employee retention mechanisms in place that could enhance performance of the bank with respect to economic development.

**Statement of the Problem**
The challenges of retaining employees have stump many managers and business owners. A lot of organizations are in great concern about their capability to sustain those key employees as they are in great demand and difficult to be replaced. However, the many researches made on this topic are in developed countries and other industry. There are studies which discussed about the topic related with employee retention, but big portion of the studies were touching about job satisfaction, job commitment and job attraction (Omar, Marhana, Halim and Johari, 2012). There is therefore, no single study that proposed the framework with combination of training and development, working environment and reward and compensation which this study will adopt. The study at hand was therefore driven by the fact that no study has been conducted in Sudan in regard to employee retention in the banking sector despite the fact that most institutions and organizations especially the banking sectors has in the recent past witnessed high employee turnover due to lack of retention measures which has adversely affected their performance (Fakhr and Ahmad, 2010). Statistics also show that various stakeholder have failed to adopt necessary steps that could enhance employee retention in many companies in Sudan (MacKinnon & MacLaren, 2012). These concerns have therefore led to the need for the current study with an aim of bridging the research gaps that exists. The study at hand therefore evaluated the factors that affect employee retention in banking sector of Sudan with a focus on Agricultural Bank of Sudan and provide recommendations thereof that can be relied upon to enhance job retention among organizations in the country.

**Research Objective**
The main objective of the study was to evaluate the factors affecting employee retention in banking sector in Sudan: case of Agricultural Bank of Sudan. Specifically, the study tends to:

a. Establish the effects of training on employee retention at Agricultural Bank of Sudan.

b. Determine the effects of working environment on employee retention at Agricultural Bank of Sudan.

**Limitations of the Study**
Regarding limitation of the study, money and time were the greatest challenge to the success of the study at hand. The success of this study depended greatly on how adequate the funds available were used for the purpose. Money was needed to collect record and analyze the data
necessary for this study. The typing, printing and editing of researcher report also required money too. In addition, there was a time frame within which the researcher was expected to conduct and present the findings on this topic to the appropriate authority. A study of this nature required a sizable amount of time for its completion. Adequate time was thus needed to collect, analyze, cross-check, and interpret the data that were collected on the topic and later present the findings in a matured form. Lastly, the attitude of some selected respondents posed a challenge. This occurred where certain respondents were not willing to cooperate fully to release information necessary for the success of this study. The fact that the focus for the study was bank, this indeed was a challenge since banking institutions are always busy hence was not possible to get 100% questionnaire response rate. There is no doubt that the above observation constituted great challenge to the researcher however the researcher tried as much as possible create ample time, sufficient funds for the success of the study as well as embraced ethical considerations to minimize the impact of the aforementioned challenges to the success of the study.

**Conceptual Framework**

A conceptual framework is a research tool intended to assist a researcher to develop awareness and understanding of the situation under scrutiny. This study had independent and dependent variables. The independent variables were working environment and training while the dependent variable employee retention. The conceptual framework is shown in Figure 1.

**Figure 1: The Conceptual Framework**

![Conceptual Framework Diagram]

**Source:** Modified from Tangthong, Trimetsoontorn and Rojniruntikul (2014)

The conceptual indicates that independent variables with respect to training measured by acquired skills, experience and knowledge motivates employees which thus lead to low turnover hence retention of employees at the bank. The framework also indicates that good working environment as indicated by good co-worker relationship and adequate physical facilities results to a motivated employee consequently willing to stay at the organization (employee retention).

**Literature Review**

This presented the theoretical and conceptual frameworks and also reviewed related empirical studies.
Theoretical Framework

Equity Theory
According to Ramlall (2007) Equity theory is concerned with how individuals feel about how they are treated in contrast to others. Being treated even-handedly means being treated fairly in comparison with a group of individuals. Equity is not the same as equality which would be treating everybody the same which is biased if individuals should be dealt with in an unexpected way (Armstrong, 1999). Equity theory says workers will be inspired in the event that they are dealt with impartially and de-motivated if treated unjustly. According to this theory, the opinion of the employee in regards to fairness is the outcomes versus their contribution in comparison to the outcomes and contributions of other employees. The primary centre was on the fairness of the individual concerned to their results, examples of this include; reward, pay or performance appraisal (Deutsch, 1975) cited in (Armstrong, 1999). As such, retention is generated internally and is driven by factors that are intrinsic to the job. Herzberg called these variables "motivators". These intrinsic variables consist of recognition, achievement, responsibility, the job itself, growth and advancement.

Alternately, certain variables can lead to dissatisfying experiences to the workers; these variables generally come as a result of from non-job variables, which are believed to be extrinsic. These variables were called "Hygiene" factors by Heinzberg which, in spite of the fact that it doesn't motivate employees; still, these factors must be in existence so as to keep the employees in the organization. The dissatisfiers are salary, co-worker relationships, supervisory styles and company policies (Bassett-Jones and Lloyd, 2005). One type involves the need to grow in one's occupation as a medium of personal growth. The second type works as a vital base to the first and is connected with reasonable treatment in working conditions, supervision, administrative practices and compensation". Herzberg stated monetary motivating forces such as compensation may motivate in the short run however the impact rapidly wears off (Armstrong, 1999).

Maslow’s Hierarchy of Needs
Maslow proposed that there are 5 human needs, these needs are physiological, safety, social, esteem and self-actualization. The essence of the theory is that needs lower in the hierarchy have to be fulfilled before higher needs. Such that physiological needs which includes food, breathing, sleep have to be satisfied before the safety needs and then social needs which involve love and belonging. If all these needs have been satisfied, then esteem needs which includes self-esteem, confidence, and achievement and then once all these needs have been attained, one can now get to self-actualization which thus makes them feel loyal to the company. The Maslow's Hierarchy of Needs clarifies the motivation components which ultimately lead to willingness to remain loyal to the company (Gaia and Christopher, 2007). This theory states that, notwithstanding experience, educational level, attained training and remuneration, without the needed motivation the output of the worker won't be at legitimate level. Low inspiration can lead to an increment in employee leaving the organization. Stein (2013) proposed that a motivated workforce can improve customer satisfaction and willingness to stay. If workers are lacking these basic needs, support and advice should be offered to such worker. He also pointed out the traditional employers make one mistake thinking only money is needed to retain an employee.

This theory sates that for employees to do that they need to achieve those needs in order to give their top and best performance, the employer also needs to motivate the employees by giving them reasonable incentives, pays, rewards, recognition and also subjecting them to
training and development to enhance their loyalty or rather retention to the firm (Stein, 2013). And for employers to do this, you need to understand elements of the Maslow’s hierarchy of needs to get the best out of their employees and need to understand that salaries and compensation alone can’t motivate and retain workers. The Maslow’s Hierarchy of Needs assumes the vital part in employee motivation. Along these lines, the manager ought to plan each position, office, processes, procedures, and culture so as to satisfy these needs and thereby improving their willingness to stay.

**Employee Retention**

Employee retention can be stated as the processes in which employees are encouraged or motivated to stay with the organization for the maximum period of time or until the completion of the project (Hong, Hao, Kumar, Ramendran and Kadiresan, 2012). It is beneficial both for the organization as well as for the employees and the employers. Employee retention is also important because when an employee remains in an organization for a longer period then he or she becomes the storehouse of knowledge and secrets of the organization. But when he or she leaves the current organization and joins a new organization then it becomes positive for the later and negative for the previous one as because knowledge and secrets are moving with him or her only. In addition, organization’s status is also at risk where turnover rate is relatively high. The customers do not feel positive dealing with an organization which is unable to keep their employees (Kyi, 2011). Again, constant high turnover rate creates disturbances and increased workloads in remaining present employees. So, when employees notice that their colleagues are going to another organization, automatically their efficiency levels go down.

**Training and Employee Retention**

Training and development are defined as an organized mean of knowledge and skills acquisition required by employees to perform a task to improve their performances in organization (Ng, Lam, Kumar, Ramendran and Kadiresan, 2012). Training and development also allow employees to take advantage of many distinctive methods of learning that benefit themselves and organization. Employees gain by experiencing better satisfaction in their ability to perform better in their job. An organization can strengthen their bond with employees by investing in training and development. Training and development helps employees to develop personal competitive advantage (Aguenza and Mat, 2012). Many employees are looking for company that provide training and development programs that facilitate their career planning. These opportunities provided will increase commitment of employees. Managers who invest in developing employees to change and adapt the skills and knowledge concerning the business would receive the positivity and increased employee retention (Gul, Akbar and Jan, 2012).

The necessity for training and development arise when there is a gap between current performances and desired performances. Training and development programs will increase the specificity of employee skills. Skilled, disciplined and punctual workers are produced to increase company performances (Gul, Akbar and Jan, 2012). Training and development will produce an outcome in term of increased productivity, work quality, commitment and services if the skills learnt from the training are transferred to the job. Besides, the firm can reduces their cost and risk of recruiting labors from external markets by developing internal personnel (Appiah, Kontar and Asamoah, 2013). According to Tummers, Groeneveld and Lankhaar (2013), benefits gained from training and development are positively correlated with employee retention because this practice meets the needs of the employees. The researchers argue that if employees’ needs are fulfilled through the training and development
provided, they are motivated to stay in the organization. Thus they are locked to their jobs where it is known as employee retention. In Miner and Crane (2014), for training and development to be effective, it must start with a procedure for establishing training needs. These needs exist when there is a gap between the current job performances or potential for performance on one hand and desires performance or potential for performance on the other hand and there is reason to believe that the training can reduce the gap. Training and development that is specific to the needs of the organization helps people perform better in the job either through improving their fit with the job requirement or through creating a better fit with overall strategies, philosophies and the culture of the organization as a whole (Morgan, 2012).

According to Atif, Ijaz, Abdul and Nadeem (2011), companies that spend some money on training and development will achieve many more advantages. Training about knows the current situation where we place at present, and where we will be later on some point of time. For retaining employee, training and development could be an important tool; however it can be observed that the impact of training on reward of an employee could be very critical for retention. In the period of development, as the technology modifies day by day, training becomes the essential for every business to remain and contribute in the international market. Businesses cannot depend on or upon only on old and conservative specialism, but to struggle in the future, they must build up their employee skills and abilities, as it is a century of not only quality as well as productivity (Sadia and Uzma, 2012). Training of staff is an obligatory strategy to motivate and retain employees. Every good organization must have high-quality training plan. In fact, well skilled employees may achieve the targets within time that expand their experience and knowledge. In the interest and devotion of the organizations, the motivated employee perform well and best which leads them towards personal growth and as well as productivity and prosperity to the company (Quratul-Ain, 2012).

Working Environment and Employee Retention
Working conditions of an organization play an important role in an individual’s decision to stay or leave the organization. Working environment is normally associated with physical aspects such as noise, heavy lifts and exposure to toxics. The psychological social dimension of working environment may include work support, workload and job stressors. The characteristics of working environment vary across different sectors due to interacting with different clients and customers (Shropshire and Kadlec, 2012). Healthy working environment involves good collaborative and communication culture, the presence of competent leadership, practice environment, professional advancement and the presence of adequate staffs (Ritter, 2011).

Working environment is a place employees expect to utilize their best abilities and satisfy their basic needs (Tangthong, Trimetsoontorn and Rojruntikul, 2014). Workplace should be designed to have a profound imprint on employees where they will tend to live with their career as long as pleased. Many organizations are providing different amenities that enhance the working environment. According to Christmas (2008), employees become unstable whenever their colleagues leave the organization. The departure of desired employees can create exodus within the unit where the staff starts to evaluate the options available after some changes in personnel arrangement. Akanbi (2001) suggest that promoting good, healthy and safe working environment had worked well in retaining employees. Improving working environment may be the antidote for motivating them to remain employed. Unavailability of right resources and facilities may impede employee retention. A good working atmosphere
also includes appreciation of others job, good relationship with colleagues and no personal harassment and bullying at workplace (Cherry, 2013).

Working environment is essential and is affecting the ability to provide quality care. The atmosphere of the environment and facility is crucially important. Involving staffs in changing working environment can lead to a more favorable result as they are the one working in the system. They can provide insights on the deficiencies and adjustments can be made accurately (Ritter, 2011). Every impact on working environment such as management, equipment availability and workplace facilities should be assessed accordingly to improve the working environment (Christmas, 2008). It influences everything from the safety and healthcare of patients to job satisfaction of nurses. Poor hospital environments affect the patients’ morality and nurses’ outcomes. The emerging needs of good working environment are essential to retain talented employees.

Herzberg (in Jones and George, 2009) joins the debate and proposed a need based theory which focused on two factors: outcomes that can lead to high levels of motivation and job satisfaction and outcomes that can prevent people from being dissatisfied. These factors are: motivator needs (those related to the nature of work and how challenging it is such as interesting work, autonomy, responsibility, growth and development, accomplishment, achievement); and hygiene needs (those related to the physical and psychological context into which work is performed such as working conditions, pay, job security, good relations with co-workers and effective supervision). To have a highly motivated workforce that is satisfied and remain loyal, Herzberg (in Jones and George, 2009) suggests that managers should ensure that motivator and hygienic needs are fully met. Therefore, it is essential for managers to ensure that, working conditions are continuously improved as good working conditions are a motivating factor for employees and thus affect their retention.

**Empirical Reviews**

Flinkman (2014) carried out a study to investigate registered nurses’ turnover intention to leave their occupation and bring more considerate concerning young since there is little information about the independent variables associated with the dependent variables. The study was conducted among UK based companies. The study used explorative descriptive research design. The independent variables included individual, employment and practice environment related and other nursing related variables. The research carried out in three phase, which is Phase 1 (2005-2013) having 73 surveys, Phase 2 (2005-2006) having 150 samples and phase 3 (2006-2013) having 30 samples. The study used descriptive statistics to carry out analysis. The result of the study stated that 26% of registered nurses had always started to think of giving up their profession and wishes to start a brand new job. Independent variables that correlates with intention to leave consist of personal burnout, weak affective professional commitment, low job satisfaction, poor opportunities for development and work family conflicts. The study found that personal burnout and low job commitment led to employee intention to leave while affective professional commitment, poor opportunities for development had no effect on employees’ intention to leave. However, work family conflicts had insignificant on employees’ intention to leave.

Ng, Lam, Kumar, Ramendran and Kadiresan (2012) study was based on the relationship between training and development and employee retention to leave in Turkey. The study applied explanatory research design. The authors also used questionnaires to gather data from the 113 selected respondents. The authors then used SPSS as a tool for data analysis. The study found out that training and development was significantly positive relationship with
employee retention. The study showed that the retention rate will boost up if training and development are being concerned in the organization. Employee retention also strongly affected by the availability of training and development provided by the organizations. Training and development provided to the employees act as a supportive to their retention.

Appiah, Kontar and Asamoah (2013) as well conducted a study on determinants of employee retention in 23 public organizations in Ghana. The study showed that most of the respondents believed that training and development is an important factor in employee retention. Training and development is viewed as a mean to cope with the changes in technological innovation and demographic shifts. The study showed that there was insignificant relationship between money reward and employee retention. According to Kumar and Santhosh (2014), training and development is found to be the highest influence on employee retention. This variable also has positive relationship and strong correlation with employee retention variable in the study by Neog and Barua (2015). The respondents are more inclined towards the training and development provided by the organization for their future prospects.

Again, Tourangeau, Cummings, Cranley, Ferron and Harvey (2010) carried out a study on how rewards and compensations influenced the employees’ intention to remain employed in the SMEs in Sweden. The questionnaires and interview guide was distributed to 4 employee in each of the 32 SMEs in the country. For an advanced analysis, the study used Pearson Correlation moment. This was to help identify the association between independent and independent variables. The study found that rewards and compensations such as pension benefits and access to fitness facilities were strong incentives to retain employees at the respective enterprises. Therefore the study concluded that there was strong positive relationship between rewards, compensation and employees intention to leave or remain.

In her survey, Abuti (2006) conducted a research study on the factors causing employee retention among Kenyan broadcasters. The study developed questionnaires which were in the form of open ended and closed ended questions. The instrument was distributed to 3 major broadcasters in the country. The author purposively sampled 12 journalists from each of the 3 broadcasters which gave a total sample size of 36. The study then used descriptive statistical analysis as well as simple and multiple regressions as methods for advanced analysis. The study then found that lack of training strategies was a major cause associated with staff turnover. It was also established that working environment with respect to physical facilities and employee to employee relationship significantly affected employee retention to leave while availing proper reward systems was a replica to employee retention.

METHODOLOGY

Research Design
Jonker and Pennink (2010) describe a research design as an arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance with the research purpose. It specifies the methods and procedures for the collection, measurement, and analysis of data. With respect to the current study, descriptive survey research design was used. A descriptive survey design is the collection of information from a common group through interviews or the application of questionnaires to a representative sample of that group. This design was preferred because very large samples are feasible, making the results statistically significant even when analyzing multiple variables (Creswell, 2013). The main purpose of this design was to describe what was prevalent with respect to the issue under study.
Population of the Study
Target population is that population to which a researcher wants to generalize the results of the study (Dul and Hak, 2007). It’s a universal set of the study of all members of real or hypothetical set of people, events or objects to which an investigation wishes to generalize the results. The study population was all the 413 employees based at the head office of Agricultural Bank of Sudan in Khartoum. According to the human resource department’ statistics, there were employees 98 at the customer service department, marketing and sales have 131 employees, human resource department has 71 employees, financial department has 52 employees, technical department has 36 employees while operations’ department has 25 employees.

Table 1: Target Population

<table>
<thead>
<tr>
<th>Departments</th>
<th>No of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer service department</td>
<td>98</td>
</tr>
<tr>
<td>Marketing and sales department</td>
<td>131</td>
</tr>
<tr>
<td>Human resource department</td>
<td>71</td>
</tr>
<tr>
<td>Financial department</td>
<td>52</td>
</tr>
<tr>
<td>Technical department</td>
<td>36</td>
</tr>
<tr>
<td>Operations’ department</td>
<td>25</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>413</strong></td>
</tr>
</tbody>
</table>

Sample and Sampling Procedures
Sampling refers to the process of selecting a number of individuals for a study in such a way that the individuals selected represent the large group from which they were selected (Orodho, 2008). The fact that the population is heterogeneous, the study therefore used stratified sampling method whereby the researcher subdivided the entire population into different subgroups or strata, then randomly selected the final subjects proportionally from the different strata. The aim of choosing this method was because it captured key population characteristics in the sample in this case the variation in population as per departmental at the organization. The study then used simple random sampling technique to get appropriate sample size for each department. No easier method exists to extract a research sample from a larger population than simple random sampling. It was also preferred because its application did not warrant the need to divide the population into sub-populations or take any steps further than plucking the number of research subjects needed at random from the larger group. Again, the only requirements are that randomness governs the selection process and that each member of the larger population has an equal probability of selection without cases of respondents’ biasness which eventually led to its preference. The study therefore sampled 15% from each department. The 15% threshold was arrived at by the fact that Neuman and Robson (2014) stipulates that a sample size of 10-20% of the target population is representative enough and could provide sufficient information on behalf of the total target population. The sampling frame is indicated in table 2.
Table 2: Sampling frame

<table>
<thead>
<tr>
<th>Departments</th>
<th>Target population</th>
<th>Sample size</th>
<th>Sample %</th>
</tr>
</thead>
<tbody>
<tr>
<td>Customer service</td>
<td>98</td>
<td>15</td>
<td>15%</td>
</tr>
<tr>
<td>Marketing and sales</td>
<td>131</td>
<td>20</td>
<td>15%</td>
</tr>
<tr>
<td>Human resource</td>
<td>71</td>
<td>11</td>
<td>15%</td>
</tr>
<tr>
<td>Finance</td>
<td>52</td>
<td>8</td>
<td>15%</td>
</tr>
<tr>
<td>Technical</td>
<td>36</td>
<td>5</td>
<td>15%</td>
</tr>
<tr>
<td>Operations</td>
<td>25</td>
<td>4</td>
<td>15%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>413</strong></td>
<td><strong>63</strong></td>
<td><strong>15.25</strong></td>
</tr>
</tbody>
</table>

Data Collection Instruments
This research study chose to use questionnaires as the primary research instruments for data collection. Questionnaires were considered a good data collection instrument as they allow the researcher to collect information from a large target population over a short period of time and can be done so in a cost effective way (Creswell, 2013). The questionnaires were uniformly formulated for all the selected respondents. The study used closed ended questionnaires to assist in capturing relevant information for the study. The formulated questionnaires had four sections; section one sought personal information from the respondents; section two sought to assess the effect of training and development on employee retention at the bank and section three sought information on the extent by which working environment affect employee retention at the bank.

Instrument Validity
Kothari (2004) argues that validity is a crucial criterion that indicates the degree to which an instrument measures what it is supposed to measure. Validity is the extent which differences found with a measuring instrument reflect true differences among those being tested. Accordingly evaluations should be more objective as they attempt to isolate and control independent variable (things that affect the outcomes) of the evaluations which can affect evaluation accuracy. There are three types of validity relevant to human resource retention.

Firstly, content validity was used to ensure that the evaluation represents specific competences, performance and skills that reflect actual practice; secondly, predictive validity refers to an evaluator’s ability to predict future performance. It assumed that the evaluations when used accurately reflected what employees accomplished on the job; and thirdly, concurrent validity was used to determine whether or not evaluation results provide an accurate estimate of present performance. As with predictive validity, concurrent validity involved the relationship between the evaluation and some other measure (Creswell, 2013).

In this study, the instruments had common line of collecting data that covered information about the findings, and constructed according to the groups of subjects that constituted the research population. Again to enhance validity, the researcher sought competent judgment from the university supervisors who were experts in academic research. This assisted in reformulation of questionnaires as per the supervisors’ advice.
**Instrument Reliability**

The reliability test is important in any sound measurement of instruments. A measuring instrument is reliable if it provides consistent results. Reliable measuring instrument does contribute to validity, but a reliable instrument need not be a valid instrument. A reliable criterion is stable or reproducible (Kothari, 2004). Also, Zohrabi (2013) stated that reliability refers to the consistency and stability of an evaluation of research instruments. It could be said that an evaluation is reliable if results are consistent and scores do not change significantly over times which is known as test/retest reliability. Evaluations are also considered reliable if scores do not change a great deal when different variations of the same evaluation are used. In other words, if the order of questions used during questioning varies from evaluations to evaluation but the evaluation includes the exact same questions and the results are similar the evaluation is considered reliable. To achieve the target, this study administered questionnaires to a different organization using same questions to test-retest reliability of data before collection in the selected area of study; that is Agricultural Bank of Sudan. The reliability coefficient of 0.941 was then obtained which was satisfactory for main data collection exercise as stipulated by Creswell (2013). The results are shown in table 3.

**Table 3: Reliability Statistics**

<table>
<thead>
<tr>
<th>Cronbach's Alpha</th>
<th>N of Items</th>
</tr>
</thead>
<tbody>
<tr>
<td>.941</td>
<td>27</td>
</tr>
</tbody>
</table>

**Data Collection Procedures**

In order to collect data, the researcher first acquired consent letter from the university. The researcher used the authorization letter to seek permission from management of Agricultural Bank of Sudan. The researcher had to explain to the management the essence of the study. Upon being rendered permission, the researcher visited relevant departments with assistance of one of the employees. The questionnaires were distributed as per the strata (as shown in the sampling frame 3.2 above). The departmental strength was thus adhered to during questionnaire distribution. The researcher also bore the initiative to explain to the respondents in details the aim of the research. The researcher also had to elaborate on the areas that needed explanation and interpretations then the respondents were allowed to complete the questionnaire at their own convenience. The researcher then revisited the bank to collect the already filled in questionnaires at agreed date and time in readiness for data analysis.

**Data Analysis Procedures**

Data analysis is the ordering of data into constituent parts in order to obtain answers in research question (Rwegoshora, 2016). The primary data of the questionnaires’ were received, the next step was to analyze and interpret the data. For the data to be properly analyzed for the purpose of this study, some closely related operations like establishment of categories to raw data via coding, tabulation and finally drawing statically inferences was undertaken (Bryman and Bell, 2015). A software or statistical tool is accessible from IBM which is known as SPSS version 20 (Park, 2015). This tool was generally utilized by a large portion of the researchers conducting quantitative study. SPSS was used to analyze the gathered responses from the survey respondents so as to comprehend and find out which retention elements is seen as important. The data that was collected was analyzed with the use of descriptive statistics and multiple regression analysis method. The SPSS was used to compare variables; it was also used as a basic test for simple comparison. Descriptively, the
frequency charts and tables with percentages were utilized to identify the mean and standard deviation factors in the data set. The study also used regression analysis as a tool for advanced analysis. The method was used because it helped in comparing the relationship between the independent and dependent variables. The regression was chosen due to the fact that it had the ability to determine the relative influence of one or more predictor variables to the criterion value (Cooper and Schindler, 2003). The second reason for applicability of regression to this study was its ability to identify outliers, or anomalies.

**The Regression Model:**

\[ Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon_i \]

Where:

- \( Y \) - Employee retention
- \( \alpha_0 \) - Is the constant
- \( X_1 \) - Training
- \( X_2 \) - Working condition
- \( \beta_1, \beta_2, \beta_3 \) - Coefficients
- \( \epsilon_i \) - Is the residual error term

**Questionnaire Return Rate**

Questionnaire return rate can described as the proportion of the sample that participated in the study by dully filing in the questionnaires as intended in all the research procedures. In the present study, out of the 63 selected respondents, 59 filled and returned questionnaires giving a percentage return rate of 93.65% which was satisfactory for data analysis as stipulated by Bryman and Bell (2015) who posits that an average of 50% return rate is adequate for data analysis. Therefore, the present percentage return of 93.65 shows that the data collected is satisfactory for data analysis.

**Personal Information for Respondents**

To obtain personal information regarding respondents in the bank, they were asked to state their gender, age category, duration and highest educational level in the bank. The results are presented in table 4.

<table>
<thead>
<tr>
<th>Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>58</td>
</tr>
<tr>
<td>Female</td>
<td>42</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
<tr>
<td>Age category</td>
<td></td>
</tr>
<tr>
<td>21-30 Years</td>
<td>19</td>
</tr>
<tr>
<td>31-40 Years</td>
<td>27</td>
</tr>
<tr>
<td>41-50 Years</td>
<td>37</td>
</tr>
<tr>
<td>Above 51 years</td>
<td>17</td>
</tr>
<tr>
<td>Total</td>
<td>100</td>
</tr>
<tr>
<td>Duration of stay</td>
<td></td>
</tr>
<tr>
<td>Less than 1 year</td>
<td>7</td>
</tr>
</tbody>
</table>
The study established that majority of the respondents were male as indicated by 58%. It was also found that the minority were female as shown by a representation of 42%. The findings could be interpreted to imply that the bank did not conform to gender parity. These results also meant that the random distribution of questionnaires factored in gender superiority due to the fact that the highest populace were male hence they formed majority of the respondents.

The data found that 37.3% (22) respondents fell in the age category of 41 and 50 years and they were found to be the majority. Further, it was found that 27.1% (16), 18.6% (11) and 16.9% (10) of the respondents fell in the age category of between 31 and 40 years, 21 and 30 years and above 15 years respectively. From the findings it could be said that the bank did not adhere to a particular age group as and when employing. The results also show that questionnaire distribution gathered information from all age groups in the bank.

The results show that 53% of the respondents had an experience of over 10 years, 20% had stayed in their respective banks for 2-6 years and 6-10 years in similar percentage while 7% had been employees for less than a year. From the findings, it may be said that an overwhelming majority of the respondents had stayed in the bank for more than 6 years thus could be termed as experienced with the retention mechanisms. Again their experience played a key role in providing rightful information for the success of this study. As presented in the data, majority of the respondents (47%) had under graduate degree as highest academic qualifications, 31% had post graduate as highest academic qualifications, 17% had diploma while 5% had certificate. From the findings it can be said that an overwhelming majority of the respondents (actually they were 78%) were well educated as they had both under graduate and post graduate qualifications thus the bank should put in mechanisms to retain them. This also implied that the responses given in the questionnaires were satisfactory.

**Effect of Training on Employee Retention**

The study sought to find out the level of agreement or disagreement of the respondents with statements regarding the effect of training and development on employee retention. The statements were on a likert scale of 1 to 5, whereby 1= strongly disagree (SD), 2= Disagree (D), 3= Indifferent (I), 4=Agree (A) and 5= Strongly disagree (SA). Findings are presented in table 5.
Table 5: Effect of Training on Employee Retention

<table>
<thead>
<tr>
<th></th>
<th>SD (%)</th>
<th>D (%)</th>
<th>I (%)</th>
<th>A (%)</th>
<th>SA (%)</th>
<th>Mean</th>
<th>Std Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank has strengthened bond with the employees as a result of subjecting them to training</td>
<td>5</td>
<td>7</td>
<td>5</td>
<td>69</td>
<td>14</td>
<td>3.80</td>
<td>.943</td>
</tr>
<tr>
<td>Training provided by the bank has helped employees to develop competitive advantage</td>
<td>10</td>
<td>8</td>
<td>10</td>
<td>58</td>
<td>14</td>
<td>3.49</td>
<td>1.120</td>
</tr>
<tr>
<td>Training has increased employees’ commitment to the bank hence less likely to leave</td>
<td>3</td>
<td>14</td>
<td>10</td>
<td>58</td>
<td>15</td>
<td>3.58</td>
<td>.969</td>
</tr>
<tr>
<td>Employee retention has been enhanced as a result of regular seminars and workshops</td>
<td>8</td>
<td>10</td>
<td>12</td>
<td>53</td>
<td>17</td>
<td>3.49</td>
<td>1.104</td>
</tr>
<tr>
<td>Subjecting employees to training has improved their skills and experience hence unlikely to leave</td>
<td>5</td>
<td>10</td>
<td>8</td>
<td>64</td>
<td>12</td>
<td>3.61</td>
<td>.965</td>
</tr>
<tr>
<td>Training of employees has met employees work related needs thus minimal intention to leave</td>
<td>3</td>
<td>14</td>
<td>12</td>
<td>58</td>
<td>14</td>
<td>3.64</td>
<td>.996</td>
</tr>
<tr>
<td>Training rendered by the bank has motivated employees consequently enhanced employee retention</td>
<td>3</td>
<td>15</td>
<td>14</td>
<td>51</td>
<td>17</td>
<td>3.63</td>
<td>1.049</td>
</tr>
<tr>
<td>There is presence of adequate resources that has promoted the implementation of training and development processes</td>
<td>3</td>
<td>17</td>
<td>8</td>
<td>54</td>
<td>17</td>
<td>3.64</td>
<td>1.063</td>
</tr>
</tbody>
</table>

The data found that the bank has strengthened bond with the employees as a result of subjecting them to training and development as supported by 69% and 14% of respondents who agreed and strongly agreed with the statement respectively with an average score of 3.80 and standard deviation of 0.943. However, 7% and 5% disagreed and strongly disagreed with it. The high percentage of agreement is supported by Ng, Lam, Kumar, Ramendran and Kadiresan (2012) who posits that an organization can strengthen their bond with employees by investing in training and development. The study found that training provided by the bank has helped employees to develop competitive advantage as said by 58% and 14% of the respondents who agreed and strongly agreed respectively (average score 3.49 and standard deviation of 1.120). The finding concurs with Aguenza and Mat (2012) who found that training and development helps employees to develop personal competitive advantage over other firms. However, 10% and 8% strongly disagreed and disagreed with the statement respectively.

Data revealed that training has increased employees’ commitment to the bank hence less likely to leave as indicated by 58% and 15% respondents who agreed and strongly agreed respectively with an average score 3.58 and standard deviation of 0.969. 14% and 10% remained indifferent and disagreed with the same statement respectively. In agreement, Gul, Akbar and Jan (2012) found that training and development produces outcome in term of, commitment and services if the skills learnt from the training are transferred to the job thus unlikely to depart. Again the data found that employee retention has been enhanced as a result of regular seminars and workshops as said by 53% and 17% of the respondents who
agreed and strongly agreed respectively with an average score of 3.49 and standard deviation of 1.104 while 12% and 10% remained neutral and disagreed with it respectively.

Data also show that subjecting employees to training and development has improved their skills and experience hence unlikely to leave represented by 64% and 12% respondents agreeing and strongly agreeing with the statement respectively (average score of 3.61 and standard deviation of 0.965) while 10% and 8% disagreed and remained indifferent with it. In support, Tummers, Groeneveld and Lankhaar (2013) say that managers who invest in developing employees to change and adapt the skills and knowledge concerning the business would receive the positivity and increased employee retention. Further, the study found that training of employees has met their work related needs thus minimal intention to leave as supported by 58% and 14% respondents who agreed and strongly agreed with the statement respectively with an average score of 3.64 and standard deviation of 0.996 whereas 14% and 12% disagreed and remained neutral with the statement respectively. In congruence, Miner and Crane (2014) posit that for training and development to be effective, it must start with a procedure for establishing training needs.

It was also found that training rendered by the bank has motivated employees consequently enhanced employee retention as supported by 51% and 17% respondents who agreed and strongly agreed respectively having an average score of 3.63 and standard deviation of 1.049 while 15% and 14% disagreed and remained indifferent with the same statement. In agreement, Quratul-Ain (2012) notes that motivated employee perform well and best which leads them towards personal growth and as well as productivity and prosperity to the company. The study finally found that there is presence of adequate resources that has promoted the implementation of training and development processes as indicated by 54% and 17% respondents who agreed and strongly agreed with an average score of 3.64 and standard deviation of 0.063. However, 17% and 8% disagreed and were indifferent with it respectively. The results resonates with Atif, Ijaz, Abdul and Nadeem (2011) who found that companies that spend adequate money on training and development will achieve many more advantages as they will be able to implement competitive strategy effectively.

**Effect of Working Environment on Employee Retention**

The study sought to find out the level of agreement or disagreement of the respondents with statements regarding the effect of working environment on employee retention. The statements were on a likert scale of 1 to 5, whereby 1= strongly disagree (SD), 2= Disagree (D), 3= Indifferent (I), 4=Agree (A) and 5= Strongly disagree (SA). The results are presented in table 6.
Data show that bank believes that good working conditions plays a significant role in employee’s intention to stay as supported by 44% and 39% respondents who agreed and strongly agreed respectively with a mean score of 4.03 and standard deviation of 1.098. In congruence, Christmas (2008) opines that good working environment is key to employees’ desire to stay and get committed to their work. Meanwhile, 12% and 3% disagreed and strongly disagreed with the same statement respectively. It found that there is presence of proper communication culture that has attributed to employee retention at the bank 54% and 22% respondents who were in agreement and strongly agreement with the statement respectively having an average score of 3.85 and standard deviation of 0.925 while 14% and 10% disagreed and remained indifferent with a similar representation. In support of the above findings, Shropshire and Kadlec (2012) concluded that good collaborative and communication culture positively relates with employee willingness to stay.

It was also found that presence of competent leadership led to the improvement in the employee retention as indicated by 51% and 19% of the respondents who agreed and strongly agreed with the statement respectively having an average score of 3.68 and standard deviation of 1.041 whereas 14% disagreed and remained indifferent with a similar representation. In support of the above findings, Ritter (2011) asserts that healthy working environment involves the presence of competent leadership that motivates the employee to feeling part and parcel of the organization. Data in the table also established that employees’

<table>
<thead>
<tr>
<th>Description</th>
<th>SD (%)</th>
<th>D (%)</th>
<th>I (%)</th>
<th>A (%)</th>
<th>Mean</th>
<th>Std Dev.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank believes that good working conditions plays a significant role in employee’s intention to stay</td>
<td>3</td>
<td>12</td>
<td>2</td>
<td>44</td>
<td>39</td>
<td>4.03</td>
</tr>
<tr>
<td>There is presence of proper communication culture that has attributed to employee retention at the bank</td>
<td>0</td>
<td>14</td>
<td>10</td>
<td>54</td>
<td>22</td>
<td>3.85</td>
</tr>
<tr>
<td>There is presence of competent leadership which has led to the improvement in the employee retention</td>
<td>3</td>
<td>14</td>
<td>14</td>
<td>51</td>
<td>19</td>
<td>3.68</td>
</tr>
<tr>
<td>Employees intention to stay at the bank has been enhanced by good employee to employee relationship</td>
<td>2</td>
<td>7</td>
<td>12</td>
<td>58</td>
<td>22</td>
<td>3.92</td>
</tr>
<tr>
<td>There is existence of safe working environment which has worked well in retaining employees at the bank</td>
<td>3</td>
<td>12</td>
<td>8</td>
<td>58</td>
<td>19</td>
<td>3.76</td>
</tr>
<tr>
<td>Bank always involve employees in day to day decision making hence they feel part and parcel of the bank</td>
<td>8</td>
<td>17</td>
<td>17</td>
<td>37</td>
<td>20</td>
<td>3.34</td>
</tr>
<tr>
<td>Available work place resources, systems/facilities has promoted good working atmosphere thus has retained employees</td>
<td>7</td>
<td>8</td>
<td>14</td>
<td>46</td>
<td>25</td>
<td>3.75</td>
</tr>
<tr>
<td>Management of the bank has ensured that hygiene needs are met hence most employees are willing to stay</td>
<td>5</td>
<td>10</td>
<td>10</td>
<td>47</td>
<td>27</td>
<td>3.81</td>
</tr>
</tbody>
</table>
intention to stay at the bank has been enhanced by good employee to employee relationship as supported by an agreement level of 58% and 22% of the respondents respectively with an average score of 3.92 and standard deviation of 0.877 while 12% and 7% remained indifferent and disagreed with the statement. The high level of agreement is supported by Cherry (2013) who argues that good working atmosphere also includes appreciation of others job, good relationship with colleagues and no personal harassment and bullying at workplace thus willingness to continue working for the firm.

The data again shows that there was existence of safe working environment which had worked well in retaining employees at the bank as was supported by 58% and 19% respondents who agreed and strongly agreed with the statement respectively with an average score of 3.86 and standard deviation 1.006 whereas 12% and 8% disagreed and remained indifferent with it. In agreement, Akanbi (2005) suggest that promoting good, healthy and safe working environment had worked well in retaining employees in many organizations globally. It was also found that the management always involve employees in day to day decision making procedures hence they feel part and parcel of the bank as reported by 34% and 20% respondents who were in agreement and strongly agreement levels with an average of 3.34 and standard deviation of 1.226 while 17% and 8% disagreed and were indifferent with the statement.

The study also found that available work place resources, systems/facilities has promoted good working atmosphere thus has retained employees as reported by 46% and 25% of respondents who agreed and strongly disagreed with the statement respectively having an average score of 3.75 and standard deviation 1.139. The results covery with the findings by Christmas (2008) who indicates that impact on working environment such as equipment availability and workplace facilities should be assessed accordingly to improve employee working environment. However, 14% and 8% remained indifferent and disagreed with the statement. Lastly, the study found that management of the bank has ensured that hygiene needs are met hence most employees are willing to stay as reported by 47% and 27% respondents who agreed and strongly agreed with the statement respectively with an average score of 3.81 and standard deviation of 1.106. Meanwhile, 10% and 5% disagreed and strongly disagreed with the statement respectively. Agreeing with the high proportion of affirmation, Jones and George (2009) suggests that managers should ensure that motivator and hygienic needs are fully met as this will influence their intention to leave.

### Regression Analysis

In this section the study presents the regression results. Regressions were to determine the relationship between independent variables (training, work environment and reward and compensation) and dependent variable (employee retention). The results are presented in the subsequent sections.

#### Table 7: Model Summary

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.967²</td>
<td>.935</td>
<td>.933</td>
<td>4.51431</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Work environment, Training

The model summary shows that the coefficient determination R is 0.967 which implied that 96.7% of the variation in employee retention is explained by reward and compensation, training and working environment as the independent variables. This implied that there exists a very strong positive relationship between the variables. The remaining 3.3% can be
explained by other variables not included in the study. The high R square and adjusted R is an indication that there is a high variation that can be explained by the model thus it can be deemed as good fit for data analysis.

**Table 8: ANOVA**

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>16409.962</td>
<td>2</td>
<td>8204.981</td>
<td>402.619</td>
<td>.000b</td>
</tr>
<tr>
<td>1 Residual</td>
<td>1141.224</td>
<td>56</td>
<td>20.379</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>17551.186</td>
<td>58</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee  
b. Predictors: (Constant), Work environment, Training

The study used analysis of variance to test whether the regression model was a good fit for the data. The ANOVA results for regression coefficients showed that the significance of the F statistics is 0.014b which is less than 0.05. This meant that there is a significant relationship between independent variables and dependent variables as supported by Gul, Akbar and Jan (2012) who studied the association between work environment, training, job satisfaction, allowances and employee retention in organizations in Malaysia and found that all the independent variables had strong significant relationship with employee retention.

**Table 9: Coefficients**

<table>
<thead>
<tr>
<th>Model</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>9.260</td>
<td>1.590</td>
<td>5.825</td>
<td>.021</td>
</tr>
<tr>
<td>Training</td>
<td>1.139</td>
<td>.060</td>
<td>0.420</td>
<td>18.887</td>
</tr>
<tr>
<td>Working environment</td>
<td>0.977</td>
<td>.079</td>
<td>0.363</td>
<td>12.317</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Employee retention

The coefficient table shows that a unit increase in training would lead to a unit increase in employee retention at the banks by a factor of 1.139. The same variable was statistically significant to employee retention at 0.044 (less than 0.05 level of confidence). It was also found that a unit increase in working environment would lead to increase in employee retention at the bank by a factor of 0.977. The variable was also found to be statistically significant to employee retention at 0.015, a p-value that is less than the confidence level of 0.05. At 5% (0.05) level of significance and 95% level of confidence, all the tested variables had a direct positive relationship with employee retention. The results concurs with a study carried out by Appiah, Kontar and Asamoah (2013) who conducted a study on determinants of employee retention in 23 public organizations in Ghana and found that training and development, presence of reward systems and condition of work had strong positive relationship with retention strategies.
Conclusion
The study concludes training contributes to employee retention in banks. This was supported by the high proportion of respondents who agreed that the bank has strengthened bond with the employees as a result of subjecting them to training and development, the bank has helped employees to develop competitive advantage, training has increased employees’ commitment to the bank hence less likely to leave, employee retention has been enhanced as a result of regular seminars and workshops, subjecting employees to training and development has improved their skills and experience hence unlikely to leave, training of employees has met their work related needs thus minimal intention to leave and training rendered by the bank has motivated employees consequently enhanced employee retention as well as the fact presence of adequate resources that has promoted the implementation of training and development processes. The study concludes that working environment influences employee retention as was supported by majority of respondents who indicated that the bank believes that good working conditions plays a significant role in employee’s intention to stay, presence of proper communication culture that has attributed to employee retention at the bank and presence of competent leadership led to the improvement in the employee retention. The respondent also agreed that employees’ intention to stay at the bank has been enhanced by good employee to employee relationship, existence of safe working environment which had worked well in retaining employees at the bank, the management always involves employees in day to day decision making procedures hence they feel part and parcel of the bank, the available work place resources, systems and or facilities has promoted good working atmosphere thus has retained employees and that the management of the bank ensures that hygiene needs are met hence most employees are willing to stay.

Recommendations
The study recommends that an improvement in working conditions to encourage workers and instill an enjoyable work environment is mandatory. This can be ascertained by ensuring there is improvement in communication and include employees at all levels in decision making to create a feeling of belongingness to the institution. There must also be a change in supervision style of managers where necessary to encourage good working relations amongst employees and their superiors. The study further recommends that more job training and development opportunities must be offered to enhance performance as this will also contribute positively to their willingness to stay. Proper training and induction must also be given to employees prior to work commencement to ensure clarity in the work task as well as effectiveness in task performance. Again there must be a job and individual traits match before allocating positions for effective performance. This is driven by the fact that some firm allocate duties without matching it with qualifications and experience. An update in technology and equipment must also be done to be more efficient in doing tasks by, upgrading communication systems as well as replacing outdated equipment and machinery to enhance efficiency and effectiveness. This can also be enhanced by making sure that there adequate systems and or structures that could enhance achieving of set targets.

Areas for Further Study
Evaluation into factors affecting employee retention in banking sector of Sudan: A case of Agricultural Bank of Sudan. The researcher therefore suggest that this research should be extended further by making a comparison with other all the financial institutions as this research was mainly limited to one bank. The study also proposes that another study should be conducted with the aim of investigating the effects of Government retention policies on the retention of employees in the Public Health Sector in Sudan.
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About the Authors:

Rasha Ragab Mustafa Mohamed is a Master Degree Student of Catholic University of Eastern Africa Kenya, She holds Bachelor's degree from Sudan University of Science and Technology. She is an Electric Engineer.

Dr. Thomas Katua Ngui is a Lecture at the Catholic University of Eastern Africa, Kenya. He previously served as Head of Department of Marketing and Management and also as Director Graduate Business School for the last 8 years. He has published widely in the areas of Human Resources Management, Entrepreneurship and Corporate Governance.

Dr. Benjamin Mulili is a Lecture at the Catholic University of Eastern Africa, Kenya. He has published widely in the areas of Human Resources Management and Marketing.

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23 Journal of Education & Entrepreneurship Mohamed, Ngui and Mulili