



## A Review of Training and Development towards Employee Retention in the Banking Sector

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### Abstract

This paper seeks to propose a conceptual framework for defining the relationship between training and development and retaining employees through job satisfaction as the intermediary variable in Yemen's banking sector. Indeed, employee retention is a critical success factor for organizations worldwide. Training and development is also one of the most vital issues of human resource management. By reviewing the literature, it is clear that theorists, academicians as well managers emphasize that training and development is an essential and decisive factor. Thus, this paper aims to determine the possibility of enhancing feelings of job satisfaction for workers in the banking sector in Yemen through training and development opportunities granted to them by the institution. From this point of view, the organization's ability to retain its employees and the low intention rate of employee turnover can cause great inconvenience to the organization. The research design for the current study is quantitative. For data collection and measurement, the study mainly adopts both descriptive research design while for data analysis; the correlation research design has opted., a set of questionnaires primarily used during the data collection. The results of this paper are likely to emphasize the importance of training and development as a critical factor affecting job satisfaction, which in turn affects employee retention in the banking sector in Yemen. This study contributes to raising awareness of the importance of training and development as a critical factor in job satisfaction, which is very important, especially regarding the organization's ability to retain its employees.

**Keywords:** Banking sector, Employee retention, Job satisfaction, Training and development, Yemen

### OPEN ACCESS

### INTRODUCTION

Employee retention is a critical success factor for organizations worldwide, and employee retention, especially of skilled employees, is a primary concern for managers. Organizations strive to invest and retain the right human capital to remain competitive in a market economy. The observation shows that organizations that do not integrate staff retention strategies into their business operations will face problems such as a shortage of sufficient skilled workforce. Keeping qualified employees is a daunting task for organizations. Losing any skilled employee equals a massive setback for the organization. Institutions with effective employee retention strategies enjoy maximum profitability and smooth business operations (Aguenza, B. B., & Som, 2012).

The study by Proctor(2014) has reported that the Yemeni bank management has failed to cope with the employee's needs due to poor communication, which has created issues of poor employee satisfaction and, ultimately, high turnovers. Employee retention does not mean that organizations promote and offer monetary incentives every year(Sandhya & Pradeep Kumar, 2011). However, the employee retaining strategy has to be open to the dynamic changes in the market economy. Organizations have different policies for retaining employees

based on the nature of business, budget, and job performance (Sandhya & Pradeep Kumar, 2011).

The establishment of each organization is to achieve specific goals. Therefore, it is indispensable to achieve the organization's goals for human resources, which is the most crucial resource in attaining these goals. Retaining employees requires motivation and factors that encourage employees to stay in their jobs because keeping employees in their jobs affects the performance of the organization. Hence, organizations need to be aware of their employees' interests and strive to invest in their human forces. Therefore, the main objective of this paper is to determine the possibility of enhancing feelings of job satisfaction for workers in the banking sector in Yemen through training and development opportunities granted to them by the institution.

Banking sector in Yemen is important due to its high level of contribution in economic activities,(Emam, Jais, & Tabash, 2019).The literature has revealed that ineffective management of interpersonal and technical skills adversely affects the working Yemeni banks. According to Shawtari, Ariff, & Razak (2019), the banking industry was facing instability and had a trend on declining efficiency in Yemen, where employee turnover could be one of the reasons. One of the reasons for

high turnover is the lack of functional satisfaction, which is generally triggered by limitations in training and development. However, with regard to Yemeni banks, the previous literature found has only investigated the impact of Islamic banking reforms in the Yemeni banking sector. The literature has not evaluated the level of employee satisfaction in the banking sector of Yemen is the linked with training and development.

Findings imply that if the Yemeni Banking sector intends to achieve customer-centric services and enhance the satisfaction level of customers, it needs to satisfy its employees. Currently, the employees are not regarded appropriately in the Yemeni banking sector. Moreover, there is also a lack of employee empowerment in the Yemeni banking sector which created the problems of poor employee retention. Besides, to ensure a high level of job satisfaction for them, it does not make sense to ensure a high level of job satisfaction by providing financial incentives only. However, training and development is also an important, influential factor. This paper will fill the literature gap and reveal the mediating role of job satisfaction on the training and development towards employee retention in the Yemen banking sector.

## REVIEW OF LITERATURE

### An Overview of Yemen Banking

Among the prevailing definitions of employee retention are the procedures and methods that organizations use to maintain a skilled workforce to meet regulatory requirements (Kossivi, Xu, & Kalgora, 2016). Keeping an employee in an organization depends on employee commitment (Mehta, M., Kurbetti, A., & Dhankhar, 2014). On the other hand, employee retention referred to the policies or practices of a particular institution or company to prevent the workforce from leaving the job. Organizations have to make several efforts to encourage employees to dedicate, personalize, and root in the organization or company (Kyi, 2011).

Although hiring new talented employees may be one of the most critical issues for the sustainability of an organization, it may be essential to retain valuable employees in a better and more effective way for the organization. It is crucial to avoid the costs that arise from the new hiring it. It should take into account that when a capable employee leaves the organization, it will affect the organization's profitability. Among the reasons are it will lead to a significant increase in the cost of hiring new employees and the cost of training, which in turn has led to a rise in the value of talented employees as scarce resources for the organization or company (Mensah, 2014).

Organizations need to keep only these highly skilled and distinguished employees in a business environment that has become more sophisticated and modern because they can contribute to the sustainability of the organization through them. The fact that losing these employees poses a significant risk to the organization while the organization will suffer a substantial loss without them is a difficult task for the organization to replace the talented employee. Therefore its rotation negatively affects the organizational strategy (Lam, Law, Loo, Ng, & Ooi., 2015).

However, the focus on employee retention depends not only on motivating employees to stay on but also on employee loyalty performance. In this context, the employee needs to understand his work. Since satisfied and motivated employees

feel more connected to the organization, they work more productively and effectively, and employee retention is a complex problem. As a result, employee retention is not a one-time but an ongoing process of human resource management (Hilbach, 2013).

### The Importance of Training and Development to Employee Retention

The organizing training programs for employees during job improves their skills (Hanaysha & Tahir, 2016). In this way, training during a job enables the employees to deal with future problems (Khan & Aleem, 2014). Besides, training programs during a job also equip the employees with the skills to adapt to a new technology that ultimately improves their efficiency. Likewise, educational programs to enhance the capabilities of employees enable them to visualize the company's long-term goals and actively participate in accomplishing organizational goals. In another study conducted by Al-Mzary, Al-rifai, & Al-Momany, (2015), they discussed the need to provide education to the employees, enhancing their work performance. Therefore, on-job training and educational programs are critical in improving the efficiency and performance of the employees. Besides that, it also gives job satisfaction to the employees.

One type of training is on boarding training or on-job training. Onboard training is conducted for the new employees to teach them the operations in detail and making them aware of the expectations in every regard (Maurer, 2019). Onboard training should not be confused with orientation. Onboard training lasts for a few days, weeks, or even months, depending on certain factors such as job significance and the number of employees. In contrast, orientation typically lasts for a day after the employees received a general overview of the company's expectations, and the policies conveyed to the new employees (Khanam, 2016). Another form of training and development is soft skills training. In soft skills training, the existing and new employees received training in communication, leadership, teamwork, etc. (Laker, D. R., & Powell, 2011). Soft skills categorized as employees' attributes that enable them to create a harmonious and productive work environment (Ubfal et al., 2019).

Training and development are essential to improve employee performance Chaudhry Jariko, Mushtaque, Mahesar, and Ghani, 2017). Development for an organizational perspective categorized into succession and career development plans. Succession plans are planned for the overall preservation of the organization, while career development plans are in place to improve personnel for employees (Chlebkova, Misankova, & Kramarova, 2015). Succession planning involves multiple steps, starting with identifying candidates with the potential to gain more significant roles (Schepker, Ulrich, & Wright, 2018). Once the profiles identified, the evaluation begins by measuring key factors such as problem-solving skills, etc.

Career development plans are an excellent way for organizations to retain their employees (Thomas, Larson, Solberg, & Martin, 2017). The first step of a career development plan is the same as succession planning, i.e., choosing the right staff ready to advance to higher roles or showing the ability to be more beneficial to the company (Chlebkova et al., 2015).

## **A Review of Job Satisfaction**

Job satisfaction is the psychological feeling of employee satisfaction with their role in the workplace. According to a study, job satisfaction is a basic human need and affects employee performance (Mehrad, Hamsan, Redzuan, & Abdullah 2015). Employee satisfaction is critical to the organization's success (Raziq & Maulabakhsh, 2015). If employees are dissatisfied with work conditions, co-workers, and supervisors, they will not perform at an ideal level. Organizations must provide a flexible work environment for employees and reap the benefits of high performance. Ultimately, organizations become more profitable and less changeable and are likely to rejoice in their life step-by-step and more likely to show hierarchy and reliability (Cohen, 2017).

The job satisfaction of employees is directly related to the work environment. The work environment consists of two main dimensions: intrinsic motivation and context in work. Intrinsic motivation means a person's desire to complete activities for their benefit typically causes people to take a group of actions for the job, such as task completion procedures to control mission-related movements. Studies have explored the intrinsic motivation to complete tasks and revealed that intrinsic motivation is closely related to employee job satisfaction. The second broad dimension of the work environment is the context in which employees work. It includes job status and social interactions with fellow employees (Gazioglu & Tansel, 2006; Skalli, A., Theodossiou, I., & Vasileiou, 2008).

Many factors affect working conditions such as interaction with other employees, wages and independence, training and development, and working hours. In the banking environment, employees enjoy a high level of competition that motivates them to contribute to the success of the organization (Rukh, Choudhary, & Abbasi, 2015).

## **The Relation of Job Satisfaction and Employee Retention**

Training and development in the organization is an essential process for upgrading skills and knowledge. In organizations, training and development linked to increased employee performance (Hassan, 2016). Studies concluded that there is a positive association for training and development in job satisfaction in the form of increased productivity. Moreover, training contributes to upgrading skills and also facilitates job rotation and staff promotion. According to Sharma (2014), training and development programs enhance the capacity for job satisfaction.

In a recent study, it shows that training affects employee satisfaction, which ultimately affects their performance and limits their turnover intentions (Huang, 2019). In another study, employee development initiatives such as training and development programs have a significant impact on employee job satisfaction (Jehanzeb & Mohanty, 2018). Likewise, another study identified a positive relationship between training and development programs for employee performance and job satisfaction (Okechukwu, 2017). It shows that training and development programs are strategic tools for the organization to improve employee satisfaction. The study (Rahayu, M., Rasid, F., & Tannady, 2019) concluded that training and development has a positive and vital relationship with job satisfaction.

Moreover, the study conducted by Paposa & Kumar (2019) indicates similar results as it turns out that the relationship was positive and significant, as data collected from 360 faculty members. The Likert scale used to obtain the response, and Cronbach Alpha was used to test the reliability of the questionnaire. In proving the primary research hypothesis to find a significant relationship between training and development and job satisfaction, the correlation  $r=0.712$  identified. The correlation  $r=0.712$  means that there is a high degree of correlation between training and development and job satisfaction.

## **The Mediating Effect of Job Satisfaction between Training and Development and Employee Retention**

One of the most important issues an organization should pay attention to is investing in its employees to influence organizational effectiveness. Therefore, the organization's focus on training and development programs helps the organization get a better level of employee performance. Employee development has a significant impact on job requirements and work pressure on employee development factors is an urgent need to create a competitive advantage, increase the working life of employees, and create long-term organizational assets (Li, Hou, Chi, Liu, & Hager (2014)). However, some organizations have a concern about employee turnover due to the increase in the number of employees (Mackay, 2017; Nelissen, Forrier, & Verbruggen, 2017).

There is an urgent desire for employees to learn and grow so that they can progress in the job. If the employees feel that their job does not provide them with any development, do not give them any new skills, and they cannot learn something that may benefit them in their professional lives, this makes them bored. In the end, these consequences make them think about seeking alternative opportunities. Thus the organization faces the risk of losing an employee (Tanwar, 2017). Besides, Nelissen et al. (2017) discussed that there is no doubt that employee development aids career advancement, as well as helps the organization enhance its human resources, and this comes during the strengthening of training and cognitive skills groups. Furthermore, Lundkvist & Gustavsson (2018) emphasized the need for improvement in the employee's professional level. He is acquiring a sense of accomplishment and active optimism in professional life, as he emphasized (Nelissen et al., 2017). There is a need to integrate employee development activities with the everyday work environment. Therefore, aligning employee interests more appropriately will increase job satisfaction and employee retention.

Professional exploration and professional knowledge are work resources. These will enhance the job satisfaction and retention of employees. The employees who are not happy or bored show decreased job satisfaction, and reaching this level of dissatisfaction increases their intention to leave the job while looking for another job (Phan & Rounds, 2018). One study discussed the relationship between training and development and job satisfaction with employee retention conducted by Mohamed, Ngui, & Mulili (2017). This study conducted in the banking sector in Sudan. The reliability results were 0.941, which was satisfactory for the main part of practicing all data. In this study, the results revealed training and development increased employees' commitment. The result confirms employees who reached a high level of job

satisfaction will positively reflect in increasing productivity and efficiency. It will lead to less likely leaving the organization. Out of 58% of respondents, 15% of them ranked as agreed and strongly agreed, respectively, with an average 3.58 and a standard deviation of 0.969. The development of employees to change and adapt skills and knowledge related to business will be positive, and their job satisfaction has achieved, and thus staff retention has increased.

### Underpinning Theories And Academic Models

This study contains two theories used in the literature to explain the study framework to link training and development relationships, job satisfaction, and employee retention. The basis of Maslow's theory of hierarchical needs is that people have needs that they seek to meet, and those needs will be satisfied with the minimum needs before the higher needs are met (Schultz, 1982). High-level needs are the need for self-realization that indicates an opportunity to realize an individual's potential to grow into a unique individual through training and development opportunities (Baron, 1983). When employees feel that their membership in the organization meets the minimum needs and meets their highest needs, it achieves a high level of job satisfaction. It ensures that the organization retains its employees.

On the other hand, the concept of Social Exchange Theory based on the principle of reciprocity (Gouldner, 1960). This theory used as a theoretical basis for understanding organizational relationships in an organization (Coyle & Conway, 2005). According to the Social Exchange Theory, employees demonstrate motivation behavior when given benefits and resources. Accordingly, when the organization takes care of employees by giving them training and development opportunities, employees demonstrate more engaging behavior in their work, which results in better job performance results and a higher level of job satisfaction. This reciprocal study explores the relationship that reflects the relative dependency on one another through studying the impact of training and development on job satisfaction as a variable that mediates the relationship on employee retention in the Yemeni banking sector.

### CONCEPTUAL FRAMEWORK

The above presentation and discussion of literature summarized in the following diagrammatic form presented as a research framework for the present study.

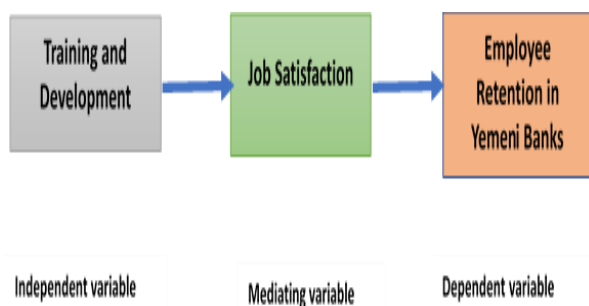


Figure 1: Proposed Framework

Based on the previous literature, the variables have been selected for the study which was presented in the framework. are used to develop the research model depicted in (see figure 1), demonstrating the effect the dependent variable Training and Development, on mediating variable Job

atisfaction.independent variables Employee Retention in Yemeni Banks .

### METHODOLOGY

Remain This study will conduct in the Yemeni banking sector. The study targets 15 commercial banks in Yemen at its headquarters in the capital, Sana'a, where the study community represents 2407 employees of Yemeni banks. Data is collected once to answer the research questions in the study. The proposed research framework will conduct by quantitative approaches (Sekaran & Bougie, 2010). The questionnaire will use questionnaires to obtain personal, social facts, beliefs, and attitudes (Pedhazur, 1997). Testing the hypothesis is often associated with a deductive approach, consisting of theory and tests, and provides evidence for or against a predetermined hypothesis (Casebeer & Verhoef, 1997).

The sampling technique will use via the probability class method. The justification for this classification is that the probability sampling design is more effective than a simple random sampling design for many reasons (Sekaran, & Bougie, 2010), where the researcher will divide each bank into a layer.

Since the population of more than 2,200 is considered appropriate, the minimum sample size of 331 is sufficient for any research as suggested by many searchers (Sekaran, & Bougie, 2010), data collection will be by the questionnaire, the researcher will be distribution and a personal collection and managed. Data analysis and hypothesis testing will use through the use of many statistical tools and methods, such as descriptive statistical measures.

Three variables proposed in this study, training and development as an independent variable, job satisfaction as an intermediate variable, and employee retention as the dependent variable. Training and development questions were used based on metrics developed by Demo, Neiva, Nunes, & Rozzett (2012) and Karim, Choudhry, and Latif (2019) with seven questions. For job satisfaction in, the Job Description Index (JDI) will use to measure mediation in job satisfaction towards employee retention provided by Stanton et al. (2002), as well as some of the elements that will apply from the original scale used by MacDonald and Macleaner (1997) with eight items. In this study, the items defined by Jun, Cai, Shin (2006), Bawan, Hampus, and Magnus (2016) will use to measure employee retention with seven questions. From the items, employee retention recognized as an obligation to the employee and his intention not to leave the organization. All variables were measured using a 5-point Likert scale, where five represented strongly agree with one strongly disagree.

The researcher will test the validity and reliability of the instrument by conducting a pilot study from a sample of 100 Yemeni bank employees in the other governorate bank branches. The test will enhance the impartiality and the non-participation of any employee from the actual study sample. The instruments will present to a group of experts from academics specializing in management and human resources management, as well as practitioners in banks. They will ask to examine the instruments and ensure their reliability. The comments and feedback from that will use by the researcher to modify the instruments and make it smoother and clearer.



Data analysis and hypothesis testing will be used through the use of many statistical tools and methods such as descriptive statistical measures (data inspection / cleaning - factor analysis - validity - CFA - assessment of construction validity - reliability - alpha Cronbach - correlation) - partial least square equations, structuring the equation Modelling (SEM). Data will be analyzed using statistical analysis using the social sciences statistical package (SPSS), Windows 22.0 will be used to analyze data obtained from questionnaires.

## CONCLUSION

Khan (2016) Employee retention is an important topic that attracts the attention of both practitioners and academics. These factors will help the organizations to be competitive because it helps to maintain stability and helps the organization achieve high-quality performance and enable it to achieve its goals. Through the previous discussion, it became clear that training and development is an essential and highly influential factor in job satisfaction, and this will affect employee retention. In this study, the impact of job satisfaction as a mediating variable on the retention of employees in Yemen's banking sector is important. The banking sector represents the most important economic sectors in Yemen, where the banking sector in Yemen plays a decisive role in Yemen's real economy and for its active contribution to the gross domestic product. Moreover, this study provides conceptual studies. The objectives of the concept can be known by clarifying the research topic and formulating more tightly to study it more deeply in the future and determining the relevant concepts and the study variables chosen by the researcher in the study.

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