

Work Environment: Issues To Resolve For Employee Retention In Tier I And Tier II Commercial Banks In Nairobi City County, Kenya

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Abstract- The Kenyan banking sector plays an important role and contributes to the socio-economic growth and development of the country. However, the sector has had a challenge of retaining its employees which affects its performance and sustainability. The tier I and II commercial banks have a larger customer base compared to other financial institutions. The increased workload put pressure on employees, causing low retention rates, as a solution this study focused on work environment and conditions. The study sought to answer the research question; what is the effect of work environment on employee retention in tier I and II commercial banks in Nairobi City County? The study's theoretical foundation was Herzberg's two factor theory and work adjustment theory. The study targeted 17 Human Resource Managers and 348 employees working at bank's head offices. The sample size consisted of 365 employees and 256 participated in the research, making a 70.1% response rate. Primary data was collected using questionnaires that were analyzed using descriptive and linear regression. Findings showed that work environment had an average mean score of 3.549 and led to better retention of employees at mean scores of 3.711. The regression analysis showed that 59.9% variation in employee retention was influenced by work environment. The recorded beta coefficient results of $\beta = 0.604$ imply that work environment positively and significantly predicted employee retention. The conclusions are that work environment improved employee retention in the Tier I & II commercial banks. The study recommended abiding by the building and construction requirements in creating a good work environment with sufficient light, air circulation and working space. This is important in retaining employees; hence the commercial banks can operate optimally, grow and contribute to economic development of the nation.

Index Terms- Work environment, Office layout, Work system, Work teams, Employee retention, Intention to stay, Length of employee service, Number of resignations

I. INTRODUCTION

Retention of employees is critical for organizational competitiveness, success and survival. According to

Gebregziabher, Berhanie, Berihu, Belstie and Teklay (2020), it is better to retain existing employees rather than incurring the extra costs and time needed to recruit, orient and train new employee. But with the current work place having employees from different backgrounds, their diverse expectations, method of handling work assignment and cultural differences; retaining them becomes a challenge. And just like other industries, Matuga and Bula (2021) found that the banking industry is also experiencing increased distress and competitive pressure due to globalization effect; leading to high employee turnover rates. Ojuolape, Egwakhe, Akinlabi, Magaji and Akande (2022) posited that banking industry falls under the service-based industry, whose success largely depend on the employees. This shows the importance of retaining employees (Kare, Gujo & Yote, 2021).

In many regions, employee retention is a challenge, such as Indonesian banking industry that recorded 15% turnover rate in the 2016 financial year. According to Wulansari, Meilita and Ganesan (2020) the resultant effect was decline in performance due to loss of knowledge and disruption of work culture. The high turnover rate was linked to low satisfaction with workplace, work pressure and high competitiveness. On the other hand, Kurdi and Alshurideh (2020) reported that banks in Jordan reported high retention rates of the highly qualified, skilled and experienced employees because of security factors likened to economic and psychological security. Other reasons for employee retention included job satisfaction as reported by Muda, Opoku, Anim and Opoku-Dadzie (2022); fair and just salaries, bonuses and fringe benefits enjoyed by the employees (Akpan, Ayayinka & Obialor, 2022); promotional opportunities that are based on merit (Golyama, Kisawike & Bwana, 2022); and good work environment and work conditions. Millah and Omuya (2024) argues that creating a positive work atmosphere is needed for retaining talents.

Employee retention in the Kenyan banking sector is low, as reported by the Kenya Bankers Association (KBA) annual report (2020). The report noted that 3 out of 5 bank employees have shown an intention to leave either their bank or the sector entirely. The Ernst and Young (2019) report noted that fierce competition among the Kenyan banks has made the sector players

to poach employees to replace the high turnover experienced. The bank supervision annual report (2020) by the Central Bank of Kenya (CBK) show a decrease in employee retention rates, such that 3.05% of senior level managers and 6.91% of bank clerks left the sector. The report further gives reasons as to why employee retention has become a challenge, listing the reasons in priority as poor work environment, long working hours, increased workload, work pressure and stresses, and job insecurity.

Employee retention has been defined by Popescu and Ciorei (2023) as the percentage of employees who remain in the organization against those who leave. Retention is also considered as systematic practices by the organization to develop an environment that makes it comfortable for employees to continue working with the organization through formulation of policies that seek to address employee concerns (Prakash, 2022). This implies that the work environment is a key component in the retention of employees in the banking industry. Work environment covers the psychological, physical and social components present at the working spaces. These components influence either positive or negative feelings, attitudes and perceptions on matters to do with well-being, collaboration and efficiency (Sutaguna, Yusuf, Ardianto & Wartono, 2023). The work pressures, fair treatment, job security aspects, flexibility of working schedules and relationships are part of any work environment. Musinya (2021) noted that productivity and employee retention is based on feelings of well-being, collaborative efforts, safety and health matters and working relationships. Hanai (2021) argues that the work environment must be safe to ensure quality of life and where there is provision of necessary tools and equipment to handle different tasks that inform on high productivity and retention. A good work environment is such that employees' needs are met and the working space is conducive in terms of lighting, space, aeration, cleanliness and comfortable. Thus, the study measured work environment in the banks as supportive and collaborative work teams, office layout for ventilation, lighting and temperature, access to welfare facilities and working systems either remotely, in the office or hybrid method.

The Kenyan bank sector is categorized into tiers based on the size relative to the overall market, the assets, book balance sheet and customer base. Tier 1 banks are large banks with hundreds of billions of assets and command a large market share as a sign of its stability and unlikelihood to collapse or go bankrupt. The tier 2 banks are medium-sized and tier 3 are small banks as measured in terms of asset base, customer numbers, loan book and book balance. The Central Bank of Kenya has categorized 9 commercial banks in tier 1 and 8 banks are in the tier 2 category and the 26 banks are listed as tier 3 for the small-sized banks (Central Bank of Kenya, 2022). The employees working in the tier I and II banks enjoy high status, stability and security of work tenure and high pay; but despite these benefits, the employees are overworked while attending to a large volume of customers (Sunda, 2023). The expectation of the market and customers is also high which increases the work pressures and employees who cannot maintain the standards or withstand the pressure often leave the sector. Adan and Amuhaya (2021) assessed the satisfaction factors of work nature, work conditions, team and coworker relationships, rewards, pay, promotions and benefits; as a means of improve engagement. However, the rigidity in the work structure in these banks, lead to low employee

retention levels recorded (Muema, Nzioki & Kinyili, 2018), and thus the focus of the current study.

1.1 Statement of the Problem

The Kenyan banking sector has challenges with employee retention based on different reports including the survey by PWC (2019) noting an average of 10-15% annual bank employee turnover rates. In the 2005 to 2015 period the turnover rate rose by 5% from 14% in 2005 to 19% in 2015. Compdata survey for the Kenyan banking and finance industry, reported the highest annual turnover rate of 18.6% in the 2018-2022 period compared to other sectors. The CBK's annual bank supervision report (2020) showed high turnover rates at 11% in the FY, against a threshold of 6.5% or aggregated as below 10%. The Kenya Bankers Association (KBA) annual report and financial statements (2020) noted low staff retention rates, especially for managers and bank tellers, such that there is a gap of -1.31% for the two positions.

The demand to meet customer demands and maintain high standards of operation in tier I and II banks, has increase work pressure, rigidity and overworking of the employees. the KBA (2020) report that work situation is worse compared to other financial institutions and causing low retention of bank employees. Other reports including the Price Waterhouse Coopers (PWC) survey showed turnover rates averaging 15% for the bank sector and Deloitte East Africa survey (2021) found that retaining bank staff was difficult linked to work pressures, low career growth scaling rate, lacking work flexibility and boredom. CBK bank supervision report (2021) showed that 11% of employees had left the banking sector, Equity bank annual report (2019) showed loss of 5.84% or 392 employees. the Cytonn Investments report (2020) noted that 301 employees had left Barclays bank, 300 and 223 left Standard chartered and KCB banks respectively. The above data indicates the banks are facing a challenge in employee retention. This paper considered if work environmental factors as a solution and improve retention of employees in the Tier I and II commercial banks.

1.2 Research Question

- i. What is the effect of work environment on employee retention in tier I and II commercial banks in Nairobi City County?

II. LITERATURE REVIEW

2.1 Theoretical Literature

2.1.1 Theory of Work Adjustment

It was formed and advanced by these authors Dawis, Lofquist and Weiss (1964). The theory is also known as person-environment correspondence theory. The main construct is the association that an individual and work environment. It is a theory in psychology and explains how workers adjust to their work environment. The interaction of the environment is what consists of work adjustment, which is informed by principles of activeness, reactivity, flexibility and perseverance (Dawis and Lofquist (1981). Its focus is on career choices and accompanied behavior of employees in certain scenarios as influenced by the work environment and changes in it. The theory is guided by the conceptualization of work as interaction of person and environment; the interaction demands that the person has skills to

perform some tasks in exchange for compensation. There is also the expectation of a safe, comfortable, conducive work place that has psychological and physical needs that meet the needs of the workers (Weiss, Dawis & Lofquist, 1966).

When there is a match between the environment and individual needs, it is referred to as correspondence that causes satisfaction leading to tenure and perseverance that is important in high performance and retention (Rounds, Dawis & Lofquist, 1987). The correspondence can be met through the employee's work personality, firm structure and style that induces satisfactoriness. Therefore, the banks can induce high retention of its employees through correspondence where the environment and individual needs are met and staff are satisfied. But the theory is criticized for its simplicity and not factoring the complexities in the present work environment and organizations. Additionally, there is limited choices with the high unemployment rates, Swanson and Schneider (2013) noted that satisfactoriness is unlikely to be met, since individuals work in the areas, they get jobs and not focus on environments that meet their needs. Dahling and Librizzi (2015) noted that it is also unlikely to get a perfect workplace that meets an individual needs, since most workers have no power to make major changes in their workplace. But, still expounds on impact of working environment in the Kenyan banking sector, towards meeting psychological and physical needs (proper lighting, aeration, and spacing) which improves employee retention rates.

2.1.2 Herzberg Two Factor Theory

It was founded by Herzberg (1959) as a motivational theory for the employees within an organization as influenced by the hygiene and work environment. The two factors influence job satisfaction and dissatisfaction aspects and also influence the employees' performance and productivity. Herzberg and other researchers did researches on accountants and engineers to seek what motivational factors are present at the workplace and the working conditions that either caused satisfaction or dissatisfaction. The research findings indicated that job satisfaction and job dissatisfaction is cyclic and influenced employee performance outcomes.

Job satisfaction factors (satisfiers) included mostly intrinsic job aspects such as recognition, career advancement and promotions, praise and appreciation, job enlargement and enrichment, trust, delegated authority and power. When these satisfiers needs are enjoyed by the employee, the satisfaction rates rises and dissatisfaction level reduces, implying the employees who enjoy and comfortable with the work place, focus on tasks leading to improved performance. Satisfiers also covers attitudes of the employer and co-workers as a psychological factor in the workplace and influence task execution. Alshmemri, Shahwan-Akl and Maude (2017) shared that the organizations seeking to increase performance, productivity and overall outcomes by retaining its top talents must consider the factors that cause job satisfaction in their employees. Thus, the tier one and tier two commercial banks that seeking to survive and thrive for long must consider job satisfaction factors that are important to the bank staff to influence high retention and productivity.

The hygienic factors, also referred to as dissatisfiers include job characteristics causing dissatisfaction in the employees when the factors remain unmet (Herzberg, 2005).

Some of the characteristics include fair pay of salaries, wages and bonuses, job security, working conditions, fringe benefits such as paid leave/off days and insurance and good workplace relationships. The hygienic factors are necessary at the workplace but they do not motivate or give satisfaction to employees and influence performance and retention rates. But the theory is criticized for focusing enrichment of assignments and ignoring satisfaction of job components of employees (Hur, 2018). The research on the accountants and engineers did not consider pay, workplace relations, job security and status as motivational factors for increment of performance and intentions to stay for long. Additionally, Ruthankoon and Olu Ogunlana (2003) argue that the theory placed emphasis of satisfaction aspects of the workers and ignored productivity, which is the core purpose of getting workers. The theory has been applied in research studies such as Dartey-Baah and Amoako (2011) who sought factors that were essential in motivating Ghanaian workers and noted that absence of hygiene factors and presence of motivation factors resulted in high employee performance and retention. Alfayad and Arif (2017) noted that the voice and expression of ideas, needs, creativity and innovativeness of employees are part of job satisfaction that improve performance. The organization and managers must consider the employee voice as a motivation factor to influence performance and stay reason for employees. Similarly, the tier one and tier two commercial banks seeking to improve performance, can focus on satisfiers and dissatisfiers to enhance employee performance outcomes that influence intentions to stay. This is because job satisfaction predicts loyalty and commitment in employees which is a necessary component in their retention.

2.2 Empirical Literature

The impact of the workplace on employee retention in banking institutions in Dar es Salaam, Tanzania, was examined by Hanai (2021). The researcher used stratified sampling in the survey by grouping the banks into different categories and 11 banks were purposively selected. The respondents included 370 employees of the banks who filled the questionnaire. The data was quantitative in nature and the analysis consisted of binary logistics, regression and descriptive methods. The effect between work environment and employee retention, was noteworthy and positive. Additionally, employee retention was influenced by role and responsibility that one does at the bank and the bank's reputation.

Naz, Li, Nisar, Khan, Ahmad and Anwar (2020) research done was on the relationship that supportive work environment has on employee retention and the roles of organizational commitment and person-organizational fit. The focus was testing the causal association of the variables. The study collected data from distributed 1000 questionnaires that were filled by staff of multi-national fast-food brands in Lahore, Pakistan. Cluster sampling was employed in clustering the restaurants before collection of data. The quantitative data and hypothesis testing was done using the PLS and SEM methods and smart PLS 2.0 software. The findings shared a positive and significant association such that commitment and fitness mediated the relationship between the variables; helping in the retention of more employees.

Yusliza, Faezah, Muhammad, Ramayah, Ali and Noor (2021) study on supportive work environment and the relationship

with employee retention. The supportive work environment was conceptualized in this study in terms of interaction of the peer group, perceptions of the work climate, organizational support and supervisory relation and employee retention of academic staff in Malaysia. It was carried out a quantitative study in the public universities in Malaysia. Data was collected from 225 academic staff and structural equation modelling and partial least square methods were used in analyzing the data by testing the hypothesis. The findings revealed that both angles and its dimensions significantly and positively affected employee retention. A good work environment is an essential component in the reduction of turnover rates for staffs in the public universities.

Musinya (2021) did a research study on relationship between work environment practices and employee retention

within the international Non-Governmental Organizations in Nairobi City County. There was use of descriptive research survey design and sampled 93 INGOs using simple random technique and 120 employees in the selected INGOs through purposive sampling. Semi-structured questionnaires were distributed and the obtained qualitative data that was analyzed using content analysis. The findings showed that work environmental practices influenced intention to stay for the employees of the international NGOs. These practices include internal promotion plans, support from the management, mentoring, training programs and training policies, career development, flexible work schedules, leave and off plans, job sharing, scheduling and enrichment practices that contributed to longer stay in the organization.

2.3 Conceptual Framework

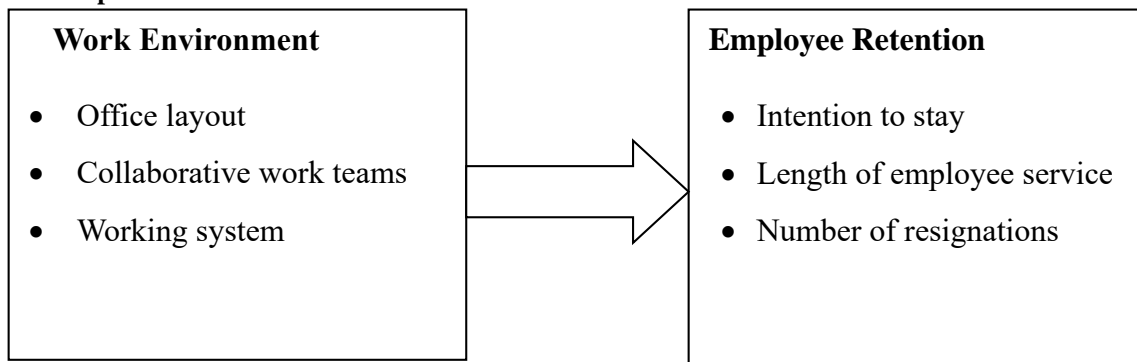


Figure 1: Conceptual Framework

III. RESEARCH METHODOLOGY

Research design covers a comprehensive overview of how all research activities will be carried out, while seeking data that give a response to the research questions (Indu & Vidhukumar, 2019). For this study, descriptive research design was adopted in seeking answers about the phenomenon and focus on employee retention. The population in research entail all elements that have information that can be used in the research (Singh & Masuku, 2014). In this study, the target population included tier one and tier two banks located in the county of Nairobi. The unit of observations were 17 HR managers and a selection of employees in the bank’s head offices. Using the Taro Yamane (1967) formula 348 employees were selected to take part in the research. There was use of structured questionnaires to collect primary data. The questionnaire, according to Kielhofner and Coster (2017) is

an ideal instrument because it allows researchers to collect large volume of data in a cheap, affordable and quick manner. The questionnaire was first pilot tested and confirmed to be valid and reliable based on average Cronbach Alpha of 0.7668 that is higher than the threshold of 0.7. The research got all the necessary permissions from the government, university and banks, before distributing the online questionnaires for filling. From the distributed 365 questionnaires, 256 were filled and returned, making a response rate of 70.1%.

The collected quantitative data was cleaned, coded and entered into SPSS version 27.0 and MS. Excel for analysis. Descriptive analysis was conducted where mean scores, frequency counts, percentages and standard deviation were obtained. Additionally, inferential statistics through regression was done to show the association between variables. Extent and direction of the association was checked and findings presented in tables, and figures.

IV. FINDINGS

4.1 Descriptive Analysis Results

Table 1: Work Environment and Employee Retention

	N	Mean	Std. Dev.
The bank has provided sufficient working space for its employees	256	3.787	0.948
The office layout is large enough for air circulation	256	3.747	0.974
The bank advocates for collaborative work teams	256	3.707	0.941
The leaders support/encourage working in teams	256	3.653	0.846

The work environment caters for safety and health of the employees	256	3.907	0.808
The bank uses a hybrid working system where some employees work virtually or in the office	256	2.493	1.298
Average		3.549	0.969

Source: Survey Data (2024)

The findings indicate that the average mean score of 3.549 and standard deviation of 0.969 showing that the respondents agreed to large extent that work environment led to employee retention in the Tier I & II commercial banks operating in Nairobi City County. In the perspective of Kare, *et al.* (2021) the work environment is a key component that improves job satisfaction and eventually the retention of the organizational employees.

Additionally, Hanai (2021) while assessing the impact of the workplace and retention of employees in banking institutions in Dar es Salaam; found that work environment contributed to high employee retention. But a work environment that is bad causes a large number of employees to leave the organization (Wulansari, *et al.*, 2020).

Table 2: Retention of Employees in Tier I & II Commercial Banks

	N	Mean	Std. Dev.
The employees have an intention to stay in the same bank	256	3.573	0.888
The employees' length of service in the bank is long	256	3.760	0.998
There is reduced number of resignations seen in the last three years	256	3.800	1.162
Average		3.711	1.016

Source: Survey Data (2024)

According to the results summarized above, showing that respondents agreed on average that retention of employees had increased, as confirmed by the average mean score of 3.711 and standard deviation of 1.016. In echoing the words of Prakash

(2022) who shared that organizations had formulated and implemented some strategies as a means to improve retention of its staffs. When the employees were motivated and satisfied, the chances of them staying for long in the organization were higher.

4.2 Linear Regression Analysis Results

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.789 ^a	.623	.599	.355286

a. Predictors: (Constant), Work Environment

Source: Survey Data (2024)

The results show the model summary results, highlighting that 62.3% variation in employee retention in the Tier I and II commercial banks was influenced by work environment factors. This was based on the recorded R square values of 0.623

Table 4: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	22.504	1	22.504	264.287	.000 ^b
	Residual	21.628	254	0.851		
	Total	44.132	255			

a. Dependent Variable: Employee Retention
b. Predictors: (Constant), Work Environment

Source: Survey Data (2024)

The analysis of variance was done to assess effectiveness of the regression model in predicting how work affect employee retention. The results in Table 4 confirmed the model as significant since the $p = 0.000 < 0.05$ and the association between

the two variables was both significant and positive, basing on these values $F(1, 254) = 264.287$, such that the model was ideal in assessing the association between the variables in the Tier I and II commercial banks in Nairobi City County.

Table 5: Beta Regression Coefficient Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	3.557	.789		4.508	.000
Work Environment	.604	.315	.511	1.917	.016

Dependent Variable: Employee Retention

From Table 5, the resultant regression equation is as:

$$Y = 3.557 + 0.604X_1$$

The results indicate that a unit increment in work environment resulted in improved instances of retention of employees by 60.4%. The results are informed by beta coefficient results $\beta = 0.604$ and t- values of $t = 1.917$. The recorded p-values where $p = 0.016 < 0.05$ show that the association between work environment and employee retention was positive and significant. Just as Hanai (2021) found positive and noteworthy effect between work environment and employee retention in the banks located in Dar es Salaam. According to the recorded results of the researchers Yusliza, *et al.* (2021) and Naz *et al.* (2020) sharing that supportive work environment was significantly and positively influenced to commitment. The commitment of employees signifies an interest to stay for long in the firm, which is an indicator of employee retention.

V. CONCLUSIONS AND RECOMMENDATIONS

The efforts to grow and sustain the growth in the banking industry is an important endeavor which relies heavily on its employees. The banking sector has equally observed a high turnover rate over the years and efforts to retain its top performing employees needed re-looking at the working conditions, systems and processes for a solution. The study also found that work environment had a large effect on employee retention, based on the values and agreement extent of the study respondents. Thus, the study concluded that a good work environment having sufficient aeration, spacing and catering to the safety and health needs of bank employees resulted in improved retention of employees in the Tier I & II commercial banks.

Although the study reported an improvement in employee retention of 62.3%, there are still gaps and as such the Tier I & II commercial banks are likely to experience cases where employees leave the bank or altogether the banking section. Therefore, the paper recommends that the banks create a good work environment, since employees spend between 8-12 hours every-day at the work station. There is need for good spacing, aeration, lighting, comfort and social amenities that will make the employees comfortable, healthy and fit for work. In addition, the study recommends that the banks abide by the requirements and stipulations made by the State Department of Lands and Physical Planning. This will ensure the buildings where employees work in are safe, comfortable and do not harm their physical and psychological well-being. The managerial team in the banks by setting internal structures that enhance work environment and satisfaction will improve employee retention levels. Thus, work environment is essential in retaining employees.

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