



**EMPLOYEE PERFORMANCE MANAGEMENT AND EMPLOYEE RETENTION IN  
COMMERCIAL BANKS IN NAIROBI COUNTY, KENYA**

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**ABSTARCT**

**Purpose:** The purpose of this study was to investigate the influence of employee performance management on employee retention in tier one commercial banks in Nairobi, Kenya. The specific objectives were to determine how performance planning, performance process influence employee retention in tier one commercial banks in Kenya.

**Methodology:** The study focused on the nine commercial banks in tier one in Nairobi, Kenya. This study targeted three hundred and eighty-nine respondents from tier one commercial banks in Nairobi County and used multivariate regression analysis to examine the relationships between the study variables. The study was anchored on four theories; the McClelland's achievement theory, and human capital theory. Simple random sampling was used to recruit respondents.

**Findings:** There is significant positive correlation between performance planning increasing fairness and equity in the tier one commercial banks in Nairobi County ( $r=0.866$ ,  $p<0.05$ ), as well as a substantial positive correlation between onboarding process and employee retention of tier one commercial banks in Nairobi County ( $\beta = 0.316$ ,  $p<0.05$ ). Mentorship programs enhance job satisfaction, but it was unclear whether this strategy improved employee retention in commercial banks. The findings show that the employee retention in tier one commercial banks in Nairobi County and the performance process have a significant, moderately positive association ( $r=0.622$ ,  $p<0.05$ ). There is statistically significant positive correlation ( $\beta = 0.336$ ,  $p<0.05$ ) between the employee retention in tier one commercial banks in Nairobi County and the performance process.

**Recommendations:** The tier one commercial banks should put more effort in encouraging their employees to come up with suggestions and useful decisions and endeavor to incorporate them into the organization's practices and policies with regard to performance planning and performance process.

**Key words:** Employee Performance Management, Employee Retention, Performance Planning, Performance Process.

## Background of the Study

Key employee performance management systems are indispensable instruments in retaining employees in the workplace. Human resource managers are the link between strategic execution and human capital hence the need to understand the dynamism of employee retention strategies. Commercial banks contribute towards the country's economic growth, reduce poverty and create employment. According to central bank of Kenya, debt from commercial banks to GDP is at twenty-eight percent. However, according to central bank annual supervision report (2022), more than one thousand employees leave employment every year. Most commercial banks have developed employee performance management initiatives in their places of work due to the dynamic business environment coupled with shareholder expectations on return on assets.

Employee turnover in tier one commercial banks in Kenya has remained a sticky issue since most employees leave one bank to join their competitor, this trend is hugely driven by demographic changes, employee dissatisfaction with their current role, and advancement of technology among other factors. To curb this trend, tier one commercial banks in Kenya must rethink their retention strategy and talent management initiatives. Organizations in this dynamic and competitive business world have embraced sustainable competitive advantage through physical resources as opposed to non-physical resources as was the case in the past (Hamadamin & Atan, 2019). The organization's performance will depend heavily on the competitive human capital, and managing employee skills, knowledge, and capacity efficiently. According to Ng'ang'a (2019), job satisfaction forms a significant component of human resource management strategy and is widely accepted as being crucial in achieving organizational success. Human resources management practices are essential in developing strategic partnerships and driving change. There is high turnover among millennials since most commercial banks are yet to appreciate the value of productive employees (Muthui, 2020).

Elrehail et al. (2019) evaluated employee performance management as the main predictors of competitive advantage in the Northern Cyprus hotel industry. Competitive advantage enables rival companies to attract and retain employees by offering them greater value. There are three precedents that allow five-star hotels to gain competitive advantage over their rivals. Cost advantage, variety of service, and service quality advantage. The study concluded that proper employee performance management can promote unique skills in the employees that can enable them to attain a sustainable competitive advantage for the organization. It was also concluded that HR planning had a significant impact on the competitive advantage of five-star hotels in Northern Cyprus (Elrehail et al, 2019). In Uganda, Tumwesigye et al. (2020) noted that the increase in university employee attrition in Uganda was a major concern to the government since there were deliberate efforts to improve the working conditions of university employees. The loss of experienced employees in the university affected the service delivery of quality education and this curtailed the contribution of the universities to the achievement of the country's national development goals. The study concluded that effective commitment, job security, promotions, and rewards are significant predictors of turnover intentions.

In Kenya, Mule, Rintari, Moguche, and Kaaria (2020) noted that employee retention has a significant influence in performance management systems. Employee retention in the County Government of Meru was highly dependent on off-the-job training and offering on-the-job training. Career development is a motivational incentive in Meru County which promotes employee retention. Soud (2020) enumerated that Islamic Banks in Kenya should strive to minimize losing their employees by setting aside sufficient resources to embed performance management systems. The study found Employee performance management have a strong correlation with organizational performance in Islamic banks in Kenya.

## Statement of the Problem

Past studies have linked various aspects of human resource management practices to employee retention however, none of these studies have explicitly linked employee performance management to employee retention in tier one commercial banks in Kenya. According to Ng'ang'a (2019), reducing employee turnover increases the competitiveness of the organization because by retaining staff, the organization can preserve its key assets. According to the Central Bank of Kenya supervision report (2022), tier one commercial banks lose over one thousand employees every year. Despite employee retention in commercial banks being a major concern, none of the reviewed studies have established a direct link between performance system and employee retention in commercial banks in Kenya. Employee turnover is a major challenge for commercial banks but those which implement deliberate employee performance management can increase employee retention. The financial market has become dynamic due to the global economy. In Kenya, commercial banks have increasingly faced many human capital challenges that require them to develop products and services that can satisfy both external and internal customers (Ng'ang'a, 2019). Experts have demonstrated that distinctive methodologies and practices in human resources management are essential for employee retention (Nyaema & Wambua, 2019). Key employee performance management systems are indispensable instruments in maintaining high performance among commercial banks in Kenya.

## Objectives of the Study

The general objective of this study was to explore the influence of employee performance management on employee retention in commercial banks in Nairobi County, Kenya.

Specifically, the study sought:

- i) To establish how performance planning influence employee retention in commercial banks in Kenya.
- ii) To examine the influence of the performance process in employee retention in commercial banks in Kenya

## THEORETICAL REVIEW

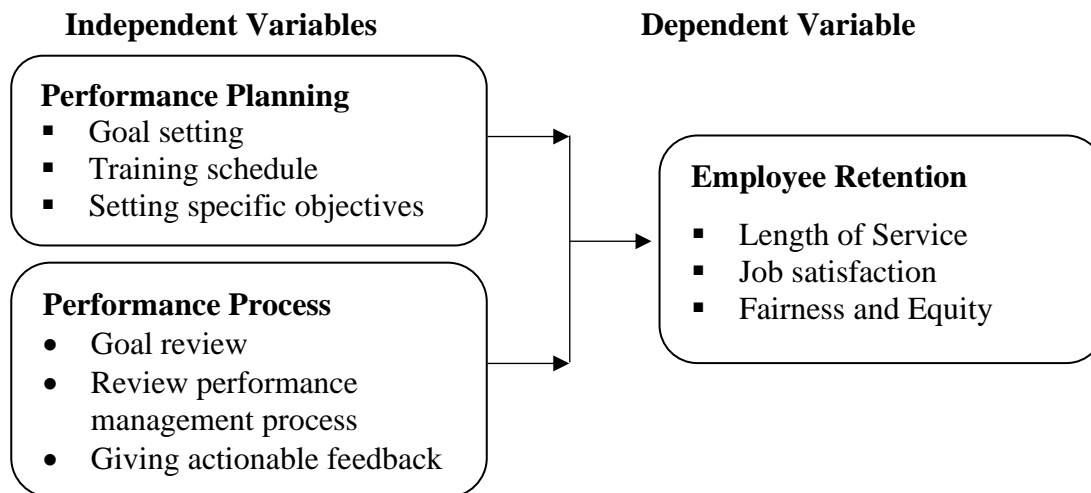
Human capital theory demonstrates the importance of education in creating value for an institution, this theory then assumes that knowledge and skills that people acquire through education are essential for the economy (Mohammed *et al.*, 2020). Employee performance management can be instrumental in placing the right skills to the task and ensuring the desired results are attained. There is a common convergence of thoughts by both Gary Becker and Adam Smith that the required skill and nature of the task are both valuable to a firm. According to Mohammed *et al.* (2020), employee performance management are the most fundamental practices related to an organization survival which also notes that a project developed by an entrepreneur is driven by the experience and knowledge of the owner. The theory further concludes that these experiences translate to skills and knowledge. According to Mohammed *et al.* (2020), the employee performance management are critical in checking the investment in education and experience compared to the value the organization is drawing from such employees. The human capital theory is in most scenarios used to elaborate the organizational performance as well as management performance and it further explains that training and education for human capital could improve performance of the organization (Mohammed *et al.*, 2020).

According to Acquah *et al.*, (2021), McClelland built on Maslow's work in 1960 to describe the human motivators. The theory used need classifications and developed the need for power, achievement and affiliation. The success of an organization is heavily dependent on the human capital hence the use of employee performance management to place, coach and review their performance compared to their output. The study further noted that the dominant motivator

depends on culture and life experiences of an individual. Acquah *et al.*, (2021) further described achievement as the need to independently master objects, people and ideas and hence increase one's self-esteem through the exercise of the available talents. The study also elaborated the affiliation motivation where this is the need for love, relatedness, belonging and a strong sense of friendship. People want to belong to a certain social group and it is their desire to be liked and held in popular regard and this need is well determined through performance management systems. This study acknowledged that they may benefit from employee performance management and become better team leaders.

### Conceptual Framework

This section demonstrates how the variables identified affect employee retention in tier one commercial banks in Kenya.



**Figure 1: Conceptual Framework**

### Performance Planning

Human resource team and the management define the job to be undertaken including a comprehensive description with long-term and short-term goals. The management team also develop clear objectives and assessment tools. According to Mbugua, Waiganjo and Njeru (2015), the goals should be clear and SMART (specific, measurable, attainable, relevant and time based). Clear performance standards should be established at this stage to clear any doubt. Once the goals and objectives are set, employees should also have an opportunity to give their input on this document for ownership purposes. The company also identifies the right skill set and competencies required to achieve the set objectives. Management and employees finally agree on the definition of the role, objectives and goals to make the performance planning process inclusive and collaborative.

Planning is the initial act an organization must develop. Planning provides clarity of the goal, specific objectives and targets for the employees (Mbugua, Waiganjo & Njeru, 2015). Companies must strategize the goals they wish to meet with employees before allocating the deliverables. The best practice during goal setting is for employees and the supervisors to plan together. Involving employees in setting goals improves their perception on fairness and the reason why they should deliver the results. The study also noted there is a huge sense of belonging when employees are involved in goal setting. Training and development goals are also essential at this stage apart from setting the goals. The idea is to show the employees that the organization is not only interested in their output but also developing them personally. According to Mbugua, Waiganjo and Njeru (2015), performance planning should be SMART for it to be effective.

### **Performance Process**

Performance process is also known as a performance appraisal and is usually conducted twice a year to determine how well employee performed. Clear records should be displayed to show employees progress during the period of review (Kuria & Mose, 2019). The monthly check-ins are important to help employees solve outstanding issues, adjust goals where necessary. Performance process looks back to assess the behavior of the employees during a specified period. It is also imperative to review the performance management process to see how well the performance management process worked. The main objective of a performance process is to determine if the overall goal was achieved (Kuria & Mose, 2019). To decide if the tasks assigned to the employees were performed satisfactorily. It is vital to evaluate both the larger and smaller goals as this can give an indication to the problem areas and what intervention methods can be adopted. Performance process is incomplete without giving actionable feedback. The management highlights the areas of improvement for the employees. Employees are also given an opportunity to give feedback to the management team.

The performance cycle is basically a formality between employees and managers since they have developed a working relationship after agreeing on the deliverables. Performance process entails personal development during the performance of the allocated duties (Kuria & Mose, 2019). During this session the supervisor reviews the skill set to perform their duty. Performance process also evaluates the experience gathered from performing the task and effectiveness of the training at the beginning of the cycle. Supervisors are also expected to gauge how well employees have developed and assess the need for further training to improve performance. The review aspect will determine if the team achieved their goals, did they over or under achieve. The review also focuses on the organization, whether the requisite support was offered and if the processes utilized are the most appropriate and how could they be improved. Performance process also focusses on the practicability of the original goal and whether there is need for adjustments. Kuria and Mose (2019) noted that the performance management cycle offers a great opportunity for both the management and the employees to exchange candid feedback and give their perspective on performance.

## **EMPIRICAL REVIEW**

### **Performance Planning and Employee Retention**

According to Mbugua, Waiganjo and Njeru (2015), major organizations with significant money have an edge over their smaller counterparts when it comes to implementing extremely intricate yet successful planning procedures. On the other hand, smaller organizations put a greater emphasis on economical techniques like recommendations and advertising through various means as the best alternative. Recruitment planning is the process used by businesses to find and hire qualified candidates to fill open positions and advance their strategic goals. Acquah *et al.*, (2021) evaluated the impact of planning practices and selection criteria on company performance at Fidelity Bank in Nigeria came to the conclusion that, despite the Bank's policy governing and guiding the hiring process, both recruitment and selection criteria had a strong, significant impact on organizational performance. It is crucial to remember that organizations rely on resources like people, equipment, materials, and money to carry out their tasks. Additionally, Line Managers and HR Staff must understand that personnel take precedence over the rest of the resources as far as productivity and quality are concerned. Not having the right people on the roles could lead to poor performance organization.

### **Performance Process and Employee Retention**

Kuria and Mose (2019) noted that performance process, organizational commitment, job design, and employee retention are all directly correlated with one other and with retention of current employees. This simultaneous strengthening demonstrates that these factors influence the company's development and demand significant attention. According to Kuria and Mose (2019),

performance process of task satisfaction has an impact on how strongly or weakly they are committed to their workplace, which has an impact on how well or poorly they are retained. Finding the correct placement and having the right candidates for employment tends to form the right employee work design. The study also enumerated that a good performance process includes a challenge for potential employees to succeed and be valued by the organization in addition to meeting corporate-set goals. Organizational performance process is one of many additional elements that might improve employee retention. However, in order for businesses to establish great staff retention, they must take into account factors such as leadership attitudes, work design, constant and consistent execution of regulations, praise for achievement. Kuria and Mose (2019) also indicated that it will be beneficial for any organization to be able to easily track the factors that affect employee retention so that every decision the organization makes can be calculated not only from profitability but also from growing its employee base.

### **RESEARCH METHODOLOGY**

This study employed correlation study design to review the wide range of variables and interrelationships. Descriptive research design was used in this study to realize the desired results. There were thirty-nine licensed and operating commercial banks in Kenya as of the Central Bank of Kenya's Annual Supervision Report of 2022. These banks were composed of nine (9) large banks, eight (8) medium banks, and twenty-two (22) small banks. According to the same report, there were 32,326 employees working in the banking industry made up of management, supervisory, and clerical cadres. The study had a sample of 389 employees. Simple random sampling was used to recruit respondents.

### **RESEARCH FINDINGS AND DISCUSSION**

The response rate was 71% (277) of the 389 questionnaires that were distributed. Respondents by gender showed that 61.3% were male and 38.7% female. On the age of the respondents, 39% who were the majority were between 26 to 35 years. Thus, the young people were the majority of bank employees. In terms of experience, there was balance in the level of experience and bank expertise with majority working for the banking sector between 2 and 10 years (73.1%).

#### **Descriptive Statistics**

Priorities are given to frequencies and descriptive statistics, then to qualitative analysis and inferential statistics. The Likert scale used in the questionnaire replies was appropriately tagged with numerical values to facilitate data processing. One meant definitely disagree, two meant disagree, three meant neither agree nor disagree, four meant agree, and five meant strongly agree.

#### **Influence of Performance Planning on Employee Retention in Tier One Commercial Banks in Kenya**

The respondents were asked to indicate their agreement on the following items relating to performance planning. The results of the responses are presented on Table 1

**Table 1: Descriptive Analysis for Performance Planning**

Performance Planning	SA %	A %	N %	D %	SD %	Mean	Stdev
Continuous sharing of strategic decisions by the banks executive team improves employee retention	31.8	37.7	5.9	15.3	9.3	4.40	0.23
The bank's set objectives improve employee retention	5.7	3.2	54.0	19.0	18.1	3.78	0.841
Aligning employee skills to their education qualification improve job satisfaction	19.0	21.3	49.0	2.7	8.0	3.07	0.771
Performance planning increase fairness and equity in the bank	10.0	9.6	27.05	32.1	21.3	2.99	0.863
Information provided during onboarding empowers employees to improve performance	7	5.8	16.5	58.3	18.7	3.07	0.799

According to Table 1 research findings, 69.5% of respondents believed that continuous sharing of strategic decisions by the banks executive team improve employee retention in tier one commercial banks in Nairobi County (mean=4.40, STD=0.023). Regarding the question of whether the bank's set objectives improve employee retention, 54.0% of respondents had a neutral attitude (mean=3.78, SD=0.841). Regarding whether aligning employee skills to their education qualification improve job satisfaction, 49% of respondents (mean=3.07, STD=0.771) indicated that they were neutral. According to Mbugua, Waiganjo and Njeru (2015), performance planning is necessary for the board and management to effectively manage employee retention. According to 43.4% of the respondents, performance planning increase fairness and equity in the bank (mean=2.99, STD=0.863). According to Mbugua, Waiganjo and Njeru (2015), firm's management must understand the portfolio's product mix, industry and geographic concentrations and average risk ratings. Since the standard deviations or respective mean values were close to zero, it was evident that data was close to the mean values of the indicators.

### **Influence of Performance Process on Employee Retention in Tier One Commercial Banks in Kenya**

Regarding the performance process impact on employee retention, the respondents were asked to indicate which of the following points they agreed with. Table 2 displays the responses and their results.

**Table 2: Descriptive Analysis on Performance Process**

Performance Process	SA %	A %	N %	D %	SD %	Mean	Stdev
Annual appraisals are conducted in professional manner without any internal or external interference	33	21.7	16	18	11	4.98	0.889
The management delivers honest and candid feedback after appraisal	15	47	13	8.8	16.2	4.79	0.579
Performance appraisal is done in line with the set objectives	10.3	15.6	56	13	5.1	3.74	0.176
Communicational channels are defined and information shared is received by everyone	23	28	30	6	13	3.67	0.451
Regular employee performance update increases transparency and fairness	7.7	6.7	59	13.6	13.3	3.61	0.558

According to Table 2 research findings, 55% of respondents said that annual appraisals are conducted in professional manner without any internal or external interference in the bank (mean =4.98, STD=0.889). The majority of respondents (62%) were in agreement that the management delivers honest and candid feedback after appraisal (mean=4.79, STD=0.568). The findings agree with Ahmed, Othman and Yean (2020) assertion that a firm's approach to allocating human resources among its investment channels has the greatest impact on the overall employee retention of each segment and the firm's performance. When asked if the performance appraisal is done in line with the set objectives, the majority of respondents (56%) were undecided (mean=3.74, STD=0.176).

Matimbwa and Ochumbo (2019), investigated how employee performance management systems affected the employee retention of commercial banks. They found a statistically significant correlation between performance process and improved retention rates. 51% of the respondents (mean=3.67, STD=0.451) said that the communication channels are defined and information shared is received by everyone which boosted the retention of employees in tier one commercial banks. The retention plan chosen must be given careful consideration since it affects a firm's potential for growth and degree of risk, according to (Acquah *et al.*, 2021). Regarding whether regular employee performance update increases transparency and fairness, the majority of respondents (59%) had a neutral attitude (mean=3.61, STD=0.558). Given that the corresponding mean values and standard deviations were nearly nil, it was clear that the data was close to the mean indicator.

### Correlations

An overview of the correlation analysis is provided in this subsection. It aims to ascertain how interdependent the independent variables are, as well as how closely they are related to the dependent variable on their own. Table 3 provides a summary of these findings.

**Table 3: Correlation analysis**

		Performance Planning	Performance Process
<b>Employee Retention</b>	Pearson correlation	.866*	.622*
	Sig (2-tailed)	.003	.026
	N	82	82

\*. Correlation is significant at the 0.05 level (2-tailed).

The results of the study show that there is a significant moderate positive correlation ( $r=0.866$ ,  $p<0.05$ ) between performance planning and employee retention in tier one commercial banks in Nairobi County. Additionally, the results show that there is a significant moderate positive correlation ( $r=0.622$ ,  $p<0.05$ ) between the employee retention by tier one commercial banks in Nairobi County and the performance process.

### Regression Coefficients

According to Table 4 regression results, there is a statistically significant positive correlation ( $\beta = 0.316$ ,  $p<0.05$ ) between employee retention and the performance planning by tier one commercial banks in Nairobi County. This means that for every unit increase in performance planning, the employee retention of tier one commercial banks increases by 0.316. It was also shown that there is a statistically significant positive correlation ( $\beta = 0.336$ ,  $p<0.05$ ) between the employee retention in tier one commercial banks and their management of performance process. The beta coefficient of 0.336 indicates that the employee retention of Nairobi County's tier one banks rises by 0.336 for every unit increase in performance process.



Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.535	.523		8.671	.036
Performance planning	.316	.302	.325	1.046	.014
Performance process	.336	.058	.255	5.793	.028

a. Dependent Variable: Employee Retention

### Hypothesis Testing

The study found statistically significant positive correlation ( $\beta = 0.316$ ,  $p < 0.05$ ) between employee retention and the performance planning. The alternative hypothesis ( $H_{a1}$ ) which suggests that performance planning significantly affects employee retention of tier one commercial banks in Nairobi County, was thus accepted, rejecting the null hypothesis ( $H_{01}$ ), because performance planning create a conducive working environment and provide clarity which in turn contribute to employee retention (Acquah *et al.*, 2021). The management team needs to be well-versed in the risks that are inherent in the banking industry as well as its makeup. The product mix, industry and regional concentrations, average risk ratings, and other aggregate features of the portfolio must be understood by them. They need to confirm that lending staff follow sound policies, procedures, and practices put in place to manage the risks associated with specific loans and portfolio segments (Acquah *et al.*, 2021).

The study also found a statistically significant positive correlation ( $\beta = 0.336$ ,  $p < 0.05$ ) between the employee retention in tier one commercial banks and their management of performance process. As a result, the alternative hypothesis ( $H_{a2}$ ) which concluded that performance process significantly affects employee retention of Nairobi County's tier one banks was accepted, rejecting the null hypothesis ( $H_{02}$ ), According to Matimbwa and Ochumbo (2019), a firm's employment retention is impacted by the management of performance process, particularly with regard to resource allocation. According to the study, financial institutions should invest in a portfolio of negatively correlated assets in order to minimize employee exits and optimize returns on investment.

The following multiple regression equation was obtained;

$$ER = 4.535 + 0.316 PPL + 0.336 PP$$

Where:

ER- Employee retention; PPL- Performance Planning; PP- Performance process

### Conclusion

It can be concluded that continuous sharing of strategic decisions by the banks executive team improve employee retention in tier one commercial banks in Nairobi County. It was not clear whether the bank's set objectives improved employee retention as well as aligning employee skills to their education qualification improve job satisfaction. It can be concluded that performance planning increase fairness and equity in the bank and increases employee retention levels. Conclusions can also be made that performance management has a significant effect on employee retention on tier one commercial banks in Nairobi County. It can be concluded that annual appraisals conducted professionally without any internal or external interference were a major component of employee retention in commercial banks and that the candid feedback after appraisal had led to improved employee retention levels among commercial banks. The well-defined communicational channels adopted has increased the employee retention among tier one

commercial banks. Conclusions can be made that performance process has a significant effect employee retention on tier one commercial banks in Nairobi County.

### Recommendations

The tier one commercial banks should put more effort in encouraging their employees to come up with suggestions and useful decisions and endeavor to incorporate them into the organization's practices and policies with regard to performance planning and performance process. Managers should increase the frequency and level of performance planning assessment due to the fact that it was found to be the most significant in enhancing commercial banks employee retention. Every organization should endeavor to create a clear-cut performance planning process to ensure it is done in a way that enhances the employee retention of the bank. The study further recommends that the honest and candid feedback after appraisal should be improved as well as ensuring that there is regular employee performance update, this increases transparency and fairness among the employees. The clear promotion procedure in the bank should also be enhanced as this also affect the retention levels of employees in commercial banks.

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