

JOB EMBEDDEDNESS AND EMPLOYEES RETENTION IN COMMERCIAL BANKS IN KOGI STATE, NIGERIA

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Abstract

This study on job embeddedness and employees retention in commercial banks in Kogi state, Nigeria is written to examine the effect of job embeddedness on employees' retention. The study adopts a descriptive research survey design. Pilot study was conducted using a test retest method and tested using Cronbach alpha to establish the reliability of the instrument. Validity of the instrument was also tested. Again, population of the study is 872 which cuts across the five commercial banks in Kogi state, Nigeria. However, considering the large size of the population' the study adopts Godden sample size statistical formula to reach respondents numbering 267 through a structured questionnaire but only 246 respondents completed and returned their questionnaire' (given 92% retrieval rate.) The statistical tools used comprised descriptive and inferential statistics and hypotheses tested using linear regression analysis. Finding revealed that there is a significant positive relationship between fit, link, sacrifice and job satisfaction, self-efficacy and workplace flexibility ($r = .857, .876, .932$ p -value < 0.05). In view of the finding, the study concludes that there is a significant positive relationship between job embeddedness and employees retention in Kogi state, Nigeria. Premised on the finding' the study, therefore, recommends that tools that will enhance job embeddedness should be improved and periodic review be carried out in order to motivate employees towards higher retention.

Keywords: Job, embeddedness, employees, retention.

Introduction

Commercial banks play critical role in facilitating cash-flow, savings, investment as well as business activities. This implies that for businesses to operate efficiently' the banking sector serves as an avenue through which such can be attained effectively. Though. The magnitude of these functions varies with environmental climate, government policies as well as the willingness by customers and investing public to transact with the banks. But more critical is the ability to attract and retain a motivated workforce that will help in executing these salient functions.

Hence, it means that employees serve as viable avenue towards the sustainability of the banking sector (Dibua *et al.*, 2020). Thus, attracting and retaining workforce in commercial banks in Nigeria seem to becoming more challenging considering the dynamics and increased competitiveness which characterizes the sector (Onyeibugbe & Asiegbu 2017). Moreso employees in either private or public organizations are more beclouded with improved wages and other incentives and thus would be willing to quit their jobs in pursuance of this objective.

Dibua *et al* (2020) and Yuwono *et al* (2020) revealed that the employment relationship in the banking sector is characterized with what is known as tight leash, where the internal rules

regulate their operations, and external regulations from the Central Bank of Nigeria (CBN) in which some of these regimental rules could propel employees in the sector quitting their jobs.

In Kogi state, the banking operations are regulated by these functionalities, thus making the peculiarities of the banking sector across the nation similar to what happens in the nation. To this end, the quest to retain employees in the banking sector in Kogi state has been on the front burner. However, the attainment of this objective is fundamentally relied on employees' self-efficacy, job satisfaction and workplace flexibility (Bilal, Zia, 2017 & Wageeh, 2015).

Job embeddedness (JE) is seen as the latent motivator which entails the combined attributes that keep employees in their job. Therefore, Onyезugbe et al (2018) noted that job embeddedness is seen as the collection of factors that keep employees on their job consistently without the willingness to quit. Thus, Job embeddedness is perceived to be attributed to three fundamental factors such as fit, links and sacrifice. Thus, these factors induce employees to remain in the workplace. Though, job embeddedness seems to lead to employee retention in the banking sector in Kogi state. But it is still unclear the extent to which the decomposed variables of job embeddedness such as fit, links and sacrifice specifically lead to employees retention measured with employee self-efficacy, workplaces flexibility and job satisfaction. This is the thrust of this study.

Objectives of the Study

Generally, this study examines Job embeddedness and its impact on employees' retention in commercial banks in Kogi state, Nigeria. The study, however, is set to achieve the following specific objectives:

1. To determine the relationship between fit and job satisfaction.
2. To examine the relationship between link and self-efficacy .
3. To ascertain the relationship between sacrifice and workplace flexibility.

Research Questions

This study is guided by the following research questions:

1. What is the relationship between fit and job satisfaction?
2. What is the relationship between link and self-efficacy ?
3. What is the relationship between sacrifice and workplace flexibility?

Statement of Hypotheses

Consequent upon the research objectives and research questions' the study formulates the following research hypotheses in their null form to guide the research:

H₁: There is no significant relationship between fit and job satisfaction.

H₂: There is no significant relationship between link and self-efficacy.

H₃: There is no significant relationship between sacrifice and workplace flexibility.

Scope of the Study

The research examines job embeddedness and employee retention in commercial banks in Kogi State, Nigeria, and specifically covers the relationship between the independent variable-job embeddedness decomposed with fit, links and sacrifice and the dependent variable-employees retention distilled with job satisfaction, self-efficacy , workplace flexibility. The period covered is ten years' that is, between 2010 to 2019. The time frame is adequate enough to objectively examine employees' retention through the techniques of job embeddedness. The geographical scope is Kogi state, North- Central, Nigeria.

Literature Review

Job Embeddedness

Job embeddedness is seen as the combination of forces which keep employees from leaving their workplace. This implies that these forces serve as potent tools for attracting employees to remain in the job. Therefore, job embeddedness' according to Wageeh (2015) is centered on employees being enmeshed in their work environment as well as being driven by internal and external circumstances which encourage them to be willing to remain in such an organization. This Bilal (2017) and Onyeizugbe et al (2018) argued that job embeddedness focused on all the factors which tend to encourage employees to be willing to remain on their jobs as against the psychological procedures employees experience when quitting their jobs. Though, Wageeh (2015) noted that the concept of embeddedness has been common in the sociological literature to explore the phenomenon which predicts social interaction but the construct has gained more eminence in recent times, considering its ideological dimension of propelling employees to deliberately exhibit the willingness to remain on their job through deliberate decision. Therefore, job embeddedness in the workplace entails certain elements which enable employees to remain attached to their jobs. Job embeddedness has been distilled with job fit, links and sacrifice. Fit is seen as the comfort or comfortability which employees benefit in the work environment. Thus, Berivan et al (2018) revealed that job fit include personal values, career path, job knowledge and ability as well as the extent in which employee fit in the immediate and external working environment. Therefore, the more the employee fits into their jobs the more the likelihood of being willing to remain in the job. To this end, Jongsik et al (2020) noted that fit is an individualistic compatibility with the work and its environment which is propelled through individual desires, preferences, values, needs and goals.

Therefore, Koo et al (2020) posit that fit has a cardinal role towards employees retention in the workplace considering the fact that the moment employees fit into the organization they will be willing to remain there as long as possible' thereby leading to employees retention.

Link refers to the extent of an employee's ties with other persons and activities in work place in relation to family members, non-work as well as of the job interest (Dibuaet al., 2020). Therefore, young-Bohk and Jeong-ran (2019) noted that links are characterized as formal and informal connections between individuals and non-work friends, groups as well as the physical and social environment. Hence, the linkages between the individual employees and these social factors increase the bond which decreases the employees' intention to quit the job. Again, Wageeh (2015) noted that links are perceived as the degree in which employees are connected to other employees and web of friends.

Therefore, it means that an employee is linked with other employees, organizations, work team (formally or informally) which encourages such an employee to be willing to remain in the workplace (Wageeh, 2015). Therefore, Yuserrie and Ayesha (2019) conclude that the healthier the links, the more bonding between the employee with other co-workers and superior which makes such an employee to be embedded with the job. To this end, the more the links, the more an individual will display work commitment. Yuserrie and Ayesha (2019) also noted that job embeddedness can be distilled with sacrifice which is seen as the material or psychological reimbursement which employee is willing to forfeit by quitting job. Hence, sacrifice refers to as employee perceived psychological and monetary costs of job change, that is, costs associated with changing a job. Therefore Rudolph and Valtes (2017) revealed that sacrifice refers to the opportunity cost of turnover which is displayed as the economic, social and psychological convenience sacrificed when quitting a job. Additionally, Yu et al (2016) and Koem et al (2017) noted that employees could be concerned about their benefits, salaries and wages, health care services as well as retirement pension scheme, thereby the employee to display job

embeddedness. Therefore, Ngoc et al (2018) noted that sacrifice entails the ease with which the links in the workplace could be broken upon quitting a job to another where the perceived cost and other economic, social and psychological benefits are put at stake when leaving a job or an environment.

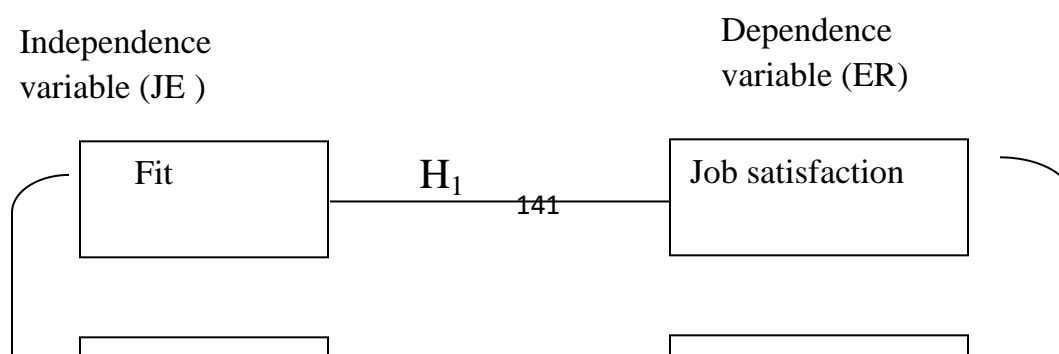
Employee Retention

Employee retention is described as the phenomenon where the workers deliberately decide to remain with their current employment without actively seeking other employment opportunities (Suherian et al., 2017 & Naim & Lenka, 2017). Employee retention is also seen as the conscious process through which employers ensure that its workers do not quit their jobs. Again, employee retention is seen as the ability of an employer to retain or keep its employees for a long period of time. Therefore, this means that the higher the retention of employees, the lower the rate of employees turnover. Employee retention, therefore, means employees' willingness to continually remain in the workplace. Employee retention is distilled with employees self-efficacy workplace flexibility and job satisfaction. Specifically, these proxies are briefly described thus; self-efficacy, is seen as the conviction or belief of the ability of an employee to effectively perform a particular task without any hindrance (Jongsik et al., 2020). Therefore, employees self-efficacy is seen as the extent to which an employee displays job competence, expertise as well as self-confidence thereby encouraging such an employee to be willing to remain in the workplace. Additionally, employee retention involves workplace flexibility which Bilal (2017) and Treuven (2017) noted to be the ability of employees to make choices influencing when, how long and where they engage in work related jobs. Therefore, workplace flexibility encompasses the ability of employees to adapt to change especially as it relates to where, how and when to get an assigned task executed. Though Peltó-Korpi et al (2017) argued that workplace flexibility play buffering role in describing the relationship between job embeddedness, it is worthy of note that workplace flexibility consciously emphasizes the willingness and ability to adapt to changes in order to get an assigned task done efficiently. Job satisfaction' on the other hand' as noted by Koo et al (2020), Yu et al (2017), Chen and Wang et al (2019) is seen as the state of being happy or positive state of emotion in the workplace or work situation. Job satisfaction is also described as the feeling of enjoyment or fulfillment which an employee derives from their tasks (Jong-sik et al 2020). This implies that job satisfaction is seen as the measure or employees contentedness with their tasks either the entire job or facet of the tasks. Thus, job satisfaction entails positive emotional responses an employee experiences while carrying out tasks.

Nexus between Job Embeddedness and Employee Retention

There are several theoretical and empirical evidences on how job embeddedness leads to firm performance (Onyeizugbe et al, 2017, Onyeizugbe et al., 2018, Wageeh 2015, Bilal and Zia 2017). However, this study specifically examines the relationship between the decomposed independent variable of job embeddedness of fit, links and sacrifices with the dependent variable distilled with self-efficacy, workplace flexibility and job satisfaction. This study explores how fit leads to job satisfaction, links leads to self-efficacy and sacrifice leads to workplace flexibility' thereby showing the specific relationship between each of these proxies of independent and dependent variables. The diagrammatic relationship is presented in figure 1.

Fig 1: conceptual model



Source: Researchers compilation (2021).

The figure shows the conceptual model which displays the relationship between the independent and dependent variables. The figure specifically shows the relationship between fit and job satisfaction, links and self-efficacy, sacrifice and workplace flexibility.

Theoretical Framework

This research focuses on the conservation resource theory. The theory, according to Qiao et al (2019) postulates that resources have an intrinsic motivational tools which propel the attainment of goals towards job satisfaction. To this end, an employees tries to invest, protect and foster the most valued resources with the intent in return. Though Qiao et al (2019) argued that these resources entail broad range of job-related factors as well as including universal psychological resources, but the fundamental aim of this theory is relied on how employees are engrossed in the job as a result of these resources. This theory is relevant to the study and it is anchored on the current research considering its practical application because these resources are the fits, links and sacrifices which encourage an employee to remain in the workplace.

Empirical Review

This section reviews related researches carried out and the authors adopts both author's preminence and researchers preminence in conducting this review. Paulette et al in (2013) conducted a study on employee job embeddedness: Why people stay. The study was aimed at exploring the perception and experiences of human resources practitioners on employees' decision to stay in an organization. The study interviewed eighteen human resources practitioners and findings revealed that employees believed they were given prominence by their employers when given the opportunity for careers advancement, when there is good leadership and job security thereby leading to employees' retention.

Wageeh conducted a research in 2015 on the "effects of job embeddedness on organizational cynism and employee performance. A study on Sedat City University". The study examined the effects of job embeddedness on organizational cynicism and employee performance. The research adopted a descriptive research design and reached respondents by distributing questionnaire numbering 692 with a useable response rate of 58% (400). The findings of the study revealed that fits, links and sacrifice significantly correlate with organizational cynamism and employee performance. The study on job embeddedness and employee performance of selected commercial banks in Anambra state was carried out to examine the impact of job embeddedness and performance of employees in banks in Anambra state.

The study adopted a correlational survey research survey design while multiple regression analysis was adopted for data analysis. The research findings revealed that about 94% variation in employee satisfaction was explained by changes in job fit. The study was carried out by Onyeizugbe and Asiegbe in 2017.

Bilal and Zia in 2017 carried out a research on the relationship between work-family conflict, job embeddedness, workplace flexibility and turnover intention. The study adopts a survey methods

and a structured research questionnaire was used to elicit data from 187 employees who were nurses. The research finding revealed that job embeddedness serves as a mediator while workplace flexibility serves as a moderator of the impact of work-family conflict on turnover intention of nurses. The study on job embeddedness and employee performance in selected oil and gas companies in Bayelsa state of Nigeria was conducted to examine how job embeddedness influences employees performance. The study adopted research survey design and reached respondents numbering 253, while the data were analyzed using Pearson product moment correlation technique; Findings revealed that there was a significant relationship between community fit and employee retention. The study was conducted by Onyeizugbe et al in 2018.

Additionally, Berivan et al in 2018 carried out a research entitled: “Does employer branding affect job embeddedness? The mediating role of dedication and perceived organization support.” The research investigated the effect of employer branding on the favourable employee behavior as job embeddedness. The researcher collected data from 200 respondents and data were analyzed using structural equation modeling. Findings of the study revealed that employer branding has effect on employee dedication, job embeddedness as well as perceived organizational support. The research on exploring the interpersonal determinants of job embeddedness and voluntary turnover: A conservation of resources perspective” was conducted using a research survey design where respondents numbering 352 were reached. Findings revealed that the resources consequences of interpersonal interactions enhance job embeddedness. The study was conducted in 2019 by Long, et al.

Additionally, Yuserrie and Ayesha carried out a research in 2019 on “The role of job embeddedness and organizational continuous commitment on intention to stay: Development of research framework and hypothesis”. The research adopted qualitative analysis and designed a research framework with articulated hypotheses. The study revealed that most firms in Malaysia has been driven by ICT which induces job embeddedness.

Sibu et al carried out a research in 2019 on Locus of control: An employee job embeddedness implication for bankers in Nigeria”. The research examined the relationship between locus of control and employee embeddedness in Nigeria selected commercial banks. The research adopted a research survey design. The total population was 400 while a sample of 190 were reached. The findings revealed that internal locus of control significantly affects sacrifice.

Finally, Tongsik et al conducted a research in 2020 on “Sustainable relationship development between hotel and its employees: linking job embeddedness, job satisfaction, self-efficacy, job performance, work engagement and turnover”. The research investigated how job embeddedness enhances employees satisfaction. The findings revealed that job embeddedness increases employees’ satisfaction.

Gap in Literature

There are several studies on job embeddedness and employees performance, (Bilal and Zia 2017, Berivan et al (2018 and Dibua et al 2020). However, most of these studies focused on performance, whereas the current study emphasis employee retention. Again, even though previous research distilled job embeddedness with fits, links and sacrifices. There are dearth of studies that distilled employees’ retention which is the dependent variable in this research and decomposed as job satisfaction, self-efficacy and workplace flexibility. Additionally, none of these previous studies were conducted in Kogi state and this study having been conducted in the post-COVID 19 pandemic era makes it unique’ hence the gap which the current study fills.

Research Methodology

Research Design

The research adopted a descriptive research design. This method is a research survey design that involves surveying the respondents with a view to collecting their responses for the purpose of analysis. Additionally, this study which examines job embeddedness and employees' retention involved collecting data through primary sources. The primary data obtained were done with the use of a structured questionnaire and the data were subjected to descriptive and inferential statistical analysis.

The population of this study comprised the entire employees in the selected commercial banks in Kogi State. The total population of the entire employees of these banks are eight hundred and seventy two (872).

Sample and Sampling Technique

Considering the fact that the population of this study is large, it becomes impossible to study the entire population. Hence, obtaining sample from the entire population becomes imperative. This research adopts Godden' (2004) sample size statistical formula which is in line with Adefila (2014) who noted that such statistical technique is appropriate for determination of sample size with a finite population less than 50,000

The Godden (2004) formular denoted as.:

$$SS = \frac{Z^2 (P) (1 - P)}{C^2} \quad \text{-- equ (1)}$$

$$\text{New SS} = \frac{SS}{1 + (SS - 1) \frac{\text{Population}}{\text{Sample size}}} \quad \text{equ (2)}$$

Where SS = Sample size

Z = Confidence level 95 %

P = Percentage of population (50%)

C= Confidence interval = 5 % (0.05)

$$SS = \frac{1.96^2 (0.5) (1 - 0.5)}{0.05^2} \quad \text{equ (1)}$$

$$SS = \frac{3.8416 (0.5) (1 - 0.5)}{0.0025}$$

$$SS = \frac{0.9604}{0.0025}$$

$$SS = 384$$

Population = 872

$$\text{New SS} = \frac{384}{1 + (384 - 1)}$$

$$\frac{872}{384}$$

$$\frac{384}{1 + 0.44}$$

$$\text{SS} = \frac{384}{1.44}$$

$$\text{New SS} = 267$$

Therefore, the sample size = 267

However, out of the total questionnaire distributed only 246 were duly completed and returned giving a retrieval rate of 92%.

Proportionate stratified random sampling technique was used to select the participants. Bowley population allocation formula, nN_h/N was specifically used; where n =Sample size, N_h = Population in each banks, N =Total Population

This is to determine the number of participants to be drawn from each bank. Hence, population in Access bank is 294, Ecobank 94, First bank 104, UBA 235 and Zenith bank 145 respectively. Table 1 shows the population and sample size determination for the selected banks.

Table 1 Population and sample size for the selected banks.

S/N	Bank name	Number of employees	Sample size determination	Sample size for each bank
1	Access Bank	294	$294 \times 267 \div 872$	90
2	Eco Bank	94	$94 \times 267 \div 872$	29
3	First Bank	104	$104 \times 267 \div 872$	32
4	Union Bank of Nigeria	235	$235 \times 267 \div 872$	72
5	Zenith Bank	145	$145 \times 267 \div 872$	44
Total		872		267

Source: HR, Department of the selected banks, 2021.

Methods of Data Collection

The researchers collected data using the primary sources. The questionnaire was the major source of primary data. Therefore, the study designed a structured questionnaire numbering twenty two (22) items. The research instrument contained seven (7) questions bordering on demographic information of respondents while twelve (15) questions bordered on research questions. The questionnaire was close ended questionnaire while a five- point Likert-scale responses of strongly agree, Agree, Undecided, Disagree and strongly disagree was used.

Reliability of the Instrument

Reliability of this study was ascertained to determine the internal consistency of the instrument. Bello and Adebayo (2014) concluded that an instrument is said to be reliable if it produces same results under consistent situations. Bello and Adebayo (2014) further noted that any coefficient of reliability that is 0.70 and above should be considered reliable. To test the reliability of the instrument, the study conducted a pilot study by distributing questionnaires numbering twenty (25) to the target respondents through the help of two trained research assistants; the Cronbach Alpha coefficient measure of internal consistency was adopted. The reliability of the instrument using Cronbach alpha reliability test with the Statistical Package for Social Sciences (SPSS) yielded the result of 0.843.

Table 2 Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.843	.842	25

From table 2 above, the calculated cronbach alpha is 0.843 and is higher than the recommended acceptable measure of cronbach alpha 0.7 which makes measurement of model reliability accepted.

Technique for Data Analysis

The study adopted both descriptive and inferential statistics in analyzing the data. The inferential or parametric statistics was used in testing the formulated hypotheses while the simple regression analysis which, according to Adefila (2014) is an inferential technique of examining the strength of relationship between the independent and dependent variables was used.

Data Analysis and Results

The study tested three hypotheses using the linear regression statistical analysis with the aid of Statistical Packages for Social Sciences (SPSS). The independent variable is job embeddedness and the decomposed variables are fit, links and sacrifice respectively while the dependent variable is employee retention which was distilled with job satisfaction, self-efficacy and workplace flexibility. The specific analytical approaches adopted are model summary, analysis of variance (ANOVA) and coefficients. The decision rule as noted by Adefila (2014) is to accept P. value if the alpha value is ≥ 0.05 otherwise the null hypothesis be rejected.

Data analysis and Results

Table 3: Demographic Information of Respondents

S/N	Demography	Option	Frequency	Percentage
1	Age (in years)	18-25	36	15
		26-35	68	28
		36-45	95	38
		46 and above	47	19
		Total	246	100
2	Gender	Male	138	56
		Female	108	44
		Total	246	100
3	Number of years in the bank	1-10	37	15
		11-20	40	16
		21-30	107	43
		31 and above	62	26
		Total	246	100
4	Highest academic qualification	No formal edu.	42	17
		Primary	29	12
		Secondary	32	13
		Tertiary	109	44
		Others	34	14
		Total	246	100
5	Religion	Christian	135	55
		Muslim	102	41
		Traditional	9	4
		Total	246	100
6	Monthly income (N)	1000-100,000	41	17
		101,000-200,000	113	46
		201,000 above	92	37
		Total	246	100
7	Marital status	Single	82	33
		Married	120	49
		Divorced	19	8
		Separated	10	4
		Widowed	15	6
		Total	246	100

Source: Research Survey, 2021

Table 3 shows the demographic information of respondents. The age revealed that 36 respondents representing 15% fall between the ages of 18 – 25 years, 68 respondents representing 28 % fall between 26 – 35 years’ 95 respondents representing 38% are between the

ages of 36 – 45 years while 47 respondents representing 19% are of age 46 years and above. Therefore, it can be concluded that most of the respondents are of ages 36-45 years old.

The gender of respondents revealed that 138 respondents representing 56% are male while 108 respondents representing 44% are female. Thus, it can be concluded that most of the respondents are male. Moreso, the table revealed that 37 respondents representing 15% have worked in the banks for the period between 1– 10 years, (40) respondents representing 16 % between 11 –20 years, (107) respondents' representing 43% between 21 – 30 years while (62) respondents representing 26% have spent 31 years and above in the banks. Therefore, it can be concluded that most of the respondents have spent between 21-30 years in their respective banks. For the highest academic qualification of respondents it revealed that 42 respondents representing 17% have no formal education, (29) respondents representing 12% have primary education, (32) respondents representing 13% have O'level, 109 respondents representing 44% have other higher qualifications from tertiary institutions respectively while 34 respondents representing 14% have other types of academic qualifications. Therefore, it can be concluded that most of the respondents have attended tertiary institution.

The religious distribution of respondents revealed that 135 respondents representing 55% are Christians; (102) respondents representing 41% are Muslims while (9) respondents representing 4% are of other religions. To this end, it can be concluded that most of the respondents are of the Christian religion. The monthly income of respondents revealed that 41 respondents representing 17% earn between ₦1000 – ₦100, 000, 113 respondents representing 46% earn between ₦101,000 – ₦200,000, while 92 respondents representing 37% earn from ₦201,000 and above. Therefore, it can be concluded that most respondents earn between ₦101,000 – ₦200, 000.

The marital status of the respondents revealed that 82 respondents representing 33% are single, (120) respondents representing 49% are married, (19) respondents representing 8% are divorced, (10) respondents representing 4% are separated while (15) respondents representing 6% are widowed. Therefore' it can be concluded that most of the respondents are married.

Section B

Examining Job embeddedness and Employee's retention

Key: 5 is Strongly Agree (SA), 4 is Agree (A) 3 is Undecided (U), 2 is Disagree (D) and 1 is Strongly Disagree (SD).

The decision rule is that any item whose mean values are below 3.00, be considered low which will be rejected while mean values of 3.00 and above be considered high and thus accepted.

Table 4 Descriptive statistics

S/N	Statement	Scale					
	Independent Variable	SA	A	U	D	SD	Mean
	Job embeddedness	5	4	3	2	1	
	Fit						
1	My job enables me to exploit my skills and talent well	60 (24%)	58 (24%)	43 (17%)	31 (14%)	54 (22%)	3.16
2	I feel satisfied about my progress during my professional career in this bank.	67 (27%)	65 (26%)	38 (15%)	29 (12%)	45 (18%)	3.30

3	If I will stay in this bank, I will achieve more of my goals.	85 (35%)	44 (18%)	42 (17%)	43 (17%)	32 (13%)	3.43
	Link						
4	I interact constantly with my colleagues at work	108 (44%)	49 (20%)	61 (25%)	17 (7%)	11 (4%)	3.92
5	A lot of co-workers depend on me to help them in accomplishing their goals	31 (13%)	24 (10%)	50 (20%)	66 (27%)	75 (30%)	2.47
6	The bank allows all members to participate in work committee	32 (13%)	43 (17%)	38 (15%)	60 (24%)	73 (30%)	2.60
	Sacrifice						
7	I have a lot of freedom to choose how to set out my goals.	28 (11%)	34 (14%)	49 (20%)	72 (29%)	63 (26%)	2.56
8	I get a good profit meeting level of my performance sufficiently.	91 (37%)	53 (22%)	38 (15%)	34 (14%)	30 (12%)	3.57
9	The bank provides a distinct package of reward at retirement.	88 (36%)	51 (21%)	40 (16%)	37 (15%)	30 (12%)	3.57

Source: Field survey, 2021

Table 4 shows the responses to likert-scale questions and the mean. For the question on whether their job enables them to exploit their skills and talent well' the responses show that 60 respondents representing 24% strongly agreed, 58 (24%) agreed, 43 (17%) were undecided, 31 (13%) disagreed and 54 (22%) strongly disagreed. The mean value is 3.16, which means that most respondents strongly agreed since the mean value is >3.00.

For the question on whether the respondents feel satisfied about their progress during their professional career in this bank'. 67 (27%) strongly agreed, 65 (26%) agreed, 38 of the respondents (15%) were undecided, 29 of the respondents (12%) disagreed while 45 (18%) strongly disagreed. This implies that most of the respondents agreed since its justified mean is > 3.00.

The question on whether If the respondents will achieve their goals if they stay in their banks where they work, 85 respondents representing (35%) strongly agreed, 44 (18%) agreed, 42 of the respondents (17%) were undecided, 43 respondents (17%) disagreed while 32 respondents (13%) strongly disagreed. Thus' it means that most of the respondents agreed since the mean is 3.43 justifying >3.00. The question on whether respondents interact constantly with their colleagues at work' 105 respondents representing (44%) strongly agreed, 49 (20%) agreed, 61 of the respondents (25%) were undecided, 17 respondents (7%) disagreed while 11 respondents (4%) strongly disagreed. Thus it means that most of the respondents agreed since the mean is 3.92 justifying > 3.00. Additionally, for the question on whether a lot of co-workers depend on respondents to help them in accomplishing their goals' 31 respondents representing (13%)

strongly agreed, 24 (10%) agreed, 50 of the respondents (20%) were undecided, 66 respondents (27%) disagreed while 75 respondents (30%) strongly disagreed. Thus, it means that most of the respondents disagreed since the mean is 2.47 is less than 3.00. Moreso, for the question on whether the bank allows all members to participate in work committee, 32 respondents representing (13%) strongly agreed, 43 (17%) agreed, 38 of the respondents (15%) were undecided, 60 respondents (24%) disagreed while 73 respondents (30%) strongly disagreed. Thus it means that most of the respondents disagreed since the mean is 2.60 is less than 3.00. For the question on whether respondents have a lot of freedom to choose how to set out their goals' 28 respondents representing (11%) strongly agreed, 34 (14%) agreed, 49 of the respondents (20%) were undecided, 72 respondents (29%) disagreed while 63 respondents (26%) strongly disagreed. Thus it means that most of the respondents disagreed since the mean is 2.56 which is less than 3.00. Again, for the question on whether the bank gets a good profit meeting level of their performance sufficiently, 91 respondents representing (37%) strongly agreed, 53 (22%) agreed, 38 of the respondents (15%) were undecided, 34 respondents (14%) disagreed while 30 respondents (12%) strongly disagreed. Thus, it means that most of the respondents agreed since the mean is 3.57 is greater than 3.00.

Finally, for the question on whether the bank provides a distinct package of reward at retirement 88 respondents representing (36%) strongly agreed, 51 (21%) agreed, 40 of the respondents (16%) were undecided, 37 respondents (15%) disagreed while 30 respondents (12%) strongly disagreed. Thus it means that most of the respondents disagreed since the mean is 3.53 is greater than 3.00. Therefore, on the average, the mean value for job embeddedness is 3.17 indicating that overall responses on job embeddedness is accepted.

Table 5

S/N	Statement Dependent variable Employees retention	Scale					
	Job satisfaction	SA 5	A 4	U 3	D 2	SD 1	Mean
10	I am comfortable with my job	56 (23%)	49 (20%)	70 (28%)	53 (22%)	18 (7%)	3.29
11	My employer creates conducive work atmosphere to encourage me	25 (10%)	33 (13%)	58 (24%)	79 (32%)	51 (21%)	2.60
	Self-efficacy						
12	I have acquired adequate skill to perform any task assigned	78 (32%)	87 (35%)	58 (24%)	12 (5%)	11 (4%)	3.85
13	I have advanced in my professional career	88 (36%)	76 (31%)	60 (24%)	12 (5%)	10 (4%)	3.89
	Workplace flexibility						
14	I can adapt to any likely changes in my place of work	92 (37%)	64 (26%)	44 (18%)	30 (12%)	16 (7%)	3.76
15	There are mechanism put in place for change management by my employer	35 (14%)	28 (11%)	61 (25%)	73 (30%)	49 (20%)	2.70

Source: Field survey, 2021

Table 5 shows the responses to likert-scale questions, the mean and standard deviation. For the question on whether the respondents are comfortable with their job' 56 respondents representing 23% strongly agreed, 49 (20%) agreed, 70 (28%) were undecided, 53 (22%) disagreed and 18 (18%) strongly disagreed. The mean value is 3.29, which means that most respondents agreed since the mean $3.29 > 3.00$. For the question on whether employer creates conducive work atmosphere to encourage respondents' 25 (10%) strongly agreed, 33 (13%) agreed, 58 of the respondents (24%) were undecided, 79 of the respondents (32%) disagreed while 51 (21%) strongly disagreed. This implies that most of the respondents agreed since the mean of 2.60 is less than 3.00. For the question on whether respondents' have acquired adequate skill to perform any task assigned' 78 respondents representing (32%) strongly agreed, 87 (35%) agreed, 58 of the respondents (24%) were undecided, 12 respondents (5%) disagreed while 11 respondents (4%) strongly disagreed. Thus, it means that most of the respondents agreed since the mean is 3.85 justifying > 3.00 . More so, for the question on whether respondents have advanced in their professional career' 88 respondents representing (36%) strongly agreed, 76 (31%) agreed, 60 of the respondents (24%) were undecided, 12 respondents (5%) disagreed while 10 respondents (4%) strongly disagreed. Thus, it means that most of the respondents agreed since the mean is 3.89 justifying > 3.00 . Additionally, for the question on whether respondents can adapt to any likely changes in their place of work' 92 respondents representing (37%) strongly agreed, 64 (26%) agreed, 44 of the respondents (18%) were undecided, 30 respondents (12%) disagreed while 16 respondents (7%) strongly disagreed. Thus, it means that most of the respondents agreed since the mean is 3.76 justifying > 3.00 . Finally, for the question on whether there are mechanism put in place for change management by the banks' 35 respondents representing (11%) strongly agreed, 28 (11%) agreed, 61 of the respondents (25%) were undecided, 73 respondents (30%) disagreed while 49 respondents (20%) strongly disagreed. Thus, it means that most of the respondents disagreed since the mean is 2.70 which is less than 3.00. Therefore, on the average, the mean value for employee retention is 3.35 indicating that overall responses on employee retention is accepted.

Test of Hypotheses

Hypothesis 1

H₁: There is no significant relationship between fit and job satisfaction.

Table 6

Model Summary^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.857 ^a	.734	.732		.34328	2.312

1. Predictors: (Constant), fit

b. Dependent Variable: job satisfaction

The model summary table reports the strength of relationship between the independent and dependent variables. The result of R stood at 0.857 indicating a strong relationship between the dependent variable (job satisfaction) and the explanatory variable fit. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .734 showing that 73% of the variances in job satisfaction is explained by fit while the remaining 17% (i.e. $100 - 73$) of the variations could be explained by other variables not considered in this model.

The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 73% showing that if the entire population is used, the result will deviate by 12.5% (i.e. $85.7 - 73.2$), with the linear regression model, the error of the estimate is considerably low at 0.34328. The result of Durbin Watson test shows 2.312 Therefore' it shows that there is no auto correlation.

Table 7

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	332.412	1	235.412	2338.121	.000 ^b
	Residual	33.494	245	.171		
	Total	365.906	246			

- Dependent Variable: job satisfaction
- predictors: (constant), fit

The ANOVA table confirms the results of model summary. Analysis of the result revealed that $F = 2338.121$ which is significant at $(0.000) < 0.05$. Hence, since the P-value < 0.05 (critical value), the null hypothesis that there is no relationship between fit and job satisfaction is rejected.

Table 8

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.767	.054		13.143	.000
	Fit	.615	.018	.843	34.432	.000

a. Dependent Variable: job satisfaction

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.767 giving a predictive value of the dependent variable when all other variables are zero. The coefficient of fit is 0.615 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between fit and job satisfaction is rejected.

Hypothesis 2

H₂: There is no significant relationship between link and self-efficacy.

Table 9 Model Summary^b

Model	R	R Square	Adjusted Square	R	Std. Error of the Estimate	Durbin-Watson
1	.876 ^a	.767	.744		.383442	2.853

a. Predictors: (constant), link

b. Dependent variable: self-efficacy

The model summary table reports the strength of relationship between the independent and dependent variable. The result of R stood at 0.876 indicating a strong relationship between the dependent variable, **self-efficacy and the explanatory variable self-efficacy**. The coefficient of multiple determinations R² measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R² of .768 showing that 77% of the variances in self-efficacy is explained by link while the remaining 13% (i.e. 100 – 77) of the variations could be explained by other variables not considered in this model. The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 74%’ showing that if the entire population is used, the result will deviate by 13.2% (i.e. 87.6 – 74.4). With the linear regression model, the error of the estimate is considerably low at 0.383442. The result of Durbin Watson test shows 2.853 Therefore, it shows that there is no auto correlation.

Table 10 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	385.468	1	358.664	2341.405	.000 ^b
	Residual	142.319	245	.567		
	Total	527.787	246			

a. Dependent variable: self-efficacy

b. Predictors: (constant), link

The ANOVA table confirms the results of model summary. Analysis of the result revealed that F = 2341.405 which is significant at (0.000) < 0.05. Hence, since the P-value < 0.05 (critical value), the null hypothesis that there is no relationship between link and self-efficacy is rejected.

Table 11

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.216	.067		2.235	.000
Link	1.124	.042	.754	24.281	.000

a. Dependent Variable: self-efficacy

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.216, giving a predictive value of the dependent variable when all other variables are zero. The coefficient of link is 1.124 with p-value of 0.000 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between link and self-efficacy is rejected.

Hypothesis 3

H₃: There is no significant relationship between sacrifice and workplace flexibility.

Table 12 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.932 ^a	.869	.863	.33067	2.022

a. Predictors: (constant), sacrifice

b. Dependent variable: workplace flexibility

The model summary table reports the strength of relationship between the independent and dependent variable. The result of R stood at 0.932 indicating a strong relationship between the dependent variable-workplace flexibility and the explanatory variable sacrifice. The coefficient of multiple determinations R^2 measures the percentage of the total change in the dependent variable that can be explained by the independent or explanatory variable. The result indicates a R^2 of .869 showing that 87% of the variances in workplace flexibility is explained by the sacrifice while the remaining 13% (i.e. 100 – 87) of the variations could be explained by other variables not considered in this model. The adjusted R-square compensates for the model complexity to provide a fairer comparison of model performance. The result is supported by the value of the adjusted R which is to the tune of 86%’ showing that if the entire population is used, the result will deviate by 6.9% (i.e. 93.2 – 86.3). With the linear regression model, the error of the estimate is considerably low at 0.33067. The result of Durbin Watson test shows 2.022. Therefore, it shows that there is no auto correlation.

Table 13 ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	423.353	1	414.354	2145.046	.000 ^b
	Residual	52.056	245	.126		
	Total	475.409	246			

a. Dependent variable: sacrifice

b. Predictors: (constant), workplace flexibility

The ANOVA table confirms the results of model summary. Analysis of the result revealed that $F = 2145.046$ which is significant at $(0.000) < 0.05$. Hence, since the P-value < 0.05 (critical

value), the null hypothesis that there is no relationship between sacrifice and workplace flexibility is rejected.

Table 14

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	.076	.042		1.528	.002
sacrifice	1.024	.018	.770	45.643	.000

1. Dependent Variable: workplace flexibility

The coefficient provides information on how the explanatory variable (the estimated coefficient or beta) influences the dependent variable. The result shows that the regression constant is 0.76' giving a predictive value of the dependent variable when all other variables are zero. The coefficient of sacrifice is 0.77, with p-value of 0.002 less than (0.05%) critical value. Therefore, it can be concluded that the null hypothesis that there is no relationship between sacrifice and workplace flexibility is rejected.

Discussion of Findings

The discussion is according to the findings of the study which are anchored on empirical evidence in this research. The finding shows that there is a significant positive relationship between job embeddedness and employee retention. This finding is consistent with the work of Onyeizugbe et al, (2018) which revealed that there is a significant positive relationship between job embeddedness and employee retention. The finding also supports the conversation resource theory which' according to Qiao et al (2019)' postulates that resources have an intrinsic motivational tools which propel the attainment of goals towards job satisfaction. Specifically, the study revealed that there is a significant positive relationship between job fit and job satisfaction. This is consistent with the findings of Wageeh (2015), Onyeizugbe et al, (2018), Youserrie and Ayesha (2019). Again, the study revealed that there is a significant positive relationship between fit and job satisfaction, link and self-efficacy, which supports the findings of Paulette (2013), Wageeh (2015) and Jongsig et al (2020). Moreso, the study revealed that there is a significant positive relationship between sacrifice and workplace flexibility. This finding also supports the findings of Bilal and Zia (2017) and Dibua et al (2019). Moreso, from the outcome of the findings after testing hypotheses using regression analysis' all the P – value of 0.000 are less than the level of significance of 0.05. Therefore' there is a significant positive relationship between job embeddedness and employees retention.

Conclusion

Based on the findings of this study' the research concludes that there is a significant positive relationship between job embeddedness and employees retention. More so, significant positive relationship exists between fit, link, sacrifice and employees' satisfaction, self-efficacy and workplace flexibility. This implies that employees will be motivated to remain in their jobs because of their fit, link and sacrifice.

Recommendations

The study recommends that tools that will enhance job embeddedness should be improved and periodic review be carried out in order to motivate employees towards higher retention.

Moreso, based on the empirical evidences and findings of this study, the research makes the following specific recommendations:

1. That job fit strategies should be aggressively improved and consistently reviewed' while caution should also be taken when carrying out recruitment in the banks by also considering psychological and social factors when making employment decision. This will help to boost employees' morale, thereby creating avenue for employees' satisfaction.
2. Employees' link in the banks should be institutionalized through enhancement of interpersonal, employers and community relations. Through this mechanism' employees would be able to exhibit high level of self-efficacy, professional advancement' career goal path towards an improved sustainable work atmosphere which leads to employees' retention.
3. Workplace flexibility should be encouraged through an effective change management mechanism, while conducive work environment that will encourage adequate reward system and community relations be sustained. Through this, employees would be willing to remain in the banks without considering other better opportunities outside their current employment.

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