

IMPACT OF JOB SATISFACTION ON EMPLOYEES' RETENTION A CASE STUDY OF NATIONAL BANK OF EGYPT

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Abstract: This paper aimed to determine the impact of job satisfaction on employee Retention at the National Bank of Egypt (NBE).

The study population is represented by the employees of the National Bank of Egypt in the governorates of Cairo and Giza, from various administrative levels (high management - middle management - executive management) so that there is a representation of this level and to avoid the possibility of data not being represented for this society, and this society included (19369) Employees, and from This population was selected as the study sample, thus the research sample becomes representative of the study community and its size is (377) elements.

The most important results of the study were Insufficiency of the Motivation system, Insufficiency of the Job Content, Insufficiency of Supervisor Support, Insufficiency of colleagues, and Insufficiency the dimensions of Employees Retention.

Keywords: *Job Satisfaction, Employees Retention.*

JEL Codes: *M12, M14*

Introduction

The long-term success of any organization is dependent on the retention of key employees. Motivating employees to stay with the organization for a long time can be called employee retention. It is a process by which employees are motivated to stay with the organization for as long as possible. To reduce employee turnover, managers should focus more specifically on how an employee decides to stay with the organization and what determines this attachment (Deckop, 2019).

Employees who are satisfied with their jobs are more loyal to their work and always put their efforts into improving the satisfaction of the organization's customers managing and retaining promising employees is an effective way to achieve competitive advantage among organizations. One of the most important requirements placed on management today in any organization is to retain, motivate, and dedicate the most active and energetic human resources (Holland, 2017).

A focus on organizational competencies is more critical to achieving team alignment, effective execution and the right allocation of scarce resources than is a focus on strategic goals (Milman, 2017).

Employee retention has gained importance as a main issue in the development of organizational competence. Management can no more influence the decision of employees, to leave or to stay. Employee retention has become a critical factor of influence for performance of the larger organizations (Duffield, 2018). This paper will focus on the role of job satisfaction on employee retention in the National Bank of Egypt.

Research Problem

The retention of employee retention is one of the most important challenges facing the success of the banking sector, that facing the crisis of employee turnover. The banking sector suffers from leave off skilled employees from their jobs results in spending more money in training new employees. In addition to the migration of skilled employees and their continuous leave off of work, as this sector banks may lose its competitiveness and become more vulnerable compared to other sectors.

Plus to when a skilled employee leaves work, the bank incurs many costs such as the cost of hiring and training a new employee, the lack of rewarding salaries and long working hours direct more skilled employees to leave work. In the same context, there is a general consensus that the banking sector faces a problem related to finding a successful mechanism for retaining skilled employees. Several literatures indicated that job satisfaction has an impact on the rate of employees leave off, which is known as the job turnover

rate, as the an institution's ability to keep its skilled workers is dependent on the level of job satisfaction experienced by those employees.

It is known that job satisfaction has an effect on the intentions of employees to leave their work, which means that dissatisfaction may increase the rate of employees' intentions to change the organizations in which they work. According to this, there is an urgent need to study this relationship more deeply.

Thus, the research problem is the lack of empirical evidence that has investigated the relationship between job satisfaction and employee retention in the eastern context or in the banking sector.

Research Importance

Theoretically, this research will contribute to closing the knowledge gap by looking for the the impact of job satisfactions on the retention of employees at the National Bank of Egypt staff. Empirically, this study helps officials in the national bank of Egypt to identify weaknesses and strengths in the employee retention to enhance strengths, avoid weaknesses, as well as identify the obstacles that hinder the retention of those employees Retention, and the considerations that should be taken into account to overcome these obstacles. In addition, the results of this study will be produced at the senior management level of the National Bank of Egypt with the aim of applying job satisfaction mechanisms to retain employees.

Research Objectives

The study seeks to achieve a set of goals, which are represented in the following points:

O1: Analyzing the Relation of Job Satisfaction and Employee Retention in national bank of Egypt.

O2: To measure the relationship between Motivation system and employees retention in National Bank of Egypt.

O3: Analyzing the relation between job content and employee retention in the National Bank of Egypt.

O4: Analyzing the relation between Supervisor Support and employee retention in National Bank of Egypt.

O5: To measure a relation between between colleagues and employees retention in national bank of Egypt.

Hypotheses development

Winoto, (2021) found that compensation variables and supervisor support affect employee job satisfaction, and a study by Ricardo, (2020) found a significant relationship between job satisfaction and employee retention. Silva et al, (2019) in their study on how to reduce employee turnover, found that training, promotion opportunities, fair wages, salaries, and benefits, as

well as employee interest in career advancement, affect employee turnover and retention .

The study therefore proposes the following hypotheses:

H1: There's a statistically significant relation between dimensions of job satisfaction (motivation system, job content, supervisor support, and colleagues) and employee retention at the National Bank of Egypt.

H2: There's a statistically significant relation between the motivation system and employee retention in the National Bank of Egypt .

H3: There's a statistically significant relation between job content and employee retention in the National Bank of Egypt.

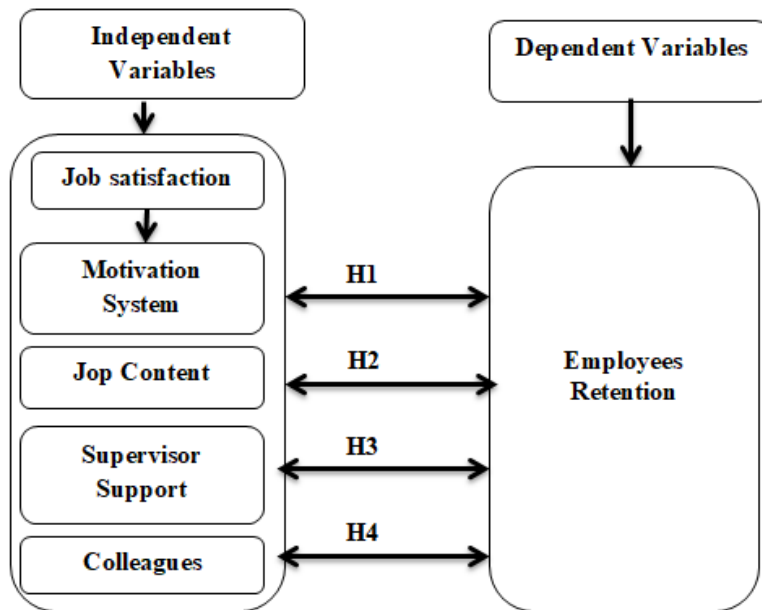
H4: There's a statistically significant relation between supervisors' support and employee retention in the National Bank of Egypt.

H5: There's a statistically significant relationship between colleagues and employee retention at the National Bank of Egypt.

Research Model

After reviewing the literature and developing the research hypotheses, the study proposed the following conceptual framework for ascertaining the impact of job satisfaction dimensions (incentive system, job content, supervisor support, colleagues) on the retention of employees at the National Bank of Egypt.

Figure (1): Research model



Source: prepared by the researcher.

Literature Review

Job Satisfaction

Job satisfaction depicts how contented an employee is with his or her job. It is the Sum of pleasure or contentment associated with a job. Job satisfaction is a part of life satisfaction. It is an emotional response to a job (Nabi, 2017). Employee satisfaction is one of the most important and widely researched topics in the field of organizational psychology. Job satisfaction has been studied both as a consequence of many individual and work environments Characteristics and as an antecedent to many outcomes (Omole, 2017) , Therefore, the People with higher job satisfaction are typically less likely to leave work, more productive, more likely to show organizational loyalty, and more likely to be satisfied with their lives (Parvin, 2018).

Definition of Job Satisfaction

Job satisfaction refers to the satisfaction an employee feels from his job. It is an irrefutable feeling toward a job, caused by an evaluation of its characteristics (Omokoro, 2017), Memon, ET all. (2023), defining job satisfaction as “the feeling of contentment experienced by someone whose performance has been recognized through performance appraisal as commensurate with what is expected of him”. This feeling makes the individual to have a favorable disposition towards his job, Ellickson and Logsdon,(2019) Ellickson and Logsdon (2019) support this view by defining job satisfaction as the degree to which employees are attached to their work.. Reilly, (2017) sees the job satisfaction as the feeling that a worker has his job or a general attitude towards work or a job and it is influenced by the perception of one’s job. Unugbro,(2016) stated that job satisfaction is an effective response towards various facets of an employee work. Wanous and Lawler,(2017) posited that job satisfaction expresses the amount of congruence between one’s expectations of the job and the rewards that the Availability of the job. Job satisfaction is constantly changing, so it should be available at all times.

Determinants of Employees’ Job Satisfaction

A study conducted by (Zhuravskaya, 2020) indicated that the employee expectations from the job is one of the important factors for job satisfaction, and the employee self-concept is another determinant of job satisfaction, when the employee sees himself as generally satisfied or can cope well, he will not be willing to admit that the job can frustrate him, but if he has the best kind of behavior, this is likely to be reflected in his attitude towards the job The type of primary focus on the job is also a characteristic of job satisfaction. For example, if the focus is on the pay package, the employee is likely to think it is important, but if the organization advertises job enrichment

instead, they are likely to be upset when the job enrichment program fails to live up to their expectations.

Factors Influencing Employee Job Satisfaction

Job satisfaction is not affected by a single element but by a group of factors such as salary, promotion, training and development, working environment, leadership styles, relationship with senior leaders, job security, relationship with group members, fairness, and the nature of the job itself. Collectively, these factors suggest a set of workplace rules and practices that can be considered as factors that lead to employee job satisfaction and thus employee retention (Roche, 2017). The study will consider some of the factors influencing job satisfaction, as follows:

Motivation system

The compensation is defined by the American Association as a monetary and non-monetary reward provided by an employer for services rendered, compensation includes salary, wages, bonuses, benefits, fringe benefits, stock options, bonuses, and vacations (Zobal, 2018).for Employees. It is also a motivator for an employee commitment to the organization which in result enhances attraction and retention, Compensation also shapes the culture of an organization. Culture may be individualistic or collectivistic; it depends upon the organizational characteristics and members of the organization. (Chiu et al, 2020).

Job Content

Jobs that promote position and recognition lead to job satisfaction in these functional areas: Job design, job rotation, and Functional enrichment (Golden, 2018).

Supervisory support

The mentoring is used for Employees development, when a supervisor provides mentoring to Employee that relationship affects the skill development and intentions to remain in the work (Shanock, 2017).Although the support of the supervisor is not very crucial in satisfaction but it has a positive impact on satisfaction. According to perhaps the finest way in which supervisors can portray himself as a role model is to personally demonstrate proper techniques so that employee could understand how the job should be done. Through this way, the skills of subordinate can be enhanced. The supervisor has a positive impact on developing skills on-the-job performance work attitudes and career expectation of protégés. He/she also has control on work assignments (Griffin, 2017). In case of lower quality of relationships between subordinate and supervisors may exert pressure on individual which decreases his efficiency for work and enhances unwillingness to work hard

because of extra control or simply marginalize and ignore the subordinate (Golden, 2018) .

In organization, the supervisor is a crucial component, he is also the key component to pass on the information to the employees Supervisors also exchange the positional resources with the subordinate, which include material and non-material things (Shanock, 2017). That, as philosophy of reciprocal relation affect employees' observation of their organization, thinking of reciprocal relation will also relate the interpersonal relationships that employees develop with their supervisors Employee will be more committed to the organization and also more committed with the supervisor if he/she perceives that the supervisor will be supportive, Literature that supports social and organizational culture indicate that whenever subordinate is properly supported by supervisor this will generate positive outcomes both for organization and employee (Smith, 2019) .

Colleagues

Job Enrichment is an innate human need to communicate with others. Isolated workers don't like their jobs. A good working relationship with coworkers leads to increased employee involvement, which in turn affects the employee's performance and job satisfaction (Singh, 2018).

Measurements of Job Satisfaction

Measuring job satisfaction has often been the focus of attention of researchers and organizational management interested in identifying the determinants of job satisfaction, however, one of the major obstacles facing researchers is the need for an adequate measure to assess job satisfaction. The first contemporary measure of job satisfaction, published by Hop pock in 1935, was a 4-item measure of general job satisfaction. Dozens of measures to assess job satisfaction (Lance, 2019). Not only have many definitions of job satisfaction been used, but also many different scales of measurement. The importance of these scales for measuring job satisfaction stems from the fact that if unreliable scales are used in measuring job satisfaction, the result will consequently be incorrect). An example of this is the low validity of Herzberg's theory due mainly to the way in which Herzberg and his associates collected their data (Irvine, 2017).

It has been argued that no element desirable measurement exists for job satisfaction is related directly to the complexity of human feelings. In reviewing the literature, it becomes apparent that different methods have been used to assess job satisfaction, such as: Asking supervisors or observers, Questionnaires, Interviews , Critical incidents are analyzed by a job satisfaction measure in which employees describe work-related incidents that they found particularly satisfying or unsatisfactory (Locke, 2016). The

problem is, asking supervisors or observers to estimate the satisfaction of other employees will not give accurate results because only the observed employee knows about his or her own attitude, however, researchers, in general, seem to favor questionnaire techniques to measure job satisfaction rather than other data collection methods due to the demands of time, The measurement technique most commonly utilized regarding job satisfaction is the Likert scale (Quarstein, 2019).

Employee Retention

Employee retention is one of the most important topics facing bank managers as a result of the shortage of qualified labor force, economic growth, and high employee turnover. Through the recruitment process, banks need to attract high-quality employees. However, it is even more important for managers to put strategies to retain talented employees in the service of their banks so that the employees benefit from the investment already made in them through the recruitment process. (A. E., & Arief, 2023).

The Importance of Retaining Employees

Retaining a positive and motivated staff is vital to bank's success. High employee turnover, increases expenses and also has a negative effect on Banks morale. Implementing an employee retention program is an effective way of making sure key workers remain employed while maintaining job performance and productivity. The importance of retaining employees can be highlighted through the following points (Scott, 2017):

Turnover management: Banks are implementing employee retention strategies to manage employee turnover and attract high-quality employees to banks. Employee retention programs focus on the relationship between the manager and employees. Competitive wages, benefits, employee recognition, and employee help programs are part of banks' efforts to keep employees satisfied. HR professionals use feedback from exit interviews and focus groups to improve employee relations and minimize employee turnover.

Cost-effective: Banks can benefit greatly from retention programs because of their direct effect on an employer's bottom line. High turnover can be very expensive. According to the Human Resource Management Association, "employee turnover costs can be as high as 50 to 60% of an employee's yearly salary." Strategies geared towards retaining quality employees help with turnover costs and minimize indirect costs such as reduced productivity and losing customers.

Keeping performance and production: Employee retention practices help banks' profitability. Hiring and training new employees takes a long time. A vacant position means work isn't getting done. Even if the job is being filled, there is still a learning curve that most staff has to overcome

before their work becomes lucrative. Taking steps to keep current employees satisfied with their jobs will make ensure that productivity doesn't come to a standstill.

Enhances Recruitment: Effective retention strategies often begin during the recruitment process. Employees are more like to stay with banks that fulfill the promises made to them at the time of offer. Banks that provide a real view of their culture, growth opportunities, and career expectations for new employees can have a real impact on employee retention.

Boosting morale: Boost morale: Employees who enjoy what they do and their work environment are likelier to stay with their bank. Retention strategies are important because they help build a positive work environment and strengthen employees' commitment to the bank. Strategies that engage employees, such as team building and social participation, increase bank morale and make employees feel proud of what they do.

Employee Retention Strategies

Banks have resorted to many strategies that contribute to increasing employee loyalty and preventing employment turnover, such as hiring people with special skills, adopting a good performance appraisal system, training managers and supervisors in good communication skills with employees, providing employees with a career path and career development plan, and allocating job benefits (Dockel, 2017).

Job Satisfaction and Employee Retention

Many studies have discussed the effect of job satisfaction on employee retention, and some of those studies found that job satisfaction has a significant effect on employee retention and boosts employees' motivation to stay in the organization (Ali, 2017). Job satisfaction also lowers the desire of employees to leave work and thus reduces labor turnover (Priya, 2019).

In Naim's study (2018), its results showed an inverse correlation between job satisfaction and the intention to leave work, the higher the level of employee satisfaction, the lower the intention to leave work, and therefore the higher the retention rate.

Identifying factors affecting staff retention and ways to improve it can help organizations avoid high attrition and retention of staff, which contributes to their survival. (Pekersen, 2021).

No one can measure the level of satisfaction that an individual gets while doing his or her job. But there are factors that directly or indirectly affect the level of employees' satisfactory work, such as wages, promotion, working conditions, leadership methods, job security, relationship of colleagues and the nature of the job itself, and together these factors refer to a set of standards

and practices in the workplace that can be considered key factors for job satisfaction and therefore employee retention (Soenanta, 2020).

Banks that builds work environments that attract, motivate, and retain talented employees will be better positioned to succeed in today's competitive business world that demands quality and cost-efficiency (Nguyen, 2020).

The main challenges faced by banks are not only in managing their human resources, but also in satisfying and retaining them, and retaining skilled employees plays an important role in any bank, because the knowledge and skills of employees have become crucial in gaining a competitive advantage in the current business environment (Ashwi, 2019).

The dimensions of job satisfaction play a pivotal role in influencing employees' decision to stay in their jobs or seek other employment opportunities. Job satisfaction encompasses several key aspects that affect an employee experience in the workplace, including the motivation system, job content, supervisor support, and relationships with colleagues (Pekersen, 2021).

Motivation system: The incentive system contributes to job satisfaction by rewarding good performance and providing financial incentives that drive employees to do more. When employees feel their efforts are appreciated, they are more willing to stay in their jobs.

Job content: Job content includes challenges and tasks faced by staff in their day-to-day work. A diverse and exciting function motivates staff to continue in the Organization and develop professionalism. In contrast, if a job lacks this diversity and is considered routine, employees may be frustrated and dissatisfied, prompting them to seek other job opportunities that provide them with the job satisfaction and professional challenge they seek. Supervisor support.

Supervisor support: Supervisor support is a critical factor in enhancing employees' job satisfaction, helping them overcome challenges and achieve their career goals. An effective supervisor creates a supportive and motivating work environment, which increases the likelihood of employees staying with the organization and increases their loyalty.

Colleagues: Relationships with colleagues greatly affect the work environment. Positive and cooperative relationships with colleagues lead to an environment characterized by mutual support and encouragement among them, which enhances their sense of belonging and satisfaction with work, and on the contrary, negative relationships among them lead to tension and organizational conflicts, which negatively affects their desire to stay in the organization.

These dimensions collectively impact job satisfaction, which in turn plays a vital role in employees' decisions to stay in the organization or seek other employment opportunities. Understanding this relationship helps

organizations develop effective strategies to improve the work environment and retain competent employees

Previous Studies

Previous studies play a crucial role in building a strong knowledge base for any scientific research, as they provide a comprehensive view of the studied field and reveal knowledge gaps. A literature review is an essential step to analyze the theoretical underpinnings and practical outcomes of previous research, which contributes to identifying future research directions and developing a strong research framework. This section aims to analyze the most important studies that have addressed [research topic], focusing on their methodologies and results, to provide a strong scientific background that supports the current research and highlights its potential contributions to enriching knowledge in this field.

Moshabi, S., (2024) aimed to analyze the relationship between organizational commitment, job satisfaction and employee retention applying to the police service in South Africa, and the study used the structural equation model (SEM) to analyze the data, and the most important results of the study: There is no effect of job satisfaction as a mediating variable between organizational commitment and employee retention, in addition to there is no statistical relationship between organizational commitment and employee retention. While the study of Ngilalolwa, J. M., (2024), aimed to explore the impact of job satisfaction on employee retention, applying to Usha Kati Premier Electricity Company, and the most important results of the study were that, the training, employee benefits, bonuses, salaries, favorable organizational environment, good relations with co-workers, and fair treatment from management and supervisors are the most important factors that led to job satisfaction and employee retention in the company under study.

The study of Jatav, S, Dixit, A, (2024) went to analyze the impact of job design on job satisfaction and employee retention in service sector organizations, and the study used the t-test to examine the relationship between the study variables. The most important findings of the study were that there is a statistical correlation between job crafting and job satisfaction, as well as the desire to stay within the organization, and loyalty to the company, and the results found that job crafting affects employee retention, in addition to that job creativity is related to job satisfaction and organizational loyalty. A study by Al-Mazrouei, H., (2024), aimed to study the relationship between remote work and work-life balance and their impact on employee retention and job satisfaction after the Corona pandemic in expatriate workers in the United Arab Emirates, the study used partial least squares and structural equation modeling. The results of the study showed that remote work-life balance is a complete mediator of the association between remote work and

employee retention, and that remote work-life balance is a partial mediator of the association between employee retention and job satisfaction.

Yusuf, S. and Ripan, N. M., (2024) explored the effect of leader-member exchange on work intentions, with job satisfaction and organizational commitment as mediating variables, to improve employee retention, the study was applied to Bandar Lampung City Center in Indonesia, the study used Structural Equation Modeling (SEM) through the AMOS application. The results of the study revealed that LM experience positively affects job satisfaction, as well as organizational commitment, and has a negative effect on work intentions. The results also indicated that job satisfaction mediates the relationship between work intentions and employee retention. A study by Anoththara, H. (2024), went to analyze the relationship between human resource management practices, job satisfaction, and turnover intention among executive staff at ABC Beverages Company, the study adopted a quantitative approach, and data was collected from 144 executive staff using a survey distributed online via Google Forms, the results of the study showed a negative correlation between HRM practices and turnover intention. The results of the study showed that there is a negative correlation between HRM practices and turnover intention, suggesting that effective HRM practices contribute to lower turnover intentions, in addition to a positive correlation between HRM practices and job satisfaction, as well as a negative relationship between job satisfaction and turnover intention, however, the hypothesis of the mediation effect of job satisfaction between HRM practices and turnover intention was not supported.

Researcher's comments on the previous studies

Analysis of previous studies

It turns out to the researcher through the analysis of previous studies that:

The current study agrees with previous studies in dealing with the theoretical framework of job satisfaction and Employee retention, but it differed with those studies that dealt with the independent variable in Analysis its impact on the dependent variables (Employee retention), which were represented in (organizational commitment - job design- remote work and work-life balance - leader-member exchange on work intentions - human resource management practices) , However, the current study tends to analyze the impact of job satisfaction (independent variable) on employee retention (dependent variable), in agreement with the study of Ngilalolwa, J. M., (2024),

The current study differs from previous studies in case studies, as the current study dealt with the National Bank of Egypt, while previous studies dealt with case studies (South African Police Service - Usha Kati Premier Electricity Company - service sector organizations - expatriate workers in the

Identifying the research gap:

Based on the previous studies reviewed by the researcher, the research gap between these studies and the current study will be discussed as follows:

In terms of the environment in which the studies were conducted and its variables:

Most of the previous literature examined by researchers was in foreign environments, and these studies were applied in different sectors and fields, and only a few studies have addressed the current field of study in the relationship between job satisfaction (as an independent variable) and its relationship with Employee Retention (as a dependent variable).

In terms of sample size:

Previous studies varied in determining the size of the study sample, ranging from small to large sizes for the workers included in the study, but the current study relied on a sample of (377) employees of the National Bank branches in Cairo and Giza, which made it easier for the researcher to obtain results for statistical analysis and recommendations appropriate to the field of study.

In terms of scientific methodology:

However, the current study will rely on the analytical descriptive method, which shows the magnitude of the phenomenon or its size and the degrees of its association with other phenomena, as it is appropriate to the subject of the study and the objectives it seeks.

The benefits of previous studies:

Previous studies were used to develop the research idea of the study, define its objectives and hypotheses, as well as its importance and the scientific method followed.

Research design and methodology

Research Design:

Below are the steps the researcher followed to design and implement the research:

- The researcher started developing a questionnaire including the determined variables to be measured. The questionnaire was evaluated and reviewed.

- The study focused on modifying the questionnaire design, by distributing the questionnaire to the pilot study, and the purpose of the pilot study was the method that helps to achieve the research goal. The questionnaire was modified based on the results of the pilot study.
- Data analysis and discussion were conducted. Statistical Package for the Social Sciences, (SPSS) was used to perform the required analysis.

The questionnaire includes a section for each research variable as well as demographic questions based on the use of the analogous scale and nominal scale. A small-scale pilot study is being conducted to ensure that the questionnaire's questions are clear and easy to answer and to ensure that they are in a simple sequence and if any other questions require adjustments. The experimental test was conducted among a sample of 30 respondents who tested the questionnaire phrases.

A questionnaire was provided with an explanatory letter explaining the purpose of the study, the method of answering, and the aim of the research. The questionnaire included phrases aimed at measuring the research variables, and these phrases were varied to achieve the research objectives and collect all the necessary data that can support the research objectives, findings, and recommendations:

Part I: Demographic Data This part consists of the general characteristics of the research population and consists of (5) paragraphs which are: Gender, Age, Educational Qualifications, Years of Service, Job Level.

Part II: This part consists of (53) statements to collect information distributed on two main fields as follows:

First Field: related to Job Satisfaction (the independent variable), It consists of the following fields:

- Motivation system, consists of (10) statements.
- Job Content, consists of (11) statements.
- Supervisor support, consists of (12) statements.
- Colleagues, consists of (9) statements.

Second field: related to Employee Retention (the dependent variable) consists of (11) statements.

Research Methodology

The research follows the descriptive analytical approach that the developed hypotheses are tested after conducting the planned data collection process. The researcher depends on using the Statistical Package for the Social Sciences (SPSS) to analyze the data collected by a questionnaire which is considered the primary source, while secondary sources are text

books, journals and periodicals, thesis and dissertations, reports, and websites.

Study population and sampling.

The study population is represented by the employees of the National Bank of Egypt in the governorates of Cairo and Giza, from various administrative levels (high management - middle management - executive management) so that there is a representation of this level and to avoid the possibility of data not being represented for this society, and this society included (19369) element, and from This population was selected as the study sample, thus the research sample becomes representative of the study community and its size is (377) elements according to the following equation . (hmeda, 2016)

$$n = \frac{pq}{\left[\frac{E}{Z\alpha/2} \right]^2 + \frac{pq}{N}}$$

N: is the research community (number of employees 19369)

n: is the Sample size.

Z: (a value known from the normal distribution table). 95 % at a level of confidence 1.96

P: The percentage of traits available in the community the researcher assumed it at 50% to get the maximum sample size.

q: Inverse ratio (absence of the adjective)

E: Allowable error (.05).

According to the sample size formula, (377) questionnaires were distributed, and (370) questionnaires were returned (98.1%), which is a suitable percentage for statistical analysis as well as for generalizing the results of the field study.

Data Collection

Theoretical data was collected through references and periodicals in addition to official statistics and data. Field data is also collected from some of the previously mentioned sources in addition to what is collected through the survey directed to the study sample.

Method of data analysis

The analysis was carried out after completing the survey collection procedures, using the Advanced Package for Statistical Analysis (SPSS, v.26), so that the following analytical tools were used:

Alpha – Cronbach: To determine the stability of the survey instrument.

Standard deviation Arithmetic averages: To determine the extent to which the responses of the study sample for each statement of the study variables and for each of the main axes deviate from their arithmetic mean.

Arithmetic averages: to determine the relative importance of the study sample's response towards the study dimensions.

Coefficient of variation: To determine the degree of difference between the respondent's answers

Simple Regression test: To measure the correlation coefficient between the study variables to infer the strength of the relationship between them.

Data Measurement and Statistical Analysis Tools

In order to ensure that the appropriate method of analysis is chosen, it is important to understand the different levels of measurement of all kinds, in this research, the Likert scale was used as it suits the objectives and variables of the study.

Table No () Response scores of the study sample according to the Likert scale

| Item | Strongly agree | agree | Neutral | Disagree | Strongly disagree |
|-------------|-----------------------|--------------|----------------|-----------------|--------------------------|
| Scale | 5 | 4 | 3 | 2 | 1 |

Source: By, researcher.

Reliability and Validity Analysis

After the survey was in its final form, it was applied to the study sample, where it was found that the reliability and validity rates for both the Job satisfaction and employees retention were high, which indicates the reliability and stability of the study tool, which means that they are of good significance for research purposes, and can generalize the results of the field study according to Table (1):

Table No (1) Reliability and validity of the questionnaire in each category

| Dimensions | number of forms | number of sentence | Reliability | Validity |
|---------------------|------------------------|---------------------------|--------------------|-----------------|
| Job Satisfaction | 370 | 42 | .739 | .859 |
| Employees Retention | 370 | 11 | .850 | .922 |
| total | 370 | 53 | .865 | .930 |

Source: By, researcher.

Descriptive Analysis

Descriptive Statistics of Constructs and Statement Items.

The results related to job satisfaction:

The below table shows the responses of the study sample toward the expressions indicating the dimensions of job satisfaction:

Table (2) Values for Job satisfaction

| s /n | Item | Mean | S.D | degree of dispersion |
|-------------------|--|------|---------|----------------------|
| 1 | The salary commensurate with the tasks and works that I do. | 2.52 | 0.90516 | 26% |
| 2 | The salary is considered sufficient for a decent life and a guaranteed Future without the need to change my job. | 1.99 | 1.18248 | 29% |
| 3 | The organizational culture of the bank helps to have a fair incentive system among the employees. | 1.98 | 1.13317 | 28% |
| 4 | The amount of money paid for the extra hours is convenient. | 1.80 | 0.89139 | 21% |
| 5 | The raise and bonuses in salary is considered fair and sufficient to make me hold on to my job. | 1.79 | 0.80333 | 19% |
| 6 | The benefits of the pension salaries system are good. | 2.06 | 1.07674 | 27% |
| 7 | The health insurance system provided by my job assures my treatment and my families with no extra expenses to pay. | 3.89 | 1.10337 | 28% |
| 8 | The employees' promotion system is equitable. | 3.95 | 1.17589 | 30% |
| 9 | The promotions are based on the employee performance. | 4.21 | 0.93845 | 22% |
| 10 | My job offers me opportunities to develop and improve which makes me not think about looking for another job. | 1.98 | 1.03957 | 26% |
| Motivation system | | 2.62 | 0.31908 | 9% |
| 11 | I am satisfied with working hours | 1.70 | 0.74225 | 17% |
| 12 | I feel satisfied with my work. | 3.97 | 1.10514 | 28% |
| 13 | I am satisfied because there is a degree of independence associated with my work roles. | 1.89 | 0.98942 | 24% |
| 14 | I am satisfied at work because I am appreciated for the good work accomplished. | 3.85 | 1.09708 | 28% |
| 15 | I am satisfied because there are adequate opportunities for periodic changes in duties. | 1.70 | 0.72377 | 17% |
| 16 | My job is very diverse. | 1.76 | 0.89882 | 21% |
| 17 | My job is independent | 2.15 | 1.11921 | 29% |
| 18 | I have a lot of opportunities to deal with customers and meet their needs. | 4.22 | 0.87838 | 21% |

| | | | | |
|-----------|---|------|---------|-----|
| 19 | My job depends on my ability to deal with others. | 4.26 | 1.09581 | 26% |
| 20 | I have a lot of repetition in my job tasks | 3.96 | 1.20688 | 30% |
| 21 | My banking job is flexible | 1.95 | 1.16768 | 29% |

Table (2) Values for Job satisfaction

| s/ n | Item | Mean | S.D | degree of dispersion |
|-------------|---|-------------|----------------|-----------------------------|
| | Job Content | 2.86 | 0.25432 | 8% |
| 22 | I receive useful and constructive feedback from my direct supervisor. | 3.50 | 1.0573 | 30% |
| 23 | I feel good about the pattern of supervision. | 1.74 | 0.86492 | 20% |
| 24 | The supervisor offers me support and help when needed. | 1.71 | 0.81396 | 19% |
| 25 | The supervisor solves every problem when it occurs. | 1.69 | 0.98997 | 23% |
| 26 | The supervisor listens to everyone's opinion. | 1.71 | 0.94228 | 22% |
| 27 | The supervisor hands out tasks between the employees equally. | 4.31 | 0.83882 | 19% |
| 28 | The supervisor performs some work tasks | 4.26 | 0.87353 | 20% |
| 29 | The supervisor always keeps me updated with work instructions and Applications | 4.18 | 0.81794 | 20% |
| 30 | The supervisor and employees have the "one team work spirit". | 2.18 | 1.14241 | 30% |
| 31 | The supervisor praises my performance in front of others. | 2.06 | 1.14002 | 29% |
| 32 | The supervisor provides feedback about his opinion on the extent to which I have completed the task assigned to me. | 4.02 | 1.12953 | 28% |
| 33 | The supervisor is rewarded for the good ideas of the employees and implements them. | 2.23 | 1.05411 | 28% |
| | Supervisor Support | 2.80 | 0.28538 | 9% |
| 34 | I and my colleagues get along with each other. | 2.12 | 1.1687 | 30% |
| 35 | My colleagues and me work together to solve problems and meet operational goals | 2.12 | 1.18253 | 30% |
| 36 | I am treated well and without discrimination by my Colleagues | 2.43 | 1.16964 | 33% |
| 37 | My Colleagues have the same workload as I have | 3.90 | 1.07105 | 27% |

| | | | | |
|----|--|------|---------|-----|
| 38 | My Colleagues and I work in a positive and friendly atmosphere | 2.07 | 1.07107 | 27% |
| 39 | I am satisfied with Relationships with my Colleagues | 2.05 | 1.15941 | 29% |
| 40 | Employees participate in each other's social events. | 1.83 | 0.82464 | 20% |
| 41 | Inappropriate comments among employees are prohibited in the bank | 3.97 | 1.07412 | 27% |
| 42 | When I encounter a problem at work, my Colleagues hurry up to solve it so that I do not get punished | 1.78 | 0.81381 | 19% |
| | colleagues | 2.47 | 0.52972 | 15% |
| | Job Satisfaction | 2.70 | 0.2568 | 8% |

Source: By, researcher, spss statistical program

Table No. (2) shows the descriptive statistical measures of job satisfaction dimensions, It was found through the values of the arithmetic averages that they are of a weak and very weak description In most of the phrases but ranged to between strong and very strong in other phrases, the values of the coefficients of degree of dispersion ranged between (21%-33%)- which referred to obvious dispersion between the sample members for these phrases, While these values ranged from (17%- 20%), for some other phrases which referred to there is a limited dispersion of the sample members in agreeing to these phrases.

At the level of the main axis (motivation system) It was found that the average opinions of the sample members reached (2.62) with standard deviation (0.31908) Also, the degree of dispersion has reached (9%), indicates to a very limited difference between the sample members to agree on this axis.

By analyzing the axis phrases, it was found that they have averages between - very weak and very strong description- as the value of those averages ranged between (1.79 - 4.21), as the general average of these phrases was (2.62) - neutral approaching to the area of weakness -Which indicates the tendency of the study sample opinion to weak motivation system as one of the dimensions of job satisfaction in the applied bank.

At the level of the main axis (Job Content) It was found that the average opinions of the sample members reached (2.86) with standard deviation (0.25432), also, the degree of dispersion has reached (8%), indicates to a very limited difference between the sample members to agree on this axis.

By analyzing the axis phrases, it was found that they have averages between - very weak and very strong description- as the value of those averages ranged between (1.70 - 4.26), as the general average of these phrases was (2.86) - neutral approaching to the area of weakness -Which indicates the tendency of the study sample opinion to weak Job Content as one of the dimensions of job satisfaction in the applied bank.

At the level of the main axis (Supervisor Support) It was found that the average opinions of the sample members reached (2.80) with standard deviation (0.28538), also, the degree of dispersion has reached (9%), indicates to a very limited difference between the sample members to agree on this axis.

By analyzing the axis phrases, it was found that they have averages between - very weak and very strong description- as the value of those averages ranged between (1.69 - 4.31), as the general average of these phrases was (2.80) - neutral approaching to the area of weakness -Which indicates the tendency of the study sample opinion to weak Supervisor Support as one of the dimensions of job satisfaction in the applied bank.

At the level of the main axis (colleagues) It was found that the average opinions of the sample members reached (2.47) with standard deviation (0.52972), also, the degree of dispersion has reached (15%), indicates to Limited difference between the sample members to agree on this axis.

By analyzing the axis statements, it was found that they have averages between (1.78 - 3.97), where the overall average of these statements reached (2.47) - located in the area of weakness - which indicates the tendency of the study sample's opinion to the weakness of the dimension of colleagues as one of the dimensions of job satisfaction in the applied bank.

The results related to Employees Retention

The below table shows the responses of the study sample toward the expressions indicating the dimensions of Employees Retention:

Table (3) Values for employees Retention

| s /n | Item | Mean | S.D | degree of dispersion |
|------|---|------|---------|----------------------|
| 43 | There is career advancement for me in the bank. | 1.87 | 0.77304 | 19% |
| 44 | I want to stay with my bank because there are retirement benefits . | 1.87 | 0.73442 | 18% |
| 45 | I have high chances of keeping my job | 1.61 | 0.7402 | 17% |
| 46 | I have enough motivation to keep working for many years. | 1.48 | 0.62962 | 14% |
| 47 | I consider my work in the bank the way to success in the future | 2.24 | 1.07515 | 29% |
| 48 | I work at learning Bank and professional Development opportunities. | 3.95 | 1.07953 | 27% |
| 49 | If I wanted to work in another job, I would like to look at the possibilities within this bank first. | 1.58 | 0.50574 | 11% |
| 50 | I see my future in this bank. | 2.10 | 1.04544 | 27% |

| | | | | |
|---------------------|---|------|---------|-----|
| 51 | If I receive seductive work from another Bank, I would like to take this opportunity. | 4.17 | 1.08152 | 26% |
| 52 | I am proud belonging to my Bank. | 4.01 | 1.14759 | 29% |
| 53 | I am loyal, because I feel appreciated and believe in the bank overall missions. | 4.01 | 1.18248 | 29% |
| Employees Retention | | 2.62 | 0.2362 | 7% |

Source: By, researcher, spss statistical program

Table No. (3) shows the descriptive statistical measures of employees retention dimensions, It was found through the values of the arithmetic averages that they are of a weak and very weak description In most of the phrases but headed towards to the strong in other phrases, the values of the coefficients of degree of dispersion ranged between (26%- 29%)- which referred to obvious dispersion between the sample members for these phrases, While these values ranged from (11%- 19%), for some other phrases which referred to there is a limited dispersion of the sample members in agreeing to these phrases.

The average opinions of the sample members reached (2.62) with standard deviation (0.2362), also, the degree of dispersion has reached (7%), indicates to very Limited difference between the sample members to agree on this axis.

By analyzing the axis phrases, it was found that they have averages between - very weak and strong description- as the value of those averages ranged between (1.48 - 4.17), as the general average of these phrases was (2.62) - It is located in the - neutral approaching to the area of weakness - which indicates the tendency of the study sample opinion to weak employees retention in the applied bank.

Research Hypotheses Testing

The study seeks to test the following hypotheses:

H1: There is a statistically significant relation between Dimensions of Job Satisfaction (motivation system, Job Content, Supervisor Support, colleagues) and employee retention in National Bank of Egypt.

To confirm the validity of this hypothesis, the following table shows the relation model between dimensions of job satisfaction (motivation system, job content, supervisor support, and colleagues) and employee retention at National Bank of Egypt.

Table (4) Coefficients of the multiple regression model of the dimensions of job satisfaction on employee retention at National Bank of Egypt

| Model | | Unstandardized Coefficients | | Standardized Coefficients | | Collinearity Statistics | | |
|----------------|--------------------|-----------------------------|------------|-------------------------------------|--------|-------------------------|-----------|-------|
| | | B | Std. Error | Beta | t | Sig. | Tolerance | VIF |
| 1 | (Constant) | 3.535 | .161 | | 21.977 | .000 | | |
| | motivation | 2.313 | .050 | .423 | 6.248 | .000 | .444 | 2.255 |
| | job_content | | .042 | .258 | 3.270 | .000 | .981 | 1.020 |
| | supervisor_support | 3.053 | | | | | | |
| | supervisor_support | 2.099 | .054 | .120 | 3.820 | .000 | .471 | 2.121 |
| | colleague | 2.087 | .032 | .195 | 2.738 | .002 | .401 | 2.494 |
| R | | .708 | | | | | | |
| R ² | | .502 | | | | | | |
| F | | The value of (F) = 231.668 | | Significant (F) = .000 ^b | | | | |

a. Dependent Variable: Retention

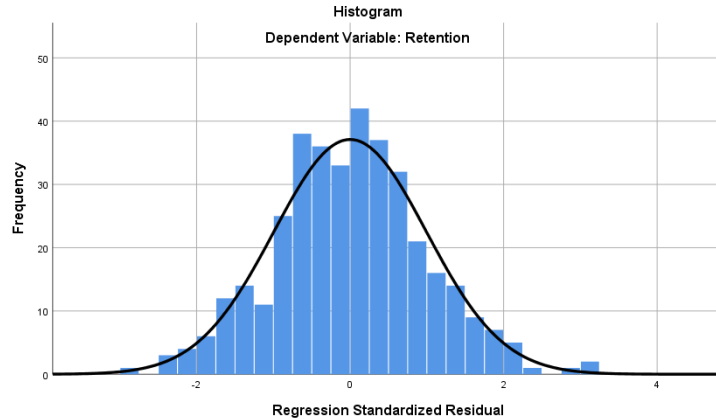
Source: spss statistical program

Validity of the model to test the hypothesis.

The statistical analysis showed the validity of the model to test this hypothesis as follows:

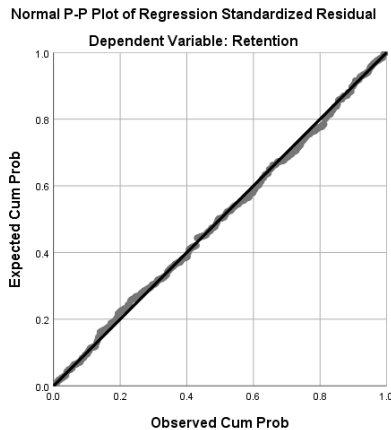
1/1 (F) is statistically significant at the .05 level of significance.

1/2 The data is normally distributed according to the following figure:

Figure (2) Distribution of data according to the normal distribution

Source: spss statistical program

1/3 The relationship between the independent and dependent variables is linear according to the following figure:

Figure (3) Distribution of data according to the linear relationship between the variables

Source: spss statistical program

Regression model coefficients

Table 4 shows that the beta coefficient for the dimensions of job satisfaction (motivation system, job content, supervisor support, and colleagues) is significant with probability value ($p=0.000 < \alpha=0.05$), ($p=0.002 < \alpha=0.05$), accordingly, these coefficients have a real effect on the dependent variable (employee retention) with regression coefficients of (2.313) (3.053) (2.099) (2.087) respectively, which indicate that the

availability of job satisfaction dimensions has a positive role in employee retention in the bank under study.

It is shown from the above that the most influential dimension of the independent variable on the dependent variable is job content with a coefficient of (3.053), and the least influential dimension is colleagues with a coefficient of (2.087).

Regression model equation

Employee retention = B (Constant) + B (Motivation System) + B (Job Content) + B (Supervisor Support) + B (Colleagues) (3.535 + 2.313 + 3.053 + 2.099 + 2.087) .

This indicates that a one-unit increase in the motivation system score increases employee retention by (2.313), a one-unit increase in the job content score increases employee retention by (3.053), a one-unit increase in the supervisor support score increases employee retention by (2.099), and a one-unit increase in the colleague score increases employee retention by (2.087).

Table 4 shows that there is a direct correlation between the independent variable of job satisfaction dimensions and the dependent variable of employee retention, as the value of the correlation coefficient (.708), and it is clear from the same table that job satisfaction dimensions in this model explain (50.2%) of the percentage of employee retention in the bank studied, as the value of the coefficient of determination (R²) amounted to (.502). and the probability value (p=0.000<a=0.05) shows that there is a significant and statistically significant effect of the independent variable on the dependent variable .

According to the above, there is an effect of each dimension of job satisfaction (the independent variable) individually and collectively on the dependent variable of employee retention.

H2: There's a statistically significant relation between motivation system and employee retention in National Bank of Egypt.

To verify the validity of this hypothesis, the following table shows the model of the relationship between motivation system and the employee retention in National Bank of Egypt as follows:

Table (4) Simple regression model estimates of the effect of the motivation system on employee retention in the national bank of Egypt

| The independent variable | The dependent variable | (R) | (R ²) | F | Sig |
|--------------------------|------------------------|------|-------------------|---------|-------------------|
| Motivation system | Employee retention | .788 | .620 | 115.183 | .000 ^b |

Source: By, researcher, spss statistical program

The data shows that there's a Statistical significant between motivation system and employee retention in the National Bank of Egypt,

where the value of the correlation coefficient reached (.788), and it was found from the table data that the validity of the model to test this hypothesis is based on the value of (F) which is (115.183), which is statistically significant at the significance level (.05). It is clear from the same table that the motivation system in this model explains an amount of (62%), the employee retention in the National Bank of Egypt, where the value of the coefficient of determination reached (R²) (.620), and noting The probability value ($p = 0.000 < \alpha = 0.05$) shows that there is a significant, statistically significant effect of the independent variable on the dependent, and the hypothesis is accepted. that there is a statistically significant relationship between the motivation system and employee retention in the National Bank of Egypt.

H3: There's a statistically significant relation between Job content and employee retention in National Bank of Egypt.

To verify the validity of this hypothesis, the following table shows model of relations between Job content and employees' retention in National Bank of Egypt as follows:

Table (5) Simple regression model estimates of the effect of Job content on employee retention in National Bank of Egypt

| The independent variable | The dependent variable | (R) | (R ²) | F | Sig |
|--------------------------|------------------------|------|-------------------|---------|-------------------|
| Job content | Employee retention | .799 | .638 | 254.323 | .000 ^b |

Source: By, researcher, spss statistical program

The data shows that there's a Statistical significant between motivation and employee retention at National Bank of Egypt, where the value of the correlation coefficient reached (.799) and it was found from the table data that the validity of the model to test this hypothesis is based on the value of (F) which is (254.323), which is statistically significant at the significance level (.05). It is clear from the same table that Job content in this model explains an amount of (63.8%), the employees retention in the National Bank of Egypt, where the value of the coefficient of determination reached (R²) (.638), and noting The probability value ($p = 0.000 < \alpha = 0.05$) shows that there is a significant, statistically significant impact of independent variable on the dependent variable and the hypothesis that there's a statistically significant relation between job content and employee retention in the National Bank of Egypt was accepted.

H4: There's a statistically significant relationship between the Supervisor Support and employee retention at National Bank of Egypt.

.To verify the validity of this hypothesis, the following table shows model of relations between Supervisor Support and employees' retention in the national bank of Egypt as follows:

Table (6) Simple regression model estimates of the effect of Supervisor Support on employee retention in National Bank of Egypt

| The independent variable | The dependent variable | (R) | (R ²) | F | Sig |
|--------------------------|------------------------|------|-------------------|---------|-------------------------|
| Supervisor Support | Employee retention | .695 | .483 | 435.207 | .000^b |

Source: By, researcher, spss statistical program

The data shows that there's a Statistical significant between Supervisor Support and employee retention at National Bank of Egypt, where the value of the correlation coefficient reached (.695), and it was found from the table data that the validity of the model to test this hypothesis is based on the value of (F) which is (435.207) which is statistically significant at the significance level (.05). It is clear from the same table that Supervisor Support in this model explains an amount of (48.3%) the employees retention in the National Bank of Egypt, where the value of the coefficient of determination reached (R²) (483.) and noting the probability value ($p = 0.000 < \alpha = 0.05$) shows that there is a significant, statistically significant effect of the independent variable on the dependent, and the hypothesis is accepted that there is a statistically significant relationship between the Supervisor Support and employee retention at National Bank of Egypt.

H5: There's a statistically significant relation between colleagues and employee retention in National Bank of Egypt.

To verify the validity of this hypothesis, the following table shows model of relationship between colleagues and the employees' retention in National Bank of Egypt as follows:

Table (7) Simple regression model estimates of the effect of colleagues on employee retention in National Bank of Egypt

| The independent variable | The dependent variable | (R) | (R ²) | F | Sig |
|--------------------------|------------------------|------|-------------------|---------|-------------------------|
| colleagues | Employee retention | .720 | .518 | 178.625 | .000^b |

Source: By, researcher, spss statistical program

The data shows that there's a Statistical significant between the colleagues and employee retention in the National Bank of Egypt, where the value of the correlation coefficient reached (.720), and it was found from the

table data that the validity of the model to test this hypothesis is based on the value of (F) which is (178.625), which is statistically significant at the significance level (.05). It is clear from the same table that colleagues in this model explains an amount of (51.8%) the employees retention in the National Bank of Egypt, where the value of the coefficient of determination reached (R²) (.518), and noting The probability value ($p = 0.000 < \alpha = 0.05$) shows that there is a significant, statistically significant effect of the independent variable on the dependent, and the hypothesis is accepted that there is a statistically significant relationship between the colleagues and employee retention in the National Bank of Egypt.

Conclusion and discussion of results

Results related to the study hypotheses

The field study proved the validity of the hypotheses and that there is a statistically significant relationship between the dimensions of the independent variable (job satisfaction) and the dependent variable (employee retention).

Field study results

Through the field study, it was found: Insufficiency the dimensions of job satisfaction in the applied bank, due to:

Inadequate motivation system: The salary is not commensurate with the employee tasks, the salary is not sufficient for the employee tasks, the salary is not sufficient for a decent life and a guaranteed future without the need to change jobs, the organizational culture of banks does not help to have a fair incentive system among employees, the amount of money paid for overtime is not appropriate, the opinions of the study sample added that the increases in salaries and bonuses are not fair and sufficient to make employees stick to their jobs, the benefits of the retirement system are not good, these opinions indicated that the job in the study bank does not provide employees with opportunities for development, the overall average for these statements (2.62) on the Likert scale is in the neutral area, but close to the weak area.

However, there are some strengths in the motivation system in banks in the field of application, namely the health insurance system provided by the job for employees and their families without incurring any additional expenses and the system of promoting employees is fair and based on their performance, by arithmetic averages (3.89, (3.95), (3.95) (4.21) on the Likert scale in the area of strong and very strong.

Insufficiency of the Job Content: as a result of:

Employees not satisfied with working hours, and there is not a degree of independence associated with their work roles or periodic changes in their duties. And job in the surveyed banks not diverse or independent or flexible, the overall average for these statements (2. 86) on the Likert scale is in the neutral area, but close to the weak area.

However, there are some strengths in the job content in banks in the field of application, namely the frequency of repetition in the job tasks performed by the employee, and their appreciation for the good work done, and employees have many opportunities to deal with customers and meet their needs, in addition to the fact that the job in the applied bank depends on the employee ability to deal with others. As a result, employees are satisfied with the banking work they do at these banks, by arithmetic averages (3.96), (3.85), (4.22) (4.26) (3.97) on the Likert scale in the area of strong and very strong.

Insufficiency of Supervisor Support: as a result of: Employees not feel good about the pattern of supervision, because the supervisor not offers them support and help when needed or solves every problem when it occurs, or listens to their opinion, plus to The supervisor and employees not have the one team work spirit, In addition to he not praises their performance in front of others or rewarded them for the good ideas of the employees and implements them, the overall average for these statements (2. 80) on the Likert scale is in the neutral area, but close to the weak area.

However, there are some strengths of the Supervisor Support in banks in the field of application, they are: the supervisor provides feedback on staff members' achievement of their mandated tasks, equally distributing functions among them, as well as performing certain work tasks, always keeping them informed of work instructions and applications and receiving useful and constructive feedback from their immediate supervisor, by arithmetic averages (3.50), (4.31), (4.26) (4.18) (4.02) on the Likert scale in the area of strong and very strong.

Insufficient relationship between colleagues, as a result of: The inadequacy of staff cooperation with each other, to solve work problems and achieve the operational objectives of the Bank, as a result of the existence of distinction between each other and others, as well as their lack of participation in each other's social events, and therefore they are dissatisfied with the relations between them, in the absence of an organizational environment characterized by organizational conflict, the overall average for these statements (2. 47) on the Likert scale is in the weak area.

However, there are some strengths of the colleagues in banks in the field of application, they are: Inappropriate comments among employees are prohibited in the bank, and they have the same workload, by arithmetic averages (3.97), (3.90) on the Likert scale in the area of strong.

Insufficiency the dimensions of Employees Retention in the applied banks, due to: Employees don't like to stay at the bank because there is no career advancement or retirement benefits, and as a result their chances of keeping their job are low, in addition to the fact that they are not motivated enough to continue working for many years, and they don't see working at the bank as the way to success in the future, and if they look to work in another job in another bank, they will take this opportunity without considering the possibilities available within this bank, as they do not see their career future in this bank, the overall average for these statements (2.62) on the Likert scale is in the neutral area, but close to the weak area.

However, there are some strengths of the Employees Retention in banks in the field of application, they are: Employees are loyal, feel valued, believe in the bank's missions, are proud to belong, and learn through professional development opportunities, by arithmetic averages (3.95), (4.01) on the Likert scale in the area of strong.

Discussion and implications

The results of the study showed that there is a statistically significant relationship between the dimensions of job satisfaction (motivation system - job content - supervisor support - colleagues) as an independent variable and employee retention as a dependent variable.

The current study agreed with previous studies in the following points:

The relationship between the variables: Previous studies have shown interest in the relationships between the different variables discussed in the current study, which are the dimensions of job satisfaction and employee retention.

The importance of job satisfaction: Previous studies, in agreement with the current study, have focused on analyzing the role of job satisfaction as an effective factor in employee retention.

The impact of managerial factors: Previous studies have shown the importance of managerial factors such as: Supervisor support, training, job benefits, rewards, and salaries in influencing job satisfaction and employee retention.

The current study differed from previous studies in the following points:

Direct and indirect effects: While the current study focused on the direct relationships between the dimensions of job satisfaction and employee retention, some previous studies focused on indirect relationships, and the impact of job satisfaction as a mediator variable on the independent and dependent variables.

No effect: The study of Moshabi, S., (2024) indicated that there is no effect of job satisfaction as a mediator variable between organizational commitment and employee retention, which contradicts the results of the current study which indicated a statistically significant relationship between the dimensions of job satisfaction and employee retention, which is in contrast to the results of the current study which indicated that there is a statistically significant relationship between the dimensions of job satisfaction and employee retention, The results of Anoththara, H. (2024) indicated that there is no effect of job satisfaction as a mediator variable between HRM practices and labor turnover.

Additional factors: Ngilalolwa, J. M., (2024), Jatav, S., Dixit, A., (2024), Yusuf, S., (2024) studies addressed a group of factors that affect job satisfaction and employee retention such as favorable organizational environment, organizational creativity, job crafting, and human resource management practices, which were not addressed in the current study.

Recommendations

The researcher proposed the following recommendations based on the findings of the research:

Compensation and rewards system

Recommendation: The Senior management and financial management of the bank should enhance its compensation and rewards system to increase employee retention. It should focus on aligning incentives with competency, variable performance, and high achievement. This can be achieved by ensuring that incentives are granted based on merit and positive standards, without discrimination among employees.

Action Steps: Implement a comprehensive review of the current compensation structure. Introduce performance-based incentives that recognize and reward exceptional performance. Ensure transparency and fairness in the distribution of rewards and incentives.

Supervisor Support:

Recommendation: Managers and supervisors should provide more support to employees. Social support plays a crucial role in enhancing employee well-being and job satisfaction.

Action Steps: Train managers on effective leadership and supportive management practices. Encourage supervisors to mentor and motivate their teams. Foster a culture where managers actively support and encourage continuous learning and skill development among employees.

Work environment

Recommendation: The human resources department, in collaboration with senior management, should enhance the work environment to make it more conducive to employee satisfaction and retention.

Action Steps: Conduct an assessment of the current work climate and identify areas for improvement. Implement changes to promote a comfortable and supportive work environment. Consider initiatives such as flexible work arrangements, ergonomic improvements, and initiatives to promote work-life balance.

Evaluation

Recommendation: Human resource management should embrace Establish fair evaluation processes and incentives that align with employee skills and competencies to boost job satisfaction and reduce role stress.

Action Steps: Review and revise performance evaluation criteria to ensure transparency and fairness. Provide adequate training to evaluators on unbiased evaluation practices. Implement a clear and structured approach to performance feedback and career development planning.

Job Content

Recommendation: Human resource management should align job roles with appropriate working hours and levels of autonomy to enhance job satisfaction.

Action Steps: Conduct a job analysis to ensure alignment of tasks with job roles and responsibilities. Provide opportunities for job enrichment and autonomy where feasible. Foster a culture of innovation and continuous improvement in job design.

Relationships between employees

Recommendation: The human resources department, in collaboration with senior management should Foster positive relationships among employees through supportive practices and team-building activities.

Action Steps: Implement policies and programs to prevent workplace bullying, harassment, and discrimination. Organize regular team-building events, social outings, and recreational activities. Encourage collaboration and teamwork through structured team projects and initiatives.

Organizational Culture

Recommendation: The human resources department, in collaboration with senior management should align organizational culture with employee satisfaction and retention goals.

Action Steps: Assess current organizational culture and identify areas where it can be aligned with employee satisfaction. Promote a culture of fairness, transparency, and inclusivity. Ensure that organizational values and practices support Employee retention and job satisfaction.

Communication and Information Dissemination.

Recommendation: HRM, in collaboration with senior management, must ensure effective communication and dissemination of information across all management levels of the organization.

Action Steps: Implement robust communication channels and platforms to ensure timely and transparent information flow. Establish mechanisms for addressing grievances and resolving work-related issues collaboratively. Promote open communication and feedback loops between management and employees.

These recommendations aim to build a supportive and conducive work environment that enhances job satisfaction, reduces employee turnover, and improves organizational performance. The implementation of these recommendations requires a commitment from senior management and the Human Resources Department to follow up and adjust based on feedback and results.

Future research

Similar studies can be conducted between the effects of AI on employee retention in the health sector by applying it to the Comprehensive Health Insurance Authority, qualitative studies can be conducted to obtain rich data on job satisfaction as a mediating variable between organizational culture and employee retention by applying it to financial institutions, and the relationship between the impact of human resource management practices on employee retention by applying it to global IT companies in Egypt .

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