



Arab American University

Faculty of Graduate Studies

**The Effect of Employees Development Methods on their
Retention in the Banking Sector in Palestine/ West Bank:
A Mediating Effect on the Job Satisfaction**

By

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**This thesis was submitted in partial fulfillment of the
requirements for the Master`s degree in
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Thesis Approval

The Effect of Employees Development Methods on their Retention in the Banking Sector in Palestine/ West Bank: A Mediating Effect on the Job Satisfaction

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This thesis was defended successfully on 6/1/2022 and approved by:

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Declaration

I'm, Enam Husain Khalil Abu Ayyash, student number (202011900), officially submit the following thesis:

The Effect of Employees Development Methods on their Retention in the Banking Sector in Palestine /West Bank: A Mediating Effect on the Job Satisfaction

I understand the university's plagiarism policy and am acquainted with its characteristics.

The contribution made in this thesis, unless otherwise specified, was produced by the researcher and was not previously submitted by another person for a different degree or certification.

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Signature



Date: 07 June, 2024

Dedication

I dedicate my work to my father's memory since he is the only person who could truly be pleased with my successes as a daughter, and even though he is no longer with us, his memories still shape the way I live.

I also dedicate this work to my loving husband, Mohammad Husain, who has always been there for me, and has supported and encouraged me through all the challenges of life. I appreciate having you in my life.

I want to thank my best friend, Lamis, and Renad, you've both been the best people to cheer me on.

I want to give special thanks to my friend Rania.

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I want to express my gratitude to my father's soul and my husband; they were my scientific career's initial backer.

Abstract

This research aims to identify the effect of employee development methods on their retention in the Banking Sector in Palestine /West Bank: A Mediating effect on the job satisfaction. The researcher measured the rate of employee is development through (formal education, assessment, work experiences, and interpersonal relation) on employee retention in the workplace.

The research is a quantitative approach method used to explain a problem by compiling numerical data form and analysing it using mathematical procedures, data was gathered using a data collection instrument (questionnaire). The selected sample was purposive, the sample size was 400 employees from different departments in the banking sector, and it was analysed by testing and analysing the hypotheses of this research through the Regression analysis and Pearson correlation coefficient tests, using (SPSS).

Findings showed that there was a statistical effect of employee development methods (formal education, work experience, interpersonal relationship, and assessment) factors on employee satisfaction and retention. This means that employee development methods have an impact on employee retention directly and indirectly.

The research recommended managers in the banking sector select only employee development programs that are deemed necessary to have the potential benefit company, managers need to put in place policies to ensure that their development plans have the expected effects. To achieve the greatest impact on their employees.

Moreover, it is recommended using the different ways in which people actively develop themselves can help as a strategic complement to formal education practices, in addition to clear strategies for appreciating the years of experience of employees and paying attention to

the side of personal relationships and the importance of assessments in addition to the regular annual evaluation, which helps in managing human capital more effectiveness. Companies need to respect human resources above all else and develop a culture and set of policies that match this commitment. To continue doing their jobs well, employees need to feel that they have a major impact on the company's performance.

Keywords: Employee Development, Employee Retention, Banking Sector, Job Satisfaction.

Table of Contents

Thesis Approval	I
Declaration	II
Dedication	III
Acknowledgements	IV
Abstract	V
Table of Contents	VII
List of Tables	X
List of Figures	XI
List of Abbreviations	XII
Chapter One: Introduction	1
1.1. Overview:	1
1.2. Background	1
1.3. Research Problem:	4
1.4. Research Significance and Justifications	6
1.4.1. Significance.....	6
1.4.2. Justifications	8
1.5. Research Objectives:	9
1.5.1. Research Main Objective:.....	9
1.6. Research Questions and Hypotheses:.....	10
1.6.1. Research Main Question	10
1.6.2. Research Sub Questions:	10
1.6.3. Main Hypothesis	11
1.6.4. Null hypotheses:.....	11
1.6.5. Scope of the research	12
1.6.6. Research determinants	12
1.6.7. Research Design.....	14
1.6.8. Definition of keyword.....	15
Chapter Two: Review of Literature	17
2.1 HR Management: Key Roles and Importance in Organizations	17
2.2 Employees Development:	20
2.2.1 Employees Development Strategies and Approaches:	20

2.2.2	Employees' Retention.....	30
2.3	Employee Retention Strategies for Job Satisfaction	33
2.3.1.	Training, Development and Employee Retention Strategy:	33
2.3.2.	Compensation and Employee Retention Strategy:	33
2.3.3.	Leadership and Employee Retention Strategy:	34
2.3.4.	Participation Strategy in Decision-Making:.....	34
2.3.5.	. Work Environment and Employee Retention Strategy:.....	34
2.4.	A Mediating Effect of the Employees' Job Satisfaction	35
2.4.1.	The Concept of Job Satisfaction	35
2.4.2.	The Significance of Job Satisfaction.....	35
2.4.3.	Factors of Job Satisfaction	36
2.5.	The Banking Sector:.....	36
2.5.1.	The Banking Sector in Palestine	38
Chapter Three: Research Methodology		40
3.1.	Overview	40
3.2.	Framework of the Research Methodology	40
3.2.1.	Research Methodology	40
3.2.2.	Population	41
3.2.3.	Sample and Sampling Procedure	41
3.2.4.	Instruments of the research	41
3.2.5	Type of sample.....	42
3.2.6.	Theoretical Framework:.....	42
3.2.7	Research Tools:.....	43
3.2.8.	Validity of the Research Instrument	44
Chapter Four: Data Analysis and Discussion		51
4.1	Introduction	51
4.2.	Research questions analysis:	52
4.2.1.	Sample characteristics	52
4.2.4.	Mediation Analysis.....	66
4.2.5.	Research Questions and Hypotheses	72
Chapter Five: Conclusion and Recommendations		75
5.1.	Findings.....	75
5.1.1.	Main Question:.....	75

5.1.2.	Question Number One:	76
5.1.3.	Question Number Two:.....	77
5.1.4.	Question Number Three:.....	77
5.1.5.	Question Number Four:	78
5.1.6.	Main Question:.....	79
5.2	Discussion	80
5.2.1.	Formal education	80
5.2.2.	Aassessments:	81
5.2.3.	Work experience:	81
5.2.4.	Interpersonal relationships:.....	82
5.2.5.	Job Satisfaction:	83
5.2.6.	Demographic Variables:	83
5.3.	Recommendations	85
5.3.1.	Contributions & Implications	87
5.3.2.	Obstacles of the Research	87
References	.....	89
INDEX	.....	125
Appendixes	.....	126
Appendix A: Questionnaire Revision	.....	126
Appendix B: Questionnaire-Arabic	.....	127
Appendix C: Questionnaire-English	.....	133
الملخص	.....	140

List of Tables

TABLE 1: INDEPENDENT VARIABLES.....	22
TABLE 2: PEARSON CORRELATION COEFFICIENT AND STATISTICAL CONSTRUCT SIGNIFICANCE FOR (FORMAL EDUCATION)	45
TABLE 3: PEARSON CORRELATION COEFFICIENT AND STATISTICAL CONSTRUCT SIGNIFICANCE FOR (WORK EXPERIENCE)	45
TABLE 4: PEARSON CORRELATION COEFFICIENT AND STATISTICAL CONSTRUCT SIGNIFICANCE FOR (JOB SATISFACTION).....	46
TABLE 5: PEARSON CORRELATION COEFFICIENT & SIG	48
TABLE 6: PEARSON CORRELATION COEFFICIENT & SIG	48
TABLE 7: PEARSON CORRELATION COEFFICIENT & SIG	49
TABLE 8: RELIABLY STATICS	50
TABLE 9: LIKERT SCALE.....	51
TABLE 10: THE CHARACTERISTICS OF RESPONDENTS	52
TABLE 11: MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD (FORMAL EDUCATION).....	54
TABLE 12: : MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD (ASSESSMENT).....	56
TABLE 13: MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD THE THIRD FIELD (WORK EXPERIENCE).....	57
TABLE 14: : MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD (INTERPERSONAL RELATIONSHIPS).....	59
TABLE 15: MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD (JOB SATISFACTION).....	61
TABLE 16: MEANS, STANDARD DEVIATIONS, PERCENTAGES AND RESPONDENTS' SCALE TOWARD (EMPLOYEE RETENTION).....	62
TABLE 17: ANOVA, T-TEST.....	65
TABLE 18: DIRECT EFFECTS.....	66
TABLE 19: INDIRECT EFFECTS	67
TABLE 20: TOTAL EFFECTS.....	69
TABLE 21: PATH COEFFICIENTS	70

List of Figures

FIGURE 1: THEORETICAL FRAMEWORK.....	42
FIGURE 2: PATH PLOT BY INDEPENDENT FIELDS 1	74
FIGURE 3: PATH PLOT BY OVERALL INDEPENDENT FILED 1	74

List of Abbreviations

SPSS: Statistical Package for Social Sciences.

RMO: Research Main Objective.

RSO: Research Sub Objectives.

RQ: Research Question.

HRM: Human Resource Management.

HR: Human Resource

Chapter One: Introduction

1.1.Overview:

This chapter provides an overview of the research endeavor, followed by the research challenges, its significance and justifications. The research's goal, questions, hypotheses and thesis structure were all discussed in this chapter, in addition of discussing the scope of the research and thesis structure.

1.2.Background

Employees are the most precious resource in any organization, they are critical to achieve company's outcomes, organizational objectives and financial goals as for-profit company could not achieve its goals without this resource (Francis, 2014). Human resource management field (HRM) is the process of maximizing employee performance besides supporting the employer's strategic objectives (Rotich, 2015). Hiring, remuneration, performance reviews, training, career development, health and safety and supervisor assistance are the most commonly stated human resources (HR) practices (Imna & Hussan, 2015) that make employees feel valued, satisfied, motivated and engaged in learning, therefore improve performance and retention (Amin, 2013; Hoekstra, 2011), in addition of reinforcing and promoting employer competence, motivation and commitment (Cherif, 2020).

Employees' commitment and engagement at work provide competitive advantages, as a result, firms become more eager to maintain competitiveness by using people as an asset, this include higher productivity and lower employee turnover (Alzyoud, 2018) beside investing in employee development methods to ensure job satisfaction and retention. This is crucial in the current corporate world as employees need to be able to quickly adapt to the shifting conditions (Jehanzeb & Bashir, 2013).

One of the most serious and costly business concerns that firms may encounter is unwelcome turnover intent (Francis, 2014), thus, there is a necessity of conducting research procedures and techniques that might raise service levels and efficiency that underlines the significance of the banking industry and its direct influence on the economy. The two main topics of this research are: employee development's impact on work satisfaction and retention.

A key element of any plan to match a company's human resources with its business strategy should be the development of its employees, a company should make career development investments in its employees after hiring and keeping the best employees within the firm, employee development methods enhance their commitment, besides, they feel supported and valued, hence, they tend to stick to the company and contribute to its long-term growth (Chikove, 2023). In relation to employees, development causes organizational changes, exploits knowledge in addition of creating new ones, this emphasizes the importance of companies adapting and supporting both development methods and strategic development (Urbancová & Vnoučková, 2018).

Retention rates and employee development go hand in hand, employees can consider leaving their current jobs to work for an organization that places a high value on employee development (Nguyen & Duong, 2021), so, organizations must invest in retention and keep potential employees as well in order to maintain a competitive advantage and reduce turnover, which is a major issue both employers and employees are given thought (Anis et al., 2011).

Human resource managers need to put more emphasis on HR strategies that connected to staff development if they want to retain employees and satisfaction (Dermol et al., 2013), this includes training and development programs, which increase retention rates as it fosters a stronger social exchange between the employee and the business, in addition of adopting number of activities that include ongoing education and improvement of all-around abilities

relevant to both job and individuals, which in turn promote employee retention (Fletcher et al., 2016).

Job dissatisfaction can occasionally be caused by a lack of opportunities for career progression, employers are required to offer opportunities for professional growth, and in order to accomplish this, training; internal or external, as well as counseling and suggestions on potential career routes to build or modify a professional path may be used. Additionally, it is imperative that managers make an effort to comprehend what their staff members want from them (Rombaut & Guerry, 2019). An employee gains experience and value to a company as they work there for longer periods of time, which is important for employee retention (Chopra, 2017).

Managing many and different development needs of employees continues to be a big concern for organizations, despite the fact that businesses are becoming more and more cognizant of the need to invest in their HR in order to address the economy (Antonacopoulou, 2000). Improving organizational performance requires effective people management besides development (Abdoulaye, 2018). Since employees are the most valuable resource in organization, HRM strategies are crucial to keep them (Mensah, 2014), and providing them with development chances boost their dedication, which in turn can improve job output and reduce turnover intentions (Nerstad et al., 2018).

In this research, the researcher chose the banking sector as the population in her research, this sector is considered to be an important and prominent component of industry in many cultures due to the facilitations it provides to business, as well as helping in improving economic. The banking industry has extensively undergone organizational and structural changes recently and new financial organizations are on the way (Afroz, 2018).

In Palestine, the banking sector is controlled by businesses, similar to most emerging nations. In general, banks are in good financial shape, as both their product lines and regulatory framework are well-developed (Abugamea, 2016).

For this reason, the banking sector is addressed as a crucial component of the Palestinian economy, confer its growth and development can have an impact on it. Hence, the banking sector has the ability to influence and stimulate economic activity in general and investment in particular (Daragmeh & Barczy, 2021). There are thirteen licensed local and foreign banks, three local Islamic banks, five branches in Jordan, and one in Egypt are all present in Palestine as of 2021. Its 379 branches, 710 ATMs, and 10,000 POS service more than two million consumers (Yasin, 2022).

1.3. Research Problem:

The services sector, which employs 30% of working population in the West Bank, is the largest employer, per the sectoral distribution of Palestinian employees there. This industry is the first to be significantly damaged by the current pandemic Covid-19 since it was the first to shut down as an effort to halt the virus's spread. The interruption of this sector had a substantial effect on the labor market and employment because it employs many of people (Organization, 2020).As a result, organizations had to adapt to new circumstances and act effectively in response to them due to the external environment's ongoing development and the adoption of new business trends. Therefore, successful businesses shared one thing: high-caliber personnel (Vnoučková et al., 2015).

Banks; as a part of this sector, are characterized by strong competition, which changed the opinions of their customers. As a result, these banks must provide services that will satisfy their customers and form strong bonds with them to be able to attract and retain their business, especially if they wish to build an outstanding reputation (Nguyen & Duong, 2021). The best

way to achieve these competitive advantages is to pay attention to employees in the banking system, because they represent human capital which is an important asset, since they directly affect revenues by improving or damaging their reputation, poor employee performance leads to unsuccessful results, conversely, strong employee performance leads to successful results. Knowing how effective and content are employees at work has been essential to companies' performance (Ray et al., 2021). An organization's employees' level of efficiency, skills and competence effects on the organization's ability to maintain its employment and obtain a competitive advantage (Anoke, 2020), hence, keeping an inspired and optimistic workforce is critical to the success of any firm, besides, employees commitment helps ensuring the success and longevity of the firm's business.

In addition, turnover can be detrimental to a company's success since it requires time, effort and money to find and train new employees, employee turnover has many problems, including high costs, knowledge loss and low output, on the other hand, increasing employee retention may help a company saving money, reduce employee turnover and even boost morale and productivity. Long-term employees enjoy a significant competitive advantage due to their continuous employment that enhances the bank's performance and increase its productivity through the expertise among the employees, which saves the banks from any additional costs that may incur through new employment. Some companies may face difficulty with staff retention, employee retention is defined as encouraging employees to stay within the organization as long as possible (Singh, 2019). This can be accomplished through good employee communication, which is essential to retain tactics as it fosters a greater employee commitment (Kaur, 2017). Employees who are happy in their jobs are more likely to stay within the company.

Employment satisfaction is another factor to determine the success of a firm, it refers to any combination of psychological, physiological and environmental factors that allow employees

to honestly state that they are content with their job. Job satisfaction is still an internal matter that pertains to how an employee feels despite the fact that many external factors may have an effect on it (Biaison, 2020).

Due to the fact that employee knowledge enhances the importance of attaining a competitive advantage for companies and many firms have been successful because of this, job satisfaction is recognized as one of the most prominent components in an employee's life in any organization. According to several researches, there is a significant link between employee retention and pleasure at work (Anoke, 2020).

The researcher came up with the importance of staff development at this point. Employee development refers to the process which assists an organization's staff in coming up with a plan to acquire the skills that are necessary to carry out a variety of tasks related to their current or anticipated job roles, to fully utilize their potential in their own development processes and/or organizational development processes such as; establishing a culture within the work that values teamwork and collaboration as well as promoting employee motivation and well-being (Anlesinya et al., 2015).

Therefore, the problem of this research is to study and examine the impact of employee development methods which include (formal education, evaluation, work experiences and personal relationships) on employee retention in the banking sector in Palestine/ West Bank: a mediating effect on the employee's ability to retain their jobs and job Satisfaction.

1.4. Research Significance and Justifications

1.4.1. Significance

Employee retention is among the most crucial elements in determining a company's accomplishment, competitive advantage, productivity and performance. Businesses search for

fresh methods to improve employee satisfaction and retention (Al-sharafi et al., 2018). As stated by (Motlou et al., 2016) a high turnover rate means that a company is losing a significant portion of its workforce based on the number of new employment. In addition, high turnover rate indicates that employer is not selecting individuals for positions properly nor providing an environment that encourages long-term employment.

Accordingly, the research's main issue has been condensed into the impact of employee development programs (formal education, evaluation, work experiences and interpersonal relationships) on employee retention and the significance of job satisfaction as a mediating effect in the banking sector in Palestine/West Bank.

There are many factors that led the researcher to choose (the banking sector) for this research, among these reasons is that the banking sector is one of the prominent components of the entire financial system, as it has a significant impact on the state's economy through improving infrastructure and providing financing and investment. The banking sector is the foundation of all national economies, and it has a major impact on the country's overall development.

Throughout the world, the modern economy cannot survive without the banking industry. It serves as the main source of credit, providing money for people to buy homes and cars, it also has a great role in businesses in order to help them grow, acquire equipment and pay for employees. In addition, banks give depositors a safe place to keep their money so that they can earn interest on it and be the operator of these funds. Banks offer credit and debit cards for a variety of everyday transactions. It facilitates online shopping as well. **The research's results will be of significant interest to:**

- **Academic contribution:** Given the scarcity of research in this topic in Palestine, the findings of this research may help to increase knowledge and will be utilized as proof by academics in the future.

- **HR Department:** The research's findings may aid in the development of critical guidelines for HRM departments regarding the requirement to pay attention to the employee development program, which includes (formal education, evaluation, work experiences and interpersonal relationships) and work continuously to update and develop them. This will allow the employees to benefit from them in order to fulfill job satisfaction, which in turn naturally results in keeping them in a suitable working environment.

- **Employees:** This research may be especially crucial in inspiring them to focus on the need of constantly improving themselves in order to ensure career advancement and maintain fair competition among coworkers, which will directly benefit them and positively affect the organization they work in.

- **Literature enrichment:** The researcher believes that this research may be a significant source of knowledge for researchers in the future, enabling them to take advantage of the theoretical and practical research that is being conducted as well as the stages of scientific research. Later scholars will do follow-up research based on the findings of this investigation.

- **The Banking Sector in Palestine:** The researcher hopes that the results of this research will help banks operating in Palestine to better understand the value of employee development programs in enhancing employee satisfaction, productivity and job loyalty. This may be for this program's impact on the banks, which in turn spurs the growth of the financial services market, which is reflected in the caliber of services offered by these banks.

1.4.2. Justifications

Because of its focus on the effects of staff development programs, this research has both theoretical and practical applications, due to its focus on the effects of employee development programs (formal education, evaluation, work experiences and interpersonal relationships) on

employee retention and the significance of job satisfaction as a mediating factor in the banking sector in Palestine/West Bank. The following reasons are given: -

- Theoretical justification: In order to better understand how staff development programs affect employee retention, which is directly reflected in the performance of the banking sector in Palestine/ West Bank, the researcher is working to create a new study.
- Practical justification: The results of the current research may help to highlight the positive effects of employee development programs (formal education, evaluation, work experiences and interpersonal relationships) as strengths in the work of HRM in the banking sector in Palestine terms of raising the quality of services which are presented by these banks.

1.5. Research Objectives:

1.5.1. Research Main Objective:

The main objectives of this research is clarified as the followings:

- RMO1: To examine the effect of employee development methods on their retention in the banking sector in Palestine /West Bank: a mediating effect on the job satisfaction
- RMO2: to analyze the significance level of the effect of employee development (formal education, assessment, work experience and interpersonal relationship) on employees' retention with regards to job satisfaction.

1.5.2. Research Sub Objectives:

As for the sub objectives of this research, the researcher summarized them in the following points:

- ✓ RSO1): Recognize the reality of using methods of employee development in the banking sector in Palestine/ West Bank.
- ✓ RSO2) Determine the level of employee retention in the banking sector in Palestine/

West Bank.

- ✓ RSO3): Determine the level of employee satisfaction in the banking sector in Palestine/ West Bank. RSO4): Identify the effect of formal education on employee satisfaction and retention.
- ✓ RSO5): Find the effect of assessment on employee satisfaction and retention.
- ✓ RSO6): Determine the effect of work experience on employee satisfaction and retention.
- ✓ RSO7): Identify the effect of interpersonal relationships on employee satisfaction and retention.

1.6.Research Questions and Hypotheses:

1.6.1. Research Main Question

- RQ1): What is the impact of employee development methods on their retention in the banking sector in Palestine / West Bank: a mediating effect on the job satisfaction?

1.6.2. Research Sub Questions:

- RQ1): How to use methods of employee development in the banking sector in Palestine/ West Bank.?
- RQ2): How extent the level of employee retention in the banking sector in Palestine/ West Bank.?
- RQ3): How extent the level of employee satisfaction in the banking sector in Palestine/ West Bank?
- RQ4): What is the impact of formal education on employee satisfaction and retention?
- RQ5): What is the impact of assessments on employee satisfaction and retention?
- RQ6): What is the impact of work experience on employee satisfaction and retention?

- RQ7): What is the impact of interpersonal relationships on employee satisfaction and retention?
- RQ8): What is the significant level of the effect of employee development (formal education, assessment, work experience and interpersonal relationship) on employees' retention with regards to the job satisfaction?
- RQ9): What are the differences in the demographic factors (gender, age, education, years of experience in the same job, total years of experience and job title) among the employees?

The research hypothesizes of this research are:

1.6.3. Main Hypothesis

- H1: There is a significant impact of employee development methods on their retention in the banking sector in Palestine/ West Bank, with regards to the job satisfaction.
- H2: There are significant differences in the respondents' answers regarding the level of using methods of employee development in the banking sector in Palestine/ West Bank based on the demographic factors (gender, age, education, years of experience in the same job and total years of experience and job title).
- H3: There are significant differences in the respondents' answers regarding the level of employee retention in the banking sector in Palestine/ West Bank based on the demographic factors (gender, age, education, years of experience in the same job, total years of experience, and job title).
- H4: There are significant differences in the respondents' answers regarding the level of job satisfaction in the banking sector in Palestine/ West Bank based on the demographic factors (gender, age, education, years of experience in the same job, total years of experience, and job title).

1.6.4. Null hypotheses:

- H0: There is no significant impact of formal education on employee satisfaction and retention.
- H0: There is no significant impact of assessments on employee satisfaction and retention.
- H0: There is no significant impact of work experiences on employee satisfaction and retention.
- H0: There is no significant impact of interpersonal relationships on employee satisfaction and retention

1.6.5. Scope of the research

Banking sector employees in the West Bank are the main focus of this research scope.

The following topics were the exclusive focus of research data collection:

Employees in the offices and branches of the banking sector in the west bank. In addition to the employees in the regional departments of these banks, where the employees were chosen for this research because they are the human capital of the banking sector.

In addition, employee development curricula and their importance to employees and the banking sector, as well as knowledge of the types of these curricula and the difficulties encountered in using them, are the subject of a comprehensive review of the literature in this research. This was in addition to the methods and how their application affected the productivity of the employees.

1.6.6. Research determinants

- Geographically, this research concentrated on bank employees in the West Bank, Palestine.

- Population and sample: The banking sector in the West Bank, consisting of 13 banks, was included in this research.
- Questionnaire: A survey was distributed on 400 employees that work in many banks in the West Bank from different sections, this sample size was chosen to reach a certain level of validity and to provide sufficient information on reliability. The questionnaire consists of two main sections, the first one is about the demographic factors, which include (gender, age, academic qualification, years of experience in the same job, total years of experience and job title)

The second section consists of the questionnaire phrases; composed of the dependent variable (employee retention) and independent variables include (formal education, assessment, work experience, interpersonal relationships and job satisfaction), each variable has eight options and a scale of five-point rating that was used to determine the degree of each option based on the responses of the employees.

- Knowledge: To investigate the potential effects of their application (formal education, assessment, work experiences and interpersonal relationships) on employee retention through employee satisfaction as a mediating factor, the research focused on evaluating employee development methods as a starting point for the primary tools. Improvement helps the banking sector adopt a broader view of employee development approaches. In order to review relevant previous studies that addressed and addressed these factors, a comprehensive systematic review of the literature was conducted.
- The researcher measured the desired goals using quantitative survey research,
- A questionnaire was created specifically for this purpose as a tool. The main use of the questionnaire was to achieve the objectives of the research, through responding to its questions, and then gathering information in order to support and discuss its findings as well as to help creating suggestions.

- Time: The questionnaire was distributed (distributed and collected) over a period of three weeks.

1.6.7. Research Design

The research project started in November 2022. In the end of April 2023, a review of the literature was accomplished, and in July of the same year the validity testing, distribution of the pilot study questionnaire and data collection were prepared and in the end of August, the researcher completed the data analysis, discussion, conclusions and suggestions.

The following measures were taken to achieve the research objectives:

- The goals, objectives, hypotheses, primary research questions and research methodology were established as research axes that help focus on the problem.
- Defining and formulating the research problem.
- The researcher also developed the research method and strategy after conducting a comprehensive evaluation of the relevant literature in this field.
- A research model was also conceptualized at this stage through the literature review.
- Key factor groups were clearly defined to assist in the development of the initial questionnaire.
- The questionnaire was developed after a comprehensive literature review.
- The reliability and stability of the questionnaire were verified by the supervisor and five specialists from the Arab American University and Al-Quds University.
- The questionnaire was pre-tested to ensure the accuracy of the data collected.
- Empirical research was conducted to determine the advantages and disadvantages of the questionnaire, make necessary corrections and obtain insightful comments.
- The initial survey was distributed to 361 employees in the banking sector in the West Bank.

- SPSS software version 21 was used for statistical analysis (validity and reliability tests, Pearson correlation analysis and other methods for analyzing quantitative data).
- The results were discussed and explained from the researcher's point of view, and recommendations were presented.

1.6.8. Definition of keyword

- **Employee development:** an episodic organizational intervention aimed at enhancing knowledge and abilities for the workplace (Ellingson et al., 2013).
- **Employee retention:** A concerted effort on the part of employers with the aim of designing an atmosphere for work that motivates current employees to stay with the firm procedures and policies that meet their diverse needs and maintaining this environment on an ongoing basis (Kaur, 2017).
- **Formal Education:** the kind of instruction offered by training facilities or educational institutions, it is structured in accordance with a schedule with clear objectives and duration, and the hours of the classes or training sessions are predetermined (Kapur, 2019).
- **Assessments:** obtaining information about an employee's behavior, communication style or skill set and providing feedback to the person; employees, peers, customers and managers can all contribute to ratings (Noe et al., 2011).
- **Work Experiences:** acquire and build skills through on-the-job learning; as an excellent tool for developing capabilities, it can also enhance productivity, effectiveness and efficiency (Casinillo et al., 2022).

- **Interpersonal Relationships:** the relationships between two or more individuals are formed through social-cultural and other influences and are essential for any sector (Bodika & Aigbavboa, 2018).
- **Job satisfaction:** a feeling of contentedness or pleasant affection that emerges through the assessment of a person's professional experience, job happiness is now more often acknowledged as a form of emotional labor (Zhu, 2013).

Chapter Two: Review of Literature

2.1 HR Management: Key Roles and Importance in Organizations

The HR sector was popularized in the 18th century by Robert Owen and Charles Babbage, who claimed that individuals were critical to an organization's success (Harrison & Myers, 1964). The oldest professional human resource association was founded in 1913, the Society for Human Resource Management (SHRM) was established in 1948 by the Chartered Institute of Personnel and Development (Obedgiu, 2016). The 1960s and 1970s also witnessed the emergence of a more personable group of managers who emphasized the relationship which will be between employers and employees (Md. Ali Ahsan, 2014). Academics began to approach people in organizations differently in the 1980s as a result of globalization and technological improvements, leading to the evolution of HRM from personnel management (O'riordan, 2017).

HRM section includes doing job evaluations, determining personnel needs, planning workforce requirements, hiring, onboarding new hires, providing training, managing wages and compensation, offering benefits, evaluating employee performance, resolving issues and dealing with staff (Parameswari & Yugandhar, 2015), in addition of ensuring adherence to labor laws, maintaining records, recruiting and training new employees, providing compensation and handling performance issues are some of the duties of HR (Patrick & Mazhar, 2019).

HRM is the process of selecting, onboarding, reviewing and rewarding staff members as well as attending to their issues over their jobs, health, safety and fairness (Dessler, 2013). The management of labor relations in an organization that takes into account people's energies,

physical and emotional health, intellectual prowess, personalities and motives is another definition of HRM (Armstrong & Taylor, 2014).

HR is essential for developing a workforce that aligns with the business mission and vision, and for driving organizations and the nation through challenges with encouragement and motivation (Indermun, 2014). Human resources have a very important role in the success of the company and the employees, as they are the ones that help employees succeed and be productive (Nansimbi, 2017). The most important thing that organizations need to achieve the greatest success is to invest in the proper employees in the right jobs and tasks, besides, choosing the right time which is considered one of the reasons for success (Mwaniki & Gathenya, 2015). This aids HRM firms in achieving their objectives, ensuring respect for people, identifying and meeting their needs, maintaining good morale, enhancing employee capacities, giving them clarity and precision and instilling a sense of unity, teamwork and interterm cooperation (D et al., 2020). By enhancing knowledge and abilities, addressing problems and removing obstacles, HRM aids in the growth and development of personnel, increases productivity and generates income (Mahmood, 2022).

High productivity and profitability depend on effective management of human resources, which includes staff training, competitive pay, motivational incentives and management and leadership development (Nwoye, 2015). Since one of the functions of human resources management cannot work independently, there are relationships between all functions of human resources management (Emile, 2022). Motivation can increase the self-value of work by appreciating success, encouraging initiative and attracting talent and intelligence, this is considered to be one of roles of the HR Department (Blaga, 2019). Human capital is a crucial element in any business, it may be leveraged to obtain a competitive edge over rivals through the strategic management of human resources, which depends on the skill, excellence and competence of its employees(Chong et al., 2020).

Administrative, operational and strategic jobs are the three basic categories for HR roles (Kapur, 2020). HR must be more strategic to ensure effective utilization of human capital, which is essential for success and growth (Nansimbi, 2017). The vertical integration of HRM functions to efficiently use HR to satisfy strategic needs is known as strategic HRM (Hamouche, 2021). HRM practices, such as team learning, shared vision, personal mastery, mental models and systems thinking can be modified to suit shifting demands and problems (Mathew & Walarine, 2022).

In the past three decades, managers have faced a variety of opportunities and difficulties, particularly in the field of HRM (Anbuoli et al., 2016). This is what caused HRM to shift from being a people-focused department to a strategic business partner, and it must manage the changes to make HRM professionals become productive, innovative and dynamic business partners (Slavi et al., 2018). Since individual skills cannot be replaced and modern knowledge businesses have shown that employee knowledge and skills have a significant impact on organizational success, employee retention is essential (Stone & Deadrick, 2015).

The process of strategic human resource management is defined as recruiting, supporting professional development, rewarding and retaining employees, as it is seen as a partner in the success of the organization, using the strength and capabilities within the department to support and enhance the performance of other departments (Khan, 2020). Effective human resource strategies must be employed to give employees a fulfilling work environment because they are the most important resources for gaining a competitive edge (Sareen, 2018). Additionally, through techniques like job analysis, sharing programs, recruitment, training, incentive-based remuneration, and others, strategic HRM approaches have an impact on employee engagement and retention (Vu et al., 2020). Strategic HRM practices can influence employee commitment and promote positive behavior through development programs including training, education, etc. (Hamadamin & Atan, 2019).

2.2 Employees Development:

Employee development was viewed before the 1990s as an episodic organizational intervention meant to create knowledge and skills relevant to the workplace (Ellingson et al., 2013). Human resource management is critical to employee growth. This evolution is driven by a number of factors, including employee involvement and company culture, attitudes and prospects for advancement (Hameed & Waheed, 2011). Employers encourage staff members to advance their knowledge and abilities in order to increase output and performance. This approach is known as employee development (Edori, 2022).

Employee development, which involves both personal development and the general growth and development of employees, depends on HRM. With the development of employees, performance is increased, and organizations thrive. (Johannes & Yacob, 2020). The core of the company is the workforce, where the success or failure of the company depends on the achievements of its employees (Rodriguez and Walters, 2017). Employee development initiatives are also a crucial effort since they demonstrate the company's value to its employees and its desire for their growth. Employees put up a lot of effort and work assiduously to achieve the goals of the organization when employers support employee development activities (Awasthi & Kumar, 2016). Employee development is essential for businesses to remain competitive and profitable (Edori, 2022).

2.2.1 Employees Development Strategies and Approaches:

Employee development tactics come in four different forms: formal classes or programs, evaluations, interpersonal and on-the-job training (Dachner et al., 2019). Modern development methods integrate entrepreneurship, a modern work environment, and new perspectives on the value of human capital. Four important elements have been agreed upon by businesses: formal education, assessment, work experiences, and interpersonal interactions (Cale, 2016). In order

to improve employee performance, firms need invest in employee development. To do this, they should utilize HR practices as strategic tools to encourage positive behavior and provide employees the skills, knowledge, and talents they need (Cherono, 2017).

Furthermore, in order to boost their employability and prepare for leadership chances, individuals must take accountability for growing themselves to meet job requirements (Mikoajczyk, 2021). Workplace motivation Employee retention as well as loyalty are affected by factors such as overall motivation, interesting work, personal success, and opportunities for personal growth. (Vnoučková et al., 2015).

Employee development is crucial to achieving company goals, since it can increase the quality of employees and promote cooperation between them (Kurniawati & waloyo, 2022). Organizations have a moral and business responsibility to develop their most valuable resource. Investing in the continuous development of employees increases their market value, which in turn makes them more valuable to employers and increases their job security and earning potential (Anoke, 2021).

To meet employment needs, and to be prepared to create leadership opportunities, and to meet employment security needs, human capital development is no longer merely a set of activities but a continuous process of improving existing talents and adding new ones (Mikołajczyk, 2021).

This research discusses each strategy in detail from this research model through which the variables that were studied were identified.

Table 1: independent variables

independent variables	Reference
Formal Education Assessment Work Experience Interpersonal Relationships	There are four types of employee development strategies are formal education, assessment, relationship building, and on-the-work experience. These categories show how modern development methods incorporate initiative, a modernized work environment, and fresh perspectives on the worth of human capital (Dachner et al., 2019).
	Modern development methods integrate entrepreneurship, a modern work environment, and new perspectives on the value of human capital. Four important elements have been agreed upon by businesses: formal education, assessment, work experiences, and interpersonal interactions (Cale, 2016).
	Organizations should make investments in employee development activities to ensure they value, develop, and retain their human resource for effective functioning. Employees should work hard and use their skills to achieve the organization's goals and be trained and developed properly to prevent employee obsolescence. Effective management, a productive work culture, responsible job performance, effective interpersonal interactions and communication, amicable and functional workplace relationships, and a tranquil and enjoyable personal,

	<p>family, and professional life are all skills that employee development programs may help in developing in employees (Awasthi & Kumar, 2016).</p>
	<p>Employees are prepared for different jobs or positions within the organization through development, which is future-focused. Additionally, it aids in preparing them for adjustments to the duties and demands of their existing roles and concentrates future development on highly capable personnel who will hold supervisory positions. As a consequence, many businesses have chosen one of four methods for developing employees: formal education, assessment, work experience, and interpersonal interactions. (Noe et al., 2011).</p>

2.2.1.1 Formal Education

Due to the rapid pace of knowledge creation, worldwide rivalry, and unstable economic conditions, organizations must concentrate on training, education, and staff development initiatives to remain competitive (Dolan & Capell, 2015). Education boosts productivity and raises salaries and is an essential component of productivity. This is because education is provided or subsidized by the government in most countries (Fossen & Büttner, 2013). Despite the perception that education refers to a more rigorous academic background (Masadeh, 2012).

Education and the development of vocational abilities have become a lifelong process that must be permanent and take into consideration all realistic needs. Employers recognize that

highly qualified employees are the cornerstone of success and progress is needed to maintain systematic staff education (Gontkovicova & Spisakova, 2015). Organizations should concentrate on offering the necessary education because investing in education boosts productivity and employee performance (Kohnov et al., 2018). Organizations are looking for solutions to support learners with what they need to know to drive performance. Learning teams use learning tools to provide information and experiences outside of work (Wilson & Hiipakka, 2019).

Although education has many various definitions, it is frequently described as the development of a healthy mind and body, the enhancement of natural human potential, the recreation of experiences, and the growth of capacities to influence their surroundings and carry out their duties (Silva, 2014). Education is the pursuit of general knowledge, theory and skill mastery, and activities to achieve goals (Hidayat & Budiartma, 2018). It is also used to describe the type of education provided by training facilities or academic institutes. It is structured in accordance with a schedule with clear objectives and duration, and the hours of the classes or training sessions are predetermined (Kapur, 2019). Accordingly, Formal education yields are higher for entrepreneurs than for employees because entrepreneurs are better at making use of their human capital and are able to turn more of their returns into personal income (Praag et al., 2013).

Education fosters the development of one's abilities, knowledge, and attitudes in addition to strengthening one's current abilities (Trel'ová & Olšavský, 2016). It includes supporting employee development through formal educational programs, such as workshops, short courses, and undergraduate and graduate programs (Noe et al., 2011). Employee education is a permanent process of adaptation and change of working behavior, knowledge, skills, and motivation, resulting in a decrease in the gap between current competencies and future requirements (Stachová et al., 2019). So, when employees are happy with their jobs, they are

more likely to take proactive steps to ensure customer pleasure, which enhances institutional performance (Trel'ová & Olšavský, 2016).

Companies have different requirements for education, such as size, life cycle, market dynamics, level of digitization, automation, and other effects, in order to ensure efficient and effective operations, they should therefore plan and prepare education and training programs that are linked to the company's goals (Kohnov et al., 2018). And accordingly, Because of the perception that educational systems were not adjusting to changing circumstances, people were interested in the distinction between formal, non-formal, and informal learning in the 1960s (Johnson & Majewska, 2022).

Education is about preparing candidates for employment by improving general knowledge and understanding of the environment (Hidayat & Budiartma, 2018). Adult vocational education is essential for professional development and is linked to work performance. It includes adaptive education, additional qualification development, and targeted requalification. (Matulcikova et al., 2021). Learning, teaching, and reinforcing new information are encouraged by the transition from formal education to an enduring culture personal development (Mikołajczyk, 2021). so encouraging people with more formal education to start their own businesses and advising people with entrepreneurial aspirations to first finish their formal education (Hessels et al., 2019).

2.2.1.2 Assessments

Improving career levels and growth entails defining, picking, designing, compiling, analyzing, and utilizing information this process is called assessment, and information about employees is systematically obtained. Using this data, decisions are made about the employment or careers of candidates and employees. Career counselors may carry out personnel assessments in order to provide their clients with professional guidance (U.S.

Department of Labor, 1999). In order to assess an employee, evidence must be gathered regarding their behavior, communication style, and skill set. Managers, customers, peers, and employees can provide information for evaluations. Assessing an employee's behavior is an important way to support professional growth and identify managerial and leadership potential (Noe et al., 2011).

Assessments are used to determine environmental variables and performance targets, and devise intervention strategies (Gravina et al., 2021). The organization's capacity to produce leaders may be impacted by employee evaluations and other HRM initiatives (Porter et al., 2016). Employees provide continuous and regular feedback to help both the employer and employee determine performance and solve organizational hierarchies (Dachner et al., 2019).

Assessment can be used to categorize and classify individuals, considering their future as a predetermined result or an unalterable destiny (Wasserman, 2012). Furthermore, employee assessment is essential for any organization, as it includes both current and future performance, goals, and expectations, as well as communication with the manager (Kirovska & Qoku, 2014). There has been an increase in the use of personality assessments in employee development at all levels of large and small organizations alike (Moyle & Hackston, 2018). Also, determining an employee's employment requirements is now easier thanks to the usage of employee assessments. Assessment tools can help in determining employees' training needs and in giving a path for essential career growth that would be advantageous to the person and the business (Mapelu and Jumah, 2013).

Additionally, employee assessments can be used to determine, identify, and reward individuals who contribute in a significant way to the organization (Asana et al., 2021). To improve their performance at work, employees should consider their strengths and shortcomings, get advice, and develop an action plan (Dachner et al., 2019). So, employees

feel psychologically recognized and engaged in their work and are appointed to a position that aligns with their profession and specifications, leading to increased job satisfaction and decreased turnover intentions (Ergeba, 2016). Employee retention can be supported and improved if employees see the assessment process favorably rather than as a measurement and control mechanism (Jeffrey & Prasetya, 2019).

Employing a decision support system-like technique can help enhance employee assessment, which can be challenging owing to inaccuracies and errors in judgment (Siregar et al., 2017). and then Gamification of selection procedures can improve assessment tools' performance prediction by eliminating information distortion and giving better-quality information (Georgiou et al., 2019). By reflecting a theoretical notion rather than some other occurrence that has nothing to do with the assessment's purpose, the validation process assures that the assessment instrument assesses what it is intended to evaluate (Shrotryia & Dhanda, 2019). Also, assessment centers are off-site facilities used to assess employee performance on soft skills, risk-taking ability, and other qualities. Managers are trained to look for employee behaviors associated with the abilities being assessed (Noe et al., 2011).

2.2.1.3 Work Experiences

Experiential employees are in high demand in the labor market because of their high output and minimal training requirements (Renold et al., 2021). The goal of work experience is to acquire and build skills through on-the-job learning; as an excellent tool for developing capabilities, it can also enhance productivity, effectiveness, and efficiency (Casinillo et al., 2022). Work experience can contribute to the growth of vocational identity and competence (Guile & Griffiths, 2015). Experience is defined as the capacity to make choices in challenging, unexpected situations (Renold et al., 2021).

An employee with good experience in their job may be able to become a leader due to their expert power and dependability, as well as their tacit knowledge (Kotur & Anbazhagan, 2014). Learning from experience is essential for successful leadership, as it encompasses past, present, and future experiences (Serrat, 2019). So, companies that provide opportunities that enhance work experience nurture future talent ensure engagement with their local communities (Millard, et al., 2019).

On the other hand, employees must determine the abilities and experience required to advance in their careers as careers are patterns of work experiences that change over time (Hedge & Rineer, 2017). Through practical experience, employees discover the right work for them by exchanging stories about the work that will be suitable for them, which provides them with all forms of support to continue their careers (Reece et al., 2013).

Managers learn to handle challenges, lead change, and influence others through enhanced work experiences (Dachner et al., 2019). Employees need international work experiences to improve their global competencies and perform vital company functions (Shaffer et al., 2012). Also, Employees' work experiences are an important factor in creating management policies that prioritize their well-being and job satisfaction (Casinillo et al., 2022). To improve the productivity of job applicants, employers should look at their past experiences in order to match them with their new jobs (Weiss et al., 2014).

As it takes work experience is taken into account by economists when evaluating earnings (Renold et al., 2021). In human capital earnings function estimations and wage gap decompositions, the association between educational attainment and work experience as a significant productivity characteristic is present. Due to varying degrees of education, the average amount of possible experience changes with time (Laviña et al., 2019). Job experience provides a range of benefits for young people (Millard, et al., 2019):

- People gain insight into the world of work that helps them make decisions, understand workplace norms, and understand different workplaces.
- Build career-relevant skills including confidence, resilience, teamwork and communication.
- Better career outcomes, such as higher wages, employability, and a lower likelihood of being a young person not in training, employment, or education.

2.2.1.4 Interpersonal Relationships

Interpersonal relationships do not represent leisure, but rather arrangements in life that may provide self-fulfillment and a sense of self-worth (Stebbins, 2015). Interpersonal communications are contacts between two or more individuals that require trust, respect, unity, routine business encounters, or any other sort of social duty. They are necessary in every business and evolve in response to social, cultural, and other pressures (Bodika & Aigbavboa, 2018). Interpersonal connections between two or more people are called social relationships. Interpersonal interactions at work are a normal element of the workplace and are typically enjoyable and creative, but they can also cause conflict and stress (Patricia, 2015).

Positive interpersonal communication acts as a stress reliever, aid in task completion, emotional support, companionship, and a basis for social and emotional growth (Martin, 2014). Age, personal traits, career preferences, and sociocultural shifts all have an impact on interpersonal interactions, which are mutually oriented (Kleptsova & Balabanov, 2016). Employees gain from interpersonal networks in firms because they may connect with people and acquire information that may help them grow in their professions (Awasthi & Kumar, 2016).

Interpersonal relationships between and among employees of an organization are necessary for services to be effective, efficient, and of high quality (Agba, 2018). Maintaining cordial relations with other members of the organization is beneficial to all the members, as it provides support and assistance, solutions to problems, and feelings of pleasure and satisfaction which contributes to their retention (Kapur, 2020). Interpersonal communication is essential for us to stay connected with others and to develop a sense of self (Anant, 2016).

Interpersonal relationships between employees at work and in their personal lives can positively or negatively affect various aspects of an organization (Szostek, 2019). Satisfaction in relationships is an important indicator of well-being, as it indicates the innate human need to belong to good and satisfied relationships. It is moderated by interaction and relationship perceptions and behaviors (Alwi, 2020). According to Social Exchange Theory, relationships must involve both giving and receiving in order for people to work together successfully to accomplish their goals (Patricia, 2015). The relationship between management and peers can lead to employee dissatisfaction and attrition due to a lack of supportive work culture and environment, leading to less satisfaction and eventually attrition (Gorde, 2019).

2.2.2 Employees' Retention

Staff retention has been a major issue for organizations since 1900, when industrial engineers began investigating the root causes of employees' loyalty to their employers. Retention is the process of keeping employees in the organization so that they can contribute to the company's success. (Tanwar & Prasad, 2016). Staff retention is influenced by three key variables: social, mental, and physical characteristics, and an organization's success is largely determined by staff retention and satisfaction (Das & Baruah, 2013). Companies confront three types of

obstacles when it comes to maintaining employees: rivalry, brain drain, and the inability to foresee future requirements (Singh, 2019).

2.2.2.1 The Concept of Employee Retention

Due to today's constant and rapid change in the mindset of the workforce, maintaining or retaining employees is the biggest issue facing an organization. Therefore, employers must make an effort to create an environment that maintains employees' interest in their work in the long term and ensures that they retain desirable people, in order to achieve their goals (Sharanya, 2017). Also, employee turnover, economic growth, and a lack of trained employees make staff retention the most significant issue facing corporate management. While many businesses struggle with this, understanding intrinsic motivators is essential for staff retention (Shaikh, 2016).

Therefore, here the definition of employee retention will be highlighted through many literatures. A common component of these definitions is the practice of restricting employees from leaving the organization. Employee retention is the process of enticing staff members to stick around for longer periods of time in order to prevent them from quitting (James & Mathew, 2012). Employee retention is the process of encouraging employees to stay with the organization for as long as feasible or until goals are fulfilled (Khalid & Nawab, 2018). Employers make a conscious effort to create and maintain a working environment that encourages current employees to stay by implementing procedures and regulations that cater to their unique needs. Here, the phrase "employee retention" is appropriate (Kaur, 2017). Employee retention is the activity of appealing and convincing HR to stay with the company for an extended period of time (Gorde, 2019). Retaining personnel entails persuading them to stay as long as possible or for the duration of a project. (Biaison, 2020).

2.2.2.2 The Significance of Employee Retention

Employee retention is essential in order to reduce turnover costs and prevent talented employees from being poached (Biason, 2020). Organizational retention is crucial because of heightened competition and the need to balance human and financial needs. For firms to keep an efficient staff and meet operational needs, employee retention is crucial (Mehta et al., 2014).

Employee creativity plays a role in the success and survival of the business. When an employee leaves a firm, he or she leaves behind information, expertise, and company culture, which could be detrimental to the business (Silva et al., 2019). You could say that it is essential for both employees and employers to be content and happy in order to retain staff. It makes it simpler for devoted employees to remain with the same business or employer for an extended period of time, which may have favorable effects on the employee and the employer (Gorde, 2019). The loss of any employee has a large financial impact on the company due to both direct and indirect expenditures as well as the knowledge that is lost when the employee departs (Zhang, 2021). Retention is the opposite of turnover and implies a propensity to stay inside the firm as opposed to quitting or leaving, therefore businesses must understand what motivates employees to be devoted and productive (Fahim, 2018).

In order to increase employee retention, employers should respect employees' perspectives, treat them as important resources with valuable information, and foster an environment where staff members feel at ease and like engaging with one another (Biason, 2020). A variety of factors influence employee commitment and retention, including career opportunities, job stress, remuneration, and promotions. Development opportunities, an enjoyable workplace, connections with coworkers, work-life balance, communication, and supervision. (Kalgora et al., 2016). HR professionals must proactively address the imbalance in employee turnover

in order to reduce the departure of talented employees from their organizations, which may negatively affect the productivity of the organization (Guerry & Rombaut, 2020)

2.3 Employee Retention Strategies for Job Satisfaction

The majority of studies make the assumption that employee retention tactics can impact job happiness, thus business people want to maintain their staff must put in place processes and guidelines that foster job satisfaction (Ahmed et al. 2009; Ongori & Agolla, 2009; Somaya & Williamson, 2008). HR managers implement successful retention strategies as an effort to lower employee turnover. Retention strategies' primary goal is to keep the company's talented personnel from leaving (James & Mathew, 2012).

2.3.1. Training, Development and Employee Retention Strategy:

A company's training and development strategy is a crucial component of boosting employee retention and human capital growth, which can lead to improved skills, increased productivity, and lower absenteeism (Chen, 2014). For people who are ambitious and driven for career growth, training and development are especially important for ensuring long-term employee retention (Aleem & Bowra, 2020).

2.3.2. Compensation and Employee Retention Strategy:

Because it demonstrates that the business cares about its employees' needs and raises employee happiness, compensation has a significant effect on employee retention (Syahreza et al., 2017). Salaries, bonuses, benefits, stock options, stipends, health insurance, paid time off, and other items are all included in compensation (Lewis & Sequeira, 2016). Compensation is crucial for luring, inspiring, and keeping loyal employees (Chiekezie et al., 2017). Compensation management should be accurate and objective and should encourage employees to exert more effort while being more committed and determined (Ihinmoyan, 2020).

2.3.3. Leadership and Employee Retention Strategy:

When given leadership responsibilities and a good working connection with their employer, employees feel very strongly connected to the business (Cloutier et al., 2015). In every activity involving people, leadership is crucial and can have an effect on employee satisfaction (Mwita et al., 2018). Three elements of leadership—stakeholder culture, equitable and inclusive HR practices, as well as full managerial support for employee growth—are crucial for employee retention (Singh, 2019).

2.3.4. Participation Strategy in Decision-Making:

The belief and trust of management in employee engagement in decision-making increases job Work fulfillment and dedication (Appelbaum et al., 2013). Employee participation is a method of distributing power among unequal people (Gondar, 2015). Effective employee participation improves organizational outcomes in terms of attitudes, job satisfaction, and retention (Gogo & Okemini, 2022).

2.3.5. . Work Environment and Employee Retention Strategy:

The full range of discernible physical, mental, and behavioral factors that influence how people feel at work and what motivates them are collectively referred to as the office environment. Companies that provide enough privacy and reliable controls are better equipped to retain and attract talent (Msengeti & Obwogi, 2015). An encouraging workplace environment increases employee engagement, productivity, and promotes creative thinking (Kundu & Lata, 2017); creating an improved and more supportive work environment demonstrates organizational support for the staff and helps to retain excellent employees (Alias et al., 2019).

2.4. A Mediating Effect of the Employees' Job Satisfaction

2.4.1. The Concept of Job Satisfaction

Job satisfaction is the pleasant or positive emotional state that emerges from an evaluation of one's employment or professional experiences. This concept allows for the notion that job satisfaction encompasses a variety of intricate psychological reactions to a person's employment, whether those reactions are evaluative or emotional (Eid & Larsen, 2008). The assessment of a person's professional background can also lead to a state of pleasant or favorable affection, which is another definition of job satisfaction. An rising number of people now understand that job satisfaction is an emotional expression of the work (Zhu, 2013). Consequently, satisfaction with work refers to an emotional state that is the outcome of a pleasant experience resulting from a performance and work appraisal. It is the feeling of being associated with a job involving aspects such as career development opportunities, and relationships with other employees as well as other aspects (Santoni & Harahap, 2018). The possibility of turnover is significantly influenced by job satisfaction. A vicious cycle of employee turnover may result from a lack of attention to their needs. In addition, the majority of employees cite career possibilities and learning and development as their top motivations for remaining with a company (Alkahtani, 2015). A positive assessment of one's employment that produces moderate-to-low levels of arousal because the person believes their work offers a respectable degree of desired outcomes is known as job satisfaction (Fletcher et al., 2018).

2.4.2. The Significance of Job Satisfaction

Employees' sense of contentment with their jobs overall determines job satisfaction, which determines their attitude toward their job (Islam & Ali, 2013). Job satisfaction should also be a top goal for businesses, because it is influenced by a multitude of factors, including coworkers' behavior, authority, responsibility, education, training, experience, culture, reward

systems, and possibilities for career progression, job overload, and organizational structure (Ali & Farooqi, 2014). One of the most significant positive work trends is job happiness. Employee personality qualities and corporate culture a significant impact on employees' inventiveness and creativity. High job satisfaction, which is closely linked to a positive attitude and excellent work performance, is a crucial element of a creative work environment (Akdol & Arikboga, 2015). The Motivation-Hygiene of Herzberg According to theory, a basic human need is job satisfaction, and this might affect how employees feel about their jobs (Herzberg, 1950).

2.4.3. Factors of Job Satisfaction

The mix of job characteristics and employee needs, rather than a single element, determines job happiness. According to (Irabor & Okolie, 2019), these elements consist of:

1. Job expectations, are a crucial component of job satisfaction.
2. The self-concept of employees, is equally crucial to job satisfaction as they are less inclined to acknowledge that a job can be taxing or unpleasant.
3. How employees view the connection between their contributions and what they receive in return determines how satisfied they are with their jobs.
4. The moral principles of opinion leaders can a significant impact on how happy you are at work.
5. The primary emphasis placed on a job, such as the pay scale or job enrichment, affects the degree of job satisfaction.

2.5. The Banking Sector:

Banks are economic institutions that dealing with money and credit for economic prosperity. They provide capital formation, monetization, exchange, fund transfer, remittance, and agency functions (Khadka, 2018). A country's economic growth is supported by the growth of various

industries, including the banking sector (Rahayu et al., 2018). Banks as intermediary institutions have a role in distributing credit and facilitating economic growth. This function requires the support of HR (Wulansari et al., 2020). The banking industry has gone through a paradigm shift due to the introduction of information technology and new approaches to management (Adom, 2018).

Employee satisfaction is crucial to operating effectively and efficiently in one of the largest businesses. (Ali et al., 2018). While young, energizing, and intelligent employees are eager to move companies if dissatisfied, banks use a variety of HR approaches and methods to retain employees (Salman et al., 2014). Satisfaction at work is essential for those working in the service sector since it can lead to better customer service and lower turnover rates (Winasis et al., 2020).

Since employees spend more than 40 hours a week at work, the workplace serves as a second home for many (Hoshi, 2014). Unchecked personnel churn in the banking industry could have a detrimental influence on profitability since it could result in a dearth of efficient retention strategies (Foon et al., 2010). Managers in the banking sector must prioritize remuneration and career growth to ensure profitability and growth (Kariuki, 2015). Decreased employee motivation affects customer relationships with banks, leading to lower profit margins. Correspondingly, it is crucial for banks to retain those who are contributing to the organizational goal (Rashid & Rahman, 2013).

It has becoming more challenging to keep personnel on a long-term obligation to the highly competitive nature of employment in this sector and its ongoing expansion (Salman et al., 2014). In order to succeed, bank top management should concentrate on developing their people resources. In addition, bank management has a moral duty to provide advanced training to its people resources and to position them for leadership positions (Mehreen & Ali, 2022).

Due to the quick change in technology, banks must train and keep their employees for a long time and continuous changes in banking practices, which can result in longer working hours, shorter vacation periods, and fewer vacation benefits (Akther & Tariq, 2020). To maintain and satisfy personnel, the banking industry must offer both internal and external rewards as well as prospects for professional advancement (Kariuki, 2015).

2.5.1. The Banking Sector in Palestine

The Palestinian Monetary Authority (PMA) established the banking sector in Palestine in 1994, with a total of 17 banks and 252 branches and offices by the end of 2014 (Al-Khozondar, 2015). As of 2021, there are 13 licensed local and foreign banks, three local Islamic banks, five branches in Jordan, and one in Egypt (Yasin, 2022). As the main source of corporate financing and a local source of economic production, the banking sector in Palestine is crucial for the expansion of both the world economy and the Palestinian national economy (Abusharbeh, 2020). Palestinian banks now offer practically all of the services offered by contemporary banks, in addition to the conventional banking services of collecting deposits and disbursing loans (Abu-Rub & Abbadi, 2022).

The banking sector in Palestine is a customer-centric business that provides advanced technology, prompt communication, and multinational-led environments. Human resource development should be prioritized to ensure employee satisfaction, engagement, and performance (Mishra et al., 2020). A company's success in today's competitive economic environment depends primarily on its employees and resources. This also applies to banks. The Bank's staff members are important assets for the company. Therefore, it is critical in this hostile work environment to comprehend how employees feel about their occupations and determine their level of satisfaction with many areas of their profession. Effective human resource management and sustaining greater levels of employee satisfaction in banks not only

have an impact on the growth and performance of the bank, but also on the health of the economy as a whole (Karim et al., 2014). Additionally, a number of factors, such as the nature of the job, the working environment, the pay, and the benefits provided, might influence job satisfaction, methods used for performance reviews and promotions, employee development, employee-management relations, interpersonal relationships between employees, etc. (Aarti et al., 2013).

Employees are like pillars of an organization, losing an employee is like losing a pillar that shakes the remaining pillars. Measuring this turnover is one of the main concerns for organizations (Khan et al., 2017). The ratio between the average number of employees and the number of employees a company needs to replace in a given time frame is known as employee turnover. It is calculated by dividing the average number of individuals in the organization during the period by the number of organizational members who have left during that time (Fako, 2010). Voluntary turnover occurs when an employee leaves their job due to dissatisfaction or other alternatives, while involuntary turnover occurs when an employer initiates the employee's departure, such as firing or layoff, for reasons such as cost reduction, restructuring, or downsizing (Amaugo's et al., 2023). Association of Banks in Palestine showed that resignations and dismissals in the year 2022 were 932 employees, which shows that job turnover in the banking system in Palestine for the year 2022 was 12% (Palestine, 2022). Some prior studies showed that there are four main types of employee development strategies including formal education, assessment, relationship building and on-the-job experience. (Dachner et al., 2019; Cal, 2016; Noe et al., 2011), in addition of effective management, a productive work culture, responsible job performance, effective interpersonal interactions and communication, functional workplace relationships, and a tranquil and enjoyable personal, family, and professional life are all skills that employee development programs may help in developing in employees (Awasthi & Kumar, 2016).

Chapter Three: Research Methodology

3.1. Overview

This chapter included the research's design, sample size, population, data collecting, questionnaire format and contents, instrument validity, research test and data processing and analysis techniques.

3.2. Framework of the Research Methodology

3.2.1. Research Methodology

The quantitative approach method is used to explain a problem by compiling numerical data form and analyzing it using mathematical procedures, data gathered using a data collection instrument (questionnaire), was employed by the researcher in accordance with the research's objectives and nature set out to accomplish. To be successful, the research's objectives must be accomplished, which rely on evaluating the phenomenon as it is in reality and are concerned with it as an accurate description given in quantitative terms. The researcher used two primary sources of knowledge in addition to linking the findings of the analysis to draw inferences that serve as the foundation for the proposed perception and increase the body of knowledge regarding the research's issue:

1. Secondary sources: The researcher turned to secondary data sources, including periodicals, articles, research, prior studies, and Internet sites that dealt with the topic of the research, as well as Arab and foreign books and references related to the subject of the research, in order to address the theoretical framework of the research.
2. Primary sources: The researcher used a questionnaire as the major data collection approach to address the analytical components of the research's topic, which was distributed to a

purposive sample of (400) respondents that was selected by the researcher from the banking sector in Palestine

3.2.2. Population

The research was carried out throughout all branches of banks in the West Bank, Palestine. The research included all categories of managers and heads of departments, employees in various departments and branches, security and maintenance employees, and others.

The research's population is made up of the employees in the banking sector in the West Bank, Palestine.

A group of employees of both genders from all categories was purposively selected to participate in this research.

The following individuals represent the research's sample the total number of employees in the banking sector in the West Bank, Palestine (5973 employees). An appropriate sample representing the total population was obtained, the researcher examined each of the Herbert and Morgan methods and extracted the sample.

3.2.3. Sample and Sampling Procedure

According to Morgan (1970), the ideal sample size for a population between 5000 and 6000 should be between 357 and 361. Therefore, the sample size is limited to 400 employees from in the banking sector in Palestine / West Bank.

So in order to obtain a desired and correct sample size the researcher would distribute 400 questionnaires to acquire good and reliable results.

3.2.4. Instruments of the research

A quantitative research methodology was used to build the instruments used in this investigation. A survey designed with the research's objectives in mind.

3.2.5. Type of sample

The sample of the research was chosen to be representative of its community, which numbered (400) respondents from the employee in banking sector in Palestine/ West Bank, and based on scientific foundations, for surveys with probability samples, of purposive stratified method, and calculation of the sample size through the Thomas Thomson equation, taking into account the margin of error of 6%, and the statistical significance at the level of 95%.

The sample size was calculated using the following equation:

$$n = \frac{NP(1 - P)}{(N - 1)\left(\frac{d}{Z_{1-\alpha/2}}\right)^2 + P(1 - P)}$$

Whereas:

n: the sample size.

N: the size of the community.

d: the error rate, which is equal to this research and is equal to %6.

$Z_{1-\alpha/2}$: The critical value of the standard normal distribution at the level of statistical significance

P: The percentage of availability of the feature and the neutral is 50%

3.2.6. Theoretical Framework:

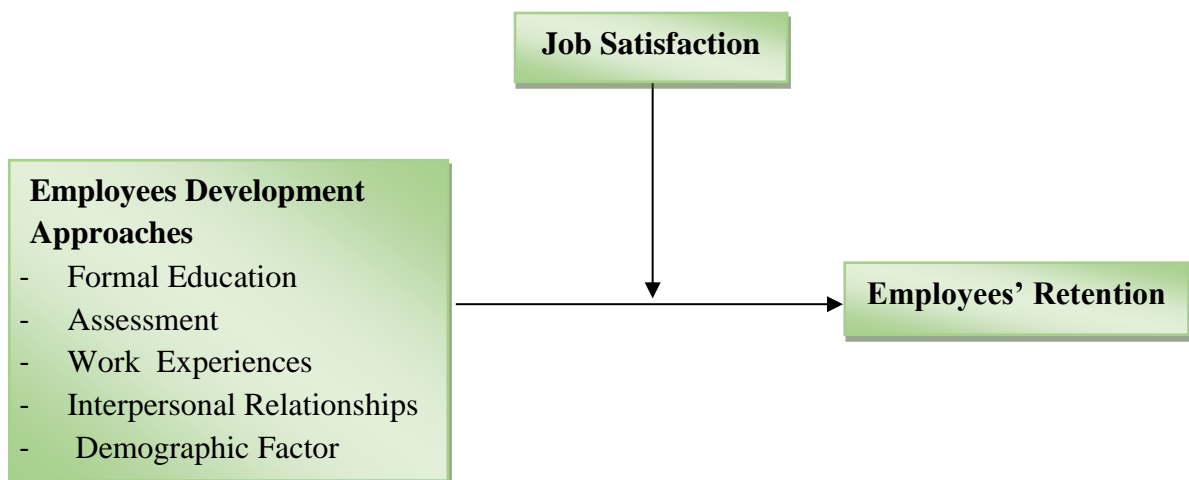


Figure 1: theoretical framework

Figure 1.1: The Effect of Employees development methods on employee satisfaction and retention

Figure 1.1 presents a research model that illustrates the pivotal role played by the banking sector through formal education, assessment, work experiences, and interpersonal relationships in improving employee retention (dependent variable). The dependent variable was (employee retention) and each of the independent factors was (formal education, assessment, work experience, and personal relationships) in addition to job satisfaction (a mediating variable).

In addition, using this research model as a guide, the researcher sought to understand how the process of applying successful development methods influenced by formal education, assessment, work experiences, and interpersonal relationships affected employee retention where job satisfaction was the mediating variable.

3.2.7. Research Tools:

A questionnaire was prepared to analyze the reality of the Effect of Employee Development Methods on their Retention in the banking sector in Palestine/West Bank. The questionnaire is the most effective method for gathering information and data from respondents in a field study.

The questionnaire has two major elements:

1. Section one: Personal data of the respondents in terms of (Gender, Age, education, Years of experience).
2. The second section: consists of four sections to measure the reality of the effect of employee development methods on their retention in the banking sector in Palestine /West Bank, where the questionnaire consists of (48) paragraphs distributed on (six aspects) as follows: (Formal education, Assessment, Work experience, Interpersonal relationships, Job Satisfaction, Employee Retention).

Statistical Processing:

Primary sources of data used by the researcher were books, articles, journals, and theses. After gathering data, which was gathered using an online survey using a self-completion questionnaire gathering and analyzing the data, it was entered into a database created using the Statistical Package for Social Sciences (SPSS), where respondents' responses were graded on a five-point Likert scale for each section of the questionnaire. By extracting numbers, percentages, arithmetic averages, and standard deviations for the research paragraphs, the researcher also performed the required statistical processing on the data. The following tests were used to investigate the research hypotheses at the level of statistical significance (0.05):

1. Percentages, Frequencies, and Arithmetic Averages: This command is mostly used to determine the frequency of a variable's categories, and it helps the researcher describe the research sample.
2. The stability of the resolution items was assessed using the Cronbach's Alpha test.
3. Path analysis Structural equation model (SEM) using statistical software program JASP (Jeffreys's Amazing Statistics Program).
4. Relying on the Likert fifth scale in data analysis.

3.2.8. Validity of the Research Instrument

Pilot Sample consists of 30 respondents, the resulted were

Validity of the Research Instrument

The purpose of the tool's validity is to confirm that the questions on the questionnaire accurately reflect what it was intended to measure in terms of comprehensiveness, as well as the clarity of its sentences and vocabulary, demonstrating that it is clear to all users. A researcher confirmed the validity of the tool in two different ways:

Construct's Validity:

When the 48-paragraph questionnaire, divided into six fields, was presented to five specialized and experienced arbitrators from Arab American University and Al Quds University (Abu Dees), who took part in its modification, the validity of the research instruments was confirmed. Thirty employees will also be needed to carry out the pilot study. The overall score for each item and the correlation coefficient between the paragraphs was calculated as shown in Table 1, Table 2 and Table 3.

Table 2: Pearson correlation coefficient and statistical construct significance for (Formal Education)

Number	Formal education		Number	Assessment	
	Pearson	Sign		Pearson	Sign
1	.447*	.013	1	.635**	.000
2	.200	.290	2	.649**	.000
3	.566**	.001	3	.523**	.003
4	.357	.053	4	.535**	.002
5	.289	.122	5	.693**	.000
6	.612**	.000	6	.753**	.000
7	.692**	.000	7	.679**	.000
8	.716**	.000	8	.776**	.000
Total	**0.72	.000		**0.79	.000

Table 3: Pearson correlation coefficient and statistical construct significance for (Work Experience)

Number	Work experience		Number	Interpersonal relationships	
	Pearson	Sign		Pearson	Sign
1	.545**	.002	1	.456*	.011
2	.677**	.000	2	.556**	.001

3	.714**	.000	3	.552**	.002
4	.535**	.002	4	.649**	.000
5	.523**	.003	5	.604**	.000
6	.442*	.014	6	.637**	.000
7	.361*	.050	7	.747**	.000
8	.534**	.002	8	.561**	.001
Total	**0.78	.000		**0.86	.000

Table 4: Pearson correlation coefficient and statistical construct significance for (Job Satisfaction)

Number	Job Satisfaction		Number	Employee Retention	
	Pearson	Sign		Pearson	Sign
1	.660**	.000	1	.655**	.000
2	.628**	.000	2	.571**	.001
3	.561**	.001	3	.599**	.000
4	.369*	.045	4	.345	.062
5	.606**	.000	5	.477**	.008
6	.652**	.000	6	.403*	.027
7	.581**	.001	7	.344	.062
8	.613**	.000	8	.440*	.015
	**0.69	.000		**0.88	.000

The information in the tables show that each construct's total score and its individual item scores are highly consistent. Additionally, the majority of the items' Pearson correlations were between (0.361 - 0.776) and were significant (0.000), which suggests internal validity.

Construct Reliability:

The questionnaire is stable, which means that if it is administered again under the same circumstances, the results may be the same. To verify the dependability of the research tools, the Cronbach's Alpha equation was determined. To ensure strong internal consistency, reliability > 0.7 is advised. The research's reliability value is 0.953, which satisfies the research's objectives. As a result, the questionnaire has a very high degree of stability, and the researcher has confirmed the questionnaire's validity and reliability. As a result, there is full confidence in the questionnaire's validity for analyzing the answers to the research's hypotheses' research questions and testing its hypotheses in table (4).

Table 4: Reliability statistics of the instrument (n=30) 1

Variables	No. of Items	Cronbach's Alpha
Formal education	8	0.836
Assessment	8	0.935
Work experience	8	0.849
Interpersonal relationships	8	0.847
Employees Development Approaches	32	0.936
Job Satisfaction	8	0.883
Employee Retention	8	0.840
Total scale	48	0.953

Source: own survey, 2023

The Sample of research population which consist of 400 respondents, the resulted were

The purpose of the tool's validity is to confirm that the questions on the questionnaire accurately reflect what it was intended to measure in terms of comprehensiveness, as well as the clarity of its sentences and vocabulary, demonstrating that it is clear to all users. A researcher confirmed the validity of the tool in two different ways:

Construct's Validity:

Having a group of professional and experienced arbitrators review the research tools and provide their feedback on the number of paragraphs, language, arrangement, and modification of the questionnaire allowed us to confirm the validity of the research tools. This was broken up into six fields and contained 48 paragraphs.

As shown in Table 5, the correlation coefficient between the paragraphs and the overall score for each item was determined.

Table 4: Pearson correlation coefficient and statistical construct significance (n=400)

Number	Formal education		Number	Assessment	
	Pearson	Sign		Pearson	Sign
1	.603**	.000	1	.691**	.000
2	.670**	.000	2	.715**	.000
3	.732**	.000	3	.819**	.000
4	.339**	.000	4	.765**	.000
5	.487**	.000	5	.729**	.000
6	.767**	.000	6	.705**	.000
7	.755**	.000	7	.820**	.000
8	.732**	.000	8	.845**	.000
Total	.835**	.000		.892**	.000

Table 5: Pearson correlation coefficient and statistical construct significance (n=400)

Number	Work experience		Number	interpersonal relationships	
	Pearson	Sign		Pearson	Sign
1	.680**	.000	1	.660**	.000
2	.513**	.000	2	.762**	.000

3	.757**	.000	3	.605**	.000
4	.618**	.000	4	.485**	.000
5	.538**	.000	5	.449**	.000
6	.375**	.000	6	.643**	.000
7	.285**	.000	7	.761**	.000
8	.363**	.000	8	.178**	.000
Total	.805**	.000		.833**	.000

Table 6: Pearson correlation coefficient and statistical construct significance (n=400)

Number	Job Satisfaction		Number	Employee Retention	
	Pearson	Sign		Pearson	Sign
1	.733**	.000	1	.787**	.000
2	.823**	.000	2	.340**	.000
3	.415**	.000	3	.484**	.000
4	.444**	.000	4	.399**	.000
5	.776**	.000	5	.339**	.000
6	.830**	.000	6	.276**	.000
7	.792**	.000	7	.286**	.000
8	.813**	.000	8	.333**	.000
	.903**	.000		.622**	.000

The information in the table shows that each construct's total score and its individual item scores are highly consistent. Additionally, the Pearson correlation for all items ranged from 0.178 to 0.903 and was significant (0.000), indicating internal validity.

Construct Reliability:

The questionnaire is stable, which means that if it is administered again under the same circumstances, the results may be the same. To verify the dependability of the research tools, the Cronbach's Alpha equation was determined. In order to attain good internal consistency, reliability > 0.7 is advised. The research's reliability value is 0.965, which satisfies the research's objectives. As a result, the questionnaire has a very high degree of stability, and the researcher has confirmed the questionnaire's validity and reliability, the researcher has full confidence in the questionnaire's validity and in its ability to analyze the answers to the research's hypotheses study questions and test those hypotheses, as shown in Table (8).

Table 7: Reliability statistics of the instrument (n=400)

Variables	No. of Items	Cronbach's Alpha
Formal education	8	0.903
Assessment	8	0.947
Work experience	8	0.812
Interpersonal relationships	8	0.848
Employees Development Methods	32	0.954
Job Satisfaction	8	0.915
Employee Retention	8	0.834
Total scale	48	0.965

Source: own survey, 2023

Chapter Four: Data Analysis and Discussion

4.1.Introduction

This chapter offers a presentation for analyzing the research results, testing the hypotheses and reviewing the most notable questionnaire results that were attained by analyzing the questionnaire's paragraphs and determining the research's variables. Social Studies (SPSS) was used to obtain the research's findings, which may be discussed in this chapter's analysis. The chapter began by analyzing the answers of the research sample members about the study axes in proportion to the research questions. These axes are Formal education, Assessment, Work experience, Interpersonal relationships, Job Satisfaction and Employee Retention).

Then, the researcher tested the research's hypotheses in the second portion. Moreover, the researcher examined the comparability of the findings with prior studies in the same field in order to determine the validity of the research's findings. The following degrees were selected after the researcher calculated the average response degrees of the research sample participants. The researcher presented her opinion and interpretation of these preliminary results based on what was said in the theoretical framework of this investigation.

Table 8: Likert scale, The arithmetic mean range

Degree	The arithmetic mean range
Very high	4.21 -5.00
High	3.41- 4.20
Medium	2.61 - 3.40
low	1.81 - 2.60
Very low	1.00 - 1.80

4.2. Research questions analysis:

In this section, the researcher analyzed the different parts of the questionnaire based on the data that was provided through the participants' responses.

4.2.1. Sample characteristics

400 participants answered the questionnaire. The questionnaire consists of many demographic factors including gender, age, education level, years of experience in the same job, total years of experience and job title. The characteristics of the participants were determined based on their responses on the aforementioned demographic factors in the questionnaire, the following Table 10 shows the characteristics of respondents based on the demographic distribution.

Table 9: the characteristics of respondents based on the demographic distribution

variable	variable levels	Repetition	percentage
Gender	Male	228	57.0%
	Female	172	43.0%
Age	20 to 30 years old	125	31.3%
	31 to 40 years old	181	45.3%
	41 years and over	94	23.5%
Education	High School	15	3.8%
	Bachelor	313	78.3%
Years of experience in the same job	Postgraduate Studies	72	18.0%
	1-5 years	156	39.0%
	6-10 years	116	29.0%
	more than 10 years	128	32.0%
	1-5 years	98	24.5%

Total years of experience	6-10 years	81	20.3%
	more than 10 years	221	55.3%
Job Title	Director	63	15.8%
	Deputy Director	35	8.8%
	Head of Department	86	21.5%
	Employee	216	54.0%

Based on the provided percentages, the distribution of the sample members across different demographic variables is clarified as follows:

- 1- Gender: many studies showed the impact of gender diversity on both firm's performance and its governance improvement as it supports the firm's governance practices which is crucial to build a solid ethical culture within the firm (Nekhili & Gatfaoui, 2012). As it appears from the responses of the participants, that the major of them are male member; (228) members out of 400, that present the percentage of 57%, while the number of female participants is (172) which present the percentage of 43%.
- 2- Age: based on the results, the most members of participant were between the age 31 and 40, (181) members that formed 45.3% of the whole sample, then comes the members of the age 20 to 30 (125) of 31.3%, and the members of the age 41 and over were the least percentage of 23.5% (94) members.
- 3- Education: there were three qualifications of education that were mentioned in the questionnaire in the demographic factors sections, the least participants had a high school qualification with percentage of 3.8% (15) members, then comes next the members who hold postgraduate studies degree with the percentage of 18% (72), and the major of the sample had a bachelor's degree (313) that forms the percentage of 78.3% of the sample.

- 4- Years of experience in the same job: based on the analysis of the data, it appears that 39% of the sample, with the members number of (156) have years of experience of 1-5 years in the same position, the members who had experience of more than ten years presented the percentage of 32% of the sample (128) members and employees that had 6-10 years of experience formed 29% of the sample (116) members.
- 5- Total years of experience: another factor was added is the whole years of experience as an employee, 55.3% of the sample had experience of more than ten years (221), 24.5% of the sample had experience of 1-5 years (98) members, the least percentage of the sample is 20.3% that presented the participants with 6-10 experiences (81) members.
- 6- Job Title: the members in the research sample were from different positions which are; employees that presented 54% of the sample of (216) members, head of department who formed 21.5% of the sample of (86) members, directors of percentage 15.8% of the sample (63) members and deputy directors that presented 8.8% of the sample (35) members.

4.2.2. Descriptive analysis of the data:

Descriptive analysis shows the mean, standard deviation and the relative importance of the research's variables (Formal education, Assessment, Work experience, Interpersonal relationships, Job Satisfaction and Employee Retention) Moreover, the researcher specified degree of the mean based on Likert scale that was presented in Table (11). Analysis of each variable is clarified in the following tables:

Table 10: Means, standard deviations, percentages and respondents' scale toward (Formal education)

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean

Equal opportunities are given to employees to obtain formal education (university degrees, scientific degrees, etc.).	400	3.52	1.07	70.5	High
There are clear strategies for formal education in the Bank.	400	3.19	1.10	63.8	Medium
The bank educates employees on the importance of formal education.	400	3.11	1.16	62.2	Medium
The bank grants formal education to retain employees.	400	3.81	0.92	76.2	High
There is a sense of gratitude and appreciation for the opportunity of formal education.	400	3.69	1.05	73.9	High
The Bank seeks to develop policies for formal education and to set annual plans for employee retention.	400	3.07	1.17	61.3	Medium
Employees with formal education are valued by the Bank's management.	400	3.15	1.13	63.0	Medium
Candidates for formal education are selected based on their job profile.	400	3.04	1.13	60.7	Medium
Formal education	400	3.32	0.84	66.5	Medium

The table above presents a descriptive of the **Formal education** aspect, where the mean values range from 3.81 (the highest value) to 3.04 (the lowest value). Respondents' opinions regarding the item "The bank grants formal education to retain employees" indicates a mean of 3.81,

indicating agreement with this statement. Similarly, the item "There is a sense of gratitude and appreciation for the opportunity of formal education" has a mean of 3.69, also indicating agreement. The item "Equal opportunities are given to employees to obtain formal education (university degrees, scientific degrees, etc.)." has a mean of 3.52, which aligns with respondents' opinions.

In summary, all items measuring **Formal education** have an overall mean of 3.32, with a relative importance of 66.5%.

Table 11: Means, standard deviations, percentages and respondents' scale toward (Assessment).

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean
There are criteria in the bank based on which employees are evaluated for positions.	400	3.39	1.15	67.9	Medium
The Bank's employee evaluation policies are subject to clear criteria consistent with the instructions.	400	3.23	1.19	64.6	Medium
A periodic assessment is conducted to measure the capabilities of candidates for positions.	400	2.99	1.18	59.8	Medium
There are committees from various departments involved in the evaluation process.	400	3.07	1.18	61.4	Medium

There is transparency in the job evaluation process.	400	3.20	1.15	64.0	Medium
Feedback is given on the assessment process to employees.	400	3.27	1.13	65.4	Medium
The bank sets a development plan based on the results of the assessment.	400	3.08	1.18	61.7	Medium
The sources of information used in the assessment are carefully tested to maintain impartiality.	400	3.02	1.20	60.4	Medium
Assessment	400	3.16	1.00	63.2	Medium

The table above presents a descriptive analysis of the **Assessment** aspect, where the mean values range from 3.39 (the highest value) to 2.99 (the lowest value). Respondents' opinions regarding the item "There are criteria in the bank based on which employees are evaluated for positions" indicates a mean of 3.39, pointing out that participants agreed with this statement. Likewise, the item "Feedback is given on the assessment process to employees" has a mean of 3.27, also indicating agreement. The item "The Bank's employee evaluation policies are subject to clear criteria consistent with the instructions" has a mean of 3.23, which aligns with respondents' opinions. The extract of these results is all items measuring **Assessment** have an overall mean of 3.16, with a relative importance of 63.2%.

Table 12: Means, standard deviations, percentages and respondents' scale toward the third field (Work experience).

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean
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There are strategies for approving the work experience of employees followed by the bank.	400	3.50	1.08	70.0	High
The bank adopts all types of practical experience (local, international, regional) in the recruitment process.	400	3.76	0.85	75.1	High
Employees are rotated in departments to gain experience.	400	3.06	1.28	61.3	Medium
The bank's consideration of work experience enhances employee loyalty and commitment.	400	3.58	1.16	71.5	High
The work experience of bank employees is diverse.	400	3.70	0.96	74.0	High
Practical experience makes my daily job tasks easier and faster.	400	4.01	0.84	80.2	High
Practical experience reduces the effort required to perform jobs.	400	3.93	0.92	78.6	High
Having practical experience helps you get more development opportunities.	400	3.98	0.94	79.7	High
Work experience	400	3.69	0.67	73.8	High

The previous table shows an analysis of the **work experience** aspect, where the mean values range from 4.01 (the highest value) to 3.06 (the lowest value). Respondents' opinions regarding

the item "Practical experience makes my daily job tasks easier and faster" indicate a mean of 4.01, emphasize the agreement with this statement. In like manner, the item "Having practical experience helps you get more development opportunities" has a mean of 3.98, also indicating agreement. The item "Practical experience reduces the effort required to perform jobs" has a mean of 3.93, which aligns with respondents' opinions.

In brief, all items measuring **work experience** have an overall mean of 3.69, with a relative importance of 73.8%.

Table 13: Means, standard deviations, percentages and respondents' scale toward (Interpersonal relationships).

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean
The bank is interested in organizing extracurricular activities to strengthen interpersonal relationships between employees.	400	3.17	1.24	63.3	Medium
The bank is interested in carrying out social responsibility activities.	400	3.17	1.22	63.3	Medium
There are internal policies in the bank that regulate interpersonal relationships between employees.	400	3.35	1.15	67.1	Medium
Personal relations of employees in the bank make you feel safe.	400	3.75	1.01	75.0	High

Interpersonal relationships between an employee and his subordinates influence job satisfaction.	400	3.76	1.05	75.2	High
There is a connection between interpersonal relationships and the completion of required tasks.	400	3.43	1.18	68.5	High
The bank allocates a financial budget to develop interpersonal relationships between employees.	400	2.82	1.29	56.5	Medium
The presence of interpersonal relationships with colleagues outside the workplace influences your decision to remain employed.	400	3.75	1.01	75.0	High
Interpersonal relationships	400	3.40	0.80	68.0	Medium

The Table 14 presents a descriptive analysis of the **Interpersonal relationships** aspect, where the mean values range from 3.76 (the highest value) to 2.82 (the lowest value). Respondents' opinions regarding the item "Interpersonal relationships between an employee and his subordinates influence job satisfaction" results a mean of 3.76, indicating agreement with this statement. In the same way, the item "Personal relations of employees in the bank make you feel safe" has a mean of 3.75, indicating agreement as well. The item "The presence of interpersonal relationships with colleagues outside the workplace that influence your decision to remain employed" has a mean of 3.75, which aligns with respondents' opinions.

In summary, all items measuring **Interpersonal relationships** have an overall mean of 3.40, with a relative importance of 68.0%.

Table 14: Means, standard deviations, percentages and respondents' scale toward (Job Satisfaction).

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean
There is job satisfaction in your work in the bank.	400	3.34	1.19	66.9	Medium
There is job satisfaction with internal policies.	400	3.08	1.22	61.7	Medium
An employee's understanding of laws, responsibilities, and powers affects job satisfaction.	400	3.93	0.84	78.6	High
There is a direct relationship between job satisfaction and employee retention.	400	3.83	1.09	76.5	High
The bank applies Maslow's theory to the needs of individuals, which in turn helps to retain employees.					
(Maslow's theory is the fulfillment of physiological needs in the first place, safety in the second degree, social needs in the third degree, the need for appreciation in the fourth degree, and finally self-realization).	400	3.05	1.27	61.0	Medium

Retention of employees is among the priorities of the Bank's senior management.	400	2.89	1.30	57.8	Medium
Staying in work for more years means that the level of job satisfaction is high.	400	2.68	1.34	53.6	Medium
The bank maintains employee satisfaction to improve corporate performance.	400	2.97	1.31	59.4	Medium
Job Satisfaction	400	3.22	0.96	64.5	Medium

The table above presents a descriptive analysis of the **Job Satisfaction** variable, where the mean values range from 3.93 (the highest value) to 2.68 (the lowest value). Respondents' opinions regarding the item "An employee's understanding of laws, responsibilities, and powers affects job satisfaction" indicate a mean of 3.93, indicating agreement with this statement. Similarly, the item "There is a direct impact between job satisfaction and employee retention" has a mean of 3.83, also indicating agreement. The item "There is job satisfaction to your work in the bank" has a mean of 3.34, which aligns with respondents' opinions.

In brief, all items measuring **Job Satisfaction** have an overall mean of 3.22, with a relative importance of 64.5%.

Table 15: Means, standard deviations, percentages and respondents' scale toward (Employee Retention).

	N	Mean	Std. Deviation	Relative Importance	Degree of the mean

There are policies at the HR Department concerned with employee retention.	400	3.09	1.28	61.7	Medium
I believe that putting the Four Cs (formal education, assessment, work experience, and personal relationships) into action may improve employee retention.	400	4.05	0.78	81.0	High
Receiving bonuses regularly reflects positively on my stay in the bank.	400	3.88	1.11	77.7	High
Understanding job objectives related to work contributes to employee retention.	400	4.04	0.84	80.8	High
Feedback helps in employee retention.	400	4.03	0.87	80.5	High
Having an employee development plan helps retain employees.	400	4.16	0.79	83.2	High
The bank's interest in having good interpersonal relationships among employees helps in employee retention	400	4.01	0.90	80.2	High
Employee retention is affected by job satisfaction.	400	4.06	0.95	81.2	High
Employee Retention	400	3.91	0.65	78.3	High

Table 16 presents a descriptive analysis of the **Employee Retention** field, where the mean values range from 4.16 (the highest value) to 3.09 (the lowest value). Respondents' opinions regarding the item "Having an employee development plan helps retain employees" indicate a mean of 4.16, showing agreement with this statement. Similarly, the item "That employee retention is affected by job satisfaction" has a mean of 4.06, also indicating agreement. The

item "I believe that putting the Four Cs (formal education, assessment, work experience and personal relationships) into action may improve employee retention" has a mean of 4.05, which aligns with respondents' opinions.

In summary, all items measuring **Employee Retention** have an overall mean of 3.91, with a relative importance of 78.3%. The analysis of data showed that **Employee Development Methods** achieved a medium level.

4.2.3. Analysis of variance (ANOVA) Test:

One-way ANOVA is a statistical technique that was used to assess whether if there is a statistically significant difference in the demographic information (Gender, Age, Education qualification, Years of experience in the same job, Total years of experience, Job Title) by the dependent variables.

The F- ratio and the associated probability value p-value were calculated to determine the existence or absence of differences among different groups.

Once the p-value associated with the F- ratio is smaller than 0.05, the means of all the groups are not equal. This required the use of post-hoc tests such as T-test and Fisher's least significant difference (LSD) to figure out which groups are different from each other.

In addition, an independent sample T-test is used to determine whether there is a statistically significant difference between the gender groups regarding all constructs. While LSD was used to provide an additional exploration of the difference among means to provide specific information on which means are significantly different from each other. LSD was applied to the remaining demographic data along with the dependent measures.

Table 4.9 below summarizes the ANOVA, T-value, F-value, and significance level to determine whether there are differences in the dependent variable by a demographic group.

Table 16: ANOVA, T-test and their significant level

Demographic factors/variables		Formal Education	Assessment	Work Experience	Interpersonal Relationships	Job Satisfaction	Employee Retention
Gender	T	-.768	.293	-.595	-1.556	.570	-.677
	Sig	.443	.770	.552	.121	.569	.499
Age	F	6.191	5.891	5.636	6.311	4.880	7.656
	Sig	.002	.003	.004	.002	.008	.001
Education	F	.354	.383	.501	.520	1.604	1.500
	Sig	.702	.682	.606	.595	.202	.224
Years of experience in the same job	F	2.134	3.253	2.646	1.576	9.110	1.222
	Sig	.120	.040	.072	.208	.000	.296
Total years of experience	F	5.128	3.976	4.178	4.549	3.146	2.802
	Sig	.006	.020	.016	.011	.044	.062
Job Title	F	.297	1.130	3.321	.313	3.142	.330
	Sig	.828	.337	.020	.816	.025	.804

Based on the provided data, the analysis examined the impact of various demographic factors (gender, age, education, years of experience in the same job, total years of experience and Job Title) besides several factors that are related to job satisfaction (formal education, assessment, work experience, interpersonal relationships, employee retention and job satisfaction).

The findings suggested that gender and education do not show significant relationships with any of the evaluated factors. Age has a significant association with formal education, assessment, work experience, interpersonal relationships, employee Retention and job satisfaction, but not with communication.

Years of experience in the same job do not show significant relationships with any of the evaluated factors, except significantly related to the assessment variable.

Total years of experience has a significant association with formal education, assessment, work experience, Interpersonal relationships and job satisfaction, but not with employee retention

Job Title is significantly related to work experience and job satisfaction, but not to formal education, assessment, interpersonal relationships and employee retention.

4.2.4. Mediation Analysis

Delta method standard errors, ordinary theoretical confidence intervals and maximum likelihood estimator (ML) were used to analysis the mediator effect of Job Satisfaction (JST) within the independent variables (Indexes): Formal education (FED), Assessment (AST), Work experience (WEX), Interpersonal relationships (IRS) and employee's development methods (EDM) "which is a construct variable from the overall independents variables", on the dependents variable: Employee Retention (ERT).

Parameter estimates

Table 17: direct effects											
									95% Confidence Interval		
				Estimate	Std. Error	z-value	p	Lower	Upper		
FED	→		ERT	0.176	0.048	3.696	< .001	0.083		0.269	
AST	→		ERT	0.346	0.044	7.929	< .001	0.260		0.432	
WEX	→		ERT	0.218	0.055	3.960	< .001	0.110		0.326	
IRS	→		ERT	0.321	0.046	6.926	< .001	0.230		0.412	
EDM	→		ERT	1.464	0.039	37.529	< .001	1.388		1.541	

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

The table above shows the results of the **direct effects** for the variables:

- The FED coefficient is 0.176, with a p value < .001. This means that FED is a statistically significant predictor of ERT. In other words, a one-unit increase in FED is associated with a 0.176-unit increase in ERT.
- The AST coefficient is 0.346, with a p value < .001. This means that AST is also a statistically significant predictor of ERT. In other words, a one-unit increase in AST is associated with a 0.346-unit increase in ERT.
- The coefficients for WEX and IRS are 0.218 and 0.321, respectively, both with p values < .001. This means that WEX and IRS are also statistically significant predictors of ERT.
- The coefficient for the overall variable EDM is 1.464, with a p value < .001. This means that EDM is the strongest predictor of ERT. In other words, a one-unit increase in EDM is associated with a 1,464-unit increase in ERT.

Table 18: indirect effects

										95% Confidence Interval		
										Lower	Upper	
					Estimate	Std. Error	z-value	p				
FED	→	JST	→	ERT	-0.005	0.005	-0.939	0.348		-0.016	0.005	
AST	→	JST	→	ERT	0.008	0.006	1.338	0.181		-0.004	0.019	

WEX	→	JST	→	ERT	0.021	0.012	1.780	0.075	-	0.044
									0.002	
IRS	→	JST	→	ERT	0.023	0.012	1.857	0.063	-	0.046
									0.001	
EDM	→	JST	→	ERT	-0.131	0.026	-	< .001	-	-
							5.111		0.181	0.081
<i>Note.</i> Delta method standard errors, normal theory confidence intervals, ML estimator.										

The table of **indirect effects** shows the following results:

- The coefficient of the indirect effect of FED on ERT through JST is -0.005, with a p-value of 0.348. This means that the indirect effect of FED on ERT through JST is not statistically significant.
- The coefficient of the indirect effect of AST on ERT through JST is 0.008, with a p-value of 0.181. This means that the indirect effect of AST on ERT through JST is not statistically significant.
- The coefficient of the indirect effect of WEX on ERT through JST is 0.021, with a p-value of 0.075. This means that the indirect effect of WEX on ERT through JST is not statistically significant.
- The coefficient of the indirect effect of IRS on ERT through JST is 0.023, with a p-value of 0.063. This means that the indirect effect of IRS on ERT through JST is not significant.
- The coefficient of the indirect effect of EDM on ERT through JST is -0.131, with a p-value < .001. This means that the indirect effect of EDM on ERT through JST is statistically significant and strong.

Table 19: total effects									
								95% Confidence Interval	
			Estimate	Std. Error	z-value	p	Lower	Upper	
FED	→	ERT	0.171	0.048	3.577	< .001	0.077	0.265	
AST	→	ERT	0.354	0.044	8.101	< .001	0.268	0.439	
WEX	→	ERT	0.239	0.054	4.404	< .001	0.133	0.345	
IRS	→	ERT	0.344	0.045	7.605	< .001	0.255	0.432	
EDM	→	ERT	1.333	0.032	42.131	< .001	1.271	1.395	
<i>Note.</i> Delta method standard errors, normal theory confidence intervals, ML estimator.									

The table above shows the results of the overall effects of the independent variables on the dependent variable. The table shows the following results:

- The overall effect of FED on ERT is 0.171, with a p value < .001. This means that FED has a statistically significant overall effect on ERT.
- The overall effect of AST on ERT is 0.354, with a p value < .001. This means that AST has a statistically significant overall effect on ERT.
- The overall effect of WEX on ERT is 0.239, with a p value < .001. This means that WEX has a statistically significant overall effect on ERT.
- The overall effect of IRS on ERT is 0.344, with a p value < .001. This means that IRS has a statistically significant overall effect on ERT.
- The overall effect of EDM on ERT is 1.333, with a p value < .001. This means that EDM has the strongest overall effect on ERT.

- In other words, EDM has the strongest overall effect on ERT. This means that EDM directly and indirectly affects ERT.

Table 20: path coefficients									
								95% Confidence Interval	
			Estimate	Std. Error	z-value	p	Lower	Upper	
JST	→	ERT	0.092	0.046	1.998	0.046	0.002	0.183	
FED	→	ERT	0.176	0.048	3.696	< .001	0.083	0.269	
AST	→	ERT	0.346	0.044	7.929	< .001	0.260	0.432	
WEX	→	ERT	0.218	0.055	3.960	< .001	0.110	0.326	
IRS	→	ERT	0.321	0.046	6.926	< .001	0.230	0.412	
FED	→	JST	-0.055	0.052	-1.064	0.288	-	0.046	
							0.156		
AST	→	JST	0.085	0.047	1.801	0.072	-	0.177	
							0.008		
WEX	→	JST	0.229	0.059	3.918	< .001	0.115	0.344	
IRS	→	JST	0.245	0.049	5.026	< .001	0.150	0.341	
JST	→	ERT	-0.143	0.026	-5.398	< .001	-	-	
							0.195	0.091	
EDM	→	ERT	1.464	0.039	37.529	< .001	1.388	1.541	
EDM	→	JST	0.918	0.058	15.884	< .001	0.805	1.031	

Note. Delta method standard errors, normal theory confidence intervals, ML estimator.

The table above shows the results of the path coefficients for the model, which shows the direct effect of one variable on another variable. Below we present those effects:

- The path coefficient for the direct effect of JST on ERT is 0.092, with a p-value of 0.046. This means that JST has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of FED on ERT is 0.176, with a p value < .001. This means that FED has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of AST on ERT is 0.346, with a p value < .001. This means that AST has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of WEX on ERT is 0.218, with a p value < .001. This means that WEX has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of IRS on ERT is 0.321, with a p value < .001. This means that IRS has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of FED on JST is -0.055, with a p-value of 0.288. This means that the Fed does not have a statistically significant direct effect on the JST.
- The path coefficient for the direct effect of AST on JST is 0.085, with a p value of 0.072. This means that AST has no statistically significant direct effect on JST.
- The path coefficient for the direct effect of WEX on JST is 0.229, with a p value < .001. This means that WEX has a statistically significant direct effect on JST.
- The path coefficient for the direct effect of the IRS on JST is 0.245, with a p value < .001. This means that the IRS has a statistically significant direct effect on the JST.
- The path coefficient for the direct effect of JST on ERT is -0.143, with a p value < .001. This means that JST has a statistically significant direct effect on ERT.
- The path coefficient for the direct effect of EDM on ERT is 1.464, with a p value < .001. This means that EDM has a statistically significant direct effect on ERT.

- The path coefficient for the direct effect of EDM on JST is 0.918, with a p value < .001. This means that EDM has a statistically significant direct effect on JST.

In other words, the variable (EDM), which is a variable derived from the set of the other four independent variables, has the strongest direct effect on ERT.

4.2.5. Research Questions and Hypotheses

The analytical descriptive approach was used; the Structural Equation Modeling (SEM) technique was used to answer research questions:

- What is the effect of employee development methods on their retention in the banking sector in Palestine/ West Bank: A Mediating Effect on the Job Satisfaction?

Besides, the researcher tested the hypothesis that was mentioned in the first chapter, both alternative and null hypothesis:

The alternative hypothesis:

- H1: There is a significant impact of employee development methods on employee retention and job satisfaction:
- The results of the given data analysis show that employee development methods have a significant and strong effect on employee retention.
- H2: There is a significant difference in demographic factors (gender, age, education, years of experience in the same job, total years of experience and job title).
- It appears that there was significant difference in demographic factors

The null hypotheses:

- According to the results that Table 21 presented, the relationship between the variables appear as follows:

- H0) There is no significant impact of formal education on employee retention and job satisfaction.
 - There is a significant relationship between formal education and employee retention.
 - formal education has indirect effect on employee retention through job satisfaction.
- H0) There is no significant impact of assessments on employee retention and job satisfaction
 - There is a significant relationship between assessments and employee retention.
 - The effect of assessments is indirect on employee retention through job satisfaction and is not statistically significant.
- H0) There is no significant impact of work experiences on employee retention and job satisfaction
 - There is a significant relationship between work experiences and employee retention.
 - The effect of assessments is indirect on employee retention through job satisfaction and is not statistically significant.
- H0) There is no significant impact of interpersonal relationships on employee retention and job satisfaction
 - There is a significant relationship between interpersonal relationships and employee retention.
 - The effect of interpersonal relationships is indirect on employee retention through job satisfaction and is not statistically significant
- Is there a significant effect of employee development methods and employee retention and job satisfaction?

- The results of the given data analysis show that employee development methods have a strong effect on employee retention.
- The effect of employee development methods is indirect on employee retention through job satisfaction and is statistically significant and strong

Path plot by independent fields

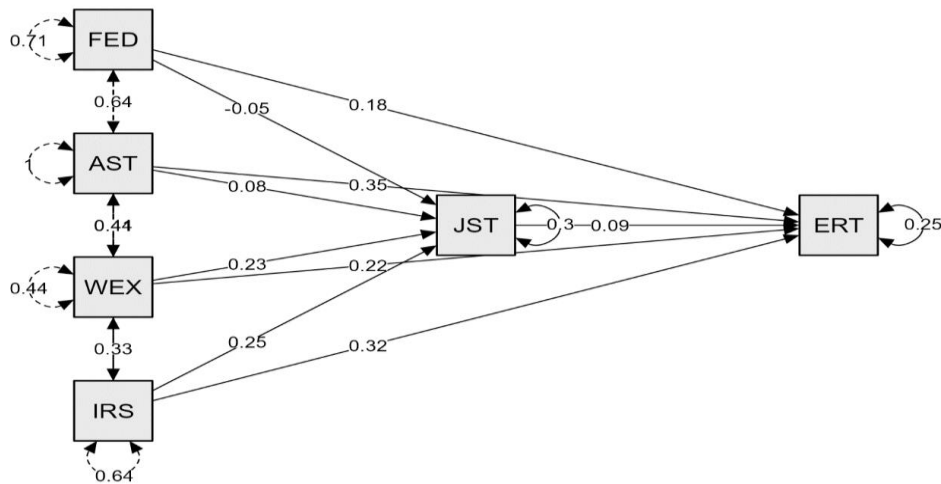


Figure 2 path plot by independent fields 1

Path plot by Overall Independent fields

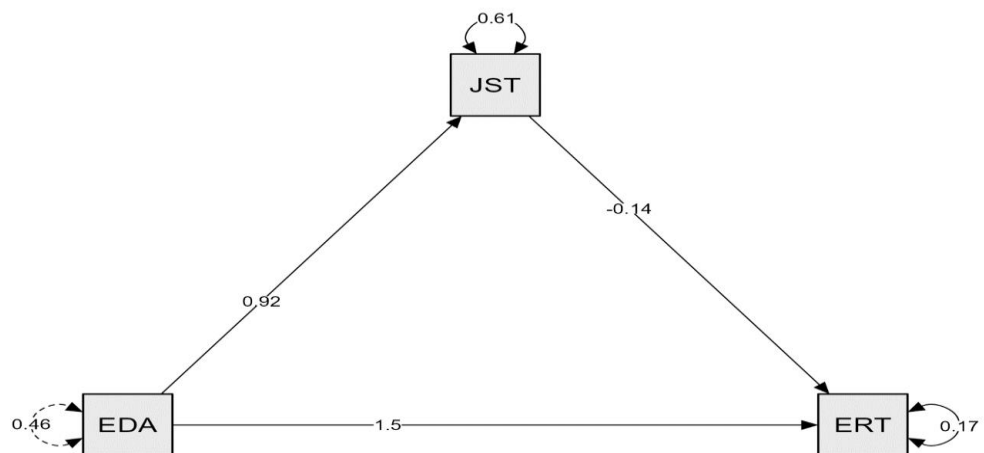


Figure 3: path plot by overall independent filed 1

* Mediation model generated by statistical software program JASP (Jeffreys's Amazing Statistics Program).

Chapter Five: Conclusion and Recommendations

The research aimed to discover the effect of employee development methods (formal education, assessment, work experiences, and interpersonal relationships) on employees' retention in the banking sector in Palestine /West Bank: a mediating effect on employees' job satisfaction. So, this chapter introduced a discussion of the research analysis according to the revealed results.

5.1. Findings

In light of investigating the results achieved and analyzing them as a reflection on employee retention and job satisfaction, the thesis concluded that all variables have a direct impact on retention.

5.1.1. Main Question:

What is the impact of employee development methods on their retention in the banking sector in Palestine / West Bank: A Mediating Effect on the Job Satisfaction?

In order to answer the main question, the researcher derived the main first hypothesis which stated that: there is a significant impact of employee development methods on their satisfaction and retention.

According to the research, employee development methods as a whole have a coefficient of 1.464 and a p-value of 001. This indicates that methods for employee development are the best indicator of employee retention. In other words, an increase in employee retention of 1,464 units is correlated with an increase of one unit in employee development approaches.

Accordingly, the variable (employee development methods), from which the group of other four independent factors is derived, has the strongest direct effect on employee retention. In other words, employee development methods have an overall positive impact on employee

retention. This means that employee development methods have an impact on employee retention directly and indirectly.

In addition, employee development methods have an indirect effect on employee retention through job satisfaction with a coefficient of -0.131 and a p-value of 001. This indicates that there is a statistically significant and considerable indirect impact of employee development methods on their retention as measured by job satisfaction.

5.1.2. Question Number One:

What is the impact of formal education on employee satisfaction and retention?

In order to answer the question, the researcher derived the first sub-hypothesis which stated that: There is a significant impact of formal education on employee satisfaction and retention.

According to the research found that with a p-value of 001 or below, the overall effect of formal education on employee retention is 0.171. This indicates that formal education has a directly statistically significant impact on employee retention. As the p-value of.001, the formal education coefficient is 0.176. This indicates that a statistically significant predictor of employee retention is formal education. In other words, an increase in formal education of one unit is correlated with an increase in employee retention of 0.176 units.

Also, that with a p-value of 0.348, the coefficient for the indirect impact of formal education on employee retention through job satisfaction is -0.005. This indicates that there is no statistically significant indirect impact of formal education on employee retention through job satisfaction.

On the other hand, if a p-value of 0.288, the path coefficient for the direct impact of formal education on job satisfaction is -0.055. This indicates that formal education does not directly affect job satisfaction in a statistically significant way.

5.1.3. Question Number Two:

What is the impact of assessments on employee satisfaction and retention?

To answer sub-question two, the researcher derived the following hypothesis which stated that:

There is a significant impact of assessments on employee satisfaction and retention.

According to the research found that the overall effect of Assessment on Employee Retention is 0.354, with a p-value $< .001$. This means that Assessment has a statistically significant overall effect on Employee Retention. and the path coefficient for the direct effect of Assessment on Employee Retention is 0.346, with a p-value $< .001$. This means that Assessment has a statistically significant direct effect on Employee Retention.

also, with a p-value of 0.072, the path coefficient for the direct impact of assessment on job satisfaction is 0.085. This suggests that there is no statistically significant direct relationship between Assessment and Job Satisfaction.

Also, with a p-value of 0.181, the coefficient for the indirect impact of assessment on employee retention through job satisfaction is 0.008. This indicates that there is no statistically significant indirect impact of assessment on employee retention as measured by job satisfaction.

5.1.4. Question Number Three:

What is the impact of work experience on employee satisfaction and retention?

In order to answer question number three, the researcher derived the following hypothesis:

There is a significant impact of work experiences on employee satisfaction and retention.

The research found that with a p-value of 0.001 or below, the overall effect of work experience on employee retention is 0.239. With a p-value less than 0.001, the path coefficient for the direct impact of work experience on employee retention is 0.218. This indicates that work experience directly influences employee retention in a statistically meaningful manner. And for that with a p-value of 0.001 or below, the overall effect of work experience on employee retention is 0.239. With a p-value less than 0.001, the path coefficient for the direct impact of work experience on employee retention is 0.218. This indicates that work experience directly influences employee retention in a statistically meaningful manner.

Additionally, the direct relationship between work experience and job satisfaction has a path coefficient of 0.229 and a p-value of 0.001. This indicates that Job Satisfaction is directly impacted by work experience in a statistically meaningful manner.

The coefficient of the indirect effect of Work experience on employee retention through job satisfaction is 0.021, with a p-value of 0.075. This means that the indirect effect of Work experience on employee retention through job satisfaction is not statistically significant.

5.1.5. Question Number Four:

What is the impact of interpersonal relationships on employee satisfaction and retention?

In order to answer this question, the researcher derived the following hypothesis which stated that: There is a significant impact of interpersonal relationships on employee satisfaction and retention

According to the research with a p-value less than 0.001, the overall impact of interpersonal connections on employee retention is 0.344. Additionally, a p-value of 0.001 is associated with the path coefficient of 0.321 for the direct impact of interpersonal connections on employee

retention. In other words, interpersonal interactions have a statistically significant direct impact on employee retention.¹

Also, with a p-value less than 001, the path coefficient for the direct impact of interpersonal connections on job satisfaction is 0.245. In other words, interpersonal interactions have a statistically significant direct impact on job satisfaction. ◦ And, with a p-value of 0.063, the coefficient for the indirect impact of interpersonal connections on employee retention through job satisfaction is 0.023. This indicates that there is no discernible indirect impact of interpersonal interactions on employee retention as measured by job satisfaction.

5.1.6. Main Question:

What is the difference in demographic factors (gender, age, education, years of experience in the same job, total years of experience, and job title)?

In order to answer this question, the researcher derived the following hypothesis which stated that: There is a significant difference in demographic factors (gender, age, education, years of experience in the same job, total years of experience, and job title).

According to the results, a gender it was found that 57.0% of the sample members were male, and 43.0% were female. In relation to the age relationship, the percentages were 31.3% of the sample members whose ages ranged between 20 to 30 years, 45.3% of the sample members were between 31 and 40 years of age, and 23.5% of the sample members were 41 years and older. Education It turns out that 3.8% of the sample members have a high school qualification, 78.3% of the sample members hold a bachelor's degree, and 18.0% of the sample members have a postgraduate studies degree.

Years of experience in the same job appeared as follows % of the sample members have 1-5 years of experience, 29.0% of the sample members have 6-10 years of experience, and 32.0%

of the sample members have more than 10 years of experience. Also, total years of experience appeared as follows 24.5% of the sample members have 1-5 years of experience, 20.3% of the sample members have 6-10 years of experience, 55.3% of the sample members have more than 10 years of experience.

Job titles appeared as follows 15.8% of the sample members have directors, 8.8% of the sample members are deputy directors, 21.5% of the sample members have a head of department, and 54.0% of the sample members are employees.

5.2.Discussion

The research conducted by the researcher, found several articles that were in line with the findings of this research, and some were not consistent with it. Therefore, she added her own point of view to the research with each factor as followed:

5.2.1. Formal education

There is a statistically significant impact of formal education and employee satisfaction and retention. Many researchers, including Dolan and Cabell (2015), Trioiva and Olavsek (2016), Noy et al. (2011), and Gontkovicova and Spisakova (2015), who agreed in their research that formal education has impact with employee satisfaction and retention, found that these results were consistent with their findings. This was in agreement with what was proven by this research.

The researcher's opinion was that formal education is closely linked to employee retention and job satisfaction, but this did not appear in the results of the research. However, the results confirmed the existence of a relationship between formal education and employee retention and the absence of a link between them and satisfaction. According to the researcher's opinion, this is reflected in the extent of the depth in answering the questions by the employees. It is

possible that there was no deep understanding of the link between satisfaction and staying at work. The researcher also emphasizes the importance of having policies approved by banks in Palestine that are clear and dedicated to formal education, containing a definition of formal education, and procedures that oblige employees if they obtain it. Educating the necessity of commitment to working for the bank and what formal education can add to the employee as well, as is the case with banks. Therefore, the researcher emphasizes the close connection between formal education and employee retention and satisfaction if banks implement formal education according to clear and binding procedures.

5.2.2. Assessments:

The research's findings confirmed those of (ERGEB, 2016, Moyle & Hackston, 2018, Jeffrey & Prasetya, 2019) who claimed that assessment was a crucial element in employee satisfaction and retention by showing there is a significant impact of assessments on employee satisfaction and retention.

Through the results, it became clear that there is no indirect relationship between evaluation and employee retention through job satisfaction, as the researcher expects the reason to be a lack of deep understanding of the intended evaluation process. The researcher explained that if the banking sector works on a fair application of the evaluation process, with clear criteria for everyone, With the necessity of involving all parties in the evaluation process, this gives the employee more satisfaction, which leads to staying at work. Evaluations play a major role in employee satisfaction and retention.

5.2.3. Work experience:

Research indicates that there is an impact between employment experiences employee satisfaction, and retention. Several research, including (Casinillo et al., 2022; Kotur &

Anbazhagan, 2014), as it emerged through their investigation that this impact existed, were consistent with these findings.

The researcher found that the research's conclusions were based on the extent of the banking sector's performance in terms of the presence of clear strategies for experience and educating employees about the importance of work experience. Perhaps the banking sector should maintain this level of expertise and advance to a greater level than it was, considering that functional experience is what may retain people and enhance their levels of satisfaction.

It should be noted that banks value practical experience because it gives employees a feeling of security, which in turn increases the likelihood of them wanting to stay in the bank. Rotating employees and diversifying their experiences also has an impact on how banks manage their business, in addition to employees' job satisfaction and the length of their service at the bank.

5.2.4. Interpersonal relationships:

The research showed that there is a significant impact between interpersonal relationships on employee satisfaction and retention, several studies were consistent with the (Kapur, 2020) study, where they agreed that there was a impact of interpersonal relationships on employee satisfaction and retention.

The researcher believes that the results of the research were supported by the importance of the banking sector's support for personal relationships between employees in order to increase employee retention and stay at work and that the presence of clear policies regulating personal relationships within the banking sector enhances positivity. The atmosphere, in turn, increases productivity and keeps employees at work. Note that many Palestinian banks have a clear interest, whether in internal personal relationships or through social responsibility activities that serve all sectors of employees working in the sector. Many of them also provide support to their employees with personal matters, and this was clear in the answers to the questionnaire questions.

5.2.5. Job Satisfaction:

A research showed no impact of job satisfaction and employee retention, and thus did not agree with this study of (Alkahtani, 2015; Santoni & Harahap, 2018).

Based on the results of the analysis, which showed that the p-value is less than 001, the path coefficient for the direct effect of employee development methods on job satisfaction is 0.918.

This indicates that employee development methods have a direct, statistically significant effect on job satisfaction.

From the researcher's point of view, the existence of these impact confirms that the benefits that the banking sector provides in order to retain their employees are one of the tools that help the banking sector retain employees by raising the level of satisfaction, as the banking sector worked on this through several methods, Such as private health insurance, multiple salaries in the same month, compensation services, and some banks. At the end of the year, they shared the profit. Accordingly, the researcher emphasizes the need for the banking sector to continue with everything that ensures the retention and satisfaction of employees.

5.2.6. Demographic Variables:

The statistical analysis showed many results regarding demographic variables, which the researcher would like to highlight. As for gender, it was found that 57.0% of the sample members were male, and 43.0% were female. From the researcher's point of view, this means that the Palestinian banking system maintains gender diversity.

In relation the age relationship, the percentages were 31.3% of the sample members whose ages ranged between 20 to 30 years, 45.3% of the sample members were between 31 and 40 years of age, and 23.5% of the sample members were 41 years and older. Here, the researcher believes that the second percentage was for young employees, and this is considered a positive

aspect, and that the percentage of employees close to retirement age is the lowest percentage and indicates that the banking system includes all age groups.

Education It turns out that 3.8% of the sample members have a high school qualification, 78.3% of the sample members hold a bachelor's degree, and 18.0% of the sample members have a postgraduate studies degree. The researcher believes that, based on the results, all employees are at the required level of education, but they can improve the percentage of those obtaining higher practical degrees through the formal education policy, which the results showed in a very positive way.

Years of experience in the same job appeared as follows % of the sample members have 1-5 years of experience, 29.0% of the sample members have 6-10 years of experience, and 32.0% of the sample members have more than 10 years of experience. Also, total years of experience appeared as follows 24.5% of the sample members have 1-5 years of experience, 20.3% of the sample members have 6-10 years of experience, 55.3% of the sample members have more than 10 years of experience. From the perspective of researcher's point of view, these percentages indicate that the banking system has diversity in the years of experience among its employees.

Job titles appeared as follows 15.8% of the sample members have directors, 8.8% of the sample members are deputy directors, 21.5% of the sample members have a head of department, and 54.0% of the sample members are employees. From the researcher's point of view, the participation of the supervisory authorities, including the director, deputy director, and department head, amounted to approximately 46%. This indicates that the banking system has a culture of participation in all work among its employees.

5.3.Recommendations

This research provided more information about how decisions are made regarding to employee development. Based on the research's objectives, the findings demonstrated the significance of employee development initiatives, employee retention and satisfaction in the banking sector in Palestine/ West Bank. As a result, greater emphasis should be placed on all factors that have a substantial impact on staff development plans. The researcher should focus more on the banking sector.

According to the findings, the researcher is recommending the following:

- The research conclusions show that performance always improves as a result of development, this can help managers in the banking sector to establish employee development programs that are necessary and have the potential to benefit banks. In addition, managers can develop their own development plans that have the expected effects, to impact on its employees positively therefore fulfilling the bank's goals. On the other hand, it is necessary to have a more thorough grasp of employee development that incorporates employee-driven growth into modern workplaces. The need to develop human capital for both organizations and employees has never been greater, this will be accomplished through constant improving in development methods and strategies.
- Using the different ways in which people actively develop themselves can help as a strategic complement to formal education practices, in addition to clear strategies for appreciating the years of experience of employees and paying attention to the side of interpersonal relationships as well as the importance of assessments in addition to the regular annual evaluation, which helps in managing human capital more effectiveness.

- Proactive development strategies offer businesses a chance to engage in human capital to enhance corporate performance while avoiding potential hazards, much as a cost-sharing approach creates a win-win situation for employees and employers, these development strategies can be obtained through examining and applying many findings of related researches. The fundamental message is that businesses must place the highest value possible on their HR and create a culture and set of procedures that reflect that level of dedication. People must believe they significantly contribute if will be success of the company if they are to continue to do their jobs properly. Despite the fact that the banking sector cannot provide numerous opportunities for internal promotion, it can assist individuals in creating career goals and action plans to advance throughout their careers.
- Some financial organizations including banks may discover that they cultivate employees who eventually depart and use their knowledge and talents for other businesses, but they may also discover that they are instilling a sense of loyalty in other employees. The value of having devoted and contented personnel outweighs the danger of losing them.
- The banking sector should pay greater attention to the factors that contribute to employee retention and educate employees about employee development initiatives to boost employee performance and loyalty. In addition to the benefits that accrue to the employee through career advancement, income increases and job title advancement.
- For the banking sector, when paying more attention to all issues relating to employees' personal lives and enable them to participate in social activities, whether inside the bank or in community service projects, this would impact their happiness and survival at work, thus it would assist the banking sector in achieving its objectives and thriving.

- The banking sector must maintain the culture of adopting employee development methods and uphold this culture because of its impact on all employees within the bank, due to the importance of these development methods that represents in enhancing the employees within the organization through management's appreciation for their efforts and experiences, whether it be inside the bank or outside, and working to make colleagues benefit from these experiences, this in general makes the employees feel valued as was it found, practical experience was one of the main reasons for employee satisfaction and retention.
- Furthermore, future research may examine the effects of administrative development rather than personnel development on organizational success or examine the effects of productivity. In order to reach senior management in institutions and boards of directors, these studies must expand beyond junior personnel. Future research on this subject is therefore advised, especially with regard to the problem of keeping personnel in different private sectors.

5.3.1. Contributions & Implications

5.3.2. Obstacles of the Research

The research faced some problems and obstacles which can be clarified as follows

- The initial challenge to the research came from the restrictions imposed by the research community on the number of questionnaires they were allowed to receive. Some were satisfied with filling out only 15 forms at the level of all branches in the West Bank. There was also a very small number of the research population who refused to fill out the questionnaire, whether paper or electronic.

- The second challenge was that some participants did not have access to the online link to fill the questionnaire and were therefore given paper copies to fill out, which required more time to distribute the questionnaires on them within their work setting they work in and then gathering the questionnaires in order to analyse them
- For the aforementioned reasons, the researcher had to extend the period of delivering the research for the summer semester 2022-2023, so that she could move between governorates to complete the data collection process, which led to the consumption of more time than planned. The third challenge was a consequence of the previous two challenges, the researcher had to move between governorates, which consumed time and effort
- Occupation and its practices is also a prominent obstacle and challenge, which effects on the ability in moving between the governorates that considered to be risky and dangerous.
- The absence of studies on employee development methods in Palestine was another shortcoming of this research, besides, the studies that are related to the banking sector in Palestine are limited, especially in the field of human resources and the study of human capital, which show clear values and ratios for employees in the banking system.

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INDEX

5.2 Discussion	74	Research design	38
Background	1	Research Design	12
Contributions & Implications	78	Research Location	39
Design of theresearch	38	Research Main Objective:.....	9
Employees Retention Significance	8	Research Main Question.....	9
Framework of the Research Methodology....	38	Research Objectives:	9
Hypothesis (Null hypotheses)	10	Research Population, Sample and Sampling Procedure	39
INDEX	100	Research Questions and Hypotheses:	9
Instruments of theresearch	40	Research Significance and Justifications.....	5
Justifications	7	Research Sub Questions:	9
Limitations of theresearch	79	Sampling Method:	40
Main Hypothesis	10	Significance	5
Overview	38	The research hypothesizes of this research are:	10, 73
Overview:.....	1	Why MOH?	8
Population of theresearch :	39		
Recommendations.....	77		
Reference	80		

Appendixes

Appendix A: Questionnaire Revision

List of Academic and Professional Referees:

Serial	Referee	Place of Work
1	Dr. Eyad Yaqob	Arab American University
2	Dr.Majeed Mansour	Arab American University
3	Dr.Raed Iriqat	Arab American University
4	Dr.Zahi Yassin	Arab American University
5	Dr.Ahmad M. Herzallah	Al-Quds University

Appendix B: Questionnaire-Arabic



الموضوع: استبانة لرسالة علمية

تحية وبعد،

أنا إنعام أبو عياش وأنا طالبة دراسات عليا في الموارد البشرية في الجامعة العربية الأمريكية. أقوم بإجراء دراسة حول تأثير مناهج تطوير الموظفين على الاحتفاظ بالموظفين في القطاع المصرفي الفلسطيني / الضفة الغربية: تأثير وسيط على الرضا الوظيفي للموظفين كشرط لإنهاء درجة الماجستير.

أدعوك للمشاركة في هذه الدراسة من خلال استكمال الاستبيان التالي الذي سيتطلب من 5 إلى 10 دقائق لإكماله. شكراً لك على الوقت الذي قضيته في مساعدتي في هذه الدراسة، لكن القيام بذلك سيساعدني كثيراً في إكمال دراستي وتعزيز فهمي لتركيز هذه الدراسة. ستبقى البيانات التي تم جمعها سرية وتستخدم للأغراض الأكاديمية فقط.

تفضلوا بقبول فائق الاحترام،

إنعام أبو عياش

القب الأول:

البيانات الأساسية: هـ ا الق على البيانات الخاصة ، يرجى وضع إشارة (✓) في
البيان الذي تلائم :

1. الجنس

ذكر أنثى

2. العمر

20 - أقل من 30 30 - 40 أكثر من 40

3. المؤهل العلمي

ثانوية عامة بكالوريوس دراسات عليا

4. سنوات الخبرة في نفس العمل

1- أقل من 5 سنوات 5-10 سنوات أكثر من 10 سنوات

5. سنوات الخبرة الاجمالية

1- أقل من 5 سنوات 5-10 سنوات أكثر من 10 سنوات

6. المسمى الوظيفي

مدير نائب مدير رئيس قسم موظف

الفق الداني: ارات الاسد انة:

تت هذا الاسد ان م أ ج اس تأث ما هج ت ال ف على الاحدفا ال ف . ت
ت اسد ان ال ج على م اس تق م خ نقا (د = 1 أو فة و 5 = أعارض
ة.

ال جاء وضع إشارة (✓) أمام ال ار ال ي بلاعم مع وجهة نك:

ال مال الأول: العظ الدسي () ت ال ف م خلال الامج العظة السدة، م بامج ال ال ر س والراسات العذا وال جهادات ال هة						
ال فة	الفقة	م اف ة	م اف	م اي	خ م اف	خ م اف ة
1	يتم منح فرص متساوية للموظفين للحصول على التعليم الرسمي (الشهادات الجامعية، شهادات علمية وغيرها).					
2	هناك استراتيجيات واضحة للتعليم الرسمي في البنك.					
3	يقوم البنك بتوعية الموظفين بأهمية التعليم الرسمي.					
4	التعليم الرسمي يساعد البنك في الاحتفاظ بالموظفين.					
5	هناك شعور بالتقدير والامتنان عند الحصول على فرصة التعليم الرسمي.					
6	يسعى البنك لتطوير سياسات للتعليم الرسمي ووضع الخطط السنوية من اجل الاحتفاظ بالموظفين.					
7	يتم تقدير الموظفين الحاصلين على التعليم الرسمي من قبل إدارة البنك.					
8	يتم اختيار المرشحين للتعليم الرسمي بناء على الملف الوظيفي.					
ال مال الثاني: ال فة (ي تق ال م خلال جع ال انات وعاء العظة ال اجةة لل ف حل سل ه أو أسلوب الات مال أو م عة ال هارات. لل ي والعلاء والأفان وال ف تق معطامات لل ف مات)						
ال فة	الفقة	م اف ة	م اف	م اي	خ م اف	خ م اف ة

الرقم	الفقرة	م اف	م اف	م اف	م اف
1	يهتم البنك بإقامة نشاطات اجتماعية لتقوية العلاقات الشخصية الداخلية بين الموظفين.				
2	يهتم البنك بتعزيز مفهوم المسؤولية المجتمعية.				
3	يوجد سياسات داخلية في البنك تنظم العلاقات الشخصية الداخلية بين الموظفين.				
4	العلاقات الشخصية الداخلية بين الموظفين في البنك تشعرهم بالأمان.				
5	العلاقات الشخصية الداخلية بين الموظف ومرؤوسيه تؤثر على الرضا الوظيفي.				
6	العلاقات الشخصية الداخلية تشعر الموظفين في البنك بأهمية المهام المطلوبة.				
7	البنك يخصص بند مالي لتنمية العلاقات الشخصية الداخلية بين الموظفين.				
8	وجود علاقات شخصية داخلية مع الزملاء خارج مكان العمل تؤثر على قرار البقاء بالعمل.				

الرمز : الرضا في (حالة المدة أو الإجابة التي ترأى أثناء تقيس العلة للـ)

الرقم	الفقرة	م اف	م اف	م اف	م اف
1	اشعر بالرضى عن عملي بالبنك.				
2	هناك رضا وظيفي عن السياسات الداخلية.				
3	يؤثر فهم الموظف لكل من القوانين والمسؤوليات والصلاحيات على الرضا الوظيفي.				
4	توجد علاقة مباشرة بين الرضا الوظيفي والاحتفاظ بالموظفين.				
5	يطبق البنك نظرية ماسلو لاحتياجات الافراد التي بدورها تساعد على الاحتفاظ بالموظفين.				

					(نظرية ماسلو هي تحقيق الحاجات الفسيولوجية بالدرجة الاولى، والأمان بالدرجة الثانية، الاحتياجات الاجتماعية بالدرجة الثالثة، الحاجة للتقدير بالدرجة الرابعة، وأخيرا تحقيق الذات).
					6 الاحتفاظ بالموظفين من ضمن أولويات الإدارة العليا في البنك.
					7 البقاء بالعمل لسنوات أكثر يعني ان مستوى الرضا الوظيفي مرتفعاً.
					8 يحافظ البنك على رضا الموظفين بهدف تحسين الأداء.
ال مال ال اداس: ال ادفا ال ف (علة ت مع ال ف على ال قاء مع ال لة لاقى ل فة زمة أ و دى ال ال ال اف)					
ال فة	الفقة	م اف لة	م اف	م اف	م اف
1	توجد سياسات لدى دائرة الموارد البشرية تعنى بالاحتفاظ بالموظفين.				
2	وضع العناصر الاربعة (التعليم الرسمي والتقييم والخبرات العملية والعلاقات الشخصية) موضع التنفيذ سيحسن الاحتفاظ بالموظفين.				
3	الحصول على مكافآت بشكل منتظم ينعكس بشكل إيجابي على البقاء في البنك.				
4	فهم الأهداف الوظيفية المرتبطة بالعمل تساهم في الاحتفاظ بالموظفين.				
5	التغذية الراجعة تساعد في الاحتفاظ بالموظفين.				
6	وجود خطة لتطوير الموظفين تساعد في الاحتفاظ بهم.				
7	اهتمام البنك بوجود علاقات شخصية جيدة بين الموظفين يساعد في الاحتفاظ بالموظفين.				
8	الاحتفاظ بالموظفين يتأثر بالرضا بالوظيفي.				

Appendix C: Questionnaire-English



Subject: Questionnaire for a scientific thesis

Dear Participants,

My Name is Enam Abuayyash and I am a human resource postgraduate Student at Arab American University. I am conducting a research on The Effect of Employees development methods on their Retention in the Banking Sector in Palestine /West Bank: A Mediating Effect on the Job Satisfaction as a requirement to finish my master's degree.

I am inviting you to participate in this research by completing the following questionnaire it will require 5 to 10 minutes to complete. Thank you for taking the time in assisting me with this research however doing so will greatly assist me in completing my research and enhancing my understanding of this research focus. The data collected will remain confidential and used solely for academic purposes.

Sincerely yours,

Enam Abuayyash

e.abuayyash@student.aaup.edu

Section One:

General information section: This section contains your personal data. Please tick (ü) the appropriate box:

1. Gender:

Male female

2. Age:

20 less of 30 30 to 40 More than 40

3. Academic qualification:

High School Bachelor Postgraduate Studies

4. Years of experience in the same job:

1- less 5 years 5-10 years more than 10 years

5. Total years of experience:

1- less 5 years 6-10 years more than 10 years

6. Job Title:

Director Deputy Director Head of Department employee

The second section: Questionnaire phrases:

This questionnaire was developed in order to measure the effect of employee's development methods on their retention. The survey questionnaire rated on a five-point rating scale (wherein 1 = strongly agree and 5 = strongly disagree).

Please tick (ü) the option that matches your point of view:

Independent variable						
The first axis: Formal education (includes employee development through formal educational programs, such as undergraduate, graduate, and professional certification programs)						
No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	Equal opportunities are given to employees to obtain formal education (university degrees, scientific degrees, etc.).					
2	There are clear strategies for formal education in the Bank.					
3	The bank educates employees on the importance of formal education.					
4	The bank grants formal education with the aim of retaining employees.					
5	There is a sense of gratitude and appreciation for the opportunity of formal education.					
6	The Bank seeks to develop policies for formal education and to set annual plans for employee retention.					
7	Employees with formal education are valued by the Bank's management.					
8	Candidates for formal education are selected based on job profile.					

The second axis: Assessment (Employee evaluation is done by collecting data and giving feedback to employees about their behavior, communication style, or skill set. Managers, clients, peers, and employees can provide information for Assessments)						
No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There are criteria in the bank based on which employees are evaluated for positions.					
2	The Bank's employee evaluation policies are subject to clear criteria consistent with the instructions.					
3	A periodic assessment is conducted to measure the capabilities of candidates for positions.					
4	There are committees from various departments involved in the evaluation process.					
5	There is transparency in the job evaluation process.					
6	Feedback is given on the assessment process to employees.					
7	The bank sets a development plan based on the results of the assessment.					
8	The sources of information used in the assessment are carefully tested to maintain impartiality.					
Axis Three: Work experience (work experiences that evolve over time and require employees to identify the skills and experience needed to advance their careers)						
No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There are strategies for approving the work experience of employees followed by the bank.					
2	The bank adopts all types of practical experience (local, international, regional) in the recruitment process.					
3	Employees are rotated in departments to gain experience.					
4	The bank's consideration of work experience enhances employee loyalty and commitment.					

5	The work experience of bank employees is diverse.					
6	Practical experience makes my daily job tasks easier and faster.					
7	Practical experience reduces the effort required to perform jobs.					
8	Having practical experience helps you get more development opportunities.					

Fourth axis: Interpersonal relationships (relationships between two or more people based on inference, love, solidarity, regular business interactions, or some other type of social commitment)

No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	The bank is interested in organizing extracurricular activities to strengthen personal relationships between employees.					
2	The bank is interested in carrying out social responsibility activities.					
3	There are internal policies in the bank that regulate personal relationships between employees.					
4	Personal relations of employees in the bank make you feel safe.					
5	Interpersonal relationships between an employee and his subordinates influence job satisfaction.					
6	There is a connection between interpersonal relationships and the completion of required tasks.					
7	The bank allocates a financial budget to develop personal relationships between employees.					
8	The presence of personal relationships with colleagues outside the workplace that influence your decision to remain employed.					

Fifth Axis: Job satisfaction (a state of happy or positive affection that develops while evaluating a person's work experience)						
No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There is job satisfaction to your work in the bank.					
2	There is job satisfaction with internal policies.					
3	An employee's understanding of laws, responsibilities, and powers affects job satisfaction.					
4	There is a direct relationship between job satisfaction and employee retention.					
5	The bank applies Maslow's theory to the needs of individuals, which in turn helps to retain employees. (Maslow's theory is the fulfillment of physiological needs in the first place, safety in the second degree, social needs in the third degree, the need for appreciation in the fourth degree, and finally self-realization).					
6	Retention of employees is among the priorities of the Bank's senior management.					
7	Staying in work for more years means that the level of job satisfaction is high.					
8	The bank maintains employee satisfaction with the aim of improving corporate performance.					
Dependent variable						
Employee Retention: (The process of encouraging employees to stay with the organization for the maximum period of time or until goals are completed)						
No	Paragraph	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
1	There are policies at the HRDepartment concerned with employee retention.					
2	I believe that putting the Four Cs (formal education, assessment, work experience, and personal relationships) into action will improve employee retention.					

3	Receiving bonuses on a regular basis reflects positively on my stay in the bank.					
4	Understanding job objectives related to work contributes to employee retention.					
5	Feedback helps in employee retention.					
6	Having an employee development plan helps retain employees.					
7	The bank's interest in having good personal relationships among employees helps in employee retention					
8	That employee retention is affected by job satisfaction.					

Thank you

الملخص

تهدف هذه الورقة إلى التعرف على أثر أساليب تطوير الموظفين على استبقاء الموظفين في القطاع المصرفي الفلسطيني/الضفة الغربية: تأثير وسيط على الرضا الوظيفي للموظفين. وقام الباحث بقياس معدل تطور الموظف من خلال (التعليم الرسمي، التقييم، خبرات العمل، والعلاقات الشخصية) على استبقاء الموظف في مكان العمل.

البحث هو أسلوب كمي يستخدم لشرح المشكلة من خلال تجميع نموذج البيانات العددية وتحليلها باستخدام الإجراءات الرياضية، والبيانات التي تم جمعها باستخدام أداة جمع البيانات (الاستبيان). تم اختيار العينة بطريقة عشوائية، وبلغ حجم العينة 361 موظفاً من مختلف إدارات القطاع المصرفي، وتم تحليلها عن طريق اختبار وتحليل فرضيات هذه الدراسة من خلال تحليل الانحدار واختبارات معامل ارتباط بيرسون، باستخدام برنامج (SPSS).

وأظهرت النتائج أن هناك تأثير إحصائي لعوامل تطوير الموظفين (التعليم الرسمي، وخبرة العمل، والعلاقات الشخصية، والتقييم) على رضا الموظفين والاحتفاظ بهم. وهذا يعني أن أساليب تطوير الموظفين لها تأثير على الاحتفاظ بالموظفين بشكل مباشر وغير مباشر.

وأوصى البحث المديرين في القطاع المصرفي باختيار برامج تطوير الموظفين التي تعتبر ضرورية لتحقيق المنفعة المحتملة للشركة، ويتعين على المديرين وضع سياسات لضمان أن خطط التطوير الخاصة بهم لها التأثيرات المتوقعة. لتحقيق أكبر الأثر على موظفيها.

علاوة على ذلك، يوصى باستخدام الطرق المختلفة التي يمكن من خلالها تطوير الأشخاص أنفسهم بشكل فعال كمكمل استراتيجي لممارسات التعليم الرسمي، بالإضافة إلى استراتيجيات واضحة لتقدير سنوات خبرة العاملين والاهتمام بجانب العلاقات الشخصية والأهمية. أهمية التقييمات بالإضافة إلى التقييم السنوي المنتظم الذي يساعد في إدارة رأس المال البشري بشكل أكثر فعالية. تحتاج الشركات إلى احترام الموارد

البشرية قبل كل شيء وتطوير ثقافة ومجموعة من السياسات التي تتوافق مع هذا الالتزام. لمواصلة أداء وظائفهم بشكل جيد، يحتاج الموظفون إلى الشعور بأن لهم تأثيرًا كبيرًا على أداء الشركة.