

**FACTORS INFLUENCING LABOUR MOBILITY IN PRIVATE
INSTITUTIONS:
A CASE OF ACCESS BANK, TANZANIA**

**By
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**A Dissertation Submitted in Partial Fulfillment for the Requirements of the
Degree of Master of Science in Human Resource Management (MSC. HRM)
of Mzumbe University**

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CERTIFICATION

We, the undersigned, certify that we have read and hereby recommend for acceptance by the Mzumbe University, a dissertation entitled, **Factors Influencing Labour Mobility in Private Institutions a Case of Access Bank, Tanzania** in partial/fulfillment of the Requirements for Award of the Degree of Masters of Science in Human Resource Management of Mzumbe University.

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DEDICATION

This work is dedicated to my lovely late father Claver Mwinuka, my lovely mother Fortunate Gama, my beloved sister and brother in-law Mr. and Mrs. Fimbo, my lovely brother Peter, my grandfather Bernard Gama and grandmother Fransisca Zenda, my fiance Andrew Kwezi and all other family members not mentioned by names who financially and morally supported me to conduct and complete this report.

LIST OF ABBREVIATION

| | | |
|-------------|---|---|
| CBK | - | Commercial Bank in Kenya |
| ERG | - | Existence, Relatedness and Growth |
| KCB | - | Kenya Commercial Bank |
| NBC | - | National Bank of Commerce |
| SPSS | - | Statistical Package for the Social Sciences |

ABSTRACT

The study paid attention to the factors influencing labour mobility in private institutions, with a focus on the Access Bank-Tanzania. The objectives of the study were to determine the pull and push factors that influence labour mobility in banks; to assess the strategies implemented by the bank in retaining its employees. A sample of 40 respondents was randomly selected. Data collection methods were questionnaires, interview and documentary analysis, whereas data collection instruments were questionnaire, interview guide and documentary analysis schedule. The study revealed that, both genders were involved with the large number of the respondents having the first degree. The study strongly revealed that better working conditions have been the pull factors that influence labour mobility in the Bank. Other pull factors included attractive salary package and job security. Also the study found that, push factors included poor career opportunities; wage differentials and job stress. Again, it was revealed that, there are strategies implemented by the bank in retaining its employees. These strategies included positive job attitudes; career opportunities, good working environment and rewarding for good performances. Thus the study concludes that, questionnaires were well responded by the respondents. Moreover, according to the findings of the study, the recommendations were as follows; banking industry should increase pull factors to attract employees, such that, the salary package should be increased, they should ensure job security at work, also there must be staff training and development, the banks management should reduce all wage differentials, and lastly the banks should revise the existing salary so as to match with other private organizations.

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CHAPTER ONE

PROBLEM SETTING

1.0 Introduction

This chapter presents background information to the problem, statement of the problem, objectives of the study, research questions, significance of the study and study's limitation.

1.1 Background to the problem

There is a developing worldwide enthusiasm for matters of enrollment and staff maintenance in private establishments, the crisis of globalization has not been honest in guaranteeing staff maintenance, as it is exclusively in charge of the better or for the more awful to open the worldwide economy and making its residents versatile, not to mention staff. The nature of staff in private organizations has an immediate impact on its institutional effectiveness (Izamoje, 2011).

Once more, request and rivalry for very qualified scholastics has increased. Development in worldwide versatility and moving statistic profiles implies enlisting and holding skilled and learned HR is a regularly expanding challenge. These patterns have induced a key way to deal with human asset administration crosswise over private part institutions (Wangiri, 2015).

Labour mobility is a noteworthy trait of workplace in Africa. The presence of labour mobility dates once again from olden times and it has accumulated energy since the coming of industrial upheaval, which reinforces radical changes underway procedures with sweeping ramifications for industries worldwide. African experience of the slave trade and industrial transformation combined with urbanization, colonialism and globalization brought about increment in the pace of labour mobility (Wamukoya, 2014).

Human capital collects at the firm level through training, learning-by-doing and learning-by-collaborating, yet may likewise be obtained remotely. Since information or work-particular abilities – eventually rests inside people, the mobility of talented

people is much of the time worried as a critical variable behind learning exchange and the aggressiveness of firms and districts. Also, the world of today is characterized with many changes and growing challenges within different communities in which people live at the same time organizations operates, the challenges and changes also grow within companies and organizations which are having an impact upon the management and the performance of organizations upon the environment in which operations/activities exists. Many organizations especially in private sector, labour mobility is one of the challenges, which have an impact in the performance of the overall (Ngirwa, 2005).

Tanzania is among many countries that find it difficult to perk up the economic standing characterized with many business organizations from both local and international organization that are doing business in the country. For organizations to conduct activities properly and attain the planned goals there is a demand of having potential human resources in place. For this case, opportunities for employment within private sector organizations become more obvious (Shija, 2011).

Moreover, as the number of organizations that are privately owned increases, the expected results is also an increase in the number of employment opportunities as these organizations employ more people, especially graduates, and give them salary and other compensation allowances basing on their skills and performance. But labour mobility has been a great challenge in both public and private sectors although in the past the public sector was considered to be a good employer, currently all sectors are facing almost the same challenges in as far as movement of labour or human resources from the organizations, institutions and departments, whether it being voluntary or involuntary is concerned (Mbwana, 2013).

From its independence in 1961, and the Arusha Declaration of 1967, the major employer was the Government. At the Arusha declaration control of major resources, services and government, were put in the hands of the working class, and the basis was socialism and self-reliant.

The proliferation of declaration led to the introduction of many new public enterprises, which facilitated the extensive spread of nationalization of the existed private companies. The circumstance led to introduction of private enterprises in every sector within the economy, which included sectors, which provided services as well as banking industry (Mboya, 2009).

Again, in the 1980s subsequent to the country's liberalization of the economy, within various sectors there were massive increases on labour mobility within different sectors, these included the banking industry. The circumstance contributed much on the speedy expansion of private sectors offering banking services, for instance, previous to the country's liberalization of economy, four owned banking institutions were available in Tanzania (Mbwana, 2013).

Moreover, the prolonged effect of the liberation within the country was an increased demand for the potential human resources given the limited supply in the banking industry, which led to stiff competition within the banking industry. However, for many years now the banking industry has witnessed proliferation of different business companies from local to international operating within financial sector (Shija, 2011).

1.2 Statement of the Problem

Generally, the duties and responsibilities performed by employees in the banks are numerous. Employees build skills and experience over years through costly training and retraining and also through rotational services provision. Therefore, retaining skilled and experienced employees are one of the ways private organizations can enjoy as return on its investment on labour. Hence; frequent labour mobility is costly to the private organizations especially the banks (Wamukoya, 2014).

Again, the employee mobility within Tanzanian country, has been the threat to many banks and employers. In recent times, the huge increase in mobility of labour within the banking industry has brought up attention especially on understanding the critical causes behind it (Mbwana, 2013).

Moreover, it has been normal for employees within banking industry to stay at the same position for more than three years; movement of human resources from one workplace to another has increased tremendously. For instance, with the bank of NBC, the tendency of labour mobility within the bank has expanded from 14.4% in 2009 to 16% in 2010 while in 2011 it increased to 17.8%, in 2012 it increased further to 18.5%. Also the data obtained from Access Bank Tanzania shows that, the tendency of labour mobility within the bank is very high and it is increasing by two percentage each year. Different questions have been asked on the movement as it bring some doubts within stakeholders at the banking industry, the overall performance of the industry has been on questions especially on performance as well as compliance on international and national labour policies (Mbwana, 2013).

Again, several commercial banks in Tanzania have taken various purposive measures in reducing labour mobility such as establishment of attractive medical insurance to staff and their four dependents, training programs, retirement benefits, family day, performance awards and loans among others (Shija, 2011). However, despite all the efforts of private institutions in banking industry the rate of labour mobility is still growing rampantly (Mboya, 2009). Therefore, the study was motivated to explore the factors influencing labour mobility in private institutions taking the case in Access Bank Tanzania.

1.3 Objectives of the study

1.3.1 General objective

The main objective of this study was to assess the factors influencing labour mobility in private institutions, a case of Access Bank, Tanzania.

1.3.2 Specific objectives

The study was guided by the following specific objectives;

- i. To identify the pull factors that influence labour mobility in bank;
- ii. To determine the push factors that leads to labour mobility, and;
- iii. To assess the strategies implemented by the bank in retaining its employees.

1.4 Research Questions

The study was guided by the following research questions;

1.4.1 General Question

What are the factors influencing labour mobility in private institutions?

1.4.2 Specific Questions

The study was guided by following specific questions;

- i. What are the pull factors that influence labour mobility in bank?
- ii. What are the push factors that lead to labour mobility?
- iii. What are the strategies implemented by the bank in retaining its employees?

1.5 Significance of the study

To the banking industry: The study highlighted the factors influencing labour mobility for effective banking industry. The study will enable banking industry to adopt acceptable measures for effective performance by retaining potential human resources to identify the pull factors that influence labour mobility in banks, to determine the push factors that leads to labour mobility and the strategies implemented by the bank in retaining its employees.

To other researchers: This study will open new ideas for those who wish to conduct further studies regarding the factors that influence labour mobility in the banking industry by contributing the knowledge base on banking strategies in tackling the challenge for industry practices and effectiveness.

To Policy Makers: the study will make a significant contribution within organizations especially banking industry as it is expected to help policy makers on understanding the factors influencing labour mobility and how to motivate as well as implement different strategies in retaining potential employees at the banking industry.

1.6 Limitations of the Study

The study faced different limitations as discussed below:

Time was one of the obstacles that contributed to delaying the finishing of the study. Time constrained the study in various stages, especially during proposal write up, data collection and final report write up. In fact, two months period for data collection were not sufficient. Due to lack of fund and time schedule, the researcher decided to conduct the study in Dar es Salaam, as it is the place where the researcher live, moreover, to solve the time problem, the study used online sources instead of textbooks from the library.

Inadequate finances were another factor, which limited the study. The researcher's movement from one place to another during data collection, communications and materials was limited by the lack of research funds. The researcher was able to solve the fund constraints by help from her parents and friends who supported her financially and some of the reserve from her salary.

Another constraint was willingness of respondents to respond from the given questionnaires on time, as some of the respondents took longer to answer and return them, on the other hand, some of the respondents argued that, they lost the questionnaires with other respondents giving biased answers, as the problem touched their personal interest and areas of specialization. The researcher was able to overcome biased answers by emphasizing on honest and assuring respondents that the research is solely for academic purposes, and that all responses were confidential.

Usage of English language in the questionnaires was another constraint that the researcher faced, as for some of the respondents were not fluent in English language as English is a second language to Tanzanians, whenever there was a need of interpretations the researcher conducted interviews in Swahili. The researcher explained the significance of the study to the respondents; this boosted the participation of respondents to the study.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Chapter two presents review of different literatures that are in line with the objectives of the study based on theoretical and empirical literature reviews. The initial part of the chapter provides definition of the key terms while discussion on the theories supporting the study was reviewed in the second section of the chapter based on the concepts of labour mobility in private institutions, the very last section of the chapter presents conceptual framework of the study.

2.2 Definition of Key Terms

The study used the following key terms as the most significant on the factors influencing labour mobility in the banking industry.

2.2.1 Labour

As indicated by Mboya, (2009) labour alludes to the total of all human physical and mental exertion utilized as a part of formation of products and enterprises. Labour is an essential component of creation. The measure of a country's Labour force is dictated by the span of its grown-up populace, and the degree to which the grown-ups are either working or are set up to offer their labour for wages

2.2.2 Mobility

As indicated by the investigation of Izamoje, (2011) Mobility of labour means the limit and capacity of labour to move starting with one place then onto the next or starting with one occupation then onto the next or starting with one employment then onto the next or starting with one industry then onto the next.

2.2.3 Labour Mobility

According to Robbins (2007), labour mobility is willing and unwilling movement of employees which is permanent or temporal withdrawal from an organisation. Labour mobility occurs when people leave their jobs. Always labour mobility is high to new employees as they are not exposed to the work environment, but there is low

mobility to those who stayed longer as they have already established a relationship with employers and other employees, also to those who have stayed longer usually the maximum rate of labour mobility tends to be amongst those who have lately connected a business, longer servicing workers are possible to stay, mostly for the reason that they be converted into the work and the industry and have establish relationship with those around them (Shija, 2011).

The term labour mobility is worried with development of people into employment (procuring) and out of occupations (partitions) over a specific period. It is the rate of progress in the working staff of an association amid a distinct period, and it implies the moving of the workforce into and out of an association. It is the measure of the degree to which old workers leave and new employee's go into the administration in a given period. Labour mobility has both positive and negative impacts to both employees and employers (Wangiri, 2015).

Labour mobility is that movement of workers from one job to another job due to different factors, which may push or pull an employee to do so. Those factors can be poor working condition, searching for greener pastures, good working condition, no career advancement, no promotion, no chance to speak what they feel, low salary and more others (Ngirwa, 2005).

For the purpose of this study, labour mobility is confined to the movement of workforce to and from the organisation, through either resigning or quitting the former employer or where an employee applies for advertised vacant (promotional) job positions within the private institutions.

2.3 Theoretical Literature Review

The research was guided by the following theories;

2.3.1 Maslow's Hierarchy of Needs Theory

The theory of Maslow emphasizes on the needs of employees or human being based on hierarchy, the human needs are categorized in five stages, the initial needs for human being or employee is physical needs up to needs for growth and developing

personal careers within the working place. Again, the theory emphasizes that, before passing through to the higher level of needs, human being has to pass through lower level of satisfaction, the theory emphasizes on motivating employees as the primary factor for employers in making sure that each level of needs or demands is met for employees to real commit themselves to the company's planned objectives (Maslow, 1943).

At any point in time, failing to congregate the demands of human resources within the banking industry based on hierarchy basically leads to things like professional lives of employees to not been fully fulfilled; the situation usually causes employees to find their own means of satisfying themselves one of the ways being finding other job opportunities from other employers which may be much attractive compare to the previous.

Maslow's hypothesis doesn't consider that human needs are perpetual with associations or bosses not having the capacity to meet every one of the needs of people, at times employee's who are working in better working positions still are not happy with their positions, the circumstance demonstrates the hypothesis of Maslow which accentuates that human needs are boundless and no component can be chosen as the largest amount of human fulfillment inside the banking industry. Consequently, Maslow's theory was adopted to guide this study because as noted above, labours in some private institutions move to other employment opportunities in search of other conditions which are favorable and attractive; the case is common in banking industry.

2.3.2 ERG Theory

The theory of ERG as proposed by Alderfer (1972) was based on three demands: existence, relatedness, and growth. The theory argues that, human wants are based on its existence on matters such as water, food and safety. Another factor for human wants is relatedness which implies that human needs are based on social interaction and teamwork between individuals at working place.

The other factor according to ERG theory was identified as growth which means, human needs are based on individual demands for advancements and more challenging tasks. Unlike the other theories such as Maslow's hierarchy of needs, ERG theory emphasizes that, needs cannot be met according to levels or orders. Factors for needs can motivate or work together with other needs at a given time. The strength of ERG theory compared to other is the fact that, it is dynamic in nature as it recognizes human beings have different variables that can affect their wants at any given time, day and stage of life.

ERG theory allows human beings in different ways satisfy their own wants. For understanding the needs of human beings one has to understand and assess the needs of people by identifying which ways of motivating people and behaving in certain way then understanding which wants can be ranked the most significant one for the people within the banking industry.

2.3.3 Expectancy Theory

The theory of expectancy propounded by Vroom in 1964 emphasizes that human resources within any given organization generally put forward the size of work and are committed equally to the work that will provide them better returns in their life. Compensations structures within organizations influence expectancy theory as it allows personnel within the banking industry to obtain their earnings they deserve such as salary expansion based on their performances within the work.

Again, the theory emphasizes the importance of organizations to understand that it is normal for employees to expect salary increments after sometime as well as promotions which are potential for motivating them to work harder based on organization's objectives. On the case where employees expects lower or little salaries and no opportunities for growth, basically lower efforts will be displayed until that employee find another job opportunity which is more suitable compared to the current one.

Moreover, the theory of expectancy identifies three major variables for employees to perform well as motivated, these are valence, instrumentality and expectancy (Kilumile, 2011).

The study conducted by Mullins (2005) supports the theory by arguing that, motivation is the major factor for employee's performance. When there is formalized relationship between efforts of employees that are expanded, likely outcomes that are perceived as well as the expectations employees have on issues like rewards that are related to performance.

The theory is very vital to the study on essence that within banking industry labour mobility is high; the situation can be measured and examined based on the condition of workers for future expectations such as salary increments due to economical changes, compensations and rewards which normally increases employee's morale. If the expectations of employees together with other rewards lead to turnovers especially in banking industry, the theory is very vital to any organizations as it explains why employees at banking industry are not certain to stay at one place for longer time, in this case many employees do their jobs only just to get by and not putting their minds on meeting organizational goals. The expectancy theory provides explanations to employers that, human resources will provide more and commit themselves to work if they are assured of attractive benefits and incentives, employees always do more if he or she expects more from the organization.

2.4 Types of Labour Mobility

According to Armstrong, (2006) there are three types of labour mobility which are; geographical mobility is when workers move from one place to another within a country or from one country to another, for example, the movement of labour from Tanzania to Kenya or from Dodoma to Dar es Salaam. That movement of employees from one place to another within or outside the country is known as geographical mobility. Geographical mobility is further divided into two types which are voluntary and involuntary labour mobility, voluntary mobility refers to the movement of people from one geographical location to another without any force mainly looking for a better green pasture, involuntary mobility refers to the case where people move from one location to another pushed by factors such as economical, political and social issues, the case involve forcefully influences.

Again, the other type of labour mobility is occupational mobility which refers to the movement of workers from one profession to another. Therefore, it is a type of labour mobility whereby employees can move from one occupation to another in the same cadre or from low status to high status. Occupation mobility can further be classified into two types as: horizontal mobility, the movement of employees from one profession to another in the same position or status. A typical example of this mobility is when a bank clerk moves to a company as an accounts clerk (Izamoje, 2011).

Also, the other form of occupational mobility of employees/labourers vertical mobility, the type involves the movement of employee from one position to another, normally from lower position or status jobs to the higher position and status jobs. This type of mobility does not necessarily involve the movement of employees through one cadre but instead employees of lower status from different cadre can move upward in different position. This can be noticed when a secretary becomes a human resource officer within the same institution (Wangiri, 2015).

Nonetheless, the other type of labour mobility is the mobility between industries; this refers to the movement of employees from one industry to another of the same profession. This can be seen when a chemical engineer from Coca Cola Company which is specialized in production of liquid drinks moves to another company which is in the same industry like Pepsi Company. Another vivid instance which supports the study is when loan manager from KCB Bank moves to Access Bank for better working conditions or other reasons suitable for him or her (Mboya, 2009).

2.5 Effects of Labour Mobility in Work Organizations

To some degree labour mobility is inescapable and also alluring in all associations. In any case, labour mobility is a notice to administration that something isn't right with the strength of the association. It might mean poor human resource rehearses, poor supervision, and poor organization arrangements et cetera. High labour turnover is an indication of low resolve and flimsiness and is unsafe to both business and employees (Gupta, 2006).

Again, labour mobility is inevitable to some extent due to the situation of labour market in this world including demand and supply of employees, but it can be reduced to a bit so as to abstain from unnecessary costs associated with it which may be very harmful to the performance of the organization (Wallegln, 2013).

Izamoje, (2011) argues that, mobility includes other costs such as lost productivity, lost sales and management time. Each time an employee leaves the firm, it is presumed that production drops due to the learning curve involved in understanding the job and the organisation. Not only does organisation lose the human and relational capital of the departing employees, competitors are also potentially gaining these assets.

Again, high labour mobility in an organisation may lead to losing of a competitive advantage. Competitors will take note that weakness of your organization losing employees every day and they will improve their organisation hence getting a competitive advantage. And when every single employee leaves the organisation, also production drops accordingly hence poor production (Wangiri, 2015). Additionally, Ngirwa (2005) points out that over the top mobility can be negative to the company's efficiency, and can bring about the loss of business and connections, and can even endanger the acknowledgment of the association's targets. In like manner, mobility harms the association through diminished advancement, postponed administrations, torpid usage of new projects, and worsened efficiency. Either, numerous researches have examined the expenses related with mobility and yield shockingly high gauges.

Makwinya (2008) calls attention to that, the accompanying expenses are brought about therefore of labour mobility: enlistment of substitutions including authoritative costs, publicizing, screening and meeting, administrations related with choice, for example, security checks, handling of references and possibly, mental testing and regulatory contracting costs. Once more, lost efficiency related with the between time period before a substitution can be put at work, lost profitability because of the time required for another labourer to get up to speed at work,

additionally, lost profitability related with the time that co-workers must spend far from their work to help another worker and expenses of preparing, including supervisory and associate time spent in formal preparing, and additionally the time that the worker in preparing must spend off the occupation. Costs related with the period before intentional end when workers have a tendency to be less beneficial. Gupta (2006) additionally expresses that high recurrence of mobility is a notice to the administration that employees are disappointed with the association, for example, poor organization strategies, and that such high labour mobility is an indication of low confidence and insecurity, and is unsafe to both manager and employees.

Gupta additionally expounds that, different notices of disappointments are smooth working of the association and nature of work endures, mischance rates of new employees are normally higher, the solidarity among workers is aggravated, as recently selected workers require some an opportunity to grow benevolent relations with the current workers, hardware and gear remain unutilized amid the enlistment and preparing of new labourers, scrap and waste rates increment because of freshness of new labourers, showcase notoriety of the organization endures when requests are not executed in time because of high labour mobility and HR of the nation are under-used.

2.6 The Pull Factors that Influence Labour Mobility in Banks

Lowell and Findlay (2001) uncover that, not only has the interest for talented work in developed nations expanded, yet pull variables, for example, "better wages and business conditions, better data, enrolment and less expensive transportation," urge gifted transients to look for employments and opportunities in developed nations. With restricted social and financial open doors accessible to most people in Jamaica, the bait of the way of life in developed nations is difficult to fight off. Nurture (2004: 108) argues that "financial decrease, augmenting disparity, expanding destitution social uprooting, wrongdoing and political emergency have been the fundamental drivers of migration.

In addition, institutional built determinants include the foundations' administration rehearses that pull in employees to such establishments (fascination) or may make them to stay with the organization (maintenance), regardless of different organizations that are searching for staff. The factors are institutional picture, administration/initiative style, compensation bundles whether even-handed or not, institutionalized and clear criteria for its assurance, work content, professional stability, shortage of aptitudes inside the framework, and employment self-governance and adaptability which represent 38.5% of components in labour mobility(Satope and Akintunde, 2013).

In any case, singular worker determinants related with employees fascination and retention have to do with components pulling in scholarly staff to an establishment (fascination) or variables making speakers to stay with a specific college (maintenance) regardless of the accessibility of other business openings in different colleges (Adebayo and Oladeji, 2001). Training is of developing significance to banks looking to pick up preference among contenders on mobility of labour. There is noteworthy verbal confrontation among experts and researchers with regards such that preparation has on labour mobility. One school of thought contends that preparation prompts an expansion in turnover while alternate expresses that preparation is a device that can prompt larger amounts of employee maintenance.

Notwithstanding where one falls inside this civil argument, most experts concur that worker Training is a perplexing human resource rehearses that can altogether affect a saving money achievement taking the instance of labour mobility. Training can impact banking labour mobility, as there are a few potential training benefits that organizations may apply as inspiration for workers inside the managing an account industry(Adebayo and Oladeji, 2001).

Likewise, Shoaibet al. (2009) perceive that employee prizes are essential since they have enduring impression and keep on substantiating the employees' view of their incentive to the associations they work with (maintenance). Additionally, Shoaibet al. (2009) battle that, employees judge the nature of their employment in the inborn fulfilment and the individual reward they win from their work. Utilizing inherent

prizes to expand worker duty and maintenance is achievable in all associations, understanding prizes and its importance impact labour mobility rate to either increment or the other way around.

Sutherland (2004) shows that reward is the essential component, which demonstrates how much employees pick up by devoting their time and exertion towards the accomplishments of organization targets along these lines, bosses have the duty to outlining an appealing prize bundle to draw in and hold important workers.

Various studies report that the accessibility of advancement openings give off an impression of being seen as a persuasive component among faculty individuals to deliberately give up their occupations or quit their establishments. Limited time exercises allude to the degree an employee perceives his or her odds to develop and be advanced inside the organization. Promotion offers open doors for development and is likewise one of Herzberg motivators which can be utilized to improve idleness. Advancement for scholastic staff is dependent on instructing, research and distributions be that as it may, because of money related requirements, non-prioritization of look into by government and insufficient distributing facilities, publishing of refereed articles has turned into a grand test for Kenya and other African scholastics (Kipkebut, 2010).

2.7 The Push Factors that Leads to Labour Mobility

The significant push components impacting labour mobility incorporate, yet are not constrained to general wrongdoing and savagery, a shaky economy which in turn influences an individual's social and financial open doors and professional success. On account of Jamaica, also, poor profession opportunities and drowsy financial development have added to Jamaican labour mobility.

This combined with the simplicity and accessibility of information about circumstances outside of Jamaica assumes a fundamental part in the work mobility basic leadership process (Quinn and Rubb, 2005).

Once more, Thomas-Hope (2002) gives steady confirmation through examination on different promotions distributed in the Jamaica Gleaner between 2000 and 2001. The study claimed that, amid this period, selection employees from different organizations in the United Kingdom, United States and Canada publicized different enrollment fairs, which offered better working conditions and compensation scales than what was given in Jamaica. In Thomas-Hope's (2002) study, wrongdoing and viciousness figured exceptionally into making a definitive work mobility decision, these people trusted that if nothing was done to check the wrongdoing and savagery their lives would not be concordant in Jamaica.

In addition, another variable which fills in as a supply-push consider for labour mobility is the fuddle between an individual's expertise set and suitable occupation. Quinn and Rubb (2005) place movement happens when the individual can't locate the suitable employment which matches with their expertise. Their study contended that, the "training occupation" figure assumes a vital part in the individual's choice to move to another country. The discoveries have suggestions for administrative strategy on instruction.

Also, as per the investigation of Satope and Akintunde (2013), the other push elements are environmental or situational determinants related with labour mobility have to do with the earth under which the establishment is working and around 33.0% of portability is because of this variable. The factors incorporate development rate of the college framework, rivalry among colleges, and foundation's picture inside the general public, culture, proprietorship attributes and shortage of abilities in the college framework.

In this gathering under this study, the ecological determinants factors are connected together with the development of the college framework, prompting rivalry and the related shortage of abilities in the college framework. Once more, employee relation includes the collection of work worried with keeping up employer-employee connections that add to palatable profitability, inspiration, and spirit. Basically, employee relations is worried with anticipating and settling issues including people,

which emerge out of or influence work circumstances. Employee relations gives guidance and oversight for an assortment of non-union staff business matters, including leaves of nonattendance, staff execution and disciplinary issues, staff worker grievances including formal protests, Researches of provocation and other work environment unfortunate behavior affirmations, every single expected end, and unemployment remuneration claims (Hedwiga, 2011).

Workplace is one of the main considerations that influence an employee's decision to move or remain inside the organization. Purposes behind youthful scholarly staff individuals in Australia to leave their foundation was ascribed to overwhelming workload, absence of information uncertainty making , needing new difficulties, poor pay and individual conditions. Profitability and effectiveness are specifically influenced by how individuals work, and the earth in which they work. A workplace that is comfortable, relatively low in physical and mental anxiety and with satisfactory offices enables attainment of work objectives, in any case, distressing workplaces result in low levels of fulfillment thus purpose to look for options (Mayer, 2006).

Among the push calculates that influences that labour mobility is job stretch, worries in working place are created when one can't properly coordinate accessible assets and employment requests with individual capacities. Work stress is derived from a circumstance of poor motivational approaches, poor correspondence amongst administration and subordinates, the circumstance postures risk to a person. A few organizations may demand achieving a specific level of work, while their employees might not be able to adapt to the given undertakings.

The request surpasses the limit of a person which all the while neglects to fulfill the top management. Moreover, work push has been referred to all around as a social issue which has a combination of components that disturbs the labourers physically and mentally and influences their health mind as a whole (Mudaet al., 2014).

2.8 The Strategies Implemented by the Bank in Retaining its Employees

Shija (2011) contends that, fulfilled employees have bring down rate of mobility, and that where administrators will control labour mobility they will produce

constructive occupation elevations, including offering pay frameworks and advancement arrangements that workers see as being simply, unambiguous and in accordance with their desires; steady/great working conditions (counting physical surroundings which are agreeable, clean, moderately present day offices with satisfactory apparatuses and gear, well-disposed chiefs/bosses who tunes in to workers' conclusions and demonstrates an individual enthusiasm for them.

Once more, the investigation of Kilumile (2011) on labour mobility additionally demonstrated that pay surpass every single other element, when employees were asked what might make them stay to work in their nation of origin. For instance, the lion's share in Cameroon (68%), South Africa (78%), Ghana (81%), and Uganda (84%) inferred that a change in compensation structures would be a justifiable reason motivation to remain.

As indicated by Mbwana (2013) retention arrangement covers activities which could help lessen partitions of employees, and such activities includes, compensation arranges, by expanding pay levels to meet rivalry, enhancing pay structures to expel disparities, changing installment frameworks to diminish abundance variances and presenting motivating forces that would coordinate performance analysis, to survey worker performance for at any rate once in a year. For situations where workers stopped looking for greener fields, the business ought to give better profession openings and guarantee that employees know about such plans. Where workers quit as a result of contention, the business ought to keep up struggle at a sensible level, and when strife surpasses safe restricts, the boss ought to find a way to determine it.

Once more, where it is because of acceptance emergency the business ought to enhance enrollment and choice techniques to guarantee that occupation necessities are indicated precisely, and that the general population who are chosen fit the details, and furthermore guaranteeing that applicants are given a practical photo of the employment, pay and working conditions, growing better enlistment and beginning preparing programs.

Where it is because of unsteady enrolls the business ought to take more care to abstain from enlisting insecure people by analyzing the attributes of candidates prone to make flimsiness and utilizing the outcomes select the privilege candidates(Izamoje, 2011).

The banking and budgetary area ought to increment inborn elements by start legitimate workplace with the end goal that there exists work fulfillment, capacity to accomplish targets and exercise control amid performance of obligations. These will increment inherent variables and decrease staff turnover. The study likewise suggested that the banks' maintenance approaches and systems ought to sufficiently react to the workers needs and other fundamental performances reseller's exchange insight ought to be empowered with the goal that employees are persuaded to encourage their adequacy and maintenance (Kahiro, 2015).

Gupta (2006) recommends the following steps to be taken to reduce the problem of labour mobility; accurate planning of manpower requirement so as to avoid redundancy, development in recruitment policy and practice, use of accurate tests and interviews in selection of workers and accurate orientation and training of workers.

Others are improved pay and good working environment, encouragement from within and other career opportunity, security of service, fair transfer and encouragement policy, improvement of incentive plan, introduction of worker welfare schemes, sufficient machinery for acceptable reduction of grievances, stipulation of retirement benefits, worker discussion, suggestion, schemes and employee' involvement in administration, conflict resolution and team building techniques to improve personnel relations and morale, accurate job design and work scheduling to match skills with job requirements(Wallegln,2013).

Mboya (2009) recommends remedial measures to the problem of labour mobility to include: positive policy and concerted action on the part of employers, measures conducive to the workers, economic advancement and welfare, measures intended to provide security of employment and improvement in working conditions, adoption

of an enlightened policy of management in respect of wages, transfers and promotions.

Ngirwa (2005) asserts that labour mobility poses a more difficult problem to human resources planners because of the uncertainty attached to it, and that the problem can be avoided through such programs as motivation, improvement of quality work life, and job satisfaction. The organizations that motivate its employee's results into higher labour productivity and low labour mobility compared to other organisations, which do not provide good motivations to employees.

Also, the Public Service Management and Employment Policy (1999), provides the remedial factors for the problem which include recognizing, encouraging and appropriately rewarding good performance and conduct, and penalize poor performance, to encourage a greater interchange of employees between the public and private sectors, to enhance job satisfaction by broadening the scope of individual jobs and increasing multi-skilling, to enhance training and career development to staff based on the skill requirements identified in their human resource plans and be funded from the budget allocation, to allow free mobility/movement of labour both in the private service and between the public service and the private sector and to improve employee pay packages but within the resources that the government can afford (Wangiri, 2015).

Also, in order for those strategies to work properly, seriousness by HRM and follow ups would be the song of the day. It was again recommended that the heads of departments have to demonstrate seriousness and commitment in avoiding turnover in the workplace (Mbwana, 2013).

Again, the study conducted by Wamukoya (2014) concluded that, to ensure academic support which, in time, will promote academic growth and the retention of valuable academic staff, the academic leader, as a mentor, should take charge of academic progression. The commission of higher education to ensure that every accredited university has appropriate facilities, institutions should ensure that every person working in the university has the required qualification irrespective of the

type of university, the study suggested further research as a comparison between the factors influencing academic staff mobility in the public and the private universities based on the same independent variables.

2.9 Empirical Review

Kahiro (2015) conducted a study which covered factors influencing high staff turnover in commercial banks in Kenya: a case of CBK. The research objectives were to establish factors influencing labour turnover in commercial banks in Kenya. Descriptive research design was used with a sample size of 44 derived from a target population of 105. Functional departments were the strata and simple random method was applied to distribute the questionnaires. Split-half reliability test was used to estimate reliability and content validity tested through expert's opinion and referencing on past questionnaires. Interview guide and desktop information provided key information used in summarizing the conclusions. Data collected was exported to SPSS version 20 for editing, coding to facilitate informative and relevant computation.

The study revealed that, during the time of study most of the respondents agreed that training is provided by commercial banks to prevent labour turnover degree. The study also found out that the respondents strongly agreed that organization provides opportunities for employees to progress in development of their careers and this prevents them from quitting. In addition, the study found out that the respondents receive or ever received increased basic pay from their respective banks as a form of rewarding them. The study also found out that the respondents valued the rewards that they got. The study further indicated that the rewarding system affected the employee turnover. The study found out that organization offer monetary rewards to employees whose performance is high to reduce the number of employees who quit the organization.

Again, it was concluded that the relationship between the employer and the employee in the bank has kept rate of labour turnover at low level. The study also found out that the rewarding system affected the employee turnover. The findings show that, the employer rules and regulations affect labour turnover.

The study further found out that open communication in the organization has enhanced employee relations, which has reduced rate of labour turnover.

The study concluded that the commercial banks staff receive increased basic pay from their respective banks as a form of rewarding them which they highly value. The study also concluded that organizations offer monetary rewards to employees whose performance is high to reduce the number of employees who quit the organization.

A study by Mbwana (2013) concluded that, the employee turnover in the Tanzania banking industry has been a danger to many individuals including the businesses and graduates who are naturally utilized after the graduations from schools and colleges. The reason for this study was to survey the reasons for worker turnover in the managing an account industry, the case being NBC base camp, particularly, the study expected to investigate the elements impacting employee turnover in NBC, to examine the impacts of workers turnover in NBC and, to distinguish techniques utilized by the NBC to hold its employees.

The study was completed in the city of Dar es Salaam, it utilized an enlightening exploration plan. This is on the grounds that elucidating studies are worried with particular expectations, portrayals of realities and attributes concerning people, gatherings or situations. A contextual investigation approach used to research elements which prompted employee turnover at NBC Headquarters since it had a high number of workers and experienced high worker turnover. The study depended on a comfort test of 61 respondents through the dispersion of surveys to employees of NBC taken after by an individual meeting with the top administration.

The discoveries of the study uncovered distinctive variables that prompt worker turnover in keeping money industry with reference to NBC. A large portion of these variables are worried with issues of preparing and profession improvement openings, advancements, implausible desire of staff, and searching for adequate pay rates. NBC's maintenance techniques, for example, pay rates and advantages,

preparing and advancement openings, contribution and support in basic leadership are not viable.

These methodologies embraced by the association neglect to catch the genuine needs and needs of its employees. An employee will be inspired to apply more endeavours when he or she trusts that his endeavours will prompt great performance evaluation and authoritative rewards, for example, reward, compensation increment, and advancement, which will, thus, fulfil his own objectives. It was additionally uncovered that, administrative controllable variables, for example, deficient pay and advantages, restricted open door for preparing and improvement, absence of advancements after some time and absence of clearness in systems for advancements add to worker turnover in NBC.

Moreover the study made by Wamukoya (2014) was based on determining the factors influencing academic staff mobility in universities in Nairobi County and Coast region. The study sought to determine the extent to which monetary incentives, working conditions, professional growth prospects and corporate culture influences the movement of academic staff within Coast region and Nairobi County. The study employed descriptive survey research design confined to 501 teaching staff in the universities within Coast region and Nairobi County. One private university and four public universities were sampled purposively and stratified sampling was used for 125 academic staff as respondents' of the study. Data was collected using a self-administered questionnaire for academic staff and face to face interviews for administrators. A pilot study was done to improve the reliability of the instrument. Data was analyzed by use of frequencies, percents, picharts, means and bar graphs.

Findings on monetary incentives indicated there was no enough incentives to retain academic staff in their current institution since 50 percent disagreed that they were making considerable amount of money on their job, 38 percent indicated that they required additional income to make ends meet, 36 percent disagreed that promotion was fairly done at equal rate. On facilities 42 percent were dissatisfied. Research

indicated that 45 percent agreed to have too much work and 40 percent were dissatisfied with the way the college was managed, 36 percent were dissatisfied with the working conditions.

However 62 percent indicated having good working relationships with colleagues, while 92 percent were satisfied with job security at their workplace.

Nonetheless, findings on professional growth showed that 30 percent did not have a good chance to grow. Data showed that 53 percent felt they had nothing to gain by sticking to their current institution. Majority however 50 percent felt they have been trained well in their institution. Data also showed that 59 percent felt they are allowed to participate in making their own objectives 50 percent enjoy telling others about their university. Findings on the intent to move showed that most of the lectures were ready to move except those who had worked for over 11 years and above and those who were in the private university since only 8 percent were actively looking for an alternative institution. The study made conclusions from the results that monetary incentives is very important to all teaching staff and every university should make an effort to provide these incentives. Other factors which are crucial include the working conditions, professional growth prospects. The image of the institution matters to all teaching staff and every lecturer would like to associate with a university with a good image to the society.

Moreover, a study by Satope and Akintunde, (2013) inspected the components of labour mobility in Nigeria colleges. The extension of Nigerian college framework has prompted quick increment in enrolment with comparing requirement for more scholarly staff which are not promptly accessible. Taking after the lack and expanded interest for scholastic staff in colleges, the significant test for colleges has been drawing in and holding scholastics.

The study utilized study inquire about plan, the populace for the study was scholarly staff of colleges in South-West Nigeria. Information for the study was gathered through organization of 100 surveys on a sum of 100 scholarly staff chose utilizing purposive inspecting (with just 98 returned). The instrument utilized for information accumulation is organized poll in light of the components recognized in Eclectic

Model. The information investigation was done utilizing beta coefficients gotten from Statistical Package for the Social Sciences (SPSS) result and clear measurements of rates and tables.

The outcome demonstrates that, the main considerations in scholarly staff mobility in Nigerian colleges are development rate of the college framework, possession attributes, new annuity plot, authority/administration style, culture, pay bundle, foundation's picture, work self-rule and adaptability, usage of capabilities, requirement for further studies and the requirement for professional success.

The study inferred that, there are components influencing labour mobility in South-West Nigeria. Surveys were controlled on the scholastic staff inside the South Western district. The outcome from the SPSS shows that labour mobility elements are moderately vital in labor mobility. Along these lines, every college in this manner needs to search for methods for holding the restricted staff inside the establishment. Additionally, from the apparent negative impact of such development the circumstance should be adjusted through expanded yield of Postgraduate schools of Nigerian Universities.

2.10 Research gap

Research gap entails the missing elements in the existing research literature and hence the researcher needs to fill it with his or her own research approach.

“Despite the fact that, many researchers have been focused on factor influencing Labour mobility, they did not discuss the pull and push factors influencing labour mobility. Therefore this study is intended to fill the knowledgeable gap by assessing exactly both factors that is, the pull and push factors influencing labour mobility in private institutions especially in banking industry.” (Access Bank Tanzania)

2.11 Chapter Summary

Different studies have been reviewed with most of them coming from different parts of the world; these studies have supported the problem under study, the study by Kahiro, (2015) covered the factors influencing high staff turnover in commercial banks in Kenya, the study was conducted on the same banking industry focusing on

labour turnover and the factors influencing it. A study by Mbwana (2013) assessed the causes of employee turnover in the banking industry, specifically, intended to explore the factors influencing employee turnover in NBC and its effects, identified strategies employed by the NBC to retain its employees. The study supported the problem under study as it was undertaken in the similar environments and industry based on labour mobility factors.

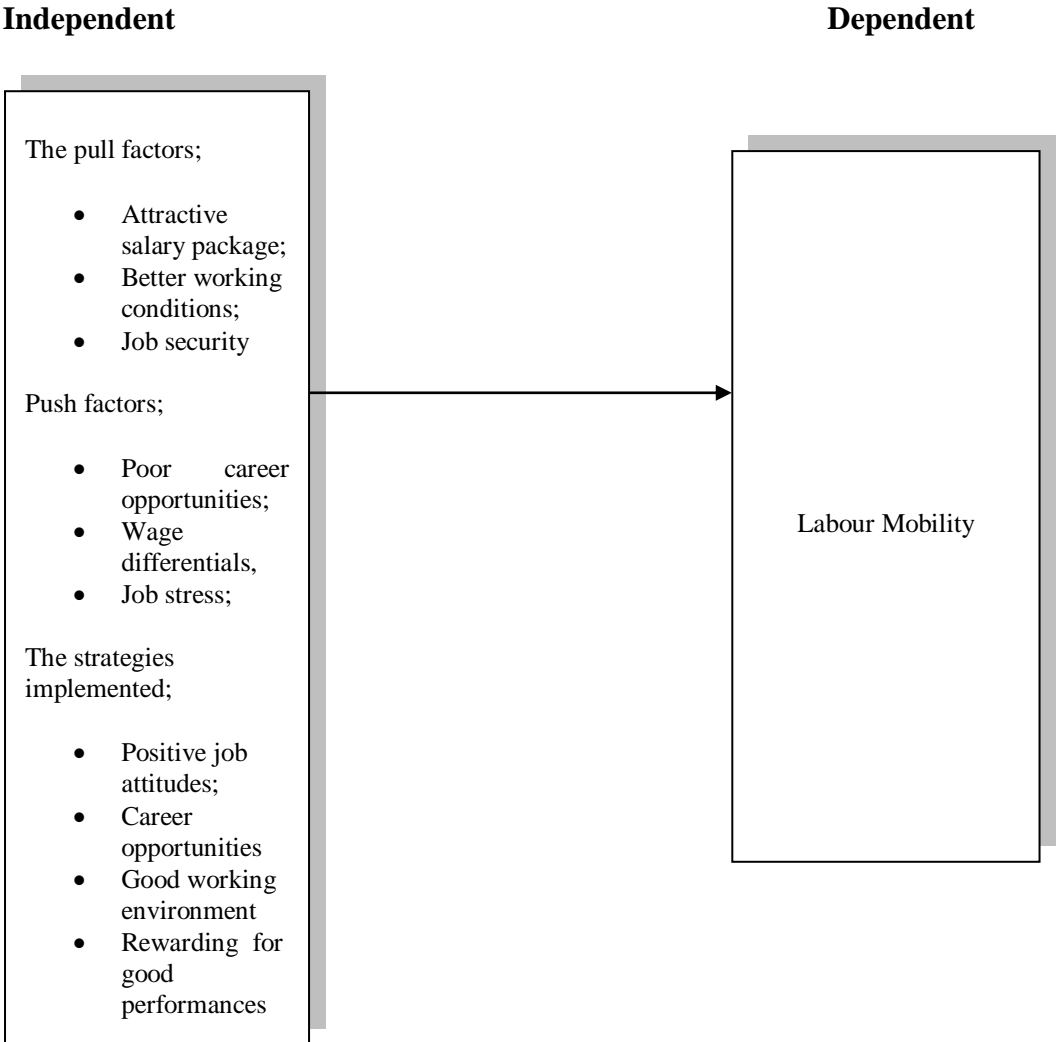
Moreover, the study conducted by Wamukoya (2014) was based on determining the factors influencing academic staff mobility in universities in Nairobi County and Coast region. The literature supported the study as it was based on the factors that influence labour mobility in two Kenyan universities. Similarly, the study conducted by Satope and Akintunde (2013) examined the factors of labour mobility in Nigeria universities. Therefore, establishing the gap from the researchers current study was undertaken, most of the literature reviewed was conducted in different environments compared to Tanzania except for the study by Mbwana (2013), the study of Kapiro (2015) and Wamukoya (2014) were conducted in Kenya as the study of Satope and Akintunde (2013) was conducted in Nigeria, in terms of period both studies were conducted from 2013 to 2015 which is the difference of three to four years gap compared to the current study which was undertaken from 2016 to 2017. Again, both studies used descriptive and survey research designs while the current study employed case study design in methodology. From the above gap established, the study necessitated the need to conduct further study within the country context since only one author objectives were focusing on Tanzania.

2.12 Conceptual Frameworks

There are different studies that have been conducted on the factors influencing labour mobility in private institutions, a case study of Access Bank-Tanzania. As a result, the study assumed that, there are various factors that influence labour mobility in private institutions especially in Tanzania banking industry, these factors were assumed to be the pull factors that influence labour mobility, the push factors that leads to labour mobility and the strategies implemented by the bank in retaining employees.

The study assumed that, the dependent variable was labour mobility on private institutions and the independent variables were characterized by pull factors, push factors and the relationship between IT-use and the strategies implemented by the bank in retaining employees. These assumptions are summarized in Figure 2.1

Figure 2. 1: Conceptual Framework



Source: Researcher own Design (2016).

2.12.1 Description of Conceptual Framework

The mobility of labour within private institutions can be a result of many factors. The assumption of this study is that, there are direct factors which influence the study problem. Push, pull and the strategies implemented by banks affected the results.

Pull Factors

Labour mobility is complex in nature since it is an outcome of many factors within organizations in this case banking industry. Among the factors that influence labour mobility within private institutions are pull factors. These are institutions' management practices that attract employees to such institutions and may make them to remain with the institution (retention), despite other institutions that are looking for staff, also attracts other potential employees from other organizations to join the institution.

Moreover, the pull factors that influence labour mobility include; salary packages which are attractive, better working conditions and job security, all these factors may attract employees to remain with the same organization for a longer period and even attract others to join the institution.

Push Factors

Labour mobility within an organization may lead to bankruptcy and even collapse of any institutions. Various factors influence labour mobility within organizations amongst them been push factors, these are supply factors which pushes employees away from a certain institution, the push factors included poor career opportunities for all employees characterized with biasness, wage differentials compared to living standards and job stress.

The Strategies Implemented

There are different strategies implemented by the bank in retaining employees, the intention of these strategies is to keep potential employees within the bank by preventing rivals or competitors from taking them. The strategies implemented by the bank included the following; management of bank to encourage positive job attitudes within the bank which facilitated proper working collaboration, provision of career opportunities for all employees in spite of their gender, color, age and ethnics, also good working environment within the bank as well as rewarding for good performances.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The section presents the methodology of the study which included how information was composed. Research methodology is an orderly approach to tackle an issue. The point was to give the work plan of research. The section gives noteworthy data on the region of the study, look into configuration, study populace and the example and testing methods. It additionally gives data on the systems that were utilized as a part of information accumulation and information analysis.

3.2 Area of the Study

The study was directed at Access Bank Tanzania, Head Quarters in Dar es Salaam Region to determine the factors impacting labour mobility in private foundations. The area was selected because it is highly affected by movement of employees compared to other banks.

3.3 Research Design

The study utilized a contextual investigation look into outline. Contextual investigation inquire about plan is an escalated portrayal and analysis of a solitary circumstance (Adam and Kamuzora, 2008). A contextual investigation configuration was utilized in light of the fact that members originated from a solitary case. Additionally contextual analysis is generally connected with subjective research technique use to study associations (Saunders et al., 2009).

The fundamental preferred standpoint of utilizing a contextual analysis is its capacity to draw data from a wide range of sources, for example, meetings, perceptions and narrative survey including chronicled discoveries/information (Kothari, 2004). The utilization of contextual analysis encouraged the utilization of different wellsprings of confirmation, and along these lines maintains a strategic distance from the inclination. This contextual investigation analyzed the issue by

researching the perspectives of various arrangements of respondents, and additionally by researching diverse writing related with the study.

3.4 Population

Population is the total number of people under investigation while a sample is a part of the population (Saunders *et al.*, 2009). The population of the study involved human resource officers, bank officers and others and the study contained 100 staff from Access Bank, Tanzania.

3.5 Sample Size

The sample size of the study involved 40 employees from Access Bank, Tanzania which included human resource officers, bank officers and other officers. The sample size was selected as part of the total population of the study. The sample was selected because it was quite enough and necessary for the researcher to collect the necessary information required basing on the respondents information, it saved time on finding out the factors influencing labour mobility in private institutions. The sample distribution is shown in Table 3.1.

Table 3. 1: Sample Distribution

| Type of Respondents | No of Respondents | Percentage |
|-------------------------|-------------------|------------|
| Human Resource Officers | 5 | 12.5% |
| Bank Officers | 24 | 60% |
| Others | 11 | 27.5% |
| Total | 40 | 100 |

Source: Researcher (2016).

3.6 Sampling Techniques

The study randomly selected 40 respondents among human resource officers, bank officers and employees from other departments. Furthermore, 10 key informants were purposively picked for interview. In selecting the human resource officers, bank officer and other employees, the selected respondents constituted of what is

technically called a 'sample' and the selection process is called 'sampling technique (Adam and Kamuzora, 2008). The study used purposive sampling, the technique was used because some of the respondents were not available at the time of data collection and others were assigned duties out of office.

3.7 Data Collection Methods

This study used a combination of data collection methods including a standardized questionnaire with both open and close ended questions, to be supplemented by an in depth interviews with key informants(Adam and Kamuzora, 2008). The use of multiple instruments ensured validity by measuring whether the findings are really about what appear to be from the objectives by using different measuring instruments to reflected the true differences among those being tested and reliability of the data collected through researcher ensuring that the data collected through Interview, questionnaire and internet and secondary sources are collected from reliable sources in order to maintain the valid of the measurable.

3.7.1 Triangulation Method

The study attempted to find the suitable methods for collecting the much needed information for the research, two methods (mixed method) were employed. Due to the exploratory nature of this study, first, a qualitative analysis on previous studies and documents were applied to support the findings as secondary data, and then on the other hand, the information that were gained from the respondents regarding the factors influencing labour mobility in private institutions at Access Bank were applied as primary data (Ashatu, 2009).

These strategies gotten both the analyst and the members together in this way limiting essential issues related with other research techniques. Further as blended strategy triangulation has progressively turned into the favored technique in social research, the mix of these two information gathering strategies enabled the analyst to enhance the legitimacy of research discoveries and outcomes (Ashatu, 2009).Two arrangements of strategies for data collection were applied.

3.7.2 Primary Data

As per Kothari (2004) essential information are those which are gathered surprisingly and in this way happen to be unique in character. In gathering the essential information the study used poll as an inside and out meeting.

3.7.2.1 Questionnaire

The survey was planned in such a way, to the point that limited open-ended questions in order to get very much organized reactions. This approach helped in catching data and consequently analysis of the same. Self-directed surveys were composed. Appendix 1 presents the questionnaire used for this study which was directed to the Access Bank especially bank's staff regarding factors influencing labour mobility in private institutions specifically on the pull factors that influence labour mobility, push factors that leads to labour mobility and the strategies implemented by the bank in retaining employees.

In measuring the factors influencing labour mobility in private institutions, the study used like to scale questionnaires on capturing perceptions ranging from very rarely to very frequently; and from strongly disagree to strongly agree. The questionnaire consisted of three constructs; pull factors, push factors and the strategies implemented by the bank in retaining employees (Visser-Wijnveen *et al.*, 2015). The construct on 'factors for labour mobility were subdivided, including both push and pull.

The pull factors resulted into three subscales: attractive salary, better working conditions and job security. Thus, three subscales based on push factors. Three push subscales focused on poor career opportunities, unattractive working environment and low salaries.

3.7.2.2 In-depth Interview

The researcher led in-depth that included some chosen respondents. This included verbal communication between the analyst and respondent. The researcher arranged the interview guide questions in association with research questions. Interview helped the researcher in getting dependable and substantial data significant to the

study. The analyst made appointment with respondents; every respondent was interviewed independently. Appendix 2 introduces the interview guides that were utilized for this study.

3.7.3 Documentary Review

Optional information was acquired from documentations accessible at Access Bank Tanzania's Library like different reports . The researcher looked into different Authors in similar issues of the study. Auxiliary information were gathered and looked into through narrative investigation. Reports are vital in research since, they connect the data to be acquired from information gathered using other research strategies, for example, perceptions and interviews. Data were gathered additionally from other important materials in connection to the issue.

3.8 Data Processing and Analysis

Information was introduced in descriptive and tabular frame; tabulation was utilized as a part of request to set up connection between factors. In introducing the finding of the study, tabulation was done to present a portion of the discoveries. Information processing included editing, coding, tabulation which was utilized as a key figure entire procedure of research. This was led in the region with a specific end goal to make the exploration precise and compelling.

Editing: data editing was done instantly in the wake of accepting survey from respondents, it included correction of blunders that may have showed up in the entire procedure of research composing. Coding was done so as to guarantee the reaction classifications are properly ordered and depleted to the issue under the study and tabulate the information gathered by gathering or classes on the basis of their usual characteristics.

Tabulation was done in order to assemble information into brief and intelligent request, the researcher broke down information gathered subjectively where words were utilized to clarify discoveries and quantitative analysis was connected where the information utilizes numbers and computation of total and percentage.

The information processing was supported by the utilization of Microsoft Excel, which helps in drawing chart that assistance in investigation and dialogs of findings. Frequency tables and graphs were worked out basing on the data entered into Excel. The tables and graphs were used for presentation of findings but these data are perceptions since the study was interested in finding out the factors influencing labour mobility in private institutions, therefore from the linked scale questionnaires generated information which measure the perception of respondents.

In addition, the study gathered subjective information to give clarification and illuminations of data suitable by utilizing citation where essential. Subjective information were analyzed by utilizing manual sorting and arranging the data in light of the topics exuding from the information

3.9 Data Reliability and Validity

The study ensures reliability and validity through pilot study. Therefore, this study used methods such as interviews and the questionnaire to collect information. Then the questionnaires were pre-tested, as the way of ensuring a common understating of questions among respondents.

3.9.1 Data Reliability

Reliability refers to ability to obtain similar results by measuring an object, trait or constructed with independent but comparable measures (Kothari, 2004). This was determined as in measurement procedures, to certain whether or not the quality of an instrument to produce the same results when employed under the same conditions is attained.

Reliability was ensured by using pilot study. A pilot study was conducted to ascertain reliability of instrument in collecting required information for the study. Also, the reliability of the data collection instrument was established using test re-test method. The content analysis was used to determine the reliability of the instruments.

3.9.1 Data Validity

Validity is the ability of the measuring instruments or research study to measure what it claims to measure (Adam and Kamuzora, 2007). To guarantee legitimacy, the measuring instrument (poll) was pilot tried in order to have the capacity to refine it and guarantee that respondents won't have any issue in reacting to the inquiries. It guaranteed, to a specific degree, legitimacy of inquiries and unwavering quality of information to be gathered. To ensure validity extended relationship between researcher and respondents was established as the way of gaining sufficient understanding of the factors for labour mobility within banking industry and established the trust between parties on the problem under study by using interview and questionnaires as the method of collecting information.

CHAPTER FOUR

PRESENTATION AND DISCUSSION OF RESEARCH FINDINGS

4.1 Introduction

This chapter presents and discusses the research findings. Presentation and discussion of the research findings are in line with the objectives of the study. The objectives of the study were to identify the pull factors that influence labour mobility in banks; the second objective was to determine the push factors that lead to labour mobility while the last objective of the study was to assess the strategies implemented by the bank in retaining employees. After the introduction the second section of the chapter gives the background characteristics of the respondents. This is followed by the section on the pull factors that influence labour mobility in banks while the push factors that lead to labour mobility are discussed in section four. The last section of the chapter presents the strategies implemented by the bank in retaining employees.

4.2 Characteristics of the Respondents

This section presents foundation qualities of the respondents, it presents respondents changeability in their profiles in view of inquiries inquired. This area proposed to investigate respondents' arrangement as far as age, sexual orientation, level of education and occupation.

4.2.1 Respondents Distribution by Age

The study found that the respondents contain different composition of age groups as illustrated in Table 4.1 where the significant number of the respondents (42.5%) was aged between 25 to 34 years. The study found that 32.5% of the respondents was aged between 35 to 44 years. Moreover, the study found an average number of the respondents (15%) were aged between 45 to 55 years. Moreover, the study found a small number of respondents (10%) were aged between 18 to 24 years of age. This shows the study include all age gatherings, this bring a feeling of dependability. Consequently respondents' proposals and suggestions were considered.

Table 4. 1: Age Distribution of the Respondents

| Age category | Frequency | Percentage (%) |
|---------------------|------------------|-----------------------|
| 18-24 | 4 | 10 |
| 25-34 | 17 | 42.5 |
| 35-44 | 13 | 32.5 |
| 45-55 | 6 | 15 |
| Total | 40 | 100.0 |

Source: Field Data (2016).

4.2.2 Respondents Distribution by sex

The study examined gender of the respondents. The study contacted both males and females; it was found that, the large number of the respondents was males. The study found out of 40 respondents, (62.5%) were males whereas minority of the respondents (37.5%) was female. Table 4.2 illustrates gender distribution of the respondents.

Table 4. 2: Gender Mix of the Respondents

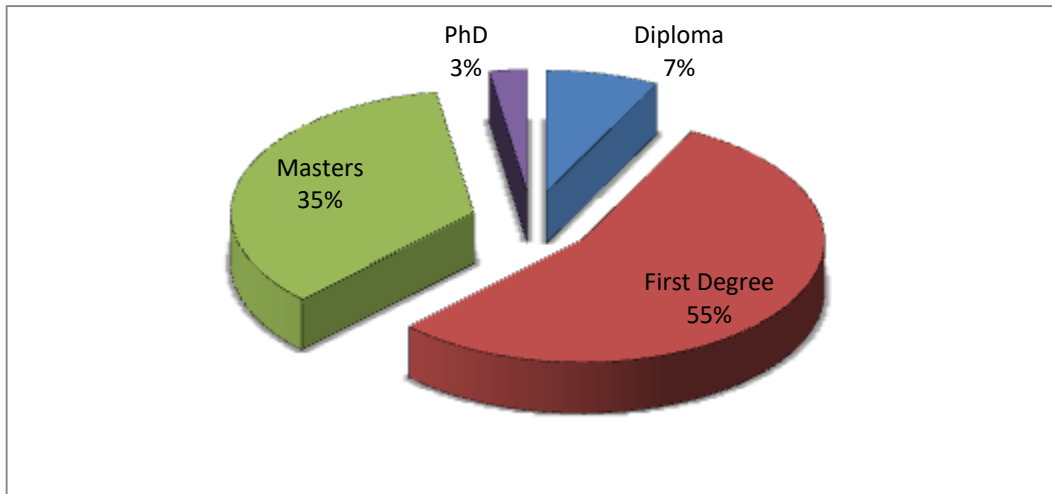
| Gender Category | Frequency | Percentage (%) |
|------------------------|------------------|-----------------------|
| Male | 25 | 62.5 |
| Female | 15 | 37.5 |
| Total | 40 | 100 |

Source: Field Data (2016).

4.2.3 Respondents Distribution by Level of Education

The study analyzed the level of education of the respondents. The study discovered many of the respondents (55%) had first degree. Likewise, the study discovered 40 respondents, (35%) had master's degree. Figure 4.1 presents respondents circulation by level of education. It is watched that, a normal segment of the respondents (7%) distinguished had a diploma. In addition the study found few respondents (3%) with a PhD.

Figure 4. 1: Level of Education Attained by Respondents



Source: Field Data (2016).

4.2.4 Occupation of the Respondents

The study examined occupation of the respondents. Respondents were asked to identify their occupation. In their reply the study found the large number of the respondents (12.5%) was human resource officers. Also, the study found a significant number of the respondents (27.5%) were other types of employees. Moreover, the study found a majority of the respondents (60%) were bank officers. This indicated that, the study involved respondents with sufficient background on the factors influencing labour mobility in private institutions, as presented in Table 4.3.

Table 4. 3: Occupation of the Respondents

| Occupation | Frequency | Percentage (%) |
|-------------------------|------------------|-----------------------|
| Human Resource Officers | 5 | 12.5% |
| Bank Officers | 24 | 60% |
| Others | 11 | 27.5% |
| Total | 40 | 100 |

Source: Field Data (2016).

4.3 The Pull Factors that influence Labour Mobility in Access Bank

The study identified the pull factors that influence labour mobility in Access bank. Respondents were asked to identify the presence of pull factors that influence labour mobility within private institutions. The study shows that majority of respondents' strongly indicated that attractive salary packages are the main pull factors that influence labour mobility within banks, as presented in Table 4.4.

Table 4. 4: Presence of pull factors for labour mobility

| Option | Frequency | Percentage (%) |
|----------------------------|------------------|-----------------------|
| Attractive Salary Packages | 17 | 42.5 |
| Better Working Conditions | 14 | 35 |
| Job security | 9 | 22.5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.4 shows the view of respondents on the presence of pull factors within banks as the cause of labour mobility in private institutions. The study found 35% of respondents indicated that better working condition is a pull factor that influence labour mobility.

However, the study also found 22.5% of the respondents indicated that the presence of pull factors influence labour mobility at banking industry. Respondents mentioned job security as the pull factor that influences labour mobility from one job to another.

The study also found 42.5% of respondents strongly indicating that attractive salary packages are the major pull factors that influence labour mobility within private institutions especially banks, as one of the bank officer lamented during an interview;

“You know one of the major issues that influences mobility of us as employees within private organizations especially banks in this case, are pull

factors many of us are looking for the job that is attractive to us, for instance, we are working at this bank because it an is attractive working place for me”.

Nonetheless, the study was interested in finding out the pull factors that Influence labour mobility in private institutions. Respondents were asked to identify attractive salary packages as the pull factors that influence labour mobility within banking industry. In their response, the study found 47.5% of the respondents agreed that attractive salary packages have been among the pull factors that influences labour mobility within private institutions, as presented in Table 4.5.

Table 4. 5: Attractive salary packages

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 15 | 37.5 |
| Agree | 19 | 47.5 |
| Neutral | 1 | 2.5 |
| Disagree | 3 | 7.5 |
| Strongly Disagree | 2 | 5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.5 shows pull factors that influence labour mobility within banking industry in the country. The study found 2.5% of respondents were neutral when asked if attractive salary packages are pull factors that influence labour mobility. Also, the study found 5% of respondents strongly disagreed with attractive salary packages as pull factors. Again, 7.5% of respondents disagreed with attractive salary packages been among the pull factors that influences labour mobility.

Furthermore, the study found 37.5% of respondents strongly agreed with attractive salary packages as the pull factors that influence labour mobility. However, 47.5% of respondents indicated that attractive salary packages are the pull factors that

influence labour mobility within private institutions, as one of the bank officers revealed during an interview;

“Yes my sister among the pull factors which attracted me as an employees to join the bank was attractive salary packages offered by Access Bank Tanzania, it was this factor which made me move from the previous job place to where I am now, therefore, I agreed that attractive salary packages is among the main pull factors which influences labour mobility within banking industry”.

The finding is supported by the study by Lowell and Findlay (2001) that argued, not only has the demand for skilled labor in developed countries increased, but pull factors such as attractive salary packages as well as better information, recruitment and cheaper transportation, encourage skilled human resources to seek jobs and opportunities in other companies. With limited salary packages available to some private institutions, the lure of the lifestyle in other banks which have better salary packages is difficult to stave off.

Moreover, the study intended to determine the pull factors that influence labour mobility in banks. Respondents were asked to identify better working conditions as the pull factor which influences labour mobility in private institutions. In their reply, the review found 52.5% of respondents strongly supported the view that better working conditions is the pull factor that influence labour mobility, as presented in Table 4.6.

Table 4. 6: Better working conditions

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 21 | 52.5 |
| Agree | 13 | 32.5 |
| Neutral | 2 | 5 |
| Disagree | 3 | 7.5 |
| Strongly Disagree | 1 | 2.5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.6 shows the view of respondents on the pull factors that influence labour mobility within banking industry. The study found 2.5% of respondents strongly disagreed that better working conditions influence labour mobility. 7.5% of respondents disagreed with better working conditions been the pull factor that influence labour mobility.

Again, the study found that 5% of respondents were neutral when asked to identify better working conditions as the pull factor that influences labour mobility within private institutions in the country.

Also, the study found that 32.5% of respondents agreed that better working conditions is a pull factor that influences labour mobility within banking industry, this is also supported by responses from interviews, for instance one of the interviews conducted Human Resource Officer had this to say;

“Yes among the reasons why many employees from rival banks are attracted to join our institution has been the better working conditions available, so this has been the major pull factor for labour to join”

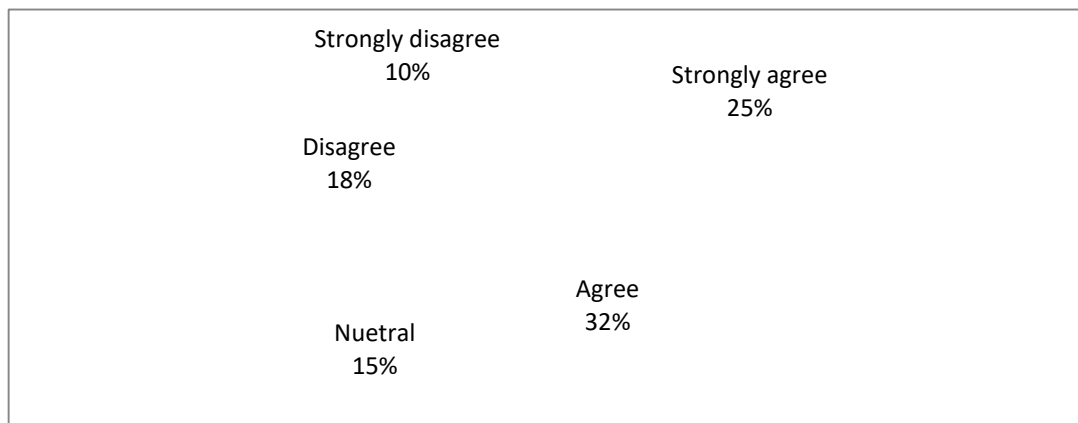
Again, the study found more than a half number of respondents 52.5% that identified better working conditions as the pull factor that influences labour mobility within private institutions such as banks within the country, as one of the employee argued during an interview;

“You know, for me monetary kind of motivations are not attractive to me, what is most significantly is better working conditions as the factor that pulled me to join this community of bankers at Access Bank Tanzania”.

The finding is similar to the study conducted by Kahiro (2015) which noted that, the better working conditions as well as the relationship between the employer and the employee in the bank has kept rate of labour turnover at low level. The study postulates that the relationship between the employer and the employee in the bank has kept rate of labour turnover at low level, this is in fact due to the better working conditions within the bank which has been improved.

Moreover, the study was interested in identifying the pull factor that influences labour mobility within banking sector. Respondents were asked to identify the job security as the pull factor that influences labour mobility in the private institutions. In their reply, the study found 32% of respondents agreed that job security is the pull factor that influence labour mobility within banking sector, as illustrated in Figure 4.2.

Figure 4. 2: Job security



Source: Field Data (2016).

Figure 4.2 shows the view of respondents on pull factors that influence labour mobility within banks in the country. The review found 10% of respondents strongly disagreed with job security been the pull factor that influence labour mobility. Also,

18% of respondents disagreed with job security as the pull factor that influences labour mobility at banks, as one of the bank officer revealed during an interview;

“No my friend I don’t agree with job security been the pull factor that influence me to move from the previous employment to the current one, there are other factors which I consider significantly for my mobility”.

Moreover, the study found that 15% of the respondents on whether job security has been the pull factor that influences labour mobility within banking industry in the country were neutral.

Also, the study found that 25% of respondents strongly agreed that job security has been among the main pull factors that influence labour mobility within the sector. However, the study found that 32% of respondents agreed that job security is one of the pull factor that influence labour mobility within the banking industry.

These results are similar to observations made by Satope and Akintunde (2013) which revealed that, pull built determinants include the establishments' administration rehearses that pull in workers to such organizations (fascination) or may make them to stay with the foundation (maintenance), regardless of different foundations that are searching for staff. The factors are institutional picture, administration/authority style, compensation bundles whether fair or not, institutionalized and clear criteria for its assurance, job stability, and shortage of skills within the system, and job autonomy and adaptability which represent 38.5% of elements in labor mobility. To sum up, the pull factors presented in this chapter reflected well the first specific objective. In the light of the findings of the study the pull factors influencing labour mobility in bank were better working condition, attractive salary package and job security, they were all well presented.

4.4 The Push Factors that leads to Labour Mobility

The research was interested in determining the factors influencing labour mobility in private institutions. Respondents were asked to determine the presence of push factors that lead to labour mobility within banking industry. In their response, the study found 57.5% of the respondents agreed with the presence of push as the factors that lead to labour mobility at banks, as presented in Table 4.7.

Table 4. 7: Availability of push factors

| Option | Frequency | Percentage (%) |
|-------------------|-----------|----------------|
| Strongly Agree | 9 | 22.5 |
| Agree | 23 | 57.5 |
| Neutral | 1 | 2.5 |
| Disagree | 5 | 12.5 |
| Strongly Disagree | 2 | 5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.7 presents the views of respondents on the push factors that lead to labour mobility at banking industry. The study found 5% of respondents strongly disagreed with the presence of push factors in banks that leads to labour mobility. Again, 12.5% of respondents disagreed with the presence of push factors.

Moreover, the study found 2.5% of respondents being neutral when were asked on the presence of push factors that lead to labour mobility within banking industry in Tanzania.

However, the study found 22.5% of respondents strongly agreed with the presence of push factors that lead to labour mobility in banks. Also, the study found a more than half number of respondents 57.5% agreed with the presence of push as the leading factors in labour mobility within banking sector, as one of an employee from transport department revealed during an interview;

“To be honest there are many factors which push employees to leave their job to search for another, the main cause behind has been the management having the tendency of ignoring subordinate employees like us our different matters”.

Again, the study was interested in identifying the push factors that influences labour mobility within private institutions. Respondents were asked to identify the major push factors that lead to labour mobility in banking industry, in their response, the study found 45% of respondents that identified wage differentials as the main push factor that lead to labour mobility in private institutions, as presented in Table 4.8.

Table 4. 8: Push factors that lead to labour mobility

| Option | Frequency | Percentage (%) |
|---------------------------|------------------|-----------------------|
| Wage Differentials | 18 | 45 |
| Poor Career Opportunities | 10 | 25 |
| Job Stress | 12 | 30 |
| Total | 40 | 100 |

Source: Field Data (2016).

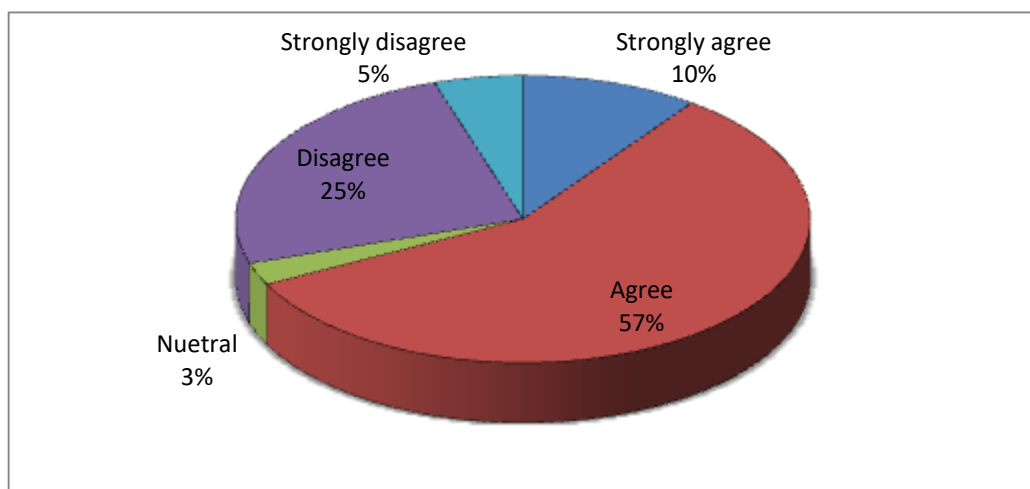
Table 4.8 presents the push factors that lead to labour mobility in private institutions. The study found 25% of respondents that identified poor career opportunities as the factor that push employees to move from institution to another within the industry.

Again, the study found 30% of respondents that agreed with job stress as among the main factors that lead to labour mobility within banking industry in Tanzania.

However, the study found 45% of respondents strongly agreed with wage differentials as the major factor that influence labour mobility within banking industry in the country.

Nonetheless, the study was paying attention in determining the push factors that lead to labour mobility in banking industry. Respondents were asked to determine poor career opportunities as the push factors that lead to labour mobility in private institutions. In their response, the study found 57% of respondents agreed that poor career opportunities is among the major push factors that lead to labour mobility, as presented in Figure 4.3.

Figure 4. 3: Poor career opportunities



Source: Field Data (2016).

Figure 4.3 presents the view of respondents on the push factors that lead to labour mobility in private institutions. The study found that 3% of respondents that were neutral when asked whether poor career opportunities is the push factor that leads to labour mobility in banking industry. Again, 5% of respondents strongly disagreed with poor career opportunities been the push factor that leads to labour mobility. Also, the study found that 25% of the respondents that disagreed with poor career opportunities as the push factor which leads to labour mobility in the bank, as one of the banking officer lamented during an interview;

“To be quite fair since I have joined Access Bank family, there is no single day where I have witnessed or heard anyone complaining about lack of career opportunities and him or her to be the bank’s

employee, all of my colleagues are proud to be working with this bank”.

Nonetheless, the study found more than a half number of respondents (57%) that agreed with poor career opportunities as being the factor that push employees and lead to labour mobility within banking industry, as one of an employee argued during an interview;

“Yes my sister, one of the mobility challenges which faces banks in Tanzania, is lack of provision for career opportunities to us as employees, working in banks demands a lot of time and human resources, the time which is efficient for schooling and if that is not enough there is no enough fund for career development”.

These results are similar to observations made by Kahiro (2015) which revealed that the organization provides opportunities for employees to progress in development of their careers and this prevents them from quitting. In addition, the study found that the organization promotes employees who advance their skills by enriching their roles to a greater responsibility.

Again, the study established a supervisory human resource unit being in a position to enable employees to show their strength in skills which prevents them from quitting. On the other hand, organization transformation from manual to computerized system helps to offer new skills to the employees. The study further established that organization training should match individual capacity and aspirations and the organizational needs. However, if the organization does not provide career opportunities or are provided in poor quality it is obvious that, the factor will push away potential employees (Kahiro, 2015).

Again, the study was interested in determining the push factors that leads to labour mobility within private institutions. Respondents were asked to determine job stress as the push factors that leads to labour mobility in banking industry, in their

response, the study found 60% of respondents agreed with job stress as the push factor that leads to labour mobility within private institutions, as presented in Table 4.9.

Table 4. 9: Job stress

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 10 | 25 |
| Agree | 24 | 60 |
| Neutral | 2 | 5 |
| Disagree | 3 | 7.5 |
| Strongly Disagree | 1 | 2.5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.9 presents the view of respondents on push factors that influence labour mobility in banking industry. The study found 2.5% of respondents strongly disagree with job stress as the push factor that leads to labour mobility in banking industry. Also, the study found 7.5% of respondents that disagreed with unattractive working environment as the push factor that leads to labour mobility, as one of the banking officer lamented during an interview;

“Yes there are some factors that influence labour mobility within our banking industry but the working environment within Access bank is very attractive compared to others, so job stress is not an issue in this place”.

On the other hand, the study found 5% of respondents that were neutral when asked if job stress is among the push factors that lead to labour mobility within the banking industry.

Also, the study found 25% of respondents strongly agreed that job stress is the push factor that leads to labour mobility within banking industry. However, the study found a large number of respondents 60% who agreed with the fact that unattractive

working environment is the push factors that lead to labour mobility within the banking industry, as one of an employee revealed during an interview;

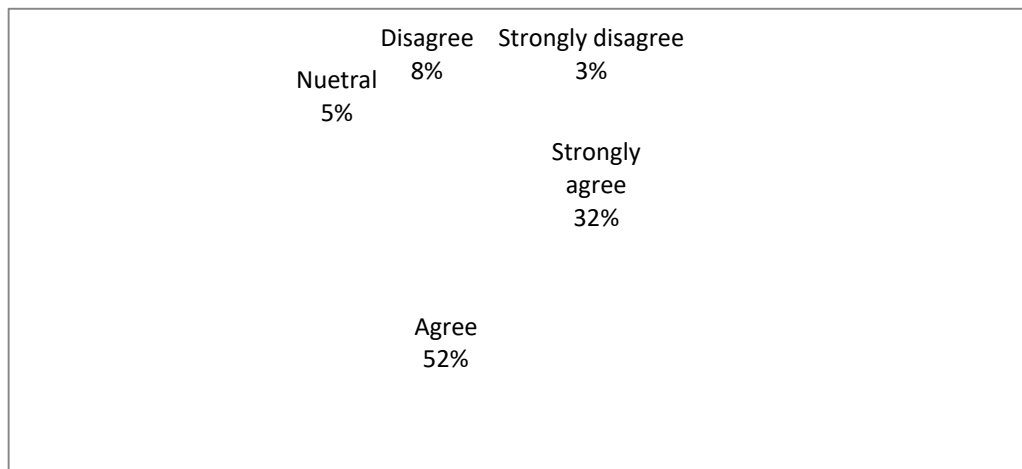
“You know, many banks in the country offers working environment which is not attractive to human resources, you may find banking environment demands a lot of time and strength from its employees but the working environment is not conducive compared to the output, therefore, the job become stressfully to us”.

The findings are similar to the study conducted by Izamoje (2011) which suggested that, the mismatch between the interests of employees and expectations of their employers usually reflects in attitudes to work and the level of stress employees have on the job. Employers in SMOs usually complain of their employees ‘lackadaisical attitudes to work, while their employees usually perceive their working environment as stressful, thereby providing a context for labour mobility within the banking sector.

Also, the findings were supported by the study conducted by Muda *et al.* (2014) which revealed that, the impact of job stress within the banking industry is significant as it affects the performance of an individual. Employees are exposed to a variety of stressors especially within the banking industry taking into consideration the challenges worked at banks experience, it includes stress associated with the job which eventually have an effect on decision of that individual on mobility, the relationship between job stress and labour mobility is very positive in the banking sector.

Moreover, the study was also interested in determining the push factors that leads to labour mobility. Respondents were asked to determine wage differentials as push factors that lead to labour mobility. In their reply, the study found 52% of respondents that strongly agreed with wage differentials as the push factor that leads to labour mobility, as presented in Figure4.4.

Figure 4. 4: Wage differential



Source: Field Data (2016).

Figure 4.4 presents the perception of respondents on the push factors that lead to labour mobility in private institutions. The study found 3% of respondents strongly disagreed with the fact that a wage differential is the push factor that leads to labour mobility. Again, the study found 8% of respondents disagreed with low salary been the push factor that leads to labour mobility.

However, the study found 5% of respondents that were neutral on wage differential been the push factor that leads to labour mobility within banking industry, as one of an employee from marketing and PR department revealed during an interview;

“You know, I am not sure if labour mobility is only caused by low salaries especially here at Access Bank but what I can say is banking sector in Tanzania is faced with labour mobility as the challenge, so managements have to take into consideration the matter in avoidance of losing potential human resources”.

Again, the study found 32% of respondents that strongly agreed with wage differential as the push factors that lead to labour mobility in banking industry. Also, the study found more than a half of the respondents (52%) that agreed with low

salaries been the push factor that leads to labour mobility in banking industry, as one of the human resource officer argued during an interview;

“Yes it quite obvious that, one of the factors that lead to labour mobility in banking sector is wage gap especially to the lower level, many personnel have been complaining about the salary levels and give it out as the reason for them to move from one bank to another seeking for better payments and other benefits”.

The findings are supported by the study by Adebayo and Oladeji (2001) which concluded that, if employees expect little compensation/salaries and no growth opportunities in return for their work compared to other institutions within the banking industry, they may put forth only minimal effort until they eventually look for a new employer for new opportunities for better wages. If the employee has a particular goal, some behavior has to be produced to accomplish that goal. The employee has to weigh the likelihood of various behaviors that will accomplish the desired goals and select the most successful behavior.

4.5 The Strategies Implemented by the Bank in Retaining Employees

The research was concerned in assessing the strategies implemented by the bank in retaining employees. Respondents were asked to assess the presence of strategies implemented by the bank in retaining employees. In their response, the study found 52.5% of respondents agreed with the presence of strategies implemented by the bank in retaining employees at banks, as presented in Table 4.10.

Table 4. 10: Strategies for retaining employees

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 9 | 22.5 |
| Agree | 21 | 52.5 |
| Neutral | 3 | 7.5 |
| Disagree | 5 | 12.5 |
| Strongly Disagree | 2 | 5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.10 presents the sight of respondents on the presence of strategies implemented by the bank in retaining employees. The study found 5% of respondents strongly disagreed with the presence of strategies implemented by the bank in retaining employees. Nonetheless, 12.5% number of respondents disagreed with the availability of human resource strategies in retaining employees implemented by banks, as one of the banking officer lamented during an interview;

“To be honest my sister, I do not know if there are any strategies implemented by these banks as an effort of retaining employees from mobility and if there are strategies, the issue is communication as well as implementation because I have not seen a bit effort (strategy) for retaining employees from labour mobility”.

Moreover, the study found 7.5% of respondents were neutral when asked to respond on the presence of different strategies implemented by the bank in retaining employees from labour mobility within the sector.

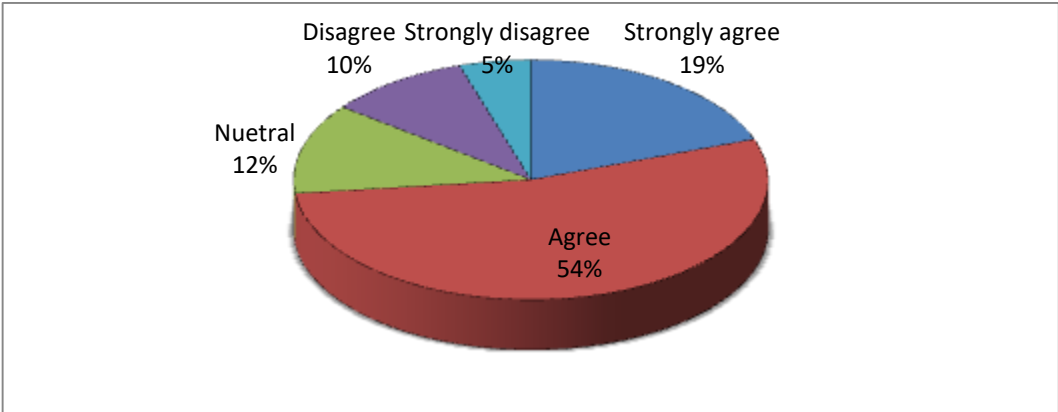
Again, the study found 22.5% of respondents strongly agreed with the presence of strategies that are implemented by the bank in retaining employees. Also, the study found a more than a half of respondents 52.5% agreed or indicated that there are

strategies that are implemented by the bank in retaining employees against labour mobility, as one of the human resource officer revealed during an interview;

“There are many strategies as human resource department within Access Bank has undertaken to retain employees from mobility, it is true the sector has been facing the challenge of labour mobility due to different factors but our bank have been taking several steps in minimizing the challenge and even solving them, yes, there are strategies implemented by banks to retain human resources”.

Nonetheless, the study was interested in finding out the strategies that are implemented by the bank in retaining employees. Respondent were asked if positive job attitudes is the strategy implemented by the bank in retaining its employees. In their response, the study found 54% of respondents suggested positive job attitudes as among the main strategies being implemented by the bank in retaining its employees, as illustrated in Figure 4.5.

Figure 4. 5: Positive job attitudes



Source: Field Data (2016).

Figure 4.5 illustrates the strategies that are implemented by the bank in retaining employees. The study found 5% of respondents strongly disagreed with positive job attitudes as the strategy implemented by the bank in retaining it employees. Again,

10% of respondents disagreed with positive job attitude been the strategy used by Access Bank in preventing its employees from leaving, as one of an employee from Loan Department revealed during an interview;

“There are a lot of strategies I have witnessed the bank implemented in retaining its employees as an effort to prevent them from leaving but to be honest positive job attitude especially from the upper level to the lower level of management has been ignored and not taken into that much consideration”.

However, the study found that 12% of respondents were neutral when asked if positive job attitude is among the strategies implemented by Access Bank as an effort to retain its potential human resources from mobility.

Again, the study found 19% of respondents that strongly agreed with positive job attitude as the strategy implemented by banks in retaining its employees from labour mobility within the industry. Also, the study found more than a half number of respondents 54% that agreed with positive job attitude as the strategy implemented by private institutions in banking sector for the purpose of retaining potential human resources from mobility, as one of the human resource officer argued during an interview;

“Yes my sister, it is quite accurate that one of the strategies as the bank we are applying as an effort to reduce labour mobility is having the positive job attitude among colleagues as well as from top down management and vice versa; the strategy has helped us to have mutual respect among each other hence positive outcomes”.

The finding was supported by the study by Shija (2011) which argued that, satisfied employees have lower rate of mobility, and that where managers are willing to control labour mobility they will generate positive job altitudes, including offering pay systems and promotion policies that employees perceive as being just,

unambiguous and in line with their expectations; supportive/good working conditions (including physical surroundings which are comfortable, clean, relatively modern facilities with adequate tools and equipment, friendly managers/ supervisors who listens to employees' opinions and show a personal interest in them.

Moreover, the study intended to identify the other strategies being implemented by the banks in retaining its employees. Respondents were asked to identify career opportunities as the strategy used by private institutions in banking industry to retain its employees, in their reply, the study found 60% of respondents agreed career opportunity is the strategy being implemented by banks in retaining its employees, as presented in Table 4.11.

Table 4. 11: Career opportunities

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 7 | 17.5 |
| Agree | 24 | 60 |
| Neutral | 1 | 2.5 |
| Disagree | 5 | 12.5 |
| Strongly Disagree | 3 | 7.5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.11 presents the sight of respondents on the strategies implemented by banks in retaining its employees from labour mobility. The study found 7.5% of respondents that strongly disagreed with career opportunities as the strategy implemented by banks in retaining its employees. 12.5% number of respondents disagreed on career opportunities as the strategy implemented by banks, as one of the banking officer revealed during an interview;

“No my sister career opportunities has been the least strategy implemented the bank in retaining its employees from mobility, many of my colleagues have left the bank because they couldn't get the time to

develop their career but that doesn't mean the bank has not been providing at all”.

However, the study found 2.5% of the respondents were neutral when asked on career opportunities as the strategy implemented by banks in the country as an effort of retaining their employees from mobility.

Also, the study found 17.5% of respondents that strongly agreed with career opportunities been among the strategies implemented by banks in preventing potential employees from leaving to rivals. Nonetheless, the study found a large number of respondents (60%) that agreed with career opportunities as one of the strategy implemented by private institutions such as banks in financial sector, as one of the bank officer revealed during an interview;

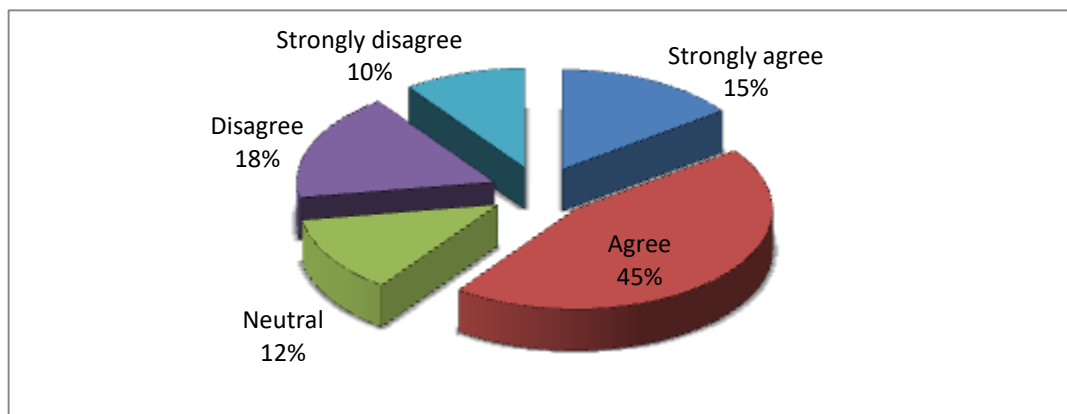
“You know, one of the strategy commercial banks have been using to retain their employees from the world of competition is provision of career opportunities, our banks also has been implementing the strategy through different seminars, trainings and development opportunities particularly based on one's career”.

The finding was in line with what was revealed by Izamoje (2011) who argued that, among the strategies on individual employee determinants associated with employee attraction and retention have to do with factors attracting academic staff to an institution (attraction) or factors making lecturers to remain with a particular university (retention) despite the availability of other employment opportunities in other universities. The variables accounted for 28.5% and include: need/ opportunities for further studies, need for career advancement, utilization of competencies, and the new pension scheme.

Again, the study by Mbwana (2013) supported the finding by arguing that, for cases where employees quit in search of greener pastures, the employer should provide better career opportunities and ensure that employees are aware of such schemes.

Nevertheless, the study was paying attention to finding out further, the strategies implemented by the bank in retaining its employees. Respondents were asked to assess good working environment as the strategy implemented by the banks in retaining its employees. In their response, the study found 45% of the respondents agreed that good working environment is among the main strategies being implemented by the bank in retaining its employees within the sector in the country, as illustrated in Figure 4.6.

Figure 4. 6: Good working environment



Source: Field Data (2016).

Figure 4.6 illustrates the view of respondents on the strategies implemented by private institutions especially the banks in retaining its employees. The study found 10% of respondents strongly disagreed with good working environment as the strategy being implemented by banks in retaining their employees. Also, the study found 18% of respondents disagreed with good working environment been the strategy implemented by banks, as one of banking officers lamented during an interview;

“No my friend, the working environment here at the bank is not that bad but it has not been good either, the working conditions has been that much attractive for employees to feel wanted, therefore, many of employees who leaves the bank complains of finding

the working environment that conducive has been the reason for their mobility”.

Again, the study found 12% of respondents that were neutral when asked on good working environment been the strategy implemented by banks as an endeavor to retain the number of potential employees from leaving, as one of the banking officer argued during an interview;

“There are many strategies that are implemented by the banks in an attempt to retain its potential human resources, but I am not sure good working environment is among the major one, because the bank working environment is not that attractive and this is the challenge to the bank to come up with sufficient ways of improving the working environment”.

Also, the study found 15% of respondents that strongly agreed with good working environment as the strategy applied by banks in retaining its employees from labour mobility. Nonetheless, the study found 45% of respondents that agreed with good working environment as the strategy implemented by private institutions such as banks in preventing their potential employees from leaving, as one of the human resource officer revealed during an interview;

“Yes there are many strategies as the private institution we are applying as an effort of retaining our potential human resources from been taken away by competitors in the industry, as of our major weapon for retaining employees is provision of good working environments, our bank has been providing conducive environment such as safety from risks, health insurance and other allowances to mention a few as the way of making the working environment better”.

This is supported by the study of Wallegln (2013) that argued, good working environment, encouragement from within and other career opportunity, security of service, fair transfer and encouragement policy, improvement of incentive plan, introduction of worker welfare schemes, sufficient machinery for acceptable reduce of grievances, stipulation of retirement benefits, worker discussion, suggestion, schemes and employee involvement in administration, conflict resolution and team building techniques to improve personnel relations and morale, accurate job design and work scheduling to match skills with job requirements.

Mboya, (2009) recommends remedial measures to the problem of labour mobility to include: positive policy and concerted action on the part of employers, measures conducive to the workers, economic headway and welfare, measures planned to give security of employment and change in working conditions, selection of an edified arrangement of administration in regard of wages, transfers and promotions.

In addition, the study was interested in assessing the strategies implemented by banks in retaining its employees from mobility. Respondents were asked to assess reward for good performances as the strategy implemented by financial institutions like bank in retaining its employees. In their reply, the study found 52.5% of respondents who supported reward for good performance as the strategy implemented by banks in retaining its employees, as presented in Table 4.12.

Table 4. 12: Rewarding for good performances

| Option | Frequency | Percentage (%) |
|-------------------|------------------|-----------------------|
| Strongly Agree | 10 | 25 |
| Agree | 21 | 52.5 |
| Neutral | 3 | 7.5 |
| Disagree | 4 | 10 |
| Strongly Disagree | 2 | 5 |
| Total | 40 | 100 |

Source: Field Data (2016).

Table 4.12 presents the view of respondents on the strategies that are implemented by the banks in retaining its employees. The study found 5% of respondents strongly disagreed with reward for good performance as the strategy for retaining employees. Also, 10% of respondents disagreed with reward for good performance as the strategy implemented by banks in retaining their employees, as one of the banking officer lamented during an interview;

“No I don’t think rewarding for good performance is the strategy implemented by financial institutions such as banks in preventing employees from leaving one job to another, myself I believe reward is the best motivation in reducing labour mobility within the sector but surprisingly it has not been given that much attention”.

Also, the study found 7.5% of respondents that were neutral when asked on reward for good performance as the strategy banks like Access implement in retaining and preventing its employees from labour mobility within the industry, as one of an employee from loan department revealed during an interview;

“To be honest my friend I am not sure if reward for good performance has been the strategy implemented by banks in retaining employees, therefore, my answer will be neutral on rewarding for good performance as the strategy implemented by banks for retaining its employees”.

Again, the study found 25% of respondents that strongly agreed with reward for good performance as the strategy being implemented by banks for retaining its employees. However, the study found more than a half number of respondents 52.5% that agreed with reward for good performance as the strategy implemented by

the banks in retaining its employees, as one of the banking officer revealed during an interview;

“Yes one of the strategies implemented by the bank is rewarding us for the good performances we made; the strategy has been working well since me and many of my colleagues feel motivated to work here when our works are recognized and rewarded, this makes eager to give more positive results”.

This is similar to the study conducted by Kilumile (2011) who argues that, reward for good performance outrank all other factors. When employees were asked what would make them remain to work in their home country. For example, the majority in Cameroon (68%), South Africa is (78%), Ghana (81%), and Uganda (84%) implied that an improvement in salary structures would be a good reason to stay.

According to Mbwana (2013) retention plan covers actions which could help reduce separations of employees, and such actions includes, reward for good performance plans, by increasing pay levels to meet competition, improving pay structures to remove inequities, altering payment systems to reduce excess fluctuations and introducing incentives that would match performance appraisal, to assess employee performance for at least once in a year.

Also, the finding is supported by the study by Wangiri (2015) which revealed that, the Public Service Management and Employment Policy (1999), provides the remedial factors for the problem which include recognizing, encouraging and appropriately rewarding good performance and conduct, and penalize poor performance, to encourage a greater interchange of employees between the public and private sectors, to enhance job satisfaction by broadening the scope of individual jobs and increasing multi – skilling.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This section exhibits the synopsis, conclusion and proposals of the study and zone for further studies. This section is in line with the introduction and talk of findings which runs close by with the targets of the study.

5.2 Summary of the Findings

The study intended to determine factors influencing labour mobility in private institutions. The objectives of the study were, to identify the pull factors that influence labour mobility in banks, to determine the push factor that leads to labour mobility and to assess the strategies implemented by the bank in retaining its employees.

A case study design was used, a sample of 40 respondents was selected. Data collection methods were interview and documentary analysis whereas data collection instruments were questionnaire, interview guide and documentary analysis schedule. The study involved all essential age groups, which brought a sense of reliability as the study found majority of the students fall within the age range of 25-34. The results from the study also found there were more males than female respondents while on the level of education, majority of respondents had first degree.

According to objective number one, the study was interested in identifying the pull factors that influence labour mobility in banks. The study found that respondents strongly agreed with the presence of pull factors that influence labour mobility within banks, most of the respondents strongly agreed with better working conditions been the pull factor that influence labour mobility, also a good number of them agreed that attractive salary packages have been among the pull factors that influences labour mobility within private institutions. Nonetheless, the number of

respondents agreed or supported job security as among the other pull factors that influence labour mobility within the banking sector.

Also on objective two, the study was paying attention in determining the push factors that lead to labour mobility within banking sector. Respondents agreed with the presence of push as the factors that lead to labour mobility at banks. The majority of the respondents supported the argument that wage differentials is the main push factor that leads to labour mobility within private institutions, this also agreed that poor career opportunities is among the major push factors. Again, the study found a good number of respondents strongly indicating that job stress is the push factor that leads to labour mobility.

Moreover, on objective three, the study was interested in assessing the strategies implemented by the bank in retaining its employees. A number of strategies were found to be implemented by the bank in retaining its employees. The majority of respondents indicated that career opportunities as major strategy being implemented by banks in retaining its employees. Respondents also supported that positive job attitudes are another strategy being implemented by the banks. Again, reward for good performance is the other strategy found to be implemented by banks in retaining its employees. A reasonable number of respondents agreed that a good working environments among the main strategies implemented by the bank in retaining its employees within the sector in the country.

5.3 Conclusion

From the study analysis it is concluded that, there are factors influencing labour mobility in private institutions, these include the pull factors such as, better working conditions, attractive salary packages and job security within banking sector.

Nonetheless, the study also concluded that, there are push factors that lead to labour mobility within banking sector which include, wage differential that leads to labour mobility within private institutions, there were also other push factors such as poor career opportunities and low salaries that leads to labour mobility within the banking industry.

Again, the study concluded that, there are strategies being implemented by the bank in retaining its employees within private institutions. Banks in the country implement career opportunities as the major strategy in retaining its employees; also, the other strategy being implemented in ensuring positive job attitudes. Again, it was concluded that, reward for good performance is the other strategy implemented by banks with also taking into consideration working environment as another strategy implemented by the bank in retaining its employees within the sector in the country.

5.4 Recommendations

The following recommendations are suggested based on the study findings:

- Private institutions such as banking and financial sector should increase pull factors by initiating proper working environment such that there exists job satisfaction, ability to achieve targets and exercise control during execution of duties. These will increase pull factors and reduce labour mobility.
- The salary packages within private institutions should be increased based on the current economic status and living conditions, the management should benchmark salaries and bonuses to suit the competition otherwise labour mobility will continue to be the challenge among the banks since human resources will be attracted to those institutions which suits their needs financially.
- Job security has been the main pulling factor that influence labour mobility in the sector, many banks have been characterized by turnovers, and therefore, managements have the responsibility for ensuring employees feel secure to work within the financial institution without any fear.
- The banks management should reduce all wage differentials in order to actively participate in reducing the labour mobility at private institutions so as to enable them to retain their qualified and experienced staff; because hiring is a cumbersome process and it is really not easy to find an employee who is loyal towards the institution and looks forward towards achieving its targets.

- The bank management should put a sufficient budget for staff training and development every time as well as taking an important consideration instead of depending on what rivals do and global challenges to train their staff because this kind of dependency is not good. Most of the time banks give training to employees at their own time and to specific number of people without much focus on career development. Therefore it is important for the private institutions to have training and career development budget continuously. Therefore, it is vital for the banks to have training and career development budget to reduce the push factor such as poor career opportunities.
- Again, it is very vital for banks to revise the existing salaries so that it is at par with the salary structure of other private sector organizations. A good number of the respondents mentioned that they should be motivated by better salaries. The increase of pay package for employees especially for the trained staff and experienced staff is very important as part of retention strategy. The increased salary may be in form of increment, rewards, allowance, bonus and others.
- Apart from the strategies that are implemented by banks such as positive job attitude, career opportunities, good working environment and rewarding for good performances, the managements should incorporate clear career path strategy, which will be initiated as early as during recruitment process such that skills and competencies are matched with academic and professional qualifications. Job evaluations should be done and more trainings, mentorship given to employees.
- Nonetheless, the banks' retention policies and strategies should adequately respond to the human resource needs.

5.5 Area for Further Studies

Further studies should investigate how labour mobility affects the public sector organizations, what are the factors influencing it and on how to mitigate the challenge in the country. Again, other studies should be carried out in determining the effects of labour mobility to organizational performance. This is because in case of public sectors researchers should also do different studies to see what are the

factors influencing labour mobility, and how to mitigate it because not only private institutions are affected by labour mobility but also public sectors and in case of performance, it is very important for other researchers to conduct different studies concerning the effects of labour mobility in an organization's performance because it seems that poor performance in an organization is mostly caused by movement of employees.

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APPENDICES

Appendix 1: Questionnaire

My name is **Catherine Mwinuka**, a Master's Student from Mzumbe University. I am conducting a research on **The Factors Influencing Labour Mobility in Private Institutions**. Your participation on answering this questionnaire could make this research be effective and complete. Therefore I am kindly requesting your attention to read and answer the question below to the best of your knowledge and ability.

Please I request your attention and respond to the questions below so as to facilitate my research.

Part A: Respondent's Profile

✓ Please tick against the right answer

1. Age

- a) 18-24 []
- b) 25-34 []
- c) 35-44 []
- d) 45-55 []

2. Gender

- a) Male []
- b) Female []

3. Level of Education

- a) Diploma []
- b) First Degree []
- c) Masters []
- d) PhD []

4. Occupation

- a) Human resource officers []
- b) Banking Officer []
- c) Others []

Part B: The Pull Factors

| Statements | Responses | | | |
|---|-----------------------|--------------|-----------------|--------------------------|
| | Strongly Agree | Agree | Disagree | Strongly disagree |
| Presence of pull factors that influence labour mobility | | | | |
| Attractive salary package | | | | |
| Better working conditions | | | | |
| Job security | | | | |

Part C: The Push Factors

| Statements | Responses | | | |
|---|-----------------------|--------------|-----------------|--------------------------|
| | Strongly Agree | Agree | Disagree | Strongly disagree |
| Presence of push factors that lead to labour mobility | | | | |
| Poor career opportunities | | | | |
| Wage differentials | | | | |
| Job stress | | | | |

Part D: The Strategies Implemented

| Statements | Responses | | | |
|---|-----------------------|--------------|-----------------|--------------------------|
| | Strongly Agree | Agree | Disagree | Strongly disagree |
| Presence of strategies implemented by the banks | | | | |
| Positive job attitudes | | | | |
| Career opportunities | | | | |
| Good working environment | | | | |
| Rewarding for good performances | | | | |

Appendix 2: Interview Guide

1. Are there any pull factors that influence labour mobility within the banks?
2. What are the pull factors that influence labour mobility in banks?
3. Are the push factors present in the bank?
4. What is the push factor that leads to labour mobility?
5. What are the strategies implemented by the bank in retaining its employees?