Decoding Employee Loyalty: Unravelling The Impact of Human Resource Analytics in Uganda's Commercial Banking Sector

Derrick Mugerwa¹, Kiizah Pastor², Ssebagala Cyprian³, Timbirmu Micheal⁴,⁵, Olutayo K. Osunsan⁶,⁷*

¹Human Resources Business Partner, Equity Bank Uganda. Email: derrick.mugerwa@equity.co.ug
², ³Faculty of Business Administration and Management, Uganda Martyrs University. Email: pkiziha@umu.ac.uc, cssebagala@umu.ac.ug
⁴College of Economics and Management, Kampala International University, Uganda
⁵Uganda Martyrs University- Mbale Branch, Uganda.
Email: timbirimum@yahoo.co.uk
⁶Faculty of Business and Management, Cavendish University, Uganda.
Email: oosunsan@cavendish.ac.uk
⁷School of Postgraduate Studies & Research, Africa Renewal University, Uganda.
Email: oosunsan@afru.ac.ug

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ABSTRACT

The study examined the effect of human resource analytics on staff retention in commercial banks in Uganda, a case of Finance Trust Bank, main branch. The study objectives included; (i) to evaluate the effect of HR data mining analytics on staff retention in Finance Trust Bank; (ii) to determine the effect of HR data interpretation analytics on staff retention in Finance Trust Bank and (iii) to examine the effect of HR performance management analytics on staff retention in Finance Trust Bank. The study design was a cross sectional design and the approaches used were both qualitative and quantitative. The study population was 65 people, a census was adopted; 53 respondents responded, thus a response rate of 82%. Questionnaires were the main tools used in data collection. The findings indicated that performance management analytics is the greatest contributor to employee retention in Finance Trust Bank ($\beta = 0.566; p value = 0.001$), data mining analytics is the second contributor to employee retention ($\beta = 0.373; p value= 0.006$), and data interpretation analytics is the least contributor to employee retention ($\beta = 0.211; p value= 0.039$). The study concluded that data mining analytics, data interpretation analytics and performance management analytics are all strong, positive and significant predictors of employee retention at the bank ($R^2 = .647; p value = 0.000$). Conclusion were drawn and recommendations given.

INTRODUCTION

Staff retention is a persistent challenge linked with absences of infrastructural support, remuneration packages, leadership styles and cultures within an organisation which management endeavoured to solve with support of comprehensive analysis of human resource (Osibanjo, et al 2014). Such challenges
are further complicated by the fact that highly skilled employees tend to change jobs for better financial rewards and improved working conditions which adversely affects organisation performance. Human Resource analytics is the measurement, collection, analysis, and reporting of data related to a business’s human resources activities. It provides insights into the efficiency and effectiveness of HR operations, as well as the impact of HR initiatives on employee performance, retention, turnover, and other critical HR metrics. It can be used to make informed decisions about recruitment, training, compensation, performance management, and other HR processes. HR analytics emphasizes the use of systematic reasoning to make decisions to retain staff (Davenportet, 2010). The “HR” involves analysis of data and systematic reasoning concern the competences required from personnel to achieve the organisation vision. HR analytics entail rigorously tracking of HR investments, capabilities and outcomes to support retention of staff to achieve organisation performance (Dulebohn, 2015). This essential HR Analytics practice is geared towards staff retention require investigation.

HR analytics predict the future needs of the organization, including employee development needs to foster staff retention (Fitz-enz & Matox, 2015). Organizations are faced with staff retention challenges which lead to loss of talents, exposure of organisation competencies, increased hiring costs which in turn constitutes a huge loss amidst of comprehensive implementation of human resources practice including HR Analytics (Noreen, 2017). Human resource analytics is at its inception in organisations including Finance Trust Bank but its performance towards staff retention is very low which led to high hiring costs and loss of talent staff (Thunnissen, 2017). Finance Trust Bank Uganda is a commercial bank in Uganda. It is one of the commercial banks licensed by Bank of Uganda, the national banking regulator. It is also a member of the Uganda Bankers Association, an umbrella organization of all licensed banks in Uganda. The bank is a medium-sized financial services provider in Uganda. Finance Trust Bank has adopted the use of HR data mining analytics to ensure proper data mining and interpretation of data regarding its staff (Performance Report, 2019). The main intention behind this was to ensure that data about each employee is readily available and the right interpretations of the data are done by a well facilitated team of professionals in the organization to ensure the staff attrition rate is minimized (Annual Report, 2019).

However, despite the above, Finance Trust Bank is still experiencing challenges with retaining its employees (Management Report, 2019). Finance Trust Bank is also often found it difficult to attract and attain suitably qualified and experienced professionals. Further, the staff attrition and poor job association has seen many employees quit the bank without finishing their tenure (Rasmussen & Ulrich, 2015). It is therefore, against this background that the researchers examined the effect of HR Analytics on staff retention in commercial banks in Uganda, a case of Finance Trust Bank, Main branch. The specific objectives include: (i) to evaluate the effect of HR data mining analytics on staff retention in Finance Trust Bank, (ii) to determine the effect of HR data interpretation analytics on staff retention in Finance Trust Bank, and, (iii) to examine the effect of HR performance management analytics on staff retention in Finance Trust Bank.

LITERATURE REVIEW

Human Resource Analytics

Human Resource Analytics (HR Analytics) is the process of collecting, organizing, analyzing, and interpreting data related to an organization's human resources and workforce. Levenson (2011) postulates that the use of analytics and metrics provide great potential for the improvement of the quality of decision making in human capital and HR issues in the firms. The study advances that the analytics in the HR function have been observed as a specialist skill preserved from the analytic specialist. Rasmussen and Ulrich’s (2015) study examines the nature of the claim that HR analytics is said to bring additional value to managerial and HR decision-making by providing statistical backed and verified data. The study recommends that to prevent HR analytics from becoming yet another ‘management fad’, it should work towards altering the conventional approach adopted by HR and related endeavours to ensure that it is effective concerning providing concrete and material outcomes. The study
recommended that the instead of employing the traditional HR oriented "inside-out" approach, there is a need for shift towards the "outside-in" approach that is implemented with an emphasis on concrete action. This suggestion for an altered approach could be implemented using relevant technological interventions. Ulrich and Rasmussen’s study presents two case studies on the implementation of HR analytics in business analytics and studies the positive implications this has regarding optimizing performance and in managing the development of organizational talent. The study posits HR analytics as a judicious tool to enhance the real-world impact of HR regarding achieving business goals. It is also important to consider how HR analytics to be used in line with the HR strategies and desired organizational outcomes, this was demonstrated by Mondore, HR analytics provided a roadmap on how to include HR analytics so as to ensure that it aligns with HR strategies and desired organizational outcomes (Mohammed & Quddus, 2019). The steps involved and described in the research include identifying the most significant outcomes; creating a cross-functional data plan; implementing adequate measures to assess critical outcomes; drafting and executing the plan; measuring, modifying it post-implementation and making other modification to identify and secure talent for an enterprise hence, making a plan for succession and talent for an organization to retain staff. Globalization and changing business dynamics today has increased the tasks to HR Analytics and the management on how best to improve and use an agile and highly-competency workforce mean while upholding the cost efficiency and staff retention (Beatty, 2015). Current business challenges claim more than just greater employee efficiency in the HRM to analytics to support staff retention. HRA enhances increased efficiency gained through a comprehensive understanding of the factors driving workforce performance and ultimate retention (Tanton, 2016). HRA facilitates the organisations to understand the complex interaction between staffing levels, competencies, compensation benefit structures, personnel profile, and additional factors to help them maximize their return on human capital through retention of talent staff.

**Staff retention**

Staff retention refers to a voluntary process by any organisation to create an environment which encourages and motivates people to remain with the entity for the maximum period of time (Schwabenland and Wei, 2015). Staff retention refers to the strategies and practices used by employers to encourage employees to remain in their employment for a longer period of time. It encompasses a range of activities, such as providing competitive salaries and benefits, offering career development and training opportunities, creating an engaging work environment, building a sense of community and fostering a culture of recognition and appreciation. Staff willingness to stay is the main concern of human resources for all the organizations which is largely supported with HR Analytics. It regresses the cost to recruit and retain the employees to insignificant level (Hughes & Rog, 2008). Staff intention to stay can be defined as a talent to retain employees working for the company (Tanwar & Prasad, 2016). The retention of employees starts with a procedure which includes interviewing, selecting and hiring process supported with HR Analytics (Tiwari, 2015). The main objective of staff intention to stay strategy is to avoid the loss of talented and trained staff from the organization (Schiemann, 2014). Therefore, finding the right suitable employees to work for an organization is the challenge as staff retention may be high with low quality service delivery which requires investigation.

**Data mining analytics and staff retention**

Data mining analytics in human resources is the process of extracting, analyzing, and interpreting data from multiple sources to inform HR decisions. This data can include employee performance, recruitment, absenteeism, attrition, and employee surveys. By using data mining analytics, HR professionals can better understand their workforce and develop strategies to improve employee engagement, retention, and overall productivity. Data mining is a stage of the knowledge discovery process containing analyses and methods for finding implicit patterns, trends and relationships in data. The target is to acquire required knowledge for future decision making. Data mining analyses are anomaly detection, association analysis, clustering and prediction modelling (Linoff & Berry, 2011). Association analysis is research on finding implicit correlation among items, simultaneous events or frequent patterns such as consumption of complementary goods. It has wide range of usage such as in
market management, telecommunication networks and inventory control. Prediction and classification models contain various model types such as decision trees, artificial neural networks and regressions. Clustering in contrast is an unsupervised method. Unsupervised methods don’t have a class or target feature and all data features seen as distances instead of categories. Clustering procedures can be connectivity based, centroid based and density based (Linoff & Berry, 2011).

Data mining HR analytics guide human capital management to uncover the nature of the underlying functions to retain staff. Linoff and Berry (2011) argues that data mining of business information reveals knowledge structures to guide decisions in conditions of limited certainty with artificial intelligence to put in place need for employees to support staff retention. Echol (2012) conjures that designing exploration mechanism to data mining (usually large amounts of data - typically business or market related - also known as “big data”) in search of consistent patterns and/or systematic relationships between variables, and then to validate the findings by applying the detected patterns to new subsets of data to keep track of employee goals to match those in organisation. The ultimate goal of data mining is prediction and predictive which is act as the most direct business applications through initial exploration, model building or pattern identification with validation/verification, and deployment of decisions to retain staff.

Heron (2014) conjures that HR Analytics through data mining facilitate prediction of competitive desired salary for employee to retain them in an organisation. Organisation offer competitive salary which is equal to or more than the industry standard for similar jobs in the same geographical area to retain staff and foster performance. Further, Joih (2014) assert that data mining geared towards determination of competitive salary has positive statistic significant effect on staff retention. Employees make up a large proportion of any organisation. Companies are aware that the success of their organisation largely depends on its employees. Charles (2013) conjures that data mining help to hire the rights person at the right time with right salary to support staff retention. HR analyses help the managers of these companies to make proper, immaterial decisions by providing a better selection process, lower retention, automation, process improvement, improved employee satisfaction, better staff planning, better trained personnel and a better selection process to support retention (Verine, 2015). HR Analytic aid transparency in deployment of staff to facilitate retention in an organization. Data Mining is becoming increasingly popular as a business information management tool where it is expected to reveal knowledge structures that can guide decisions in conditions of limited certainty to predict employee future need to accelerate their intention to staff.

Koay and Soh (2018) assert that exhaustive self-reporting of employee performance facilitates information for decision making which leads to staff retention. HRA facilitate exhaustive self-report study is a type of survey, questionnaire, or poll in which respondents read the question and select a response by themselves without interference o make right appropriate decision to retain staff in the organisation. A self-report is any method which involves asking a participant about their feelings, attitudes, beliefs attached to tasks assigned to them within the workplace. This therefore provides ground for retention of staff. HR teams can use data to make better HR decisions, better understand and evaluate the business impact of people, improve the leadership’s decision making in people-related matters, make HR processes and operations more efficient and effective, and improve the overall wellbeing and retention of the staff (Kukano, 2014). The situation of each organisation is affected by different factors for example the environment, the chosen strategy of the organisation and the business in which it operates to fix appropriate HR Analytic strategy to reinforce staff retention. This was carried out in the industry outside Uganda which left a gap.

H1:  HR data mining analytics has a significant effect on staff retention in Finance Trust Bank

Data interpretation analytics and staff retention
Data interpretation analytics in human resource is the process of analysing data from various sources within the human resource department to identify meaningful insights and trends. This type of analysis
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can be used to identify areas for improvement, create strategies for increasing employee engagement and productivity, and measure the effectiveness of HR programs and initiatives. Data interpretation analytics can also be used to monitor employee performance, identify key performance indicators, and uncover areas of potential risk or opportunity. Nathan (2014) observes that predictive and prescriptive analysis of data to establish employee outcomes facilitates decision making to retain staff. Interpreting employee data induce employee productivity, innovation, creativity to perform above their expectations and actual workers capacity to foster staff intention to stay in an organization. The ability to increase performance ultimately is a function of the quality of data interpreted (Mikalef, et al 2019). The reciprocal outcome of data interpretation has significant effect on staff retention (Antwi & Binfor, 2013). This critical impact assessment requires investigation in the context of the organization in Uganda.

Successful leaders have one thing in common; that is, they influence those around them in order to reap maximum benefit it’s most vital and expensive resource its people which requires interpretation. For instance, interpreting employee data related to efficiency enhances employee desires to stay in the organization (Al-Sharifi and Rajiani, 2014), influence their performance (Sharma & Sharma, 2017), level of commitment (Khan & Tang, 2016), satisfaction (Laroche, 2017 and Haile, 2015), engagement (Nohria et al, 2008) and stimulate their utmost efforts to accomplish the organization’s goals. Al-sharafi and Rajiani (2013) argued that HR analytics facilitates data interpretation to support making of decision geared towards goal congruence to integrate those for employees and organization which force them to staff at the work. HRA facilitates prediction of HR needed skills like business management, leadership, human capital development, communication, interpersonal, strategic thinking, planning, and workplace culture development to support staff retention (Kashive & Khanna, 2022). Srivastava (2013) affirms that even though HR analytic prediction of HR data is rigorous and inaccurate, it plays significant role towards ascertainment of required needs to retain staff in the organisation. This universal finding needs evaluation with the case study. According to Bø, Hovi and Pinchasik (2022) and Dysvik and Kuvaas (2013) many of the employee retention and HR prediction of skills issues is faced by employee in Pharmaceutical. The fact –based for HR engagement has positive significant effect on staff retention in the pharmaceutical industry in Norway. Engaged employee has anxiety to perform excellently which support staff retention. Employee retention is a workplace approach designed to ensure that employees are committed to their organization’s goals, objectives and values, encouraged to contribute to organizational success, and are able at the same time to enhance their own sense of well-being to retain staff at workplace. This left out a gap in context of the study since it was carried out in Pharmaceutical, thus necessitate this study.

H2: Data interpretation analytics has a significant effect on staff retention in Finance Trust Bank

Performance management analytics and staff retention

Performance management analytics in human resources is the process of collecting, analyzing, and acting on data related to employee performance. This data is used to identify areas of improvement, measure the effectiveness of current processes, and ensure employees are reaching their goals. Performance management analytics can also be used to improve hiring and retention processes, develop new training and development programs, and track performance metrics across the organization. Islami, Mulolli and Mustafa (2018) assert that analyzing the general performance management drives the overall future success of the organization and also evaluating its achievement for its objectives. Muceldili and Erdil (2013) discovered that innovations within results of performance management leads to extra-role performance which support staff intention to stay. By increasing the motivation and satisfaction among employees with aim of improved performance management provides better productivity, work quality, loyalty, and willing to stay in the organization. Therefore, the way of organization leaders leads their employees requires continuous performance management analytical review supported with HR Analytics which is crucial ingredients to the staff intention to stay.
Armstrong (2004) assert that performance management act as a means of getting better results from the whole organization by understanding and managing within an agreed framework, performance of planned goals, standards and competence requirements evaluated through HR Analytics. Performance management is a process of designing and executing motivational strategies, interventions and drivers with an objective to transform the raw potential of human resource into performance to promote organization performance and retention of staff. HR metrics is the data used to quantify the cost and the impact of talent management programs and HR processes, and measure the success of HR initiatives. Metrics add value to organizations by providing the information required to make the best decisions about their talent to minimize time to hire, cost per hire, employee turnover, revenue per employee, billable hours per employee, absenteeism, cost of HR per employee to support retention of staff. People analytics, also known as HR analytics and workforce analytics, is the use of people-data in analytical processes to solve business problems (Isson & Harriott, 2016). People analytics uses both people-data, collected by HR systems (such as payroll, absence management) and business information (for example, operations performance data). This universal assentation require investigation with the case study.

Performance management systems are used by organizations to ensure that employees are meeting their goals and objectives. Such systems allow managers to provide feedback, identify areas of improvement, and reward employee performance. When used effectively, performance management systems can have a positive impact on employee retention. Performance management systems provide a level of transparency between an employee and their manager, which can increase trust and loyalty. By providing feedback and recognition for employee accomplishments, it can motivate employees to perform better and stay with the organization. Additionally, performance management systems can create a positive work environment by promoting a culture of collaboration and recognition. This can be a major factor in employee retention as employees who feel valued and respected are more likely to stay with an organization. Finally, performance management systems can help increase employee engagement by providing employees with clear goals and expectations. This can result in increased job satisfaction, which can lead to higher retention rates.

H3: Performance management analytics has a significant effect on staff retention in Finance Trust Bank

METHODOLOGY
The study adopted cross sectional research design with quantitative and qualitative approaches (Teddlie & Tashakkori, 2009). Quantitative approach aids the collection of data from respondents in numbers. This is appropriate to collect data from large samples like the staff and members of the bank. This generated information desired to make inferential statistics about the effects of HR Analytics on staff retention to answer the study hypothesis. The unit of inquiry was employee and unit of analysis is Finance Trust Bank. The study population was 65 employees including 8 - managers and 57 other established staff/ officers at Finance Trust Bank (including bank tellers, supervisors, loans officers and sales officers). Given the population of 65, a census was adopted and a total of 50 people responded. The questionnaire was both valid and reliable as reflected by the Content Validity Index (CVI) of 0.82 which is acceptable and the Cronbach’s Alpha coefficient of 0.85 which is within acceptable values.

The study independent variable, human resource analytics with indicators of data mining analytics, data interpretation analytics and talent management analytics. The dependent variable staff retention. The study used both ordinal and nominal scales. Ordinal scale was used on human resource analytics and staff retention as the variables was based on a five-point Likert type scale; 1 strongly disagree, 2 disagree 3 not sure 4 agree and 5 strongly agreed. The use of such a scale helps in obtaining categorical or numerical results. Mugenda & Mugenda (2003) proposes that a Likert scale helps to measure respondents’ perceptions, attitudes, and behaviours of individuals involved in the study in a given phenomenon. The nominal scale was used to understand the bio-data of respondents.
FINDINGS
Response Rate
The study achieved an 82% response rate for the questionnaires respondents and this implies that 65 questionnaires were sent out and 53 where returned.

4.2 Demographic Characteristics of Respondents
Most of respondents 59% were male and 41% were female. Respondents whose age fell in within 30 and 39 years had the highest percentage of 46.7%, those that fell in the bracket 20 and 29 years were 24.4%, those that fell in the bracket of 40 and 49 years were about 20.0% and the smallest number was recorded from those that were 50 years and above with 8.9%. Respondents with Bachelor degrees had the highest frequency with 46.7%. This tally was followed by those who had Diploma with total 31.1% respondents. Respondents with Master’s degree followed with a frequency of 20.0% and respondents with certificate were the least with 2.2%. The biggest portion of the respondents 51.1% had served for a period of 1-5 years in the bank, 24.4% had served for 6-10 years, 15.6% had served for 11-15 years. However, only 8.9% had served for a period of 15 years and above.

Descriptive Statistics
Table 1: Means, Standard Deviation and Interpretations

<table>
<thead>
<tr>
<th>No</th>
<th>Items</th>
<th>Mean</th>
<th>Std. Dev</th>
<th>Interpretation</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Human Resource Analytics</td>
<td>3.62</td>
<td>1.18</td>
<td>High</td>
</tr>
<tr>
<td>a</td>
<td>Data Mining Analytics</td>
<td>3.72</td>
<td>1.18</td>
<td>High</td>
</tr>
<tr>
<td>b</td>
<td>Data Interpretation Analytics</td>
<td>3.54</td>
<td>1.26</td>
<td>High</td>
</tr>
<tr>
<td>c</td>
<td>Performance Management Analytics</td>
<td>3.59</td>
<td>1.10</td>
<td>High</td>
</tr>
<tr>
<td>2</td>
<td>Employee Retention</td>
<td>3.61</td>
<td>1.33</td>
<td>High</td>
</tr>
</tbody>
</table>

Table 1 shows high mean scores (ranging from 3.54 to 3.72) across Human Resource Analytics components, indicating a generally positive perception. The standard deviations (1.10 to 1.26) suggest moderate variability in responses. Data Mining Analytics, Data Interpretation Analytics, and Performance Management Analytics are all perceived as high. Employee Retention (mean =3.61), has a higher standard deviation (STD=1.33), implying more diverse opinions or experiences in this aspect. The table suggests that the organization appears to excel in HR analytics but faces greater variability in employee retention perceptions.

Inferential Statistics
Table 2: Correlation Analysis

<table>
<thead>
<tr>
<th>Correlations</th>
<th>Employee Retention</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Retention</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>Data mining analytics</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>Data interpretation analytics</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>Performance management analytics</td>
<td>Pearson Correlation</td>
</tr>
<tr>
<td></td>
<td>Sig. (2-tailed)</td>
</tr>
</tbody>
</table>

In Table 2 shows a strong positive correlation between Employee Retention and various Human Resource Analytics components. Data Mining Analytics ($r = 0.705$), Data Interpretation Analytics ($r =0.684$), and Performance Management Analytics ($r = 0.784$) all exhibit significant correlations ($p < 0.001$). The p-values indicate high statistical significance, reinforcing the reliability of these
relationships. This suggests that as the organization excels in Data Mining, Data Interpretation, and Performance Management Analytics, there's a simultaneous positive impact on Employee Retention.

Table 3: Multiple Regression Analysis

<table>
<thead>
<tr>
<th>Model</th>
<th>Un-standardized coefficients</th>
<th>Standardized coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. Error</td>
</tr>
<tr>
<td>(Constant)</td>
<td>.000</td>
<td>.437</td>
</tr>
<tr>
<td>Datamining analytics</td>
<td>.175</td>
<td>.187</td>
</tr>
<tr>
<td>Data interpretation analytics</td>
<td>.106</td>
<td>.171</td>
</tr>
<tr>
<td>Performance management analytics</td>
<td>.718</td>
<td>.199</td>
</tr>
</tbody>
</table>

R = .801
R Square = .647
Adjusted R Square = .616
F = 34.759
Sig = 0.000

Results in table 3 reveal that performance management analytics is the greatest contributor to employee retention in Finance Trust Bank (β = 0.566, t = 3.616, Sig = 0.001). This means that performance management analytics has a positive and significant effect on employee retention. This accepts the hypothesis that states that “HR data mining analytics has a significant effect on staff retention in Finance Trust Bank”. Findings in table 3 show that data interpretation analytics is the least contributor to employee retention (β = 0.211 t = 1.619, Sig = 0.039). This means that data interpretation analytics has a positive and significant effect on employee retention. This rejects the hypothesis that states that “data interpretation analytics has a significant effect on staff retention in Finance Trust Bank.” Findings in table 3 also indicate that data mining analytics is the second contributor to employee retention (β= 0.373, t = 2.934, Sig = 0.006). This means that data mining analytics has a positive and significant effect employee retention. The study therefore accepts the hypothesis that states that “performance management analytics has a significant effect on staff retention in Finance Trust Bank.”

The overall model fit is indicated by the R-square value of 0.647, suggesting that approximately 64.7% of the variability in Employee Retention is explained by the three predictor variables of Human Resource Analytics (Datamining analytics, Data interpretation analytics and Performance management analytics).

**CONCLUSIONS**

The findings indicate that data mining analytics is the second major contributor to employee retention. This means that data mining analytics has a positive and significant effect employee retention. Data mining analytics and staff retention in Finance Trust Bank is statistically significant as given by the Pearson’s correlations coefficient value. Literature asserts that data mining analytics helps in uncovering patterns and relationships in HR data to inform decisions and predict future employee needs (Linoff & Berry, 2011; Echol, 2012). The correlation analysis reveals a strong positive correlation between Data Mining Analytics and Employee Retention. This aligns with the literature, suggesting that organizations excelling in data mining analytics are likely to experience higher employee retention rates. Results indicated that data interpretation analytics is the least contributor to employee retention. This means that data interpretation analytics has a positive and significant effect on employee retention. There is a strong significant positive relationship between data interpretation analytics and employee retention in this study. The literature argues that interpreting employee data is crucial for decision-making and performance improvement (Nathan, 2014). The regression analysis indicates that Data Interpretation...
Analytics has a positive but comparatively weaker impact on staff retention. The findings indicate that performance management analytics is the greatest contributor to employee retention in Finance Trust Bank. This means that performance management analytics has a positive and significant effect on employee retention. There is a strong significant positive relationship between performance management analytics and employee retention in this study. The literature underscores the role of performance management analytics in evaluating achievements and driving organizational success (Islami et al., 2018; Muceldili & Erdil, 2013). The regression analysis strongly supports this, indicating that Performance Management Analytics significantly contributes to employee retention. The finding in the study confirms that Data mining analytics positively influences staff retention by revealing knowledge structures and predicting employee needs this is support by literature (Linoff and Berry, 2011; Echol, 2012; Heron, 2014; and Joih, 2014). Secondly, Interpreting employee data enhances productivity, innovation, and commitment, supporting staff retention; this is supported by Nathan (2014), Al-Sharifi and Rajiani (2014), Joih (2014), and Kashive and Khanna (2022). Lastly, Performance management analytics positively influences staff retention by improving motivation, satisfaction, and organizational performance, this also support by literature (Islami, Mulolli, and Mustafa, 2018; Armstrong, 2004; and Isson an Harriott, 2016). Based on the findings, the researchers concludes that human resource analytics is a relatively moderate predictor of employee retention in Finance Trust Bank. Further still, given the findings on the individual tenets of human resource analytics with employee retention, the researchers concludes that data mining analytics, data interpretation analytics alongside performance management analytics positively associate with employee retention and these variables positively affect employee retention at the bank. The researchers further concludes that data mining analytics, data interpretation analytics and performance management analytics are all strong, positive and significant predictors of employee retention at the bank.

RECOMMENDATIONS
On the basis of the findings and with regards to the objectives of the study, the following recommendation are made:
1. The management of the bank should put more emphasis on data mining as this shall help ensure that exhaustive self-reporting as this is very key in ensuring employee commitment. More emphasis should be put in promoting employee data exploration. This shall make employee data readily available to aid in making informed decision their performance and be able to take action where necessary. Since data mining has been found to be very important in making decisions regarding employee retention in Finance Trust Bank, the bank should continuously encourage and promote this exercise as it shall assist it plan for its human resources.
2. The bank management should put more emphasis on data interpretation as this shall help in providing capacity to identify employee needs in a timely manner. This is very key in identifying the most pressing needs of the employees in the bank. More resources and emphasis should be put on building capacity to clearly predict team skills in the bank as this is crucial in enhancing employee commitment.
3. The bank should continuously emphasize performance management analytics as this is very key in helping in identifying any performance gaps in the human resources and taking timely action to address the challenges. The management of Finance Trust Bank need to appreciate the importance of metrics evaluation as this plays a great role in ensuring continued job satisfaction. This shall help employees enjoy their work and ultimately not quit the organisation.

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