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## The Role of Workplace Motivators on Employee Retention in the Insurance Industry of Karnali Province, Nepal

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### Abstract

*Employee retention reflects an organization's ability to maintain its workforce over time, minimizing turnover. This study explores the role of workplace motivators in enhancing employee retention within Nepal's insurance sector, focusing on Karnali Province. Specifically, it assesses how a supportive work environment, training and development opportunities, fair compensation and benefits, and relationships with supervisors and co-workers influence employees' decisions to stay with their organizations. Data were collected from 335 employees across multiple insurance companies using a structured questionnaire distributed through convenience sampling. Pearson's correlation and regression analyses were employed to examine the relationships between the independent variables (supportive work environment, training and development, fair compensation, and workplace relationships) and the dependent variable (employee retention). The findings indicate that all four factors significantly and positively impact employee retention. A supportive work environment fosters motivation and comfort, while training and development opportunities enhance engagement and productivity. Fair compensation and benefits serve as key motivators, reducing financial stress and improving job satisfaction. Additionally, positive relationships with supervisors and co-workers strengthen employees' sense of belonging, further encouraging retention. These results highlight the importance of strategically managing workplace motivators to retain employees and enhance organizational performance. By cultivating a supportive culture, investing in employee growth, offering competitive compensation, and nurturing strong workplace relationships, companies can significantly reduce turnover and sustain a committed workforce.*

**Keywords:** Employee retention, supportive work environment, training and development, fair compensation, supervisor relationships, co-worker relationships.

### Introduction

Workplace motivators are essential in improving employee retention by fostering a sense of value, job satisfaction, and organizational commitment among employees. As a result, organizations that effectively implement motivational strategies are more likely

to retain skilled and experienced employees over time. Ushakov and Shatila (2021) suggested that fun workplace activities significantly contribute to employee retention by fostering informal connections and friendships among employees. Suryathi et al.(2023); Aman-Ullah et al. (2022) stated that both compensation and the work environment play crucial roles in influencing employee retention, with each factor exhibiting a positive and statistically significant relationship. The study emphasizes the critical role of workplace safety in enhancing employee retention. It is crucial for employee retention, fostering job satisfaction, organizational commitment, and reducing turnover intentions. Similarly, Shammout (2021) stated that a supportive work environment is crucial for employee retention, as it prevents excessive stress and ensures a healthy work environment. Further, Abolade (2018) argued that many workplaces are experiencing layoffs and alternative staffing, leading to job uncertainty among employees due to potential job loss threats. Global research highlights employee turnover as a significant challenge in the modern organization, necessitating the development of retention strategies to retain skilled and committed employees for exceptional customer experiences and market competitiveness(Huang & Torres, 2024). Similarly, organizations are focusing on attracting and retaining key workforce due to increased demand and supply gaps, aiming to retain valued individuals (Naz et al., 2020).

Employee retention remains a critical challenge in the insurance sector, particularly in underserved regions such as Karnali Province, Nepal. While workplace motivators are widely recognized as a pivotal factor affecting employees' decisions to stay with an organization, its interplay with other critical workplace factors such as the work environment, training opportunities, fair compensation, and interpersonal relationships remains underexplored. Existing studies often analyze these factors in isolation, failing to capture their combined influence on employee retention. This fragmented approach has created a significant research gap, particularly in understanding how these interrelated constructs collectively shape retention outcomes. Furthermore, the absence of empirical research focusing on the unique socio-economic and cultural context of the insurance industry in Karnali Province further limits the development of tailored retention strategies. This study aims to address these gaps by examining how workplace motivators, work environment, training opportunities, fair compensation, and workplace relationships collectively influence employee retention in Karnali Province's insurance sector. By doing so, it aims to provide a comprehensive framework to inform policy-making and strategic interventions tailored to this specific region and industry.

## Review of Literature

### Theoretical Review

Expectancy theory suggests that employees are motivated to exert effort toward achieving organizational goals when they anticipate receiving rewards that they perceive as valuable. This theory establishes a link between effort, high performance, and desired rewards, aligning with the concept of hedonism and the pursuit of satisfaction through valued incentives. Expectancy theory further asserts that individuals are rational decision-makers capable of evaluating potential outcomes and making choices that maximize their valued rewards (Mitchell, 1982).

### Empirical Review

#### *Supportive Working Environment and Employee Retention*

Research consistently highlights the link between supportive work environment and employee retention across diverse settings. Hanai (2021) revealed that working environment significantly impacts employee retention within banking institutions in Dar es Salaam, Tanzania. The findings suggest that bank managers should prioritize promoting a sense of responsibility and upholding a strong bank reputation, as these attributes are most highly valued by employees. Additionally, they should design and implement retention strategies that align with these priorities. Similarly, Suryathi et al., (2023) conducted the study at ABC Company in Bali found that both compensation and work environment significantly impact employee retention. It concluded that employees who feel adequately compensated and work in a supportive environment are more likely to stay with the company. Additionally, the study also looked at how job security affects employee retention in the banking sector of Bauchi Metropolis. The results indicated that job security did not significantly influence employee retention.

However, the study showed a positive correlation between job security and employee retention, indicating that while job security contributes to retention, it may not be the primary or decisive factor in retaining employees within the examined banks. Further, Torsabo (2021) studied how the work environment affects employee retention at Adamawa State University in Mubi, Nigeria. The findings showed a strong positive connection between the two, with a correlation of  $r = 0.556$  and a p-value of 0.000, meaning the relationship was statistically significant. The findings suggest that a supportive and conducive work environment is crucial for retaining employees, providing insights for improving retention strategies within the institution. Likewise,

Itogoro et al. (2023); Msengeti and Obwogi (2015) examined the role of compensation and workplace condition on employee retention in the hotel industry of Mombasa County. The results highlighted that the work environment had the strongest effect on employee retention, demonstrating a statistically significant relationship ( $p = .005$ ). This highlights the need for a supportive work environment to improve employee retention. It shows that a positive workplace plays a key role in keeping employees. Muturu and Mose (2019) established the effect of the working environment on employee retention in selected supermarkets in Kenya the analysis showed a strong link between working conditions and employee retention. The study concluded that working conditions was the most significant factor influencing employee retention.

Existing studies establish a clear connection between workplace conditions and employee retention. Therefore it is proposed that;

*H<sub>A1</sub>: There is a significant impact of supportive working environment on employee retention in insurance industry in Karnali province.*

### ***Training and Development Opportunities and Employee Retention***

Patil and Patel(2022) examined the link between employee training and retention within India's manufacturing sector. The findings indicate a positive relationship between training and employee retention. It suggests that employee satisfaction with training leads to increased loyalty, emphasizing the role of training and development in enhancing job satisfaction and thereby boosting employee retention. Similarly, Adeyemo et al. (2024) investigated the link between training and development initiatives and employee retention rates in Nigeria's insurance sector. The results demonstrated that both the frequency and quality of training significantly improve job satisfaction among management staff, with training quality having a particularly pronounced impact (F-value of 41.624,  $p < 0.001$ ). Despite the positive effects on job satisfaction, the study found that training frequency and quality did not significantly reduce employee turnover intentions ( $F = 0.316$ ,  $p = 0.814$ ). Likewise, Abba (2018) explored the effect of training and development on employee retention in selected banks within the Bauchi metropolis. The study revealed a positive correlation between TD and employee retention. Further, Anis et al., (2011) analyzed the relationship between employee retention and training and development in Lohore. The findings indicate a positive relationship between training, development, and employee compensation. When employees receive training, it positively affects their compensation packages,

which in turn supports retention. Moreover, Ifeyinwa (2024) examined the role of training and development on employee retention in manufacturing firms across Rivers State. Results show a strong positive correlation between training and development (T&D), including coaching and mentoring, and retention. The study highlights the need for good training and development programs to benefit both employees and the organization.

The existing literature substantiates a strong correlation between training and development initiatives and employee retention. Therefore, it is suggested that:

*H<sub>A2</sub>: Training and development opportunities have statistically significant impact on employee retention in insurance industry in Karnali province.*

### ***Fair Compensation and Benefit and Employee Retention***

Bokaii(2023) explored the impact of financial and non-monetary incentives on employees' decision to stay with their current employers in Lebanon. Results show that compensation (monetary and non-monetary) rewards significantly influence employee retention. The study suggests companies should prioritize monetary and non-monetary to enhance the employee retention in an organization. It also found a positive correlation between total rewards and employee retention. Similarly, Sorn et al., (2023) investigated the relationship between compensation and employee retention in China. The findings suggest that organizations should implement a holistic strategy, integrating competitive compensation with other elements to create a supportive work environment, ultimately improving employee retention .Likewise, Sai Krishna et al., (2022) observed the impact of compensation on employee performance and retention within a company. It aims to determine if higher compensation leads to better performance and increased employee retention. The research concludes that compensation management directly influences employee performance, with higher pay, bonuses, and rewards positively affecting employee retention in the organization. In the same way, Musau et al., (2024) analyzed the impact of compensation packages on employee retention in Kenya, finding that compensation policy significantly influences retention rates, with a positive and significant influence indicated through regression analysis. Chiekezie et al., (2017) investigated how salary impacts employee satisfaction, which in turn affects employee retention. The study reveals that a lack of effective compensation policies in banks can lead to talent loss to competitors offering better packages, emphasizing the need for a

comprehensive compensation strategy that goes beyond just salary. Further, Dina et al., (2017) explored the role of compensation on employee performance in the hospitality sector in North Sumatra. Results show that satisfactory compensation significantly enhances performance and retention, indicating a positive correlation between compensation and employee retention. Additionally, Ihinmoyan (2022) examined the relationship between employee compensation, retention, and job satisfaction within SMEs in Ondo State, Nigeria. The study identified a strong positive correlation between compensation and retention, demonstrating that providing adequate compensation significantly improves employee retention. Iqbal (2019) emphasized the importance of compensation in retaining skilled employees in Lebanon, highlighting its critical role in organizational success. Research indicates that competitive compensation packages significantly reduce absenteeism while enhancing retention rates, as employees demonstrate greater organizational commitment when their contributions are fairly rewarded.

The above research confirms that training and development opportunities are strongly linked to employee retention. Therefore, it is recommended that:

*H<sub>A3</sub>: Compensation and benefits have statistically significant on employee retention in insurance industry in Karnali province.*

### ***Supervisor and Co-workers Relationship and Employee Retention***

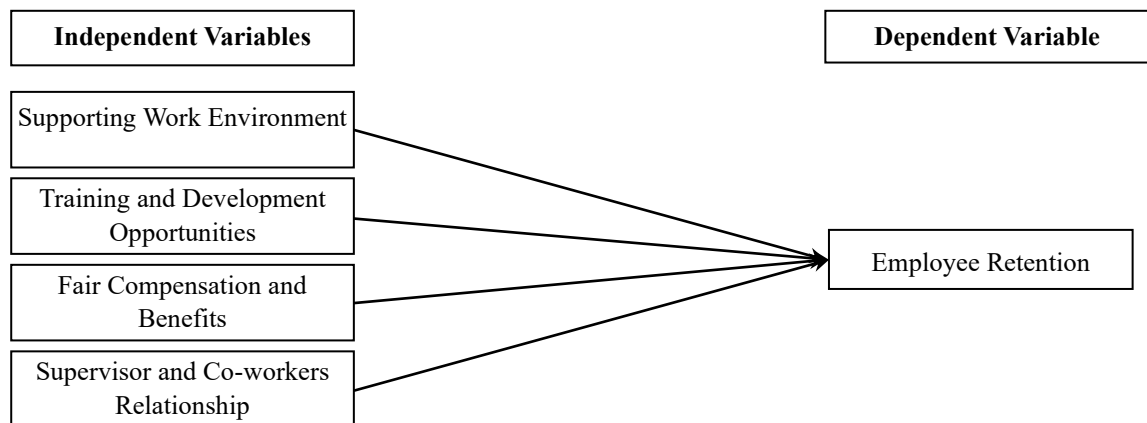
Mutsuddi et al., (2019) investigated the role of supervisor support, co-worker relationship on employee retention within IT firms located in Delhi's National Capital Region. It found that both factors significantly influence employee intention to stay, highlighting the importance of supportive workplace relationships in employee retention. Further, Khan (2021) explored the impact of supervisory support on employee retention in Pakistan. The results revealed that supervisory support significantly and positively influences both employee retention and career commitment. Likewise, Sinha and Mutsuddi (2023) examined the impact of supervisor and co-worker support on employees' intention to stay (ITS) in IT organizations in North India. The study found that supervisor support directly affects ITS, whereas co-worker support enhances social networks and group cohesiveness. Similarly, Tj et al., (2021) examined the impact of compensation and supervisor support on employee retention at PT Pradu, revealing that supervisor support positively influences retention, as employees who feel supported

experience higher job satisfaction. Ritha et al., (2017) explored how job satisfaction affects employee retention within the National Bank of Egypt. The findings indicate that the current motivation system is inadequate. The results imply that the lack of job satisfaction, driven by inadequate compensation and motivation systems, negatively impacts employee retention. Therefore it is proposed that;

*H<sub>44</sub>: Supervisor and co-workers relationships have a significant impact on employee retention in the insurance industry of Karnali Province.*

## Conceptual Framework

A conceptual framework is a structured guide in empirical research that links the research problem, objectives, and variables through a theoretical lens, ensuring the study is grounded in existing knowledge, directing data collection and analysis, and enhancing validity (Miles, 1994).



## Methodology

The study investigates the impact of workplace motivators on employee retention within the insurance industry of Karnali Province. Data was gathered using a combination of Google Forms and direct personal contact, ensuring a thorough and reliable data collection process. This approach facilitated efficient outreach to a broader audience and provided in-depth insights, resulting in a balanced and thorough data collection. A causal-comparative research design was employed, with 335 questionnaires distributed. Convenience sampling was used for data collection. The study utilized Cronbach's Alpha to assess data reliability, and both descriptive and inferential statistical techniques were applied to analyze the responses. Pearson correlation analysis explored the

relationships between the variables, whereas linear regression measured their effects on employee retention. All analyses were conducted using SPSS version 25 to ensure accuracy.

### **Reliability and Validity**

Cronbach's Alpha is a reliability metric that assesses the internal consistency of a scale, determining if its items cohesively measure the same construct. A high value suggests strong reliability and coherence among the items.

**Table 1**

*Reliability Statistics of the Variables*

Variable	Items	Cronbach's Alpha
Supportive Work Environment	6	0.897
Training and Development Opportunities	6	0.833
Fair Compensation and Benefits	6	0.901
Supervisor and Co-workers Relationship	6	0.889
Employee Retention	6	0.827

Table 1 presents the reliability test results for the study variables. The Cronbach's Alpha values were calculated as follows: work environment (0.897), training and development opportunities (0.833), fair compensation and benefits (0.901), supervisor and co-worker relationships (0.889), and employee retention (0.872). All variables demonstrated Cronbach's Alpha values exceeding the established reliability threshold of 0.70, indicating high internal consistency. These results confirm that the measurement scales used in the study are reliable and suitable for data analysis.

## **Results and Discussion**

### **Respondent Demographic Profile**

The table provides a demographic profile of the respondents, categorized by gender, age, marital status, education level, job position, and job duration. The survey provided comprehensive data on the demographic profiles of the respondents, capturing key characteristics and providing a detailed understanding of their background. The gender status of the respondents was 75.8 percent male and 24.2 percent female. Regarding age, respondents ranged from upto 22 years to over 45 above years old, with 2.4 percent



aged upto 22, 60.6 percent aged 23-33 years, 32.5 percent aged 34 to 44, and 4.5 percent aged 45 and above. Marital status showed that 56.7 percent of respondents were married, while 43.7 percent were unmarried. In educational status, 31.6 percent of respondents had completed education in higher secondary, 46 percent held bachelor's degrees, and 22.4 percent had qualifications beyond the master's and above level. Further, regarding the job position, 66.9 percent of respondents had assistant level, 28.1 percent had officer level, 4.5 percent had manager and remaining 0.6 percent had senior manager. Similarly 46.9 percent respondents had below 3 years of experience, 34 percent had 4 to 7 years of experience, 19.1 percent had 8 years and above of experience. The demographics of the respondents have been shown in the table 2.

**Table 2***Respondent Demographic Profile*

Demographic	Categories	Respondents	Percentage
Gender Status	Male	254	75.8
	Female	81	24.2
Age Status	Upto 22 years	8	2.4
	23 – 33 years	203	60.6
	34 – 44 years	109	32.5
	45 above years	15	4.5
Marital Status	Married	190	56.7
	Unmarried	145	43.3
Educational Status	Higher Secondary	106	31.6
	Bachelor	154	46.0
	Masters and above	75	22.4
Position	Assistant	224	66.9
	Officer	94	28.1
	Manager	15	4.5
	Senior Manager	2	0.6
Job Duration	Below 3 years	157	46.9
	4 to 7 years	114	34.0
	8 years and above	64	19.1

## Inferential Statistics

The study examined the relationships between employee retention and key factors such as work environment, training and development, compensation and benefits, and supervisor and coworker dynamics using Pearson's correlation and linear regression analyses. This approach facilitates to identify the significant predictors and provides a comprehensive understanding of how these factors individually and collectively contribute to changes in employee outcomes, ultimately enhancing the understanding of employee retention in the insurance sector in Karnali province.

**Table 3**

*Correlation Analysis of Independent and Dependent Variable*

Variables	WE	TDO	CB	SCR	ER
WE	1				
TDO	.677**	1			
CB	.657**	.749**	1		
SCR	.659**	.700**	.780**	1	
ER	.717**	.733**	.813**	.801**	1

Table 3 presents the findings from the Pearson's correlation analysis conducted among the key study variables. The analysis observed a strong significant positive correlation between employee retention, supportive work environment, training and development opportunities, compensation and benefits and supervisor and co-workers relationship. More specifically, the statistical significance of these correlations, all of which reach the 0.01 level (2-tailed), indicates a P-value less than 0.05. The findings, suggest that employee retention is likely to increase if one aspect is improved, such as working environment, training and development opportunities, Fair compensation and benefits and supervisor and co-workers relationship. The findings' robustness is further proved by their consistency across a sample size of 335 for each variable.

**Table 4**

*Model Summary of Regression Analysis*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.875 <sup>a</sup>	0.765	0.762	0.45837	1.888

a. Predictors: (Constant), SWE, TDO, FCB, SCR

b. Dependent Variable: ER

Table 4 summarizes the finding from the regression analysis. The adjusted  $R^2$  value of 0.762 reveals that the supportive work environment, training and development opportunities, fair compensation and benefits, and supervisor and co-worker relationships collectively explain 76.2 percent of the variation in employee retention. The remaining 23.8 percent of the variation is attributed to factors not examined within the scope of this study. The Durbin-Watson static (1.888) suggests no significant autocorrelation in the residuals, which is a good sign for the model's reliability.

**Table 5**

*ANOVA*

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	225.559	4	56.390	268.395	.000b
	Residual	69.333	330	0.210		
	Total	294.893	334			

*Dependent Variable: ER*

*Predictors: (Constant), SWE, TDO, FCB, SCR (Supportive Work Environment), Training and Development Opportunities, Fair Compensation and Benefits, Supervisor and Co-workers Relationship)*

Table 5 presents the ANOVA results, revealing an F-test value of 268.395 and a p-value of 0.000. This suggests a statistically significant linear relationship between at least one independent variable and employee retention in the insurance industry of Karnali Province. At the 5 percent significance level, alternative hypothesis is accepted, confirming the validity of the fitted linear model. The study concludes that factors such as a supportive work environment, training and development opportunities, fair compensation and benefits, and positive relationships with supervisors and co-workers significantly and positively influence employee retention in the study area.

**Table 6**

*Coefficients*

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error				Tolerance	VIF
	(Constant)	0.110	0.102		1.085	0.279		
	SWE	0.205	0.039	0.204	5.195	0.000	0.464	2.155
1	TDO	0.113	0.044	0.113	2.561	0.011	0.366	2.732
	FCB	0.332	0.046	0.347	7.165	0.000	0.304	3.287
	SCR	0.309	0.044	0.317	6.947	0.000	0.341	2.930

*Note: SWE ( Supportive Work Environment), TDO (Training and Development Opportunities), FCB( Fair Compensation and Benefits), SCR (Supervisor and Co-workers Relationship), ER (Employee Retention)*

Table 6 shows the findings of a linear regression analysis conducted to examine the relationship between various factors and employee retention in the insurance industry of Karnali Province. The independent variables analyzed include supportive work environment, training and development opportunities, fair compensation and benefits, and supervisor and co-worker relationships, with employee retention as the dependent variable. The analysis was performed at a 5 percent significance level and a 95 percent confidence level, revealing significant linear relationships between these factors and employee retention.

The Beta coefficient for a supportive work environment is 0.205, with a t-value of 5.195 and a p-value of 0.000, which is below the 0.05 significance level. This means that improving the work environment by one unit leads to a 0.205 increase in employee retention, assuming other factors stay the same. In simple terms, creating a better work environment helps keep employees.

The Beta coefficient for training and development opportunities is 0.113, with a t-value of 2.561 and a p-value of 0.011, which is below the 0.05 significance level. This means that increasing training and development opportunities by one unit leads to a 0.113 increase in employee retention, assuming other factors remain unchanged. In simple terms, offering better training and development helps retain employees.

The Beta coefficient for compensation and benefits is 0.332, with a t-value of 7.165 and a p-value of 0.000, which is below the 0.05 significance level. This means that increasing compensation and benefits by one unit results in a 0.332 increase in employee retention, assuming other factors remain unchanged. In simple terms, better pay and benefits play a strong and positive role in retaining employees.

Similarly, the Beta coefficient for supervisor and co-worker relationships is 0.309, with a t-value of 6.947 and a p-value of 0.000, which is also below the 0.05 significance level. This means that improving relationships with supervisors and co-workers by one unit leads to a 0.309 increase in employee retention, assuming other factors remain unchanged. In simple terms, good relationships with supervisors and colleagues play a significant role in keeping employees. Tolerance values above 0.1 and VIF values below 10 suggest no significant multicollinearity among the predictors. Thus, the results confirm a meaningful linear relationship between the predictors and employee performance in this study.

The study concludes that supportive work environments, training and development opportunities, fair compensation and benefits, and positive relationships with supervisors and co-workers all have a strong and positive impact on employee retention in the insurance sector of Karnali Province.

**Table 7**

*Summary of Hypothesis*

Hypothesis	Results of Hypothesis Testing	Decision
H <sub>A1</sub>	There is a significant impact of supportive working environment on employee retention in insurance industry in Karnali province.	Accepted
H <sub>A2</sub>	Training and development opportunities have statistically significant impact on employee retention in insurance industry in Karnali province.	Accepted
H <sub>A3</sub>	Compensation and benefits have statistically significant on employee retention in insurance industry in Karnali province.	Accepted
H <sub>A4</sub>	Supervisor and co-workers relationships have a significant impact on employee retention in the insurance industry of Karnali Province.	Accepted

This research aims to explore the role of workplace motivators on employee retention in the insurance industry of Karnali Province, focusing on four key variables: supportive work environment, fair compensation and benefits, training and development opportunities, and supervisor and co-worker relationships. The findings, derived from linear regression analysis, provided valuable insights into how these factors influence employee retention. Specifically, the study seeks to understand the extent to which workplace motivators, along with a supportive work environment, fair compensation, training opportunities, and positive workplace relationships, contributes to retaining employees in the insurance industry of Karnali Province. The study confirms a significant positive relationship between supportive work environment and employee retention, it means validating the first hypothesis. This outcomes is consistent with the finding of previous studies (Hanai, 2021; Suryathi et al., 2023; Abbah, 2017; Torsabo,

2021; Msengeti and Obwogi, 2015; Muturu and Mose, 2019). These studies collectively indicate that a supportive working environment significantly enhances employee retention, underscoring its role as a critical factor in fostering long-term commitment to the organization.

Similarly, the study confirms a strong positive correlation between training and development opportunities and employee retention, thus supporting the second hypothesis. This outcomes is consistent with the finding of previous studies (Patil and Patel, 2022; Adeyemo et al., 2024; Abba, 2018; Anis et al., 2011; Ifeyinwa, 2024). These studies collectively indicate that providing training and development opportunities significantly enhances employee retention, highlighting their role as a critical factor in fostering long-term commitment to the organization. Likewise, the study confirms a significant positive relationship between fair compensation and benefits and employee retention, it means validating the third hypothesis. This outcomes is consistent with the finding of previous studies (Bokaii, 2023; Sorn et al., 2023; Sai Krishna et al., 2022; Musau et al., 2024; Chiekezie et al., 2017; Ihinmoyan 2022; Iqbal, 2019). These studies collectively indicate that offering fair wages and compensation significantly enhances employee retention, emphasizing their role as a critical factor in fostering long-term commitment to the organization. Additionally, the study confirms a significant positive relationship between supervisor and co-workers relationship and employee retention, it means validating forth hypothesis. This outcomes is consistent with the finding of previous studies (Mutsuddi et al., 2019; Khan, 2021; Sinha and Mutsuddi, 2023; Tj et al., 2021; Ritha et al., 2017). These studies collectively demonstrate that strong relationships between supervisors and co-workers significantly improve employee retention, highlighting their importance as a key factor in promoting sustained organizational commitment.

## **Conclusion**

The study concludes that workplace motivators significantly impacts employee retention in the insurance industry of Karnali Province, Nepal. A supportive work environment, access to training and development, fair compensation and benefits, and positive relationships with supervisors and colleagues all play a key role in boosting employee retention. The findings reveal that these factors are positively correlated with retention, emphasizing the need for organizations to prioritize these elements to reduce turnover

and improve organizational stability. By fostering a conducive work atmosphere, investing in employee growth, ensuring competitive compensation, and promoting strong interpersonal relationships, insurance industry in Karnali Province can effectively retain skilled employees, thereby enhancing overall performance and competitiveness.

The findings suggest that the insurance industry in Karnali Province should focus on fostering a supportive work environment, providing training and development programs, and ensuring fair compensation to improve employee retention. Strengthening relationships between supervisors and co-workers is also crucial for fostering a sense of belonging and workplace motivators. By addressing these factors, organizations can reduce turnover, improve stability, and boost overall performance in the competitive insurance sector.

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