



EMPLOYEES' JOB SATISFACTION AFFECTING LOYALTY: A CASE STUDY OF ACCOUNTING SERVICE ENTERPRISES IN HO CHI MINH CITY

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ABSTRACT- Human resources are valuable assets for the organization in general, and the accounting services in particular. Accounting services provide products and services, so apart from facilities and finding financial resources, accounting organizations' competitive factor is human resources quality. Therefore, the paper aims to determine the factors affecting employees' job satisfaction that jeopardize the loyalty of accounting service enterprises in Ho Chi Minh City (HCMC). The results showed five factors, including leadership and colleagues; training and promotion; nature of work, salary, and welfare; working conditions. All five factors affecting employees' job satisfaction affect accounting service enterprises' loyalty with 5% significance. Since then, the authors gave several recommendations to enhance employees' job satisfaction and loyalty.

Keywords: Employee, satisfaction, loyalty, accounting, service, and BUH.

I. INTRODUCTION

Employees who are satisfied with their work will make them contribute more to the organization. It is the key to improving productivity and increasing loyalty to the organization. Studies have shown that employee satisfaction increases job performance or an organizational commitment by Treers, T. M. (2019). Therefore, studying the factors affecting employee satisfaction has great practical significance, helping enterprises adjust personnel policies reasonably, directing employees to the team's strategic goals.

Besides, there have been many studies on employee satisfaction. Accordingly, we recognize that pleasure is a function of many variables, including and not limited to compensation, benefits, growth opportunities, progress, recognition, and the public itself. The scholars point out that, among the factors affecting satisfaction, the job's nature is possibly the most crucial factor, directly impacting workers' emotions and psychological feelings. According to Nurul Kabir, M. N. (2017), the more exciting and meaningful the job is, the more it will bring satisfaction to the person doing it. The nature of work is seen as having five factors: the variety of skills, the degree of clarity and completeness of the tasks, the task's significance, autonomy in the job, and feedback level at work. For each of the above factors, if the management cares about improving and creating favorable conditions for employees in doing the job, they will make them satisfied with the job, thereby bringing efficiency. Work results and higher labor productivity while significantly reducing the phenomenon of labor and leave by Misher, S. M. (2018). It can be seen that the nature of the job has a positive impact on job satisfaction, and job satisfaction brings many benefits to employees as well as businesses and organizations. Therefore, researching and giving research objective is to explore the factors affecting employees' loyalty based on employees' job satisfaction at accounting service enterprises in HCMC to solve shortcomings in practice.

II. LITERATURE REVIEW

Employees' loyalty (LO)

According to Geeta Kumari and K. M. Pandey (2016), the concept of loyalty, also known as the commitment to the organization, has been researched by researchers around the world in the areas of human resource management, organizational psychology, and organizational behavior. Loyalty is the "Intention or desire to remain a member of the organization." The definition of loyalty shows that the employee intends to

stay long term with the organization/enterprise; will remain with the same organization/business, although there are other places with relatively more attractive wage offers by Abugre, T. C. (2018).

According to Chneider, B. J. (2015), loyalty points include: (1) wanting to stay with the organization until the end of life, (2) staying with the company for a long time even though others offer attractive salaries. More, (3) feeling loyal to the organization, (4) being a member of the organization is very important, (5) voluntarily doing anything assigned by the organization to stay and work for the organization.

According to Treuter, M. K. (2016) studied the concept of loyalty that has changed. It can only be achieved by employees who actively manipulate and improve their abilities. Both have to master and make use of the conditions given to them. Ultimately, this new loyalty was only achieved with respect and admiration from both sides.

Job satisfaction (JS)

According to Trundaray K. B. (2017), job satisfaction at work is one of all people's most fundamental goals working in HR. A satisfied employee is connected with the company and represents the brand, both inside the company and outside. A happy employee is more loyal to the company, and they can go very far to achieve common goals and feel proud of their work, team, and achievements by Mayank S. and Shivkant T. (2016).

According to Basimir, G. (2016), employee satisfaction on the job can be defined as the degree of positivity of the job's emotions or attitudes. When a person says that he has high job satisfaction, he likes his career. Employees feel good about it and appreciate its work.

Leadership and colleagues (LC)

According to Tarvin M. D. (2017), A leader is someone who can inspire and guide others to build and achieve an organization's shared vision. Leadership plays a significant role in controlling and steering the organizational boat. Leaders who believe in the organization's goals, in the organization's development direction and mission, in their employees, and direct the employees to work together on the organization's mission will make employees more satisfied with the job and consequently more loyal to the organization by Rahman B. A. (2018).

Colleagues are the people who will influence the decisions in the work in general of employees and the loyalty to the organization in particular. Relationships with colleagues within the organization have a more substantial impact on employee loyalty than the relationship with a boss by Liu, O. M. (2015). Employees need to support their colleagues when needed and find comfort and friendliness when working with colleagues. At the same time, employees must see that their colleagues are dedicated to achieving Peter A. D. (2019).

According to Threeman R. B. (2020), A good leader must help, care for employees, be competent, treat employees fairly, encourage two-way communication, and recognize employees' contribution to achieving the organization's goals. Based on the concept mentioned above and studies, authors give hypothesis H1 following:

Hypothesis H1: Leadership and colleagues positively impact job satisfaction at accounting service enterprises in HCMC.

Training and promotion (TP)

According to Telegido, J. M. (2018), the training and promotion opportunities are understood as employees instructed, trained, and facilitated to develop their skills and professional knowledge. While working at the company, have a clear career development roadmap and fit with personal goals, have many promotion and development opportunities by Mohammed A. A. (2018). Present-oriented training, focusing on an individual's current job, helping individuals immediately acquire the skills needed to perform well at their current position, and develop employees to focus on their careers. Future work in the organization by Torres, P. (2015). Currently, training and advancement in the business are crucial; it helps motivate employees to work and help them feel more satisfied with their organization. Based on the concept as mentioned earlier and studies, authors give hypothesis H2 following:

Hypothesis H2: Training and promotion positively impact job satisfaction at accounting service enterprises in HCMC.

Nature of work (NW)

According to Baas, M. B. (2019), the job's nature is understood that the employee understands the characteristics of the job, the design and organization of the position following the employees' capabilities and skills.

According to Baas, M. B. (2019), whether the work is challenging and creative is an opportunity for employees to use their abilities and feel the job's excitement. Still, it does not mean that the work is overloaded, leading to employees. It is unable to manage workload, time, and mental pressures lead to lack of connection, lack of motivation to work, or even a prolonged time when leaving the job by Ballen, N. C. (2016).

Research shows that when placed in the right job, where challenges are tailored to a specific interest or a company culture similar to an individual's personality, managers will notice that recruitment fees fell significantly. The organization's productivity increased sharply by Tratsou, D. (2017). Based on the concept as mentioned above and studies, authors give hypothesis H3 following:

Hypothesis H3: Nature of work positively impact job satisfaction at accounting service enterprises in HCMC.

Salary and welfare (SW)

According to Peper, M. G. (2019), wages are considered labor costs, including basic salary, bonus, and allowance; benefits are usually indirectly paid payments to employees such as insurance, services such as annual health checks, and travel. Asad Shah, J. (2016) showed that salary plays an essential role in whether company employees are loyal to the organization or not. The pay will also help employees cover their lives and ensure longer-term loyalty to the company by Anjum, W., & Arshad, R. (2014). Besides, high salaries are not enough, but wages must demonstrate fairness among everyone. Thus, pay and benefits will help employees to be more loyal to the organization. Based on the concept mentioned above and studies, authors give hypothesis H4 following:

Hypothesis H4: Salary and welfare positively impact job satisfaction at accounting service enterprises in HCMC.

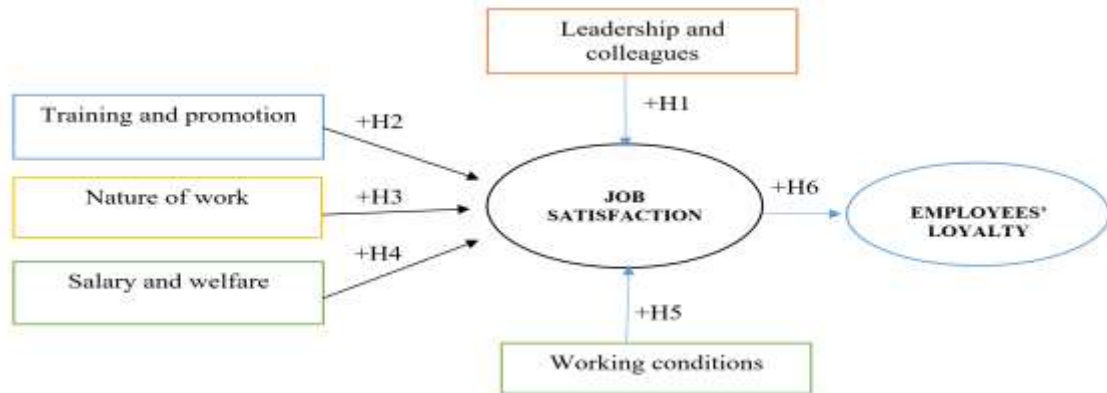
Working conditions (WC)

According to Thennig T. B. (2014), working conditions have always played an essential role in an organization. It helps employees demonstrate their capabilities and helps them connect more with the organization. Right working conditions such as space, noise, light, and temperature will significantly affect employee loyalty and positively influence employee behavior. The author also demonstrates that the working environment will positively impact employee loyalty by Bawahar, T. M. (2016). Thus, the right working environment will help employees be more loyal to their company or organization by Cheung, C. (2018). Therefore, the following hypothesis is proposed. Based on the concept mentioned above and studies, authors give hypothesis H5 following:

Hypothesis H5: Working conditions positively impact job satisfaction at accounting service enterprises in HCMC.

Research on the relationship between job satisfaction and employee loyalty with the organization. Authors have the hypothesis following:

Hypothesis H6: Job satisfaction positively impact employees' loyalty at Accounting service enterprises in HCMC.

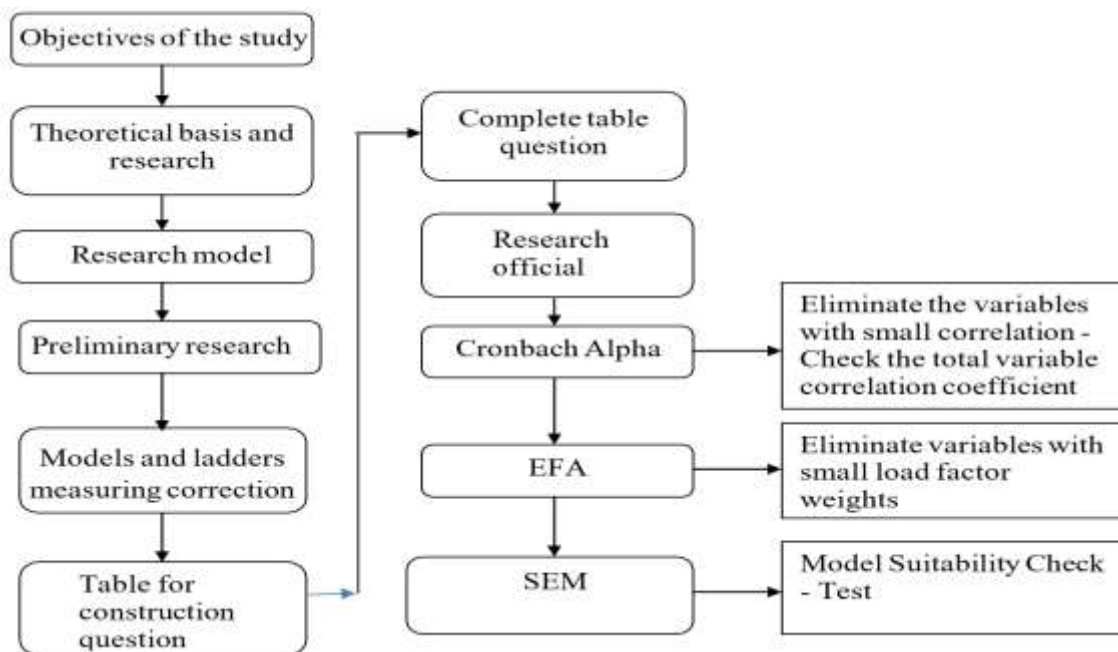


(Source: Researchers discovered)

Figure 1. A research model for factors affecting job satisfaction and employees' loyalty

III. METHODS OF RESEARCH

The research method of the topic is a combination of qualitative research methods and quantitative research methods.



(Source: Researchers proposed)

Figure 2. A research model for factors affecting job satisfaction and employees' loyalty

Qualitative research: From research objectives, the author learns and collects the theory of loyalty and the factors affecting loyalty to build theoretical models. The theoretical analysis had through secondary information sources: collecting and analyzing research published at home and abroad. This source of information includes studies published in specialized scientific journals. Through technical discussions with nine experts in human resource management, preliminary research, group discussions with experts in large enterprises in Ho Chi Minh City by Hair, J., Anderson, R., Tatham, R., & Black, W. (2010). This work is done to learn a preliminary understanding of loyalty and the factors affecting loyalty, make additional adjustments to the scale of research concepts. The results showed five elements, including leadership and colleagues; training and promotion; nature of work, salary, and welfare; working conditions. All five factors are affecting employees' job satisfaction and loyalty.

Quantitative research: It is to save money and time; the study collected data through survey sampling. The size of the sample depends on the estimation and processing method in the study. Data collected through survey questionnaires. The quantitative research was performed with an expected sample size of $n = 400$ employees who have been working for 40 accounting service enterprises in HCMC. A sample selected by the convenient sampling method, but 365 samples processed. The authors used SPSS software to process the scales' reliability by Cronbach's Alpha's confidence coefficient, EFA: explore factor analysis, confirmation factor analysis (CFA), structural equation modeling (SEM). Finally, The authors had recommendations.

IV. RESEARCH RESULTS

Table 1. Testing of Cronbach's alpha for job satisfaction

Items		Cronbach's alpha
Job satisfaction (JS)		0.849
JS1	You feel satisfied with your current job	0.811
JS2	You are very satisfied with your career development prospects	0.800
JS3	You have no intention of leaving the organization	0.829
JS4	You will introduce the organization well to the outside	0.786

(Source: Data processed by SPSS 20.0)

Table 1 showed that Cronbach's alpha for job satisfaction meets this technique's requirements. Specifically, all of Cronbach's Alpha values are more than 0.6.

Table 2. Testing of Cronbach's alpha for employees' loyalty

Items		Cronbach's alpha
Employees' loyalty (LO)		0.946
L01	You will introduce that the company is the best place to work	0.942
L02	You plan to continue working at the company for many more years	0.933
L03	You are willing to sacrifice personal interests when necessary to help the company succeed	0.920
L04	You will still work for the company even though you are offered a similar job with a slightly higher salary	0.923

(Source: Data processed by SPSS 20.0)

Table 2 showed that Cronbach's alpha is more than 0.6 for employees' loyalty at HCMC accounting service enterprises.

Table 3. Testing of Cronbach's alpha for two factors affecting job satisfaction

No.	Items	Cronbach's alpha
1. Leadership and colleagues (LC)		0.960
LC1	Leadership is a capable, caring person	0.944
LC2	You receive specific and clear direction, support, and guidance from the leader	0.951
LC3	Leaders trust and treat you fairly	0.951
LC4	There are good cohesion and coordination between colleagues to complete together joint work	0.958
LC5	Colleagues are friendly, pleasant, and dedicated to their work to get the best results	0.950
2. Training and promotion (TP)		0.929
TP1	In the company, you have many opportunities for personal advancement and development	0.904
TP2	You are trained in the necessary knowledge and skills to perform the job	0.929

TP3	Promotion policy in the company is fair and reasonable	0.903
TP4	The company's training and promotion policy always encourages you to make an effort	0.892

(Source: Data processed by SPSS 20.0)

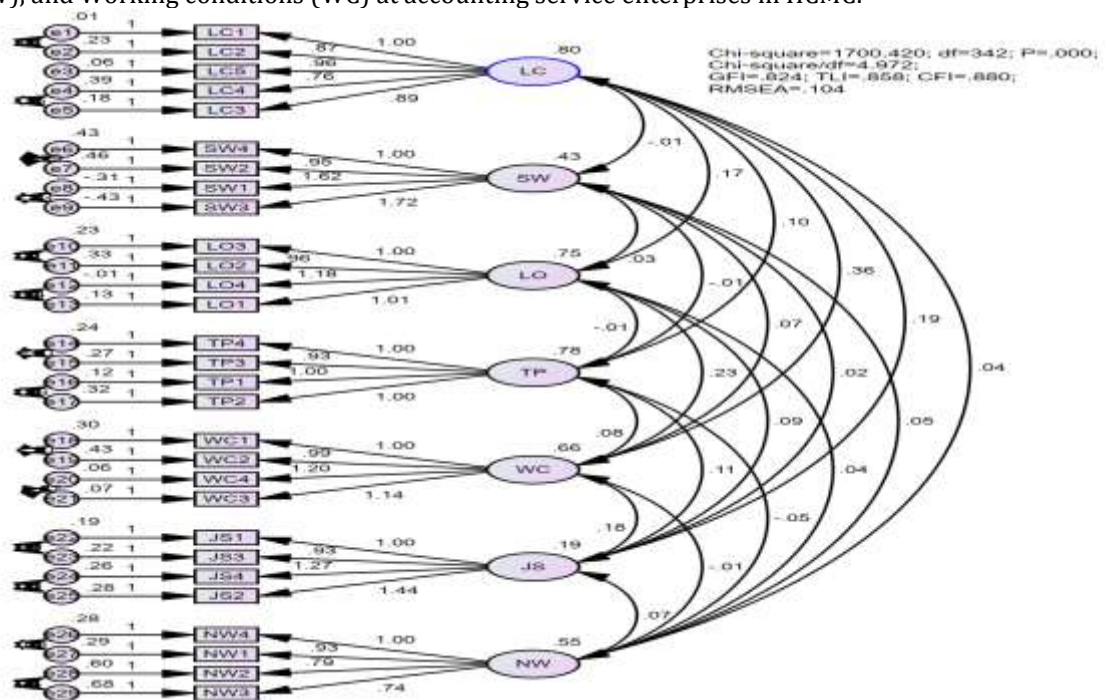
Table 3 showed that Cronbach's alpha is more than 6.0 for Leadership and colleagues (LC) and Training and promotion (TP) at accounting service enterprises in HCMC.

Table 4. Testing of Cronbach's alpha for three factors affecting job satisfaction

1. Nature of work (NW)		0.814
NW1	You feel like you're doing exactly in the position you love	0.758
NW2	You are independent in handling work and take responsibility for work results	0.772
NW3	Your work is of certain importance to the operations of the Company	0.796
NW4	Current job is suitable for your capacity	0.742
2. Salary and welfare (SW)		0.965
SW1	Salary commensurate with the performance of the work	0.955
SW2	Income at the Company ensures your personal life	0.953
SW3	The company's salary policy is highly stimulating to you	0.954
SW4	The welfare regime shows the company's concern for its employees	0.952
3. Working conditions (WC)		0.935
WC1	You are fully equipped to support your work	0.917
WC2	Ease and convenience when manipulating accounting software	0.933
WC3	The administrative processes and procedures are very professional and streamlined	0.909
WC4	The rooms where you work makes you feel very comfortable and safe	0.902

(Source: Data processed by SPSS 20.0)

Table 4 showed that Cronbach's alpha is more than 6.0 for the nature of work (NW); salary and welfare (SW), and Working conditions (WC) at accounting service enterprises in HCMC.



(Source: Data processed by SPSS 20.0 and Amos)

Figure 2. Testing CFA for factors affecting job satisfaction and employees' loyalty

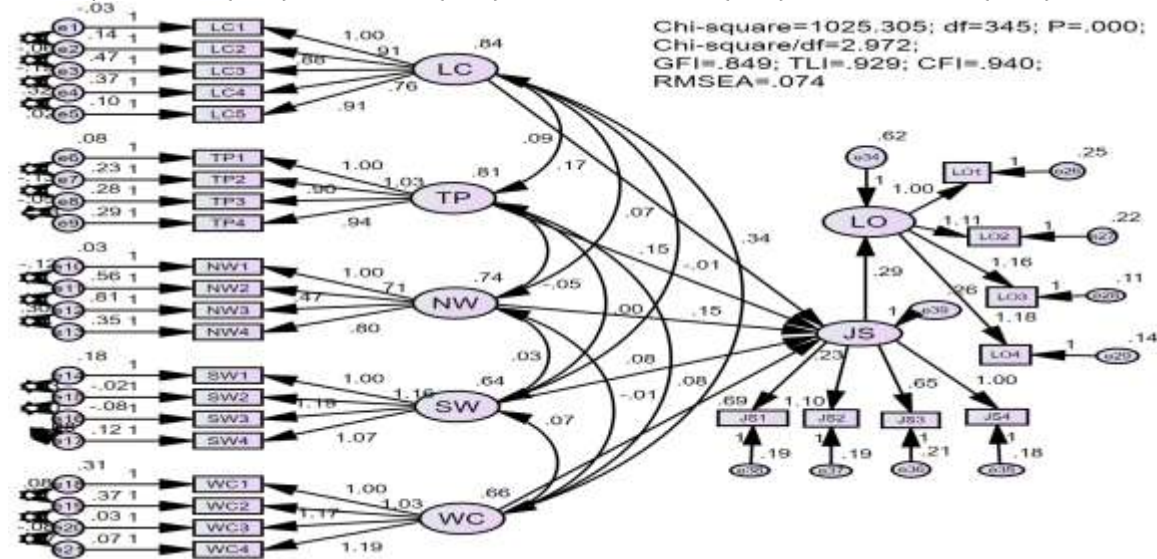
Figure 2 showed that the assessment of the CFA for factors affecting job satisfaction and employees' loyalty includes the following elements: CMIN/DF = 4.972 (<5.0), GFI = 0.824 (>0.8), TLI = 0.858 (>0.8) and CFI = 0.880 (> 0.8).

Table 4. Test CMIN/df for all of the components

Model	NPAR	CMIN	DF	P	CMIN/DF	GFI	TLI	CFI
Default model	90	1025.305	345	0.000	2.972	0.849	0.929	0.940
Saturated model	435	0.000	0			1.000		1.000
Independence model	29	11723.796	406	0.000	28.876	0.269	0.000	0.000

(Source: Data processed by SPSS 20.0 and Amos)

Table 4 showed that the assessment of the scale of job satisfaction and loyalty includes the following elements: CMIN/DF=2.972 (<3.0), GFI = 0.849 (>0.8), TLI = 0.929 (>0.9) and CFI = 0.940 (> 0.9).



(Source: Data processed by SPSS 20.0 and Amos)

Figure 3. Testing SEM for factors affecting job satisfaction and employees' loyalty

Figure 3 showed that the SEM assessment had factors affecting job satisfaction and employees' loyalty with a significance level of 0.01.

Table 5. Testing coefficients for factors affecting job satisfaction and employees' loyalty

Relationships	Unstandardized Estimate	Standardized Estimate	SE.	CR.	P	Hypothesis
JS <--- LC	0.169	0.246	0.037	4.536	***	Accepted
JS <--- TP	0.146	0.208	0.043	3.397	***	Accepted
JS <--- NW	0.149	0.203	0.044	3.398	***	Accepted
JS <--- SW	0.076	0.096	0.028	2.683	0.007	Accepted
JS <--- WC	0.225	0.289	0.043	5.191	***	Accepted
LO <--- JS	0.289	0.225	0.074	3.897	***	Accepted

(Source: Data processed by SPSS 20.0 and Amos)

Table 5 showed that five factors affect job satisfaction and job satisfaction affecting loyalty, with a significance level of 0.01. These results are critical information for managerial implications to enhance job satisfaction and loyalty.

Table 6. Testing Bootstrap with 5000 samples for factors affecting job satisfaction and employees' loyalty

Parameter			SE	SE-SE	Mean	Bias	SE-Bias
JS	<---	LC	0.043	0.000	0.159	-0.010	0.001
JS	<---	TP	0.062	0.001	0.128	-0.018	0.001
JS	<---	NW	0.059	0.001	0.146	-0.003	0.001
JS	<---	SW	0.034	0.000	0.064	-0.011	0.000
JS	<---	WC	0.049	0.000	0.227	0.002	0.001
LO	<---	JS	0.096	0.001	0.299	0.011	0.001

(Source: Data processed by SPSS 20.0 and Amos)

Table 6 showed that the bootstrap test results are very good with a sample of 5000 employees. These results indicated that five factors are affecting job satisfaction and loyalty with a significance level of 0.01. These results are essential information for managerial implications to improve job satisfaction and loyalty.

V. CONCLUSIONS AND MANAGERIAL IMPLICATIONS

Conclusions

The research results are based on survey results from 400 employees at accounting service enterprises in HCMC. After evaluating the scale's reliability through Cronbach's Alpha coefficients and exploratory factor analysis (EFA), confirmation factor analysis (CFA), and SEM. The results showed that five factors positively affect employees' loyalty through job satisfaction at accounting service enterprises in HCMC with a significance level of 1%. Five factors include leadership and colleagues; Training and promotion; Nature of work, Salary, and welfare; Working conditions. Besides, the results are also scientific evidence and essential for researchers and workers policy-makers at accounting service enterprises in HCMC to apply research results to develop human resources in the future. The author proposes five governance implications that contribute to improving loyalty to the organization through employee satisfaction at accounting service enterprises in HCMC in the coming time. Based on the research results, below are the implications of the research results.

Through the research process, the authors used suitable quantitative research methods, processing data by statistical means to determine, in this period of the unit, there are 05 image elements. The employee's satisfaction with the job, classified by decreasing impact level: working conditions with $\beta = 0.289$, leadership and colleagues with $\beta = 0.246$, training and promotion with $\beta = 0.208$, nature of work with $\beta = 0.203$, and salary and welfare with $\beta = 0.096$.

Managerial implications

First of all, the managerial implications are for working conditions. Accounting service enterprises in HCMC should improve the working conditions that are the most potent factor. The company should arrange a working time suitable for each department and put into use the Office software system, and there will be a module to monitor real-time progress. This software system also provides a social networking platform where all job, department, and department related information and regulations are posted. The company needs to continually improve the working environment, fully equipped to present a professional working environment. Besides, there are specialized rooms for recreational staff, such as office coffee shops.

Similarly, enhancing the construction of green spaces creates an airy, safe, and healthy working atmosphere throughout the chapter. "Each employee, one green germ." The company should regularly inspect and review quality standards in the working environment. Regularly check employee working conditions such as adequate equipment and supplies? Is the workplace clean, cool, or not? From there, employees can feel motivated and goal to strive to work every day. Besides, the company should create a working environment to support each other at work and in a difficult life. This factor allows employees to feel shared and encouraged by the company as well as colleagues.

Secondly, the managerial implications are for leadership and colleagues. Accounting service enterprises in HCMC need a superior variable that has the second impact. First of all, the company needs to perfect selecting a team of leaders with professional capabilities and human management capabilities. The company also needs to regularly organize specialized training courses for the Leadership team, especially Team Leaders / Supervisors and Department Heads. The majority of these are young superiors, so that they may lack some leadership experience. The managers also need to pay attention to the employees' work and

life, recognize the contribution of junior staff when they achieve a specific achievement, and motivate employees to work better. In the leader's KPI evaluation criteria, it is necessary to add bars with significant weight: care and support for employees to increase their awareness of this issue.

Thirdly, the managerial implications are for training and promotion: Accounting service enterprises in HCMC are always interested in Promotion training is the second most important group of factors. An immediate movement must come from the actual needs and development trends of each career group. The HR department needs to find out the development trend of training for each profession, the experience of successful businesses in domestic and foreign training, and promote online training so that information goes straight from the department. Train the highest down. The company also needs to develop a fair and attractive promotion policy to motivate employees to strive, strive, and become more engaged. There are specific standards for each title, duties, and functions that mission, interests, and direction of development, advancement in the future to strive. At the same time, publicize this policy to employees to motivate employees to do well to meet published information standards. Besides, in implementing the appointment and promotion, it is necessary to have transparency, clarity, and limit the emotional assessment to ensure fairness instead of only the head of the assessment department.

Fourthly, the managerial implications are for the nature of work: Accounting service enterprises in HCMC should allow employees to participate in discussions and speeches on plans and tasks that employees will take to understand the goals and duties. From which the staff will plan the implementation. Thus, employees will not feel pressured, and they are proactive in their work.

Finally, the managerial implications are for salary and welfare. Accounting service enterprises in HCMC should improve income, which is the least most potent factor. In the short term, the Board of Directors of the Company should further promote solutions to improve the efficiency and reward for employees such as: Regularly review and review the salary system, salary, bonus, and allowance system to make a clear, specific, public, transparent, and guaranteed income policy for employees to ensure fairness and attractiveness enough to encourage the creativity and enthusiasm of employees in their work. The company needs to provide clear criteria to propose input salary. The criteria for evaluating work performance, salary increase, and bonus consideration must be made clear and detailed; at the same time, effective communication to relevant departments and all employees. The company needs to comply with health insurance and social insurance policies fully. The company should consider rewarding extra days off next year for employees who complete their tasks during the year or rewarded with domestic tours and tours for employees who meet the charges. For 03 consecutive years, overseas travel for employees who completed their studies in 05 successive years. It is necessary to organize annual health examination for employees; visiting and encouraging employees and their relatives during holidays and New Year such as: Giving gifts to female employees on 8/3, 20/10; giving gifts, praising the employees' children with excellent academic achievements; organizing fun activities for children in the occasion of 1/6, the full moon; to visit and encourage employees' families with relatives who are wounded soldiers.

The research still has some limitations: (1) The study did not choose direct interviews, so the reliability is not necessarily high, (2) The study has not mentioned other issues affecting the harmonization. That is also the suggestion for the next research.

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