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Exploring Employee Retention Issues and Strategic Practices: Evidence from IDFC FIRST Bharat

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Abstract

Employee retention has become a critical concern for organizations due to its direct impact on productivity, employee engagement, and organizational sustainability. The present study focuses on examining employee retention challenges and strategies at IDFC FIRST Bharat. The primary objective of the study is to identify the major factors influencing employee retention and to evaluate employee perceptions regarding organizational practices such as job satisfaction, work-life balance, compensation, managerial support, career development, communication effectiveness, and workplace environment. The study adopted a descriptive research design with a quantitative research approach. Primary data were collected through a structured questionnaire administered to 107 employees selected using a convenient sampling method. Secondary data were gathered from journals, books, and research articles related to employee retention and human resource management. Statistical tools such as percentage analysis, mean score analysis, weighted mean analysis, Pearson correlation, and Chi-square tests were used for data analysis and interpretation. The findings reveal that employees reported high levels of satisfaction toward managerial support, team collaboration, leadership effectiveness, and communication practices. Statistical analysis confirmed significant positive relationships between job satisfaction, organizational support, work-life balance, and employee retention. However, recognition for work and workload management were identified as areas requiring improvement. The study concludes that effective managerial practices, supportive organizational culture, and employee-centered retention strategies play a significant role in improving employee commitment, loyalty, and long-term retention within the organization.

Keywords: Career Development, Communication Effectiveness, Employee Retention, Job Satisfaction, Managerial Support, Organizational Commitment, Organizational Culture, Retention Strategies, Work Environment, Work-Life Balance.

1. INTRODUCTION

Employee retention has become one of the most important concerns for organizations in today's competitive

business environment. Companies focus on retaining skilled and experienced employees because human resources play a vital role in achieving organizational growth, productivity, and long-term success. Effective employee retention helps organizations reduce recruitment costs, improve employee morale, and maintain operational stability. Several factors influence employee retention, including job satisfaction, work-life balance, compensation, career development opportunities, organizational culture, leadership support, recognition, and workplace environment. Employees are more likely to remain in organizations that provide professional growth, supportive management, fair rewards, and positive working conditions. In the financial services and microfinance sectors, retention management is especially important due to demanding work conditions and high employee interaction with customers. Therefore, organizations continuously adopt various human resource strategies and employee engagement practices to enhance employee commitment, satisfaction, and loyalty while minimizing turnover intentions and improving overall organizational performance.

EMPLOYEE RETENTION IN ORGANIZATIONAL CONTEXTS

Employee retention has emerged as a significant area of concern in modern organizational management due to its direct influence on productivity, organizational stability, and long-term business performance. The concept of employee retention has been widely discussed in human resource management literature, where scholars emphasize the importance of retaining skilled and experienced employees to maintain competitive advantage. According to Herzberg's Two-Factor Theory (1959), factors such as recognition, career growth, job security, and working conditions contribute significantly to employee motivation and retention. Similarly, Maslow's Hierarchy of Needs highlights the importance of fulfilling employees' psychological, social, and self-esteem needs within the workplace. In organizational settings, employee retention is influenced by several dimensions including compensation, work-life balance, leadership support, communication effectiveness, career development opportunities, and organizational culture.

CUSTOMER SATISFACTION AND RETENTION

Employee satisfaction arises when employees perceive that their workplace environment, organizational support, and professional expectations are adequately fulfilled. In organizational contexts, employee satisfaction includes both functional aspects — such as compensation, career growth opportunities, workload management, and job security — and relational aspects, including leadership support, communication effectiveness, teamwork, and recognition for performance. According to Locke (1976), employee satisfaction reflects a positive emotional state resulting from the appraisal of one's job and work experiences. Employee retention, which is closely associated with satisfaction, refers to an organization's ability to retain its employees for a prolonged period by maintaining their commitment and engagement.

RATIONALE AND SCOPE OF THE PRESENT STUDY

Employee retention has become an increasingly important area of research in human resource management due to its impact on organizational productivity, employee engagement, and long-term sustainability. Existing research largely focuses on general organizational retention strategies, leaving a gap in understanding how workplace factors such as managerial support, work-life balance, compensation, career development, and organizational culture influence employee retention in specialized financial institutions. This study addresses that gap by examining employee retention challenges and strategies at IDFC FIRST Bharat. The study evaluates employee perceptions regarding multiple organizational and work-related factors and examines their influence on employee satisfaction and retention.

2. REVIEW OF LITERATURE

Shrestha, P. and Prajapati, M., (2024) established Impact of strategic human resource management practices on employee retention. This study employed a quantitative research approach. Senior-level people including CEOs, DCEOs, general managers, operation in-charges, HR managers, and branch managers of six commercial banks and six insurance companies were requested to respond to a series of questionnaires to collect data. Basnet, S., (2024) mentioned the impact of AI-driven predictive analytics on employee retention strategies. This study outlines the current applications, benefits, and challenges of AI in HRM and explains how predictive analytics can identify patterns in employee behavior to predict turnover risks.

Ravesangar, K. and Narayanan, S., (2024) analysed adoption of HR analytics to enhance employee retention in the workplace. This study delves into the significance of HR data analytics in the realm of employee retention, aiming to assess the efficacy of data-driven decisions. Ajiga, D.I., et al (2024) executed assessing the role of HR analytics in transforming employee retention and satisfaction strategies. This review paper explores the transformative role of HR analytics in enhancing employee retention and satisfaction strategies within organizations.

Islam, M.A., et al (2024) researched work environment, HR practices and millennial employee retention in hospitality and tourism in Bangladesh. This study examines the relationship between HR practices and millennial employee retention in the tourism industry in Bangladesh. Leontes, N.I., (2024) researched Talent management and employee retention in the South African higher education landscape. The study's objectives were to examine the strategic orientation of talent management at Institution X, determine its contribution to employee retention, investigate challenges faced in talent management, and propose strategies to enhance retention.

Suprayitno, D., (2024) studied Key Factors of Employee Performance and Sustainable HR Practices in Indonesian Manufacturing Industry. The study used partial least squares (SEM-PLS) structural equation modeling to investigate the direct and indirect relationships between the constructs. Abraham, M., et al (2026) Analysed Reframing talent acquisition, retention practices for organisational commitment in Malaysian SMEs: A managerial perspective. This paper explores whether employee commitment to the organisation is influenced by talent acquisition and retention practices.

Stor, M., (2024) executed study on Employee retention and company performance results: the mediating role of HRM outcomes in foreign subsidiaries of Central European MNCs. The main goal of the article is to identify, analyze and evaluate the mediating role of HRM outcomes in the relationships between employee retention (ER) and company performance results. Kone, T.S., (2026) worked on Employee Retention in State Government Organizations: An Investigation of a State Police Department (Doctoral dissertation, Walden University). This study addressed the problem of employee retention within a state police department, a pressing concern due to increasing number of officers leaving the force. Improving retention is critical, as high turnover can lead to understaffing, compromising public safety, and the quality of service delivery.

Recent studies on employee retention emphasize the importance of HR practices, talent management, work environment, and HR analytics in improving employee satisfaction, organizational commitment and retention. Researchers also highlight the growing role of AI-driven analytics and sustainable HR strategies in reducing turnover and enhancing organizational performance across industries.

3. OBJECTIVES AND HYPOTHESES

OBJECTIVES OF THE STUDY

- To identify the major factors influencing employee retention at IDFC FIRST Bharat.
- To examine the level of employee satisfaction regarding work environment, compensation, and managerial support.
- To analyze the impact of work-life balance on employee retention.
- To evaluate employee perceptions toward career development opportunities and organizational leadership.
- To study the effectiveness of organizational retention strategies in improving employee commitment.
- To provide suitable recommendations for enhancing employee retention and reducing employee turnover.

HYPOTHESES OF THE STUDY

H₀₁: There is no significant relationship between job satisfaction and employee retention at IDFC FIRST Bharat. H₁₁: There is a significant relationship between job satisfaction and employee retention at IDFC FIRST Bharat. H₀₂: Work-life balance does not significantly influence employee retention at IDFC FIRST Bharat.

H₁₂: Work-life balance significantly influences employee retention at IDFC FIRST Bharat.

H₀₃: Compensation and career development opportunities have no significant impact on employee retention at IDFC FIRST Bharat.

H₁₃: Compensation and career development opportunities significantly impact employee retention at IDFC FIRST Bharat.

4. RESEARCH DESIGN

TYPE AND APPROACH

The study is descriptive in nature and follows a quantitative research approach. Primary data were collected through structured questionnaires distributed to employees of IDFC FIRST Bharat to analyze employee retention challenges, satisfaction levels, and organizational retention strategies.

SAMPLE AND DATA COLLECTION

The study was conducted among employees of IDFC FIRST Bharat to examine employee retention challenges and organizational strategies. A total of 107 respondents were selected as the sample for the study using a convenient sampling method. Primary data were collected through a structured questionnaire designed to gather employee opinions regarding job satisfaction, work-life balance, compensation, managerial support, career development, and workplace environment. Secondary data were collected from journals, books, company-related sources, and research articles to support the study. The collected data were systematically classified, tabulated, and analyzed using percentage analysis to interpret employee perceptions and retention-related factors within the organization.

STATISTICAL TOOLS

- Percentage Analysis — used to analyze demographic profiles and employee response distribution.
- Mean Score Analysis — used to measure the average level of employee satisfaction across various retention-related variables.
- Weighted Mean Analysis — utilized to rank factors influencing employee retention based on employee perceptions.
- Chi-Square Test — employed to examine the association between demographic variables and employee retention factors.
- Correlation Analysis — used to identify the relationship between job satisfaction, work-life balance, compensation, and employee retention.

5. PEARSON CORRELATION ANALYSIS

Pearson correlation analysis was employed to examine the relationship between major employee retention variables such as job satisfaction, work-life balance, compensation, managerial support, career development, and employee retention. Since the study primarily used structured Likert-scale responses and quantitative data, Pearson correlation was considered appropriate for measuring the linear relationship between employee perceptions and retention-related variables within IDFC FIRST Bharat.

TABLE 5.1: Pearson Correlation Matrix – Employee Retention Variables (Q1 - Q7)

Variable	Q1	Q2	Q3	Q4	Q5	Q6	Q7
Q1 – Job Satisfaction	1.000	0.624**	0.538**	0.471**	0.563**	0.447**	0.516**
Q2 – Work-Life Balance	0.624**	1.000	0.492**	0.389**	0.441**	0.358*	0.463**
Q3 – Compensation & Benefits	0.538**	0.492**	1.000	0.417**	0.486**	0.326*	0.401**
Q4 – Career Development	0.471**	0.389**	0.417**	1.000	0.592**	0.503**	0.448**
Q5 – Managerial Support	0.563**	0.441**	0.486**	0.592**	1.000	0.611**	0.527**
Q6 – Work Environment	0.447**	0.358*	0.326*	0.503**	0.611**	1.000	0.438**
Q7 – Employee Retention	0.516**	0.463**	0.401**	0.448**	0.527**	0.438**	1.000

** p < 0.001 * p < 0.05

The Pearson correlation analysis indicates a positive relationship among major employee retention variables at IDFC FIRST Bharat. Job satisfaction showed a strong positive correlation with work-life balance ($r = 0.624^{**}$) and managerial support ($r = 0.563^{**}$), indicating that supportive management and balanced work conditions improve employee satisfaction. Career development was strongly associated with managerial support ($r = 0.592^{**}$) and work environment ($r = 0.503^{**}$). Employee retention demonstrated significant positive relationships with job satisfaction ($r = 0.516^{**}$), managerial support ($r = 0.527^{**}$), and work-life

balance ($r = 0.463^{**}$). These findings suggest that organizational support and employee-focused practices significantly influence retention levels and workforce commitment.

TABLE 5.2: Pearson Correlation Matrix – Employee Satisfaction & Retention Variables (Q8–Q13)

Variable	Q8	Q9	Q10	Q11	Q12	Q13
Q8 – Overall Job Satisfaction	1.000	0.842**	0.731**	0.864**	0.887**	0.815**
Q9 – Satisfaction with Work-Life Balance	0.842**	1.000	0.708**	0.851**	0.836**	0.792**
Q10 – Satisfaction with Compensation	0.731**	0.708**	1.000	0.794**	0.781**	0.884**
Q11 – Intention to Continue in Organization	0.864**	0.851**	0.794**	1.000	0.961**	0.842**
Q12 – Willingness to Recommend Organization	0.887**	0.836**	0.781**	0.961**	1.000	0.861**
Q13 – Employee Loyalty toward Organization	0.815**	0.792**	0.884**	0.842**	0.861**	1.000

** $p < 0.001$

The Pearson correlation analysis reveals strong positive relationships among employee satisfaction and retention variables at IDFC FIRST Bharat. Overall job satisfaction showed a high correlation with willingness to recommend the organization ($r = 0.887^{**}$) and intention to continue in the organization ($r = 0.864^{**}$). Satisfaction with work-life balance was strongly associated with intention to continue ($r = 0.851^{**}$). Compensation satisfaction demonstrated a significant relationship with employee loyalty ($r = 0.884^{**}$). The strongest correlation was observed between intention to continue and willingness to recommend the organization ($r = 0.961^{**}$). These findings indicate that employee satisfaction factors strongly contribute to organizational loyalty, commitment, and retention.

6. CHI-SQUARE TEST OF INDEPENDENCE

Chi-square tests of independence were applied to examine the association between demographic variables and employee retention factors included in the study. The null hypothesis for each test stated that no significant association exists between the selected variable pairs. A few statistically important relationships identified during the analysis are presented in the study, while additional test results were used to support the overall interpretation of employee retention challenges.

TABLE 6.1: Chi-Square Test of Independence – Selected Employee Retention Variable Pairs

Variable Pair	Chi-Square (χ^2)	df	p-value	Decision
Q1 vs Q2	74.286	4	<0.0001	Significant
Q1 vs Q5	88.413	4	<0.0001	Significant
Q2 vs Q7	42.517	4	<0.0001	Significant
Q3 vs Q7	56.824	6	<0.0001	Significant
Q4 vs Q5	63.275	6	<0.0001	Significant
Q5 vs Q7	91.462	4	<0.0001	Significant
Q8 vs Q11	118.536	6	<0.0001	Significant
Q8 vs Q12	126.742	6	<0.0001	Significant
Q9 vs Q11	109.458	6	<0.0001	Significant
Q10 vs Q13	137.824	9	<0.0001	Significant
Q11 vs Q12	148.365	9	<0.0001	Significant
Q2 vs Q4	8.426	4	0.0774	Not Significant
Q3 vs Q6	5.913	4	0.2061	Not Significant
Q6 vs Q7	4.287	2	0.1174	Not Significant

Note: Q1 – Job Satisfaction, Q2 – Work-Life Balance, Q3 – Compensation & Benefits, Q4 – Career Development, Q5 – Managerial Support, Q6 – Work Environment, Q7 – Employee Retention, Q8 – Overall Job Satisfaction, Q9 – Communication Effectiveness, Q10 – Compensation Satisfaction, Q11 – Intention to Continue, Q12 – Willingness to Recommend Organization, Q13 – Employee Loyalty.

The Chi-square test results indicate significant associations among several employee retention variables at IDFC FIRST Bharat. Job satisfaction showed a significant relationship with work-life balance ($\chi^2 = 74.286$, $p < 0.0001$) and managerial support ($\chi^2 = 88.413$, $p < 0.0001$).

Employee retention was strongly associated with managerial support ($\chi^2 = 91.462$, $p < 0.0001$) and work-life balance ($\chi^2 = 42.517$, $p < 0.0001$). Intention to continue in the organization demonstrated a highly significant relationship with willingness to recommend the organization ($\chi^2 = 148.365$, $p < 0.0001$). However, some variable pairs showed no significant association, indicating weaker relationships between selected workplace factors.

7. MEAN SCORE AND WEIGHTED MEAN ANALYSIS

Mean scores were computed for major employee retention variables to assess the overall level of employee satisfaction and perceptions toward organizational practices. The weighted mean analysis was used to rank factors such as job satisfaction, work-life balance, compensation, managerial support, career development, communication effectiveness, and work environment based on employee responses. This analysis helped identify the organizational strengths and critical factors influencing employee retention at IDFC FIRST Bharat.

TABLE 7.1: Mean Scores and Weighted Mean Ranking

Variable	Mean Score	Weighted Mean	Interpretation
Managerial Support	4.68	4.68	Strong Organizational Support
Team Collaboration	4.65	4.65	Excellent Team Coordination
Leadership Satisfaction	4.63	4.63	Effective Leadership
Career Development Opportunities	4.58	4.58	Positive Growth Potential
Communication Effectiveness	4.56	4.56	Clear Organizational Communication
Overall Job Satisfaction	4.54	4.54	High Employee Satisfaction
Job Security	4.49	4.49	Strong Sense of Stability
Company Vision & Values Alignment	4.47	4.47	Organizational Commitment
Work Environment	4.42	4.42	Supportive Workplace Environment
Job Role Fit	4.36	4.36	Suitable Role Alignment
Compensation & Benefits	4.28	4.28	Moderately Satisfactory
Work-Life Balance	4.21	4.21	Needs Improvement
Recognition for Work	3.96	3.96	Priority Area for Improvement
Overall Average	4.44	4.44	Positive Employee Perception

The mean score and weighted mean analysis indicate a positive perception among employees toward retention-related factors at IDFC FIRST Bharat. Managerial support received the highest mean score (4.68), followed by team collaboration (4.65) and leadership satisfaction (4.63), showing strong organizational support and teamwork. Career development and communication effectiveness also recorded high mean values above 4.50. Recognition for work obtained the lowest mean score (3.96), indicating an area requiring improvement. The overall average mean score of 4.44 reflects high employee satisfaction, commitment, and positive organizational perception among respondents.

8. KEY FINDINGS

EMPLOYEE RETENTION FACTORS

- Overall employee perceptions toward retention-related factors were positive, with the majority of variables recording mean scores above 4.0 on a five-point scale.
- Managerial support (mean 4.68), team collaboration (mean 4.65), and leadership satisfaction (mean 4.63) emerged as the highest-rated dimensions, indicating strong organizational support and effective workplace relationships within IDFC FIRST Bharat.
- Career development opportunities (mean 4.58) and communication effectiveness (mean 4.56) also

received strong ratings, suggesting that employees perceive the organization as supportive of professional growth and transparent communication.

- Compensation and benefits (mean 4.28) and work-life balance (mean 4.21) received comparatively lower scores, indicating moderate employee concern regarding workload management and financial rewards.
- Recognition for work (mean 3.96) recorded the lowest mean score, highlighting the need for improved employee appreciation and performance recognition practices.

CUSTOMER SATISFACTION

- Overall job satisfaction levels were positive, with 53.3% of employees reporting high satisfaction with their jobs and organizational environment.
- Work-life balance satisfaction was high among 49.5% of respondents, while 27.1% expressed lower levels of satisfaction, indicating the presence of workload-related concerns among employees.
- Compensation and benefits satisfaction showed moderate variation, with 47.7% highly satisfied and 27.1% reporting dissatisfaction or neutral opinions.

EMPLOYEE RETENTION

- Employee retention indicators reflected positive organizational commitment, with employees expressing strong confidence in managerial support, job security, teamwork, and organizational leadership.
- Communication effectiveness (60.7%), company leadership satisfaction (63.6%), and team collaboration (63.6%) contributed significantly toward employee commitment and retention intentions.

STATISTICAL RELATIONSHIPS

- Pearson correlation analysis confirmed significant positive relationships between job satisfaction, managerial support, work-life balance, compensation, and employee retention variables ($p < 0.001$).
- The strongest positive relationship was identified between intention to continue and willingness to recommend the organization ($r = 0.961^{**}$), indicating strong organizational loyalty among employees.
- Chi-square analysis confirmed statistically significant associations across most employee retention variables, particularly between job satisfaction, managerial support, work-life balance, and employee retention factors.
- The study hypotheses were tested and supported, indicating that employee satisfaction, organizational support, and workplace-related factors significantly influence employee retention at IDFC FIRST Bharat.

9. SUGGESTIONS

Drawing from the empirical findings, the following recommendations are proposed for the management of IDFC FIRST Bharat and similar financial service organizations:

- Strengthening Employee Recognition Programs: Recognition for work emerged as one of the lowest-

rated dimensions in the study. The organization should implement structured employee recognition initiatives such as performance awards, appreciation programs, incentive schemes, and public acknowledgment of achievements to improve employee morale and motivation.

- **Improving Work-Life Balance:** A notable proportion of employees expressed moderate dissatisfaction with workload and work-life balance. Introducing flexible scheduling practices, realistic workload distribution, leave support, and stress management initiatives would help employees maintain a healthier balance between professional and personal responsibilities.
- **Enhancing Compensation and Benefits:** Although compensation satisfaction levels were generally positive, some employees reported dissatisfaction regarding salary and benefits. Periodic salary reviews, performance-based incentives, additional allowances, and employee welfare benefits may improve retention and reduce turnover intentions.
- **Career Development and Training Opportunities:** Career development significantly influences employee commitment and retention. The organization should provide regular training programs, leadership development initiatives, skill enhancement workshops, and transparent promotion policies to support employee growth and long-term career progression.
- **Strengthening Communication and Managerial Support:** Communication effectiveness and managerial support demonstrated strong positive relationships with employee retention. Managers should continue maintaining open communication channels, conducting regular feedback sessions, and encouraging employee participation in organizational decision-making processes.
- **Maintaining Positive Work Environment and Team Culture:** Team collaboration and workplace environment received highly positive evaluations in the study. Sustained efforts to promote teamwork, mutual respect, employee engagement activities, and supportive organizational culture will help strengthen employee commitment and organizational loyalty over time.

10.CONCLUSION

The present study examined employee retention challenges and organizational retention strategies at IDFC FIRST Bharat through quantitative analysis based on responses collected from 107 employees. The findings indicate that the organization demonstrates strong performance in several employee retention dimensions, particularly managerial support, team collaboration, leadership effectiveness, communication practices, and career development opportunities, which collectively contribute to positive employee satisfaction and organizational commitment.

Statistical analysis using Pearson correlation and Chi-square tests confirms that important workplace factors such as job satisfaction, work-life balance, compensation, managerial support, and career development significantly influence employee retention. Among these variables, managerial support and overall job satisfaction emerged as the strongest contributors to employee commitment and retention intentions, emphasizing the importance of supportive leadership and positive workplace relationships in sustaining workforce stability.

Recognition for work and work-life balance were identified as areas requiring greater managerial attention, as these dimensions recorded comparatively lower satisfaction levels among employees. Addressing these concerns through structured recognition programs, workload management initiatives, and employee welfare measures would help strengthen retention practices and reduce turnover intentions within the

organization. Overall, the study contributes to the growing body of literature on employee retention in financial service and microfinance sectors by providing organization-level empirical evidence regarding the relationship between employee satisfaction and retention. Future research may extend the study by including comparative analysis across multiple financial institutions, larger sample sizes, and additional organizational variables influencing employee retention and workforce sustainability.

Declaration of Conflicting Interests

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