

The Moderating Role of Job Satisfaction and Core Self-Evaluation, Between Employer Branding Factors and Employee Retention

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Abstract

Employee retention represents a strategic and integrated process that begins with an examination of the reasons employees choose to join an organisation. The human resource strategies implemented by a firm significantly impact an employee's decision to remain within that organisation. Grounded in social exchange theory, it is posited that when employees perceive their contributions as valuable, they are more likely to stay. However, there is a notable lack of studies that extend the model of employer branding factors influencing employee retention. This study argues that job satisfaction and intrinsic motivational elements, such as core self-evaluation, can either enhance or impede the relationship between employer branding factors and employee retention. The primary objective of this research is to investigate the relationship between employer branding factors and employee retention while considering the moderating effects of job satisfaction and core self-evaluation. Data were gathered through an online survey of 385 employees working in Iraqi banks. The findings indicate that employer branding factors—including supervisor support, job conditions, compensation, work-life balance, job advancement, and job security—exert a significant direct influence on employee retention. Moreover, job satisfaction was found to positively moderate these relationships, except for supervisor support. In contrast, core self-evaluation did not demonstrate a moderating effect on the relationships between compensation, work-life balance, and employee retention.

Keywords: Employee retention, job satisfaction, core-self-evaluation, supervisor support, compensation, job advancement, job security

1. Introduction

In the contemporary business landscape, an organization's success is increasingly dependent on its ability to attract, develop, and retain top talent (Li, Peng, & Yang, 2022). This competitive environment has given rise to the concept of "the war for talent," leading to the development of strategic human resource approaches known as "employer branding factors" (EBF) (Kalinska-Kula & Staniec, 2021). Within the literature, terms such as "employer branding factors," "HRM practices," and "organizational retention factors" are often used interchangeably.

Research has identified several critical factors that contribute to employee retention. Nanjundeswaraswamy, Bharath, and Nagesh (2022) emphasize career development, salary, job promotion, organizational culture, and work-life balance as essential elements. Shrivastava and Shukla (2021) highlight work conditions, compensation, work-life balance, and organizational culture as key aspects influencing retention. Additional studies have identified supervision (Bharadwaj, Khan, & Yameen, 2021b; Frye, Kang, Huh, & Lee, 2020), job conditions (Ashraf, 2019; Li et al., 2022), and job security (Aman-Ullah, Aziz, Ibrahim, Mehmood, & Abdullah Abbas, 2021; Jung, Jung, & Yoon, 2021) as major determinants of employee retention. Ahmad, Khan, and Haque (2020) found that career development and organizational image are the most significant predictors of employee retention in the banking sector.

Despite a consensus on the importance of organizational retention antecedents in influencing employee retention rates, there remains a lack of agreement regarding which specific factors constitute these antecedents. Various scholars have identified differing sets of factors impacting employee retention, highlighting a need for further academic exploration in this domain.

Employee turnover presents significant challenges to organizational success, potentially diminishing morale and inflating operational costs (Frye et al., 2020). Thus, retaining employees is vital for organizations due to the profound financial and social implications associated with turnover (Wei, 2022). Job satisfaction emerges as a pivotal factor in mitigating employee turnover; it is widely recognized as a crucial predictor of reduced turnover intentions and enhanced employee retention (Li et al., 2022). Research indicates that satisfied employees are less inclined to leave their positions. Conversely, dissatisfaction may prompt thoughts of resignation; satisfied employees are generally more receptive to initiatives that demonstrate organizational support (Chhabra, 2018; Matsuo, 2022).

Adriano and Callaghan (2022) assert that job satisfaction positively influences staff retention by diminishing turnover intentions. Nevertheless, the moderating role of job satisfaction between organizational factors and employee retention remains underexplored in current literature (Adriano & Callaghan, 2022). Future studies should investigate job satisfaction as a moderator in the relationships between employer branding factors and employee retention (Bharadwaj et al., 2021b; Bussin & Mouton, 2019; Tanwar & Prasad, 2017).

Furthermore, many studies on employee retention have inadequately addressed individuals'

subjective self-evaluations (Adriano & Callaghan, 2022). Core self-evaluations encompass individuals' assessments of their competencies and capabilities. These evaluations can significantly influence decisions regarding employment continuity (Jain & Nair, 2020). Employees with high core self-evaluations exhibit greater confidence in their abilities and are less susceptible to external pressures; thus they are less likely to seek alternative employment opportunities (Chhabra, 2018).

Core self-evaluations can potentially moderate the relationship between organizational factors and employee retention decisions (Adriano & Callaghan, 2022). They provide critical input for individuals when comparing different job prospects (Peng, Chen, Chang, & Zhuang, 2016). Despite its significance in influencing employee decisions regarding retention or turnover, previous research has largely overlooked the role of core self-evaluations in this context (Adriano & Callaghan, 2022). More future studies examining employer branding factors and employee retention should investigate the moderating function of core self-evaluation (Shrivastava & Shukla, 2021). Such research could elucidate how intrinsic motivational factors like core self-evaluation enhance or impede the relationship between employer branding factors and employee retention (Fahim, 2019).

2. Literature Review

2.1 Employee Retention

Employee retention is a critical organizational process that has garnered significant attention in contemporary management literature. Aman-Ullah et al. (2021, p. 4) define employee retention as "the process of keeping employees to work with the organisation for the long term, or the ways an organisation deals with its employees through attraction, recruitment and motivation that keep employees closer to the organisation." This definition emphasizes the long-term nature of retention efforts and the multifaceted approach organizations must adopt to maintain their workforce. Fan and Potočnik (2021, p. 3) offer a complementary definition, describing employee retention as "the organizational goal of keeping talented employees and reducing turnover by fostering positive work conditions to promote engagement, showing support to employees, and providing competitive pay and benefits and healthy work-life balance." This definition highlights specific strategies organizations can employ to enhance retention.

The importance of employee retention for organizational success and sustainability cannot be overstated. Organizations invest considerable resources in identifying and recruiting high-performing employees, and subsequently dedicate significant effort to retaining these valuable assets (Aman-Ullah et al., 2021). Effective retention strategies can yield substantial benefits, including reduced acquisition, resourcing, and transition costs (Bussin & Mouton, 2019). Moreover, improved staff retention directly impacts organizational effectiveness and success (Frye et al., 2020). Conversely, low retention rates can lead to a cascade of performance issues, including poor customer service, diminished productivity, and increased labor expenditures (Frye et al., 2020). These negative outcomes underscore the critical nature of effective retention strategies in maintaining organizational competitiveness and efficiency.

Scholars have approached the study of employee retention from various perspectives but consistently conclude that it constitutes a strategic effort to retain talented individuals within organizations (Bharadwaj et al., 2021b). Wei (2022) notes that achieving effective employee retention is complex; it requires multifaceted strategies rather than singular solutions. This sentiment is echoed by Fahim (2019), who argues against relying on a single retention strategy. Instead, organizations must develop comprehensive approaches addressing financial considerations alongside motivational factors and workplace environments (Lee et al., 2022). Employee retention thus represents a critical challenge for contemporary organizations. Its importance stems from its direct impact on organizational performance, cost efficiency, and long-term sustainability. As such, organizations must develop nuanced, multifaceted retention strategies that address the diverse needs and motivations of their workforce.

2.2 Social Exchange Theory

According to social exchange theory, the employee-employer relationship is characterized by mutual support aimed at advancing the interests of both parties (Aman-Ullah et al., 2021). This theory posits that when employees perceive genuine care from their organization—evident through efforts to retain them—they are likely to reciprocate with positive attitudes and behaviors toward the firm (Hoppe, 2018). Consequently, if employees believe they play a significant role within their organizations, they are less inclined to seek changes in their current responsibilities (Bhardwaj, Mishra, & Kumar, 2021a).

The dynamics of the employee-employer relationship are crucial for organizational value creation in social exchange theory. Any disruption in this interaction can disturb the balance of this mutually beneficial exchange. Human resource interventions play a significant role in influencing employees' decisions to remain with or leave a company (Adriano & Callaghan, 2022). For instance, concerns regarding job security often stem from employees' desires to enhance their chances of retaining their positions. This desire fosters an environment where individuals feel they have the opportunity to utilize their skills for personal and organizational growth (Mansour & Hassan, 2019).

According to De Sousa Sabbagha, Ledimo, and Martins (2018), job security positively impacts employees' attitudes toward their work, enhancing motivation and satisfaction, which ultimately contributes to employee retention. Furthermore, supervisor support has been identified as a critical factor that strengthens staff retention by mitigating turnover intentions. This support helps alleviate stressors that can lead to turnover, thereby fostering greater employee commitment (Adriano & Callaghan, 2022). Bharadwaj et al. (2021b) further emphasize that employer branding factors such as compensation and work-life balance reflect an organization's commitment to its employees, which positively influences job satisfaction and strengthens employee retention by reducing employees' willingness to leave.

Social exchange theory underscores the importance of job satisfaction as a key driver of employee retention. Research indicates that job satisfaction is a critical factor influencing employees' attitudes and behaviors (Mansour & Hassan, 2019). Chhabra (2018) asserts that job satisfaction is negatively correlated with turnover intentions, thereby contributing to enhanced employee retention. The reciprocal nature of relationships between employees and employers

suggests that organizations valuing creativity and innovation will experience longer employee tenures when job satisfaction is high (Bharadwaj et al., 2021b; Joo, Hahn, & Peterson, 2015). Employees who are satisfied with their jobs tend to exhibit greater commitment and are less likely to consider leaving the organization (Avanzi et al., 2014).

Moreover, social exchange theory highlights the significance of core self-evaluation in turnover decisions. Core self-evaluation captures an individual's subjective assessment of their competencies and abilities—critical factors in evaluating alternative job opportunities (Chhabra, 2018). Employees with high core self-evaluations tend to be more confident and less influenced by external pressures or workplace events; consequently, they are less likely to seek alternative employment options and more inclined to remain with their current organizations (Cropanzano & Mitchell, 2005). While previous research has explored various dimensions of employee retention through the lens of social exchange theory, there remains a gap in examining how intrinsic motivational factors such as core self-evaluation influence these dynamics. Future studies should investigate these moderating effects further to provide deeper insights into the relationship between employer branding factors and employee retention.

2.3 Employer Branding Factors

Employer branding factors play a crucial role in attracting and retaining employees within organizations. In the current literature, the terms "employer branding factors," "HRM practices," and "organizational retention factors" are often used interchangeably (Shrivastava & Shukla, 2021). These factors encompass a range of tangible and intangible benefits offered by organizations to both attract potential employees and retain existing ones. Thus, employee retention is a complex, multifaceted challenge that requires a comprehensive approach rather than a single, straightforward strategy.

Wei (2022) argues that employee retention is a complicated phenomenon that cannot be resolved by a single, straightforward strategy but requires several strategies. This complexity is reflected in the diverse range of retention factors identified by various researchers. For instance, Nanjundeswaraswamy et al. (2022) categorize retention strategies into four main areas: career development, compensation, job characteristics, organizational culture, and work-life balance. In contrast, Bharadwaj et al. (2021a) assert that retention factors can be classified into three main categories: work conditions, supervision, and compensation.

The diversity in identified retention factors highlights the multifaceted nature of employee retention. Different organizational contexts and industries may prioritize different factors, as evidenced by Shrivastava and Shukla's (2021) findings in the power sector, where work conditions, compensation, and work-life balance were found to have significant influence on employee retention. Similarly, Bharadwaj et al. (2021b) emphasize the importance of compensation, work-life balance, and organizational identification as substantial motivational variables affecting employee turnover and retention.

The complexity of employee retention is further underscored by the variety of factors identified across different studies. For example, Frye et al. (2020) identify four key retention strategies: work environment, empowerment, compensation, and supervision. Bussin and

Mouton (2019) expand on this, including factors such as training and development and work-life balance. These findings align with those of Dhanpat et al. (2019), who highlight the importance of compensation, training and development, supervisor support, career advancement, and work-life balance in influencing employee retention.

Despite the extensive research on retention best practices, there remains a lack of consensus on which specific factors should be incorporated into an ideal HRM system to consistently encourage retention (Adriano & Callaghan, 2022). This lack of agreement underscores the need for more focused research in this area to advance our understanding of effective retention strategies (Li et al., 2022; Shrivastava & Shukla, 2021).

In response to this research gap, the current study aims to reconcile the most frequently cited retention factors in the literature. Based on this comprehensive review, the study conceptualizes employer branding factors as a set of six key elements: supervisor support, job conditions, compensation, work-life balance, job advancement, and job security. This framework provides a foundation for further investigation into the relative importance and interplay of these factors in promoting employee retention across various organizational contexts.

2.4 Hypothesis Development

2.4.1 The Direct Relationship between Employer Branding Factors and Employee Retention in the Iraqi Banking Sector.

Supervisor support, defined as employees' perception of their supervisors' concern, encouragement, and utilization of their ideas and strengths in the workplace, plays a crucial role in employee retention (Matsuo, 2022). Social exchange theory posits that an employee's satisfaction with supervisor support is a key factor in retention, as it positively contributes to staff retention by reducing turnover intentions (Froese et al., 2019; Adriano & Callaghan, 2022). Complementing this perspective, social identity theory suggests that retention factors, including supervisor support, consistently deliver specific features, benefits, and services that present a unique organizational personality and enhance employees' identification with the organization, ultimately promoting employee retention (Bussin & Mouton, 2019; Biswas & Suar, 2016; Kalinska-Kula & Staniec, 2021).

Supervisors significantly influence employee performance and retention by encouraging idea-sharing and employing diverse approaches to leverage employees' strengths (Matsuo, 2022). When supervisors positively evaluate and encourage the use of employees' ideas and strengths, employees are more likely to develop a positive career outlook (Frye et al., 2020). This relationship between supervisor support and employee retention has been well-documented in previous research. For instance, Matsuo (2022) found that supervisor support directly enhances employees' perceived employability. Bhardwaj et al. (2021a) demonstrated that supervisor support impacts employee retention by improving job satisfaction. Similarly, Dhanpat et al. (2019) and Coetzee and Stoltz (2015) identified supervisor support as a critical driver of employee retention. Based on this theoretical foundation and empirical evidence, we propose the following hypothesis:

Hypothesis 1: There is a significant positive relationship between supervisor support and employee retention.

Job conditions encompass "the total cluster of observable physical, psychological and behavioral elements in the workplace which operates in an increasingly complex and challenging environment" (Fomunyam, 2018, p. 47). Social exchange theory posits that favorable job conditions can differentiate an organization from its competitors, fostering employee identification with the firm and enhancing retention (Biswas & Suar, 2016; Kalinska-Kula & Staniec, 2021). Nanjundeswaraswamy et al. (2022) argue that flexible work arrangements and equitable workload distribution policies can bolster employee commitment and retention. Moreover, positive working conditions can add value to an organization by promoting humaneness, honesty, and ethical business practices, thereby enhancing the firm's ability to attract and retain talented employees.

Recent empirical studies have consistently demonstrated the importance of job conditions in employee retention. Li et al. (2022) found that adverse work conditions, particularly job-related stress, significantly increase turnover intentions. Conversely, Bhardwaj et al. (2021a) and Jain and Nair (2020) identified work conditions as crucial factors in enhancing employee retention. Frye et al. (2020) observed that work conditions influence employee commitment and intention to remain with an organization. Similarly, Ashraf (2019) reported a positive relationship between working conditions and faculty member retention. Bussin and Mouton (2019) found that a positive work atmosphere was significantly correlated with increased performance and employee retention, while negatively associated with turnover intentions. Given the substantial evidence supporting the relationship between job conditions and employee retention, this study proposes the following hypothesis:

Hypothesis 2: There is a significant positive relationship between job conditions and employee retention.

Compensation, defined as "all forms of financial and tangible services and benefits employees receive as part of an employment relationship" (Nanjundeswaraswamy et al., 2022, p. 10), plays a crucial role in employee retention and organizational success. Social exchange theory posits that competitive compensation is essential for attracting and retaining talented employees while reducing turnover intentions (De Stobbeleir et al., 2018). Bhardwaj et al. (2021a) argue that compensation has the potential to positively influence employees' decisions to remain with a firm. This is supported by Yousf and Khurshid (2021), who demonstrate that competitive compensation packages impact employees' attitudes, behaviors, and retention, while also providing a competitive advantage in the labor market.

Tanwar and Prasad (2017) assert that organizations can enhance their market competitiveness and attract top talent by offering comprehensive compensation packages, including high salaries, overtime pay, insurance, and health benefits for employees and dependents. Bussin and Mouton (2019) identify salary, bonuses, and leave payments as critical components of compensation systems that influence employees' decisions to stay or leave an organization.

Empirical evidence supports the positive relationship between compensation and employee

retention. Bharadwaj et al. (2021b) found that compensation positively impacts employee retention. Bussin and Mouton (2019) reported positive correlations between compensation and job satisfaction, performance, and retention, while noting a negative association with turnover intentions. Dhanpat et al. (2019) identified a significant relationship between compensation, job security, and retention. Fahim (2019) demonstrated that compensation contributes positively to retaining core public employees. Tanwar and Prasad (2017) highlighted compensation as an important factor influencing organizational outcomes, including job satisfaction, employee retention, and commitment. Therefore, this study hypothesises that:

Hypothesis 3: There is a significant positive relationship between compensation and employee retention.

Work-life balance, defined as "the state of equilibrium where a person equally prioritizes the demands of one's career and the demands of one's personal life" (Nanjundeswaraswamy et al., 2022, p. 13), has emerged as a significant determinant of employee retention according to social exchange theory (Bhardwaj et al., 2021a; Tanwar & Prasad, 2017). Lee et al. (2022) posit that work-life balance positively impacts employee motivation, enhancing job satisfaction and increasing engagement in work-related tasks, thereby promoting employee retention.

Dhanpat et al. (2019) argue that employees require time for family and personal responsibilities, suggesting that flexible working hours, vacation time, and recreational activities within the organization can help balance personal and professional lives, ultimately increasing commitment and retention. Kundu and Lata (2017) assert that investing in supportive work environment practices positively influences employee retention.

Empirical evidence supports the importance of work-life balance in retention strategies. Lee et al. (2022) found that among factors related to employee retention, only work-life balance demonstrated a significant relationship with intrinsic motivation, which was statistically significant for employee retention across three generations of employees. Fan and Potočník (2021) reported a positive impact of work-life balance on job retention among working mothers. In a study of insurance companies, Bussin and Mouton (2019) discovered that work-life balance was positively and significantly correlated with job satisfaction, increased performance, and employee retention, while negatively associated with turnover intentions.

Furthermore, Dhanpat et al. (2019) identified a significant relationship between work-life balance, job security, and employee retention among public hospital employees. De Stobbeleir et al. (2018) found that work-life balance is negatively related to employee absenteeism, indicating that as work-life balance improves, absenteeism decreases. This study proposes the following hypothesis:

Hypothesis 4: There is a significant positive relationship between work-life balance and employee retention.

Job advancement encompasses a range of activities designed to enhance employees' skills and knowledge, including training and development, analysis of training needs, job

enrichment, and periodic job rotation, all of which offer opportunities for career progression (Dhanpat et al., 2019). Drawing on social exchange theory, Nanjundeswaraswamy et al. (2022) posit that organizations committed to promoting capable employees, offering career progression opportunities, identifying available positions internally, and providing springboards for future employment can enhance their attractiveness to talented individuals while improving retention of existing staff. Moreover, Kalinska-Kula and Staniec (2021) suggest that organizations perceived as offering superior career advancement opportunities may attract higher-caliber candidates.

Empirical evidence supports the positive impact of job advancement on employee retention and organizational outcomes. Nanjundeswaraswamy et al. (2022) found that career development positively influences employee retention and attracts talented workforce. Frye et al. (2020) demonstrated that empowerment significantly affects employees' job satisfaction, commitment, and intention to remain with their employer. In the context of the Indian airline industry, Shanker (2020) identified a significant positive relationship between advancement opportunities and employee retention among commercial pilots. De Stobbeleir et al. (2018) observed that career development reduces employee absenteeism and enhances retention. In the insurance sector, Bussin and Mouton (2019) reported positive correlations between training and development and job satisfaction, performance, and employee retention, while noting a negative association with turnover intentions. Coetzee and Stoltz (2015) similarly found that training and development opportunities are crucial for employee retention and positively impact it. Thus this study proposes the following hypothesis:

Hypothesis 5: There is a significant positive relationship between job advancement and employee retention.

Job security is defined as "a sense of stability about one's job continuity that contributes to feelings of subjective career success" (Coetzee & Stoltz, 2015, p. 89). Based on the exchange principle of social exchange theory, job security enhances employees' attitudes toward their work, which might raise employee motivation and satisfaction and eventually result in employee retention (De Sousa Sabbagha et al., 2018). Dhanpat et al. (2019) show that job security is outstanding the other retention factors in enhancing employee retention. Job security also can enhance the employees' confidence feeling toward the working environment, and reduces the fear of become unemployed (Jung et al., 2021). Wang et al. (2020) mentioned that insecurity has both short- and long-term effects, including lower levels of job satisfaction and involvement as well as organisational responses including employee retention, organisational commitment, and overall job performance.

Employees are more sensitive to job security, according to (Mohapatra, Saxena, Joshi, & Chaturvedi, 2017), which suggests that when their job security is uncertain, they become less engaged at work, which affects their communication and makes it unclear what self-actualization is meant to accomplish. The study of Jung et al. (2021) found that job insecurity had negative effects on the employee engagement, while Job insecurity had not impact on employee intent to leave between employees at five stars hotels. Similarly, the study of Dhanpat et al. (2019) found that job security was serve as predictor of employee

retention employees at public hospitals in Johannesburg.. Mohapatra et al. (2017) found that job security enhance positively the job engagement, better communication between them, and enhance employee retention. Nanjundeswaraswamy et al. (2022) found that job security is the core dimensions of job characteristics that impact positively on employee retention. Therefore, this study hypothesises that:

Hypothesis 6: There is a significant positive relationship between job security and employee retention.

2.4.2 Job Satisfaction as a Moderator between Organisational Antecedents and Employee Retention

Job satisfaction, defined as "a pleasurable emotional state resulting from the appraisal of one's job as achieving or facilitating one's job values" (Wulandari et al., 2015, p. 105), plays a crucial role in employee retention. Social exchange theory posits that job satisfaction is a key driver of positive employee attitudes and retention (Mansour & Hassan, 2019). Chhabra (2018) found that job satisfaction is negatively related to turnover intentions, thus contributing to enhanced employee retention. Similarly, Adriano and Callaghan (2022) assert that job satisfaction positively influences staff retention by reducing turnover intentions.

According to social exchange theory, job satisfaction may have a significant moderating impact on an employee's decision to leave an organization (Hayes, 2015). Moncada (2020) argues that job satisfaction is essential for increasing employees' affiliation with their organizations. Aamir et al. (2016) state that satisfied employees are more likely to remain with an organization compared to dissatisfied employees. However, individual satisfaction varies due to diverse emotional responses to workplace factors (Bang, 2015). Given the high demand for talented employees in the job market, dissatisfaction can decrease an employee's likelihood of staying with a company (Peng et al., 2016).

Matsuo (2022) suggests that satisfied employees are more likely to view their careers positively when supervisors highly evaluate their capabilities and encourage them to use their strengths, thus strengthening the positive impact of supervisor support on employee retention. Wei (2022) argues that talented individuals expect good treatment and are less likely to accept poor supervisory behavior, indicating that job satisfaction strengthens the long-term retention of talented employees by moderating the relationship between supervision and employee retention.

The role of job satisfaction in employee retention has been examined from various perspectives. Some studies have investigated the direct influence of job satisfaction on retention (e.g., Bharadwaj et al., 2021b; Bhardwaj et al., 2021a; Bussin & Mouton, 2019; Frye et al., 2020; Matsuo, 2022). Others have explored job satisfaction as a mediator in the context of employee retention (e.g., Adriano & Callaghan, 2022; Aman-Ullah et al., 2021; Li et al., 2022; Wei, 2022). However, the moderating role of job satisfaction in employee retention has been less extensively examined.

Recent studies suggest that job satisfaction can act as a moderator in the retention context. Li et al. (2022) found that job satisfaction significantly reduces workers' turnover intentions,

thus strengthening the relationship between work conditions and employee retention. Wei (2022) indicated that job satisfaction negatively impacts the relationship between abusive supervision and employees' turnover intentions, thereby enhancing employees' willingness to stay in their organizations. Adriano and Callaghan (2022) discovered that job satisfaction positively contributes to staff retention by lowering turnover intentions and can strengthen the relationship between supervisor support and staff retention.

Bhardwaj et al. (2021a) suggest that higher employee satisfaction leads to longer tenure within an organization, thus enhancing employee retention. They indicate that job satisfaction can positively strengthen the relationship between work conditions, supervision, compensation, and employee retention. Bharadwaj et al. (2021b) propose that job satisfaction can moderate the relationship between employer branding factors (i.e., compensation, work-life balance) and employee retention. Based on this theoretical foundation and empirical evidence, we propose the following hypotheses:

Hypothesis 7a: Job satisfaction moderates the relationship between supervisor support and employee retention.

Hypothesis 7b: Job satisfaction moderates the relationship between job conditions and employee retention.

Hypothesis 7c: Job satisfaction moderates the relationship between compensation and employee retention.

Hypothesis 7d: Job satisfaction moderates the relationship between work-life balance and employee retention.

Hypothesis 7e: Job satisfaction moderates the relationship between job advancement and employee retention.

Hypothesis 7f: Job satisfaction moderates the relationship between job security and employee retention.

2.4.3 Core Self-Evaluation as a Moderator between Organisational Antecedents and Employee Retention

Core self-evaluation (CSE) is defined as "the important assessments that individuals make about themselves, and their competencies and abilities" (Adriano & Callaghan, 2022, p. 4). Social exchange theory posits that CSE is a key driver in strengthening retention decisions, as it represents an employee's subjective evaluation of their skills and knowledge, serving as a critical input in comparing alternative employment prospects (Adriano & Callaghan, 2022). Cropanzano and Mitchell (2005) argue that employees with high CSE are more self-confident and less sensitive to external cues, making them less likely to seek alternative employment and more inclined to remain with their current organizations.

Research has shown that CSE is negatively related to turnover intentions, thereby contributing to enhanced employee retention (Chhabra, 2018). Adriano and Callaghan (2022) and Chhabra (2018) suggest that CSE can have a moderating impact on the prediction of turnover intentions or employee retention. Arshad (2014) posits that CSE can be a key differentiator of employee performance, influencing how employees assess whether working conditions meet their expectations. Furthermore, Haynie et al. (2016) argue that employees with higher levels of CSE may have a stronger ability to deal with adversity, resulting in increased employee

retention.

Several studies have provided insights into the moderating role of CSE in the context of employee retention. Adriano and Callaghan (2022) found that individuals with higher CSE have lower turnover intentions, suggesting that CSE is a key determinant in strengthening staff retention. Jain and Nair (2020) examined the moderating role of CSE in the relationship between work conditions and work-to-family enrichment, finding that CSE moderates this relationship. Chhabra (2018) investigated the impact of job satisfaction and CSE on turnover intentions, concluding that CSE is negatively related to turnover intentions and moderates the relationship between job satisfaction and turnover intentions.

Despite these findings, the present literature largely ignores the moderating impact of CSE on employee retention (Adriano & Callaghan, 2022). Shrivastava and Shukla (2021) argue that future studies of employer branding factors and employee retention should investigate the moderating function of CSE. Examining this moderating role could reveal how intrinsic motivational factors like CSE enhance or hinder the link between employer branding factors and employee retention (Fahim, 2019). Based on this theoretical foundation and empirical evidence, we propose the following hypotheses:

Hypothesis 8a: Core self-evaluation moderates the relationship between supervisor support and employee retention.

Hypothesis 8b: Core self-evaluation moderates the relationship between job conditions and employee retention.

Hypothesis 8c: Core self-evaluation moderates the relationship between compensation and employee retention.

Hypothesis 8d: Core self-evaluation moderates the relationship between work-life balance and employee retention.

Hypothesis 8e: Core self-evaluation moderates the relationship between job advancement and employee retention.

Hypothesis 8f: Core self-evaluation moderates the relationship between job security and employee retention.

Organisational Retention Factors

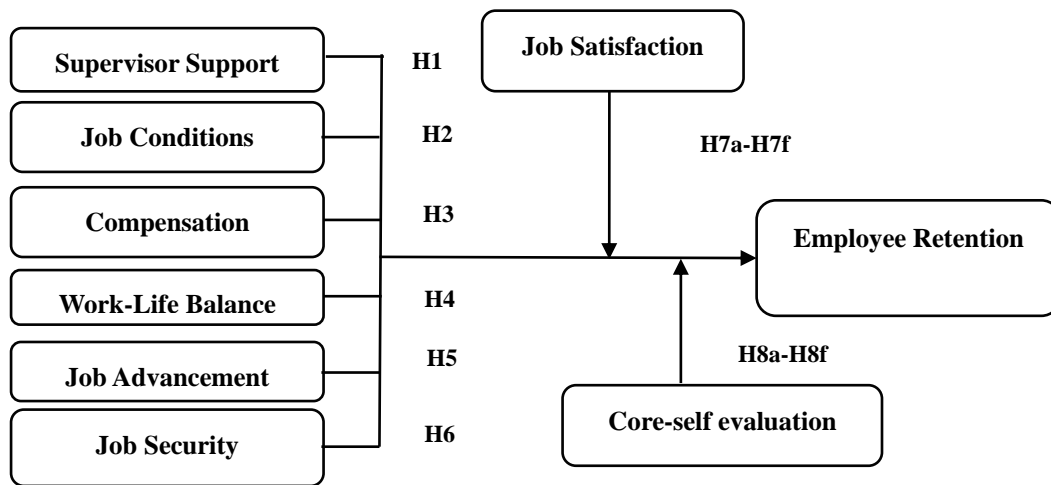


Figure 1. The Conceptual Framework

3. Data Collection Procedures

The study focused on employees in Iraqi banks as the target population to examine determinants of employee retention. Iraq has 74 banks with 904 branches nationwide, including 7 state-owned, 53 privately-owned, and 14 international banks. The majority of bank branches (70%) are concentrated in Baghdad, Basra, and Mosul, accounting for 15,645 of the total 22,350 bank employees in the country. A multistage cluster sampling technique was employed to collect data from employees in these three regions to reduce time and cost while assuming that samples from each region shared similar characteristics. Based on Roscoe's (1975) sample size tables, a sample size of 385 was determined to be suitable for the study's population size. Simple random sampling was used to choose three branches representing clustered regions. The final sample size from each city is as follows: (Baghdad city = 192, Basra city = 115, and Mosul city = 78), and the total was 385 employees.

This study's measurement items are drawn from previous studies in the existing literature, which are more relevant to the study's context. The unit of analysis for all indicators utilised in this study was the employee working in the Iraqi banking sector. Multiple-item scales were utilised to assess all constructs in this study. Respondents were asked to evaluate the extent to which they strongly disagree (1) and strongly agree (5) on the Likert scale.

4. Data Analysis

4.1 Assessing the Measurement Models in PLS-SEM

Table 1. KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		0.854
Bartlett's Test of Sphericity	Approx. Chi-Square	25283.246
	df	2485.000
	Sig.	0.000

The KMO value (0.854) and Bartlett's test ($p < 0.000$) met the initial assumptions for Exploratory Factor Analysis (EFA). Internal consistency was evaluated using Cronbach's Alpha, with an accepted value of 0.70. Construct-level reliability was assessed using composite reliability and Cronbach's alpha. Results showed Cronbach's values between 0.904 and 0.957, and composite reliability values between 0.911 and 0.965, all exceeding the recommended thresholds. Convergent validity was evaluated using the Average Variance Extracted (AVE) approach. Each variable's AVE exceeded the suggested value of 0.5, indicating that more than half of the variance in measuring items could be accounted for. These results suggest that the measurement model demonstrates good reliability and validity for the study's constructs.

Table 2. Internal consistency and convergence validity results

Constructs	CA	CR	AVE
Compensation (Comp)	0.957	0.958	0.794
Employee Retention (EmpRet)	0.927	0.930	0.634
Job Advancement (JobAdv)	0.904	0.911	0.635
Job Conditions (JobCon)	0.935	0.948	0.688
Job Satisfaction (JobSat)	0.954	0.965	0.731
Job Security (JobSec)	0.905	0.914	0.600
Supervisor Support (SupS)	0.938	0.957	0.697
Work-Life Balance (WLB)	0.917	0.938	0.665
Core self-evaluation (CSE)	0.908	0.928	0.605

Based on Table 3 below, which presents the Heterotrait-Monotrait Ratio (HTMT) values, all HTMT values are below the recommended threshold of 0.90, indicating good discriminant validity between the constructs. The highest HTMT value is 0.617 between Core Self-Evaluation (CSE) and Job Security (JobSec), suggesting these constructs are the most closely related but still distinct. The lowest HTMT values are observed between Compensation (Comp) and several other constructs (JobAdv: 0.032, JobCon: 0.046, JobSec: 0.048, SupS: 0.049), indicating that Compensation is highly distinct from these constructs. Employee Retention (EmpRet) shows moderate relationships with most other constructs, with HTMT values ranging from 0.191 to 0.398. Work-Life Balance (WLB) appears to be the most distinct construct, with consistently low HTMT values across all other constructs (ranging from 0.061 to 0.203). Job Satisfaction (JobSat) shows moderate relationships with Employee Retention (0.398) and Job Security (0.316), but lower relationships with other constructs. These results suggest that all constructs in the study are sufficiently distinct from each other, supporting the discriminant validity of the measurement model.

Table 3. Heterotrait-Monotrait Ratio (HTMT)

Constructs	CSE	Comp	EmpRet	JobAdv	JobCon	JobSat	JobSec	SupS	WLB
CSE									
Comp	0.159								
EmpRet	0.248	0.191							
JobAdv	0.349	0.032	0.354						
JobCon	0.124	0.046	0.239	0.158					
JobSat	0.244	0.087	0.398	0.278	0.160				
JobSec	0.617	0.048	0.282	0.231	0.218	0.316			
SupS	0.300	0.049	0.206	0.308	0.069	0.092	0.173		
WLB	0.180	0.061	0.203	0.063	0.074	0.070	0.094	0.098	

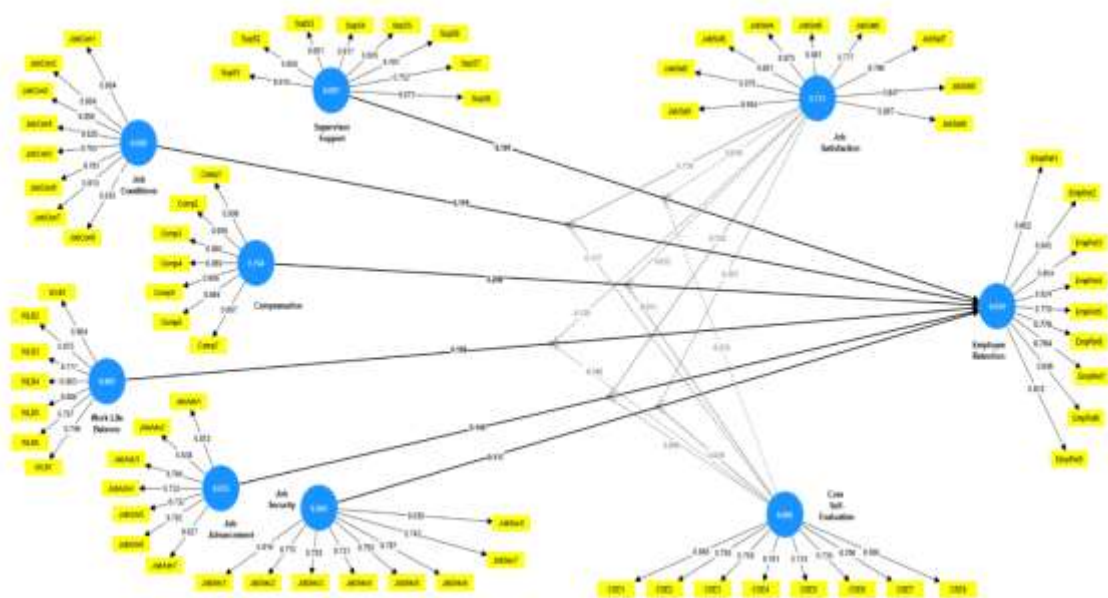


Figure 1. Measurement Model (factor loadings/outer loading)

4.2 Assessment of the Structural Model

Tables 4 and 5 below present the assessment results of the structural model. Table 4 shows the R-square value for employee retention as 0.609, indicating a substantial level of prediction according to Cohen's (1988) criteria. This suggests that the model explains 60.9% of the variance in employee retention. Table 5 displays the effect sizes (f^2) of various exogenous variables on employee retention. Job advancement ($f^2 = 0.528$) and job security ($f^2 = 0.414$) demonstrate large effects, while job satisfaction ($f^2 = 0.154$), compensation ($f^2 = 0.068$), and work-life balance ($f^2 = 0.044$) show medium effects. Job conditions ($f^2 = 0.022$), supervisor support ($f^2 = 0.014$), and core self-evaluation ($f^2 = 0.018$) exhibit small effects on employee retention. These results provide insights into the relative importance of different factors in predicting employee retention in the studied context.

Table 4. R-square result

Endogenous Variable	R-square	R-square adjusted
Employee Retention	0.609	0.576

Substantial > 0.25; Moderate > 0.12, Weak > 0.02 (Cohen & Manion 1989)

Table 5. F-square result

Exogenous Variables	Employee Retention
Compensation	0.068
Job advancement	0.528
Job conditions	0.022
Job Security	0.414
Supervisor Support	0.014
Work-life balance	0.044
Job satisfaction	0.154
Core self-evaluation	0.018

f2: Large effect size > 0.35; Medium effect > 0.15; Small: > 0.02 (Cohen, 1988)

Table 6. Result of multicollinearity – Inner VIF values

Exogenous Variables	Employee Retention
Compensation	1.085
Job advancement	1.282
Job conditions	1.108
Job Security	1.646
Supervisor Support	1.235
Work-life balance	1.083
Job satisfaction	2.180
Core self-evaluation	1.965

Table 6 presents the results of the multicollinearity assessment using Inner VIF (Variance Inflation Factor) values for the structural model. The VIF values for all exogenous variables in relation to employee retention range from 1.083 to 2.180, which are well below the recommended threshold of 5. This indicates that there is no significant multicollinearity among the independent constructs in the model. The lowest VIF value is observed for work-life balance (1.083), while the highest is for job satisfaction (2.180). These results suggest that the predictor variables in the study are sufficiently distinct from each other, allowing for reliable interpretation of their individual effects on employee retention in the structural model analysis.

As a general rule, the model has predictive relevance when the Q2 value for a certain

endogenous variable is greater than zero, which denotes that the path model's predictive accuracy is suitable for this particular construct (Sarstedt et al., 2017). Table 7 demonstrates that the structural model used in this study has a high level of predictive relevance because the endogenous variable has Q^2 values greater than zero.

Table 7. Result of predictive relevance

Endogenous Variables	SSO	SSE	$Q^2(=1-SSE/SSO)$
Employee Retention	1400.000	591.125	0.578

CCC=Construct Cross-validated Commuality, CCR=Construct Cross-validated Redundancy

Table 8 below presents the path coefficient assessment results for the proposed direct relationships in the structural model. All six hypothesized direct relationships were supported and found to be significant. Four hypotheses were significant at $p < 0.01$, while two were significant at $p < 0.05$, all showing positive relationships. The path coefficient values (β) ranged from 0.101 to 0.208. The strongest significant relationship was between compensation and employee retention ($\beta = 0.208$, $t = 4.320$, $p < 0.01$), while the weakest significant relationship was between supervisor support and employee retention ($\beta = 0.101$, $t = 2.315$, $p < 0.05$). The other significant relationships, in order of strength, were work-life balance, job advancement, job condition, and job security, all positively influencing employee retention.

Table 8. Path coefficient result (Direct effect)

Hypotheses	OS/Beta	SM	SD	95% B.C.		T	P	Decision
				Confidence Interval				
				LL	UL			
SupS -> EmpRet	0.101	0.100	0.044	0.017	0.195	2.315*	0.021	Supported
JobCon -> EmpRet	0.119	0.118	0.046	0.030	0.210	2.592**	0.010	Supported
Comp -> EmpRet	0.208	0.211	0.048	0.114	0.301	4.320**	0.000	Supported
WLB -> EmpRet	0.168	0.172	0.043	0.095	0.256	3.885**	0.000	Supported
JobAdv -> EmpRet	0.146	0.137	0.049	0.065	0.246	2.982**	0.003	Supported
JobSec -> EmpRet	0.117	0.115	0.047	0.033	0.215	2.478*	0.014	Supported

Significant: ** $p < 0.01$, * $p < 0.05$

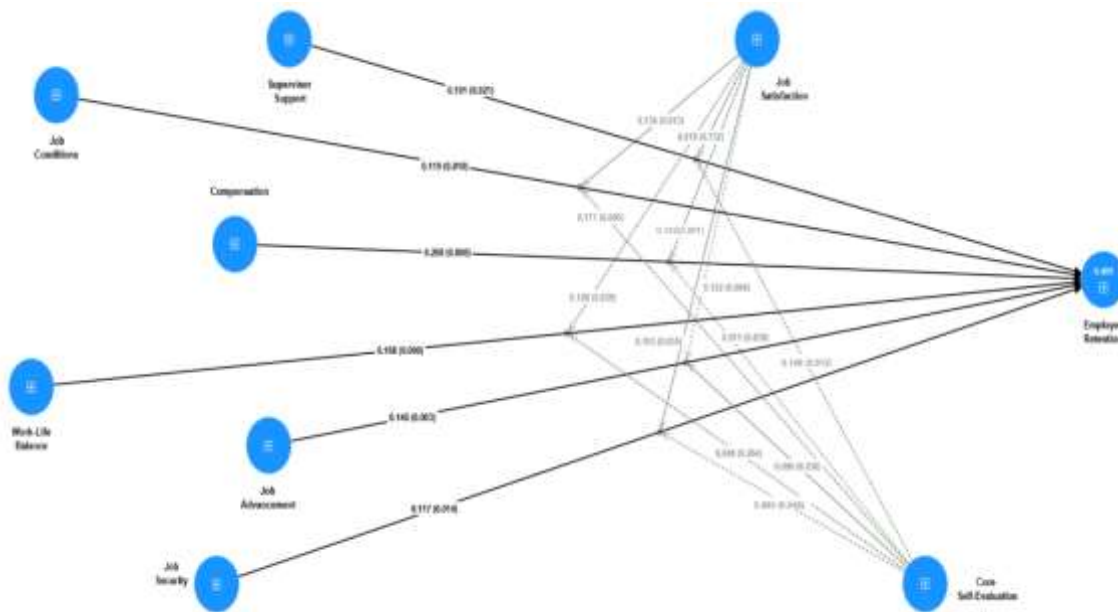


Figure 2. Structural Model with β -values (Bootstrapping result)

Regarding the moderating role of job satisfaction, Table 9 shows that five out of the six moderating relationships were supported. Two supported hypotheses were significant at level $p < 0.01$ (exceeding the standardised value of 2.58) in positive sign directions, while three supported hypotheses were significant at level $p < 0.05$ (exceeding the standardised value of 1.96) in positive sign directions.

The highest significant moderation path ($p=0.001$) was found between Job satisfaction x compensation \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 3.405, which is higher than the standardised value of 2.58, in positive sign directions, the $p < 0.001$ which is less than 0.01, and the corresponding regression weight was $\beta=0.142$ or 14%. Accordingly, hypothesis H7c was supported. The second significant moderation path ($p=0.006$) was found between Job satisfaction x job advancement \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 2.782, which is higher than the standardised value of 2.58, in positive sign directions, the $p < 0.006$ which is less than 0.01, and the corresponding regression weight was $\beta=0.122$ or 12%. Accordingly, hypothesis H7e was supported. The third significant moderation path ($p=0.013$) was found between Job satisfaction x Job conditions \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 2.495, which is higher than the standardised value of 1.96, in positive sign directions, the $p < 0.013$ which is less than 0.05, and the corresponding regression weight was $\beta=0.136$ or 14%. Accordingly, hypothesis H7b was supported. The fourth significant moderation path ($p=0.035$) was found between Job satisfaction x Job security \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 2.116, which is higher than the standardised value of 1.96, in positive sign directions, the $p < 0.035$ which is less than 0.05, and the corresponding regression weight was $\beta=0.103$ or 10%. Accordingly, hypothesis H7f was supported. The fifth significant moderation path ($p=0.039$) was found between Job

satisfaction x Work-life balance -> employee retention. This moderating relationship was statistically significant as the t-value was 2.072, which is higher than the standardised value of 1.96, in positive sign directions, the $p < 0.039$ which is less than 0.05, and the corresponding regression weight was $\beta = 0.128$ or 13%. Accordingly, hypothesis H7d was supported.

Table 9 also shows that the moderating relationship Job satisfaction x supervisor support -> employee retention was statistically insignificant as the t-value was 0.343 which is less than the standardised value 1.96, the $p < 0.732$ which is higher than 0.05, and the corresponding regression weight was $\beta = -0.019$. Accordingly, the moderation effect for job satisfaction between supervisor support and employee retention is insignificant, and the hypothesis H7a was not supported.

Table 9. Path coefficient result (Moderating effect)

Hypotheses	OS/Beta	SM	SD	95% B.C.		T	P	Decision
				Confidence Interval				
				LL	UL			
JobSat x SupS -> EmpRet	0.019	0.022	0.055	-0.091	0.127	0.343	0.732	Not Supported
JobSat x JobCon -> EmpRet	0.136	0.130	0.054	0.034	0.249	2.495*	0.013	Supported
JobSat x Comp -> EmpRet	0.142	0.145	0.042	-0.065	0.123	3.405**	0.001	Supported
JobSat x WLB -> EmpRet	0.128	0.120	0.062	0.265	0.009	2.072*	0.039	Supported
JobSat x JobAdv -> EmpRet	0.122	0.108	0.044	0.202	0.038	2.782**	0.006	Supported
JobSat x JobSec -> EmpRet	0.103	0.108	0.049	-0.003	0.192	2.116*	0.035	Supported

Significant: ** $p < 0.01$, * $p < 0.05$

Regarding the moderating role of core self-evaluation, Table 10 shows that four out of the six moderating relationships were supported. One supported hypothesis was significant at level $p < 0.01$ (exceeding the standardised value of 2.58) in positive sign directions, while three supported hypotheses were significant at level $p < 0.05$ (exceeding the standardised value of 1.96) in positive sign directions.

The highest significant moderation path ($p = 0.000$) was found between core self-evaluation x job condition -> employee retention. This moderating relationship was statistically significant as the t-value was 3.972, which is higher than the standardised value of 2.58, in positive sign directions, the $p < 0.000$ which is less than 0.01, and the corresponding regression weight was $\beta = 0.177$ or 18%. Accordingly, the moderation effect of core self-evaluation between job condition and employee retention is significant, and hypothesis H8b was supported. The second significant moderation path ($p = 0.012$) was found between core self-evaluation x supervisor support -> employee retention. This moderating relationship was statistically significant as the t-value was 2.519, which is higher than the standardised value of 1.96, in positive sign directions, the $p < 0.012$ which is less than 0.05, and the corresponding regression weight was $\beta = 0.149$ or 15%. Therefore, the moderation effect of core self-evaluation between supervisor support and employee retention is significant, and

hypothesis H8a was supported. The third significant moderation path ($p=0.038$) was found between core self-evaluation x job advancement \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 2.076, which is higher than the standardised value of 1.96, in positive sign directions, the $p<0.038$ which is less than 0.05, and the corresponding regression weight was $\beta=0.096$ or 9%. Accordingly, the moderation effect of core self-evaluation between job advancement and employee retention is significant, and hypothesis H8e was supported. The fourth significant moderation path ($p=0.048$) was found between core self-evaluation x job security \rightarrow employee retention. This moderating relationship was statistically significant as the t-value was 1.985, which is higher than the standardised value of 1.96, in positive sign directions, the $p<0.048$ which is less than 0.05, and the corresponding regression weight was $\beta=0.080$ or 9%. Therefore, the moderation effect of core self-evaluation between job security and employee retention is significant, and hypothesis H8f was supported.

Table 10 also shows that the moderating relationship Job satisfaction x work-life balance \rightarrow employee retention was statistically insignificant as the t-value was 0.343, which is less than the standardised value of 1.96, the $p<0.203$, which is higher than 0.05, and the corresponding regression weight was $\beta=-0.011$. Accordingly, the moderation effect for job satisfaction between work-life balance and employee retention is insignificant, and hypothesis H8c was not supported. Similarly, the moderating relationship core self-evaluation x compensation \rightarrow employee retention was statistically insignificant as the t-value was 1.119, which is less than the standardised value of 1.96, the $p<0.264$, which is higher than 0.05, and the corresponding regression weight was $\beta=-0.048$. Accordingly, the moderation effect for job satisfaction between compensation and employee retention is insignificant, and hypothesis H8d was not supported.

Table 10. Path coefficient result (Moderating effect)

Hypotheses	OS/Beta	SM	SD	95% B.C.		T	P	Decision
				Confidence Interval				
				LL	UL			
CSE x SupS \rightarrow EmpRet	0.149	0.143	0.059	0.040	0.264	2.519*	0.012	Supported
CSE x JobCon \rightarrow EmpRet	0.177	0.173	0.045	0.281	0.098	3.972**	0.000	Supported
CFE x Comp \rightarrow EmpRet	0.011	0.015	0.052	-0.091	0.107	0.203*	0.839	Not Supported
CSE x WLB \rightarrow EmpRet	0.048	0.039	0.043	0.149	0.023	1.119*	0.264	Not Supported
CSE x JobAdv \rightarrow EmpRet	0.096	0.093	0.046	0.012	0.192	2.076*	0.038	Supported
CSE x JobSec \rightarrow EmpRet	0.080	0.082	0.040	-0.002	0.152	1.985*	0.048	Supported

5. Discussion

The conceptual framework used in this study attempts to elucidate the direct effects of integrated Employer branding factors (supervisor support, job conditions, compensation, work-life balance, job advancement, and job security) on employee retention. Additionally, it explicates the moderating role of job satisfaction in the relationship between Employer branding factors and employee retention. The findings revealed that all six hypotheses were

supported, with Employer branding factors significantly and positively influencing employee retention.

These results align with the tenets of social exchange theory and corroborate previous research asserting that retention factors consistently deliver specific features, benefits, and services to employees (Bussin & Mouton, 2019). For instance, when supervisors demonstrate openness and fairness in handling employees' ideas, it minimizes turnover intentions and mitigates the impact of stressors, thereby positively affecting employee retention (Adriano & Callaghan, 2022). Supervisor support fosters a unique organizational personality and enhances employee identification, ultimately promoting retention (Biswas & Suar, 2016; Kalinska-Kula & Staniec, 2021).

Favorable working conditions contribute to stable human resources, efficient goal achievement, and healthy career development, thus enhancing retention (Li et al., 2022) and improving performance by reducing turnover intentions (Bussin & Mouton, 2019). Competitive compensation attracts talented workforce and diminishes employees' intention to leave (De Stobbeleir et al., 2018). Work-life balance initiatives reflect organizational care for employees, positively influencing retention by reducing turnover intentions (Bharadwaj et al., 2021b). Similarly, opportunities for job advancement and clear career progression paths enhance the attractiveness of the firm to talented employees and promote retention of existing staff (Nanjundeswaraswamy et al., 2022).

Consistent with social exchange theory, job security enhances employees' attitudes toward their work, increasing motivation and satisfaction, which ultimately results in improved retention (De Sousa Sabbagha et al., 2018). Employees' perceptions of job security influence their on-the-job behaviors and lower turnover intentions, thereby enhancing retention (Huang et al., 2016).

The study also found that job satisfaction moderates the relationship between most Employer branding factors (job conditions, compensation, work-life balance, job advancement, and job security) and employee retention, with the exception of supervisor support. This finding supports social exchange theory, which posits that job satisfaction is a crucial driver of positive employee attitudes and retention (Mansour & Hassan, 2019). Job satisfaction is negatively related to turnover intentions, thus strengthening employee retention (Chhabra, 2018; Adriano & Callaghan, 2022). These results imply that when employees are passionate about their jobs and experience high levels of satisfaction, their commitment and willingness to remain with the organization are enhanced.

Regarding core self-evaluation, the study found that it moderates the relationship between certain Employer branding factors (supervisor support, job conditions, job advancement, and job security) and employee retention. However, contrary to expectations, it does not moderate the relationship between compensation or work-life balance and employee retention. These findings support social exchange theory, which suggests that employees with high core self-evaluation are more self-confident, less sensitive to external cues, and therefore less likely to seek alternative employment (De Sousa Sabbagha et al., 2018).

These results corroborate previous research by Adriano and Callaghan (2022), who found that individuals with higher core self-evaluation have lower turnover intentions. They also align with Jain and Nair's (2020) findings on the moderating role of core self-evaluation in the relationship between work conditions and work-family enrichment, as well as Chhabra's (2018) research on the impact of core self-evaluation on turnover intentions. The findings suggest that employees with higher levels of core self-evaluation may have a stronger ability to deal with adversity, resulting in enhanced retention. Conversely, employees with low levels of core self-evaluation may experience higher stress and negative work attitudes, reducing their likelihood of remaining with the organization. In summary, this study provides valuable insights into the complex dynamics of employee retention in the Iraqi banking sector, highlighting the importance of Employer branding factors, job satisfaction, and core self-evaluation in shaping retention outcomes.

6. Implications

The study examined the relationships between employer branding factors (supervisor support, job conditions, compensation, work-life balance, job advancement, and job security) and employee retention, with job satisfaction and core self-evaluation as moderators. The findings confirmed significant positive relationships between all employer branding factors and employee retention in the Iraqi banking sector, contributing to our understanding of these predictors and providing empirical support for social exchange theory and social identity theory (Adriano & Callaghan, 2022; Biswas & Suar, 2016).

The research offers valuable insights into retention strategies in developing economies, highlighting the generalizability of established retention factors across cultures. The crucial role of supervisors in creating a positive work environment and fostering employee loyalty was emphasized, suggesting that supportive supervision may be a key factor in retention efforts (Matsuo, 2022; Wei, 2022).

Job satisfaction was found to moderate the relationship between organizational retention factors and employee retention, presenting an intriguing perspective on employee motivation theories. This finding suggests that job satisfaction conditions the strength of other factors' influence on retention, moving beyond simple linear models to highlight the complex interplay between organizational factors and employee experiences (Li et al., 2022; Bharadwaj et al., 2021b).

The study also revealed that core self-evaluation (CSE) moderates the relationship between organizational retention factors and employee retention, introducing a new dimension to retention theories. This finding underscores the importance of considering individual psychological factors alongside traditional retention strategies, suggesting that employees' fundamental beliefs about their abilities and self-worth influence the effectiveness of organizational retention efforts (Jain & Nair, 2020; Chhabra, 2018).

These results have significant implications for bank managers in Iraq, suggesting the need for tailored retention strategies based on job satisfaction and CSE levels. Regular assessment of employee satisfaction and the implementation of targeted interventions could enhance the

effectiveness of retention efforts (Adriano & Callaghan, 2022; Bhardwaj et al., 2021a).

7. Future research

Future research should explore additional employer branding factors, such as training and delegation of authority, and consider the perspectives of various stakeholder groups. A qualitative approach involving in-depth interviews could provide deeper insights into the factors influencing employee retention. Additionally, investigating the relative importance of different retention factors across industries and cultures could further enhance our understanding of effective retention strategies in diverse contexts (Nanjundeswaraswamy et al., 2022; De Sousa Sabbagha et al., 2018).

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