

Digital Hr Practices, Workplace Support and Employee Retention in Private Sector Banks: A Proposed Empirical Framework

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Abstract – Employee retention remains an important human-resource concern in private sector banking, where service expectations, technology-enabled workflows, performance targets and customer-facing responsibilities can place sustained demands on employees. Building on the factor-analysis approach used in the supplied reference article, this paper develops a proposed empirical framework to examine how digital HR practices, workplace support, managerial fairness, career development and grievance systems may relate to employees' intention to remain with a bank. The paper uses a focused review of the supplied article and its cited literature to define constructs, research questions and a replicable analysis plan. The reference study reported five retention dimensions and a cumulative explained variance of 67.50% among 454 employees in selected private banks in Madurai; these are reported as findings of that source, not as results of the present proposed study. No new survey data were supplied for this paper, so no original statistical estimates, respondent percentages, factor loadings or hypothesis-test results are claimed. The paper provides analysis tables for construct operationalisation, evidence synthesis, proposed hypotheses and a statistical reporting template. It offers a transparent foundation for a future field study, preferably with a new sample of private-bank employees in Coimbatore or another clearly specified location.

Keywords – employee retention; digital HR practices; private sector banks; workplace support; career development; principal component analysis; Tamil Nadu.

I. INTRODUCTION

Employee retention concerns an organisation's ability to sustain a capable and committed workforce over time. In banking, continuity of experienced employees can support customer relationships, operational accuracy, compliance routines and service quality. Turnover can also create recruitment and training costs and disrupt team knowledge. The supplied reference article frames retention as a challenge in private banking because of competition for skilled employees, demanding performance expectations, technological change and possible work-life conflict (Sudarvel et al., 2026).

The proposed paper extends that model by examining digital HR practices alongside established organisational factors. Digital HR practices may include accessible self-service systems, transparent digital communication, timely leave and payroll information, online learning and clear channels for raising concerns. These practices should not automatically be assumed to improve retention: their value may depend on usability, perceived fairness, data privacy, manager responsiveness and whether technology reduces or intensifies work pressure.

The reference study used a descriptive design, a structured questionnaire and principal component analysis (PCA) with Varimax rotation. Its five extracted dimensions were workplace support and job stability; managerial support and organisational fairness; career advancement and compensation; employee development and workplace

relationships; and organisational support systems. The current paper retains that factor-oriented logic but proposes a new construct—perceived usefulness and fairness of digital HR practices—for testing in a separate dataset.

II. RESEARCH PROBLEM AND GAP

Prior research discussed in the supplied article identifies compensation, career opportunities, job security, supervisory support, recognition, training, organisational justice and workplace relationships as relevant retention considerations. The reference article also notes the limited regional evidence and use of factor analysis in some local banking contexts. A further question for contemporary research is whether employees view digital HR tools as a supportive resource, a neutral administrative channel or an additional source of friction.

The research gap addressed here is therefore specific: the proposed study will assess the factor structure of employee-retention perceptions while explicitly measuring digital HR accessibility, transparency and usefulness. This is a proposed extension, not a claim that the supplied article tested digital HR practices as a separate factor.

Objectives of the Study

- To identify the perceived digital HR practices available to employees in selected private sector banks.

- To examine employees' perceptions of workplace support, job stability, managerial fairness, career development and workplace relationships.
- To assess the factor structure of retention-related variables using PCA or exploratory factor analysis, subject to data suitability.
- To examine the association between the identified constructs and employees' intention to remain with their bank.
- To recommend evidence-based HR actions after analysis of a newly collected dataset.

III. REVIEW OF LITERATURE

The supplied article's literature review presents retention as a multi-dimensional outcome rather than a function of salary alone. It summarises studies linking retention to talent management, career development, organisational culture, training, rewards, supervisory support and fair HR practices. Al Ahad et al. (2020) are cited in the source in relation to HR retention strategies and job satisfaction in private banking. Akanda et al. (2021) review talent management and retention in banking, while Alrazehi et al. (2021) discuss job satisfaction as a mediating mechanism between reward/training practices and retention in Yemen's banking sector.

The source also cites research on talent management, bank culture and career development (Alzghoul & Khaddam, 2024), strategic HR practices in a private commercial bank (Kiragu & Marwa, 2022), and HR practices and turnover intentions (Shah et al., 2020). These references suggest that retention policies are likely to require a coordinated package of fair rewards, developmental opportunities, supportive supervision and a workable environment.

Digital HR is introduced in this paper as a proposed extension to that literature, not as an established result from the supplied reference. The central theoretical expectation is that digital systems may support retention when they make HR services more accessible, predictable and transparent. Conversely, confusing interfaces, opaque automated decisions or excessive digital monitoring may undermine perceived support. This possibility should be measured rather than presumed.

IV. CONCEPTUAL FRAMEWORK

The proposed model treats intention to remain as the outcome construct and five groups of employee perceptions as potential explanatory constructs: (1) digital HR accessibility and transparency; (2) workplace support and job stability; (3) managerial support and organisational fairness; (4) career development and compensation; and (5) employee development, relationships and grievance support. The final factor structure should be determined empirically rather than forced to match the reference article.

Construct	Indicative dimensions	Proposed relationship with intention to stay
Digital HR accessibility and transparency	Ease of access; accuracy of HR information; clear digital procedures; perceived privacy; access to online learning	Expected positive when systems are useful, understandable and fair; may be negative if experienced as intrusive or burdensome.
Workplace support and job stability	Staffing adequacy; safe work setting; reasonable schedules; stress support; job security	Expected positive.
Managerial support and organisational fairness	Supervisor responsiveness; fair appraisal; employee voice; realistic targets; respectful treatment	Expected positive.
Career development and compensation	Promotion clarity; skill development; pay fairness; recognition; career pathways	Expected positive.
Workplace relationships and grievance support	Colleague relations; training; accessible complaint channels; timely resolution	Expected positive.
Intention to remain	Plans to continue working for the bank; willingness to recommend it as an employer; low intention to search for another job	Outcome variable.

Research Hypotheses

- H1: Perceived accessibility and transparency of digital HR practices are positively associated with employees' intention to remain.
- H2: Workplace support and job stability are positively associated with employees' intention to remain.
- H3: Perceived managerial support and organisational fairness are positively associated with employees' intention to remain.
- H4: Career development opportunities and perceived compensation fairness are positively associated with employees' intention to remain.
- H5: Positive workplace relationships and confidence in grievance handling are positively associated with employees' intention to remain.

These hypotheses are proposed for future testing. They are not accepted or rejected in this draft because no new respondent-level dataset was provided.

V. RESEARCH METHODOLOGY

1. Research design and area

A cross-sectional descriptive and analytical survey is proposed. The study area should be stated before data collection; Coimbatore is suggested as a possible location, but the researcher may substitute another city if the sampling frame and permissions support it.

2. Population, sampling and sample size

The target population would comprise employees working in selected private sector banks, including frontline, operations, sales, service and managerial roles. A sampling frame should be developed with institutional permission. Stratified sampling by bank, role or branch is preferable where feasible; convenience sampling may be used if access is constrained, but its limitations must be reported. The sample size should be justified using the planned number of measured items, expected response rate and the requirements of the intended statistical analysis. The reference study's sample of 454 is contextual information, not a mandatory sample size for the proposed study.

3. Instrument and measurement

A structured questionnaire is proposed with a demographic section and a construct section. Perception items may be rated on a five-point Likert scale from strongly disagree to strongly agree. Items should be adapted carefully from validated scales where possible, reviewed by subject experts, and pilot-tested for clarity. The instrument should distinguish actual use of digital HR systems from employees' perceptions of their quality.

4. Data analysis plan

Screen responses for missing values, duplicate entries, straight-lining and implausible response patterns; document every exclusion or imputation rule.

Use frequency and percentage analysis for demographic variables and descriptive statistics for scale items.

Assess internal consistency using Cronbach's alpha or an appropriate alternative, reporting the value for each scale.

Assess factorability using the KMO statistic and Bartlett's test; report the actual values from the new dataset.

Use exploratory factor analysis or PCA with a stated extraction and rotation rationale. Review eigenvalues, scree plot, parallel analysis where available, communalities, cross-loadings and factor interpretability.

Use correlation and, if assumptions and measurement quality support it, multiple regression to examine associations with intention to remain. Report coefficients,

confidence intervals, p-values and model diagnostics from actual output.

Avoid causal language for a cross-sectional observational design; association does not establish causation.

VI. ANALYSIS TABLES AND INTERPRETATION

Important data-integrity note: The tables below separate (a) findings actually reported in the supplied reference article from (b) the proposed study's analytical framework. Since no new survey dataset has been supplied, the paper does not invent new respondent distributions, factor loadings, reliability coefficients, regression results or p-values.

Table 1. Reference-study results used to inform the model

Indicator reported by the reference article	Reported value	Interpretation for the present proposal
Sample in the reference study	454 employees in selected private banks in Madurai	Provides a methodological precedent; it is not the sample for the proposed study.
Kaiser–Meyer–Olkin (KMO)	0.895	The reference dataset was reported as suitable for factor analysis.
Bartlett's test	$\chi^2 = 5146.288$; $df = 190$; $p < 0.001$	The reference article reported evidence that the correlation matrix was not an identity matrix.
Number of extracted dimensions	5	Offers a starting point for construct development, but the new dataset may produce a different structure.
Cumulative variance explained	67.496% (reported as 67.50%)	Indicates the five-component solution summarised a substantial share of variance in the reference dataset.
Largest component	Workplace support and job stability; 43.990% of variance	Highlights the prominence of workplace conditions in that dataset; it should not be assumed to be the largest factor in a new sample.

Interpretation: The reference article reported a KMO value of 0.895 and a statistically significant Bartlett test, followed by five components explaining approximately 67.50% of total variance. Workplace support and job stability accounted for the largest share (43.99%). These statistics are attributed only to Sudarvel et al. (2026). They cannot be presented as empirical results of the proposed digital-HR study.

Table 2. Proposed constructs and observable indicators

Construct	Example questionnaire indicators	Analysis use
Digital HR accessibility and transparency	I can access HR services when needed; HR procedures are clearly explained online; digital HR records are accurate; my personal information is handled appropriately.	Reliability testing; factor analysis; association with intention to stay.
Workplace support and job stability	Staffing is adequate; schedules are manageable; I feel safe at work; I have confidence in employment continuity.	Factor analysis; descriptive comparisons; regression predictor.
Managerial support and fairness	My supervisor responds to concerns; appraisal criteria are clear; targets are realistic; employees are treated fairly.	Factor analysis; regression predictor.
Career development and compensation	Promotion requirements are transparent; training improves my skills; compensation is fair for my responsibilities.	Factor analysis; regression predictor.
Workplace relationships and grievance support	Colleagues cooperate; complaints can be raised safely; grievances are handled promptly and fairly.	Factor analysis; regression predictor.
Intention to remain	I expect to continue working here; I would consider this bank a good long-term employer; I am not actively planning to leave.	Dependent/out come construct.

Interpretation: The indicators translate broad concepts into survey statements that can be tested. They are examples, not a validated scale. Before field use, the wording should be reviewed, translated if required, pilot-tested and checked for overlap between predictors and the outcome measure.

Table 3. Proposed statistical reporting template

Analysis stage	Statistics to report from new data	Interpretation rule
Sample profile	Valid N; frequencies; percentages for age, role, tenure, bank and other relevant characteristics	Describe the achieved sample; do not generalise beyond the sampling design.
Scale reliability	Cronbach's alpha or justified alternative for each multi-item construct	Interpret with item quality and construct breadth; do not treat a single threshold as proof of validity.
Factorability	KMO value; Bartlett χ^2 , degrees of freedom and exact p-value	Use to assess whether factor analysis is reasonable, alongside sample size and item properties.
Factor extraction	Extraction method; rotation; eigenvalues; scree/parallel analysis; loadings; communalities; variance explained	Name factors only after reviewing the actual loading pattern and theoretical coherence.
Bivariate association	Correlation coefficients and p-values, with confidence intervals where available	Association indicates co-variation, not causation.
Regression model	Unstandardised and standardised coefficients, SE, confidence intervals, p-values, R^2 /adjusted R^2 and diagnostics	Assess direction, magnitude, uncertainty and assumptions; avoid interpreting significance alone.

Interpretation: This table is a reporting template rather than a result table. Once survey responses are available, the placeholders should be replaced with the software output and interpreted in relation to the hypotheses. Do not insert values from the reference article into this table as if they were newly estimated.

Table 4. Hypotheses and decision framework

Hypothesis	Predictor and outcome	Evidence needed for evaluation
H1	Digital HR accessibility/transparency → intention to remain	Reliable scale; correlation/regression coefficient; confidence interval and p-value.
H2	Workplace support/job stability → intention to remain	Reliable scale; coefficient and uncertainty estimate.
H3	Managerial support/fairness → intention to remain	Reliable scale; coefficient and uncertainty estimate.
H4	Career development/compensation fairness → intention to remain	Reliable scale; coefficient and uncertainty estimate.
H5	Workplace relationships/grievance support → intention to remain	Reliable scale; coefficient and uncertainty estimate.

Interpretation: No hypothesis is currently supported or rejected. A defensible decision requires a newly collected dataset and a pre-specified analytical procedure. If several predictors are tested together, multicollinearity and model assumptions should be checked.

VII. DISCUSSION

The source-derived evidence suggests that employee retention in the studied Madurai private banks was multi-dimensional. Workplace support and job stability dominated the reported component solution, while managerial fairness, career advancement and compensation, employee development and workplace relationships, and organisational support systems accounted for additional variance. This pattern cautions against retention programmes that rely on compensation alone.

The proposed digital-HR extension asks whether the perceived quality of HR technology adds explanatory value after established workplace factors are considered. A positive relationship would be consistent with the idea that accessible, transparent systems reduce administrative friction and improve employee experience. A null or negative relationship would also be meaningful: digital systems may not address core retention concerns, or employees may experience them as difficult to use or intrusive. The study should therefore measure both usefulness and potential burden.

The model also recognises that digital tools cannot replace adequate staffing, fair targets, supportive supervision, career opportunities or trusted grievance processes. The most useful managerial conclusion should follow from the

actual data and should identify which factors are most strongly associated with intention to remain in the sampled setting.

Managerial Implications

- Audit HR portals and apps for accessibility, clarity, response time, mobile usability and transparent status updates.
- Explain how employee data are collected and used; provide clear privacy information and a channel to challenge inaccurate records or automated decisions.
- Review staffing levels, performance targets and work schedules alongside employee feedback on workload and stress.
- Publish understandable promotion criteria and connect training to identifiable skill and career pathways.
- Provide a trusted grievance mechanism with acknowledgement, timelines, impartial review and documented resolution.
- Use retention survey results as a diagnostic input, not as a substitute for conversations with employees or as an individual-level surveillance tool.

Limitations and Future Research

This document is a proposed empirical paper based on the structure and reported findings of the supplied reference article. It does not contain a new primary dataset, so it cannot claim new statistical findings. The proposed study will be limited by its location, participating banks, access to employees, self-report measures and cross-sectional design. Convenience sampling, if used, would limit generalisability. Future work could compare private and public sector banks, test differences by job role or tenure, collect longitudinal data, and use confirmatory factor analysis or structural equation modelling when sample size and measurement quality permit.

VIII. CONCLUSION

This paper develops a new research direction by extending a factor-analysis model of employee retention to include perceived digital HR accessibility and transparency. The supplied reference study reported five dimensions and 67.50% cumulative explained variance, with workplace support and job stability accounting for 43.99% of variance. Those figures provide context for the proposed model, but they are not findings from a new study. The next essential step is to collect and analyse original data using a transparent questionnaire and a pre-specified statistical plan. This approach will allow the researcher to assess whether digital HR practices contribute useful explanatory information beyond established factors such as job stability, fairness, career development and workplace support.

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