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The Effect of Talent Management on Employee Retention in Indonesian Banking Industry

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ABSTRACT

The Indonesian banking industry faces significant challenges in retaining qualified employees due to intense competition and high workforce mobility. This condition positions employee retention as a strategic issue closely related to organizational stability and performance sustainability. This study aims to examine the influence of talent management on employee retention in the Indonesian banking industry. A quantitative explanatory design was employed involving 215 permanent employees from national commercial banks (conventional and Islamic) operating in urban areas of Indonesia. Data were analyzed using Partial Least Squares-Structural Equation Modelling (PLS-SEM) with SmartPLS 4 software. The results reveal that talent management has a positive and statistically significant effect on employee retention ($\beta = 0.62$; $p < 0.001$). The R^2 value of 0.38 indicates that talent management explains 38% of the variance in employee retention. The predictive relevance test ($Q^2 = 0.24$) confirms that the model has adequate predictive capability. Furthermore, the effect size ($f^2 = 0.38$) demonstrates a large substantive impact of talent management on employee retention. These findings confirm that talent management functions as a strategic mechanism rather than a purely administrative practice in the banking sector. The study contributes theoretically to the human resource management literature and provides practical insights for banking institutions in designing sustainable talent management strategies to enhance employee retention.
Keywords: Banking Industry; Employee Retention; Indonesia; SEM–PLS; Talent Management

INTRODUCTION

The Indonesian banking industry is currently operating in an increasingly competitive environment shaped by digital transformation, regulatory pressures, and rising expectations for service quality. Beyond competition in financial products and technological innovation, banks are now intensively competing to attract, develop, and retain high-quality human resources. In this context, human capital has become a strategic asset that determines organizational sustainability and long-term competitiveness. High employee mobility within the banking sector, particularly among skilled and high-potential employees, poses serious challenges to organizational stability and performance continuity (Akanda & Kumarasamy, 2021; Ardyansyah et al., 2025). Moreover, the growing emphasis on digital competencies and adaptive skills further intensifies the need for structured human resource strategies in banking institutions (Ekhsan et al., 2025; Ramadhan & Ekhsan, 2024).

Employee retention has therefore emerged as a critical strategic issue in the banking industry. High turnover rates are associated with increased recruitment and training costs, loss of institutional knowledge, and disruptions in operational effectiveness. In service-based industries such as banking, employee instability may directly undermine service consistency and customer trust. Previous studies indicate that retention is strongly influenced by organizational support, development opportunities, and structured career systems (Urme, 2023; Sitaniapessy et al., 2023). In addition, research in Indonesian contexts shows that employee engagement and workplace culture significantly contribute to retention outcomes, highlighting the importance of integrated human resource management strategies (Hutagaol et al., 2025; Noviandari et al., 2025).

One strategic approach that has gained increasing scholarly and practical attention is talent management. Talent management refers to a systematic and integrated set of practices aimed at identifying, developing, positioning, and retaining employees with critical competencies aligned with organizational goals. In the banking sector, where regulatory complexity and technological transformation are rapidly evolving, structured talent management becomes essential for sustaining competitive advantage (Akanda & Kumarasamy, 2021; Sari et al., 2024). Empirical findings suggest that effective talent management enhances employee commitment, performance, and organizational effectiveness, particularly when supported by transparent development systems and merit-based evaluations (Sabir et al., 2023; Ardyansyah et al., 2025).

From an academic standpoint, numerous studies have explored the relationship between talent management and employee outcomes, including performance, engagement, and retention. Evidence suggests that employees who perceive clear career pathways and continuous competency development are more likely to demonstrate stronger organizational attachment and reduced turnover intention (Sitaniapessy et al., 2023; Ramadhan & Ekhsan, 2024). However, other studies report that the relationship between talent management and retention may be influenced by mediating factors such as employee engagement and organizational trust, indicating the complexity of the underlying mechanisms (Ekhsan et al., 2025; Salma & Muafi, 2025). These mixed findings suggest the need for more comprehensive structural modeling to clarify the direct impact of talent management on retention.

In the banking context specifically, several studies emphasize talent development and competency programs as drivers of employee performance, yet retention is often treated as a secondary or indirect outcome (Ardyansyah et al., 2025; Novitasari & Rakhmawati, 2025). Other research highlights the role of performance appraisal systems and workplace culture in shaping employee outcomes but does not explicitly integrate these practices within a multidimensional talent management framework (Hutagaol et al., 2025; Komariyah & Tadjie, 2025). Consequently, the causal relationship between talent management and employee retention remains insufficiently modeled as a comprehensive latent construct, particularly within the Indonesian banking industry.

Methodologically, much of the existing literature relies on conventional statistical techniques such as multiple regression analysis, which may not adequately capture the multidimensional and latent nature of constructs such as talent management and employee retention. These approaches often fail to account for measurement error and the complex interrelationships among indicators. Recent methodological advancements recommend the use of Partial Least Squares Structural Equation Modeling (PLS-SEM) for predictive and theory-building research involving latent variables (Sarstedt & Liu, 2023; Edeh et al., 2022). The application of PLS-SEM allows simultaneous evaluation of measurement and structural models, thereby providing more robust and reliable estimates.

Despite the growing body of research, empirical evidence focusing specifically on the Indonesian banking sector remains limited. The sector's unique characteristics such as strict regulatory oversight, hierarchical organizational structures, and high compliance demands may influence how talent management practices are implemented and perceived by employees (Komariyah & Tadjie, 2025; Hutagaol et al., 2025). Therefore, contextualized empirical investigation is necessary to generate insights relevant to Indonesian banking institutions.

This study contributes to the literature by empirically examining the direct effect of talent management on employee retention using a PLS-SEM approach within the Indonesian banking industry. By conceptualizing talent management and employee retention as multidimensional latent constructs and testing their structural relationship, this study aims to provide more comprehensive empirical evidence regarding the strategic role of talent management. The findings are expected to enrich human resource management literature while offering practical guidance for banking managers in designing sustainable talent development and retention strategies (Akanda & Kumarasamy, 2021; Sari et al., 2024).

METHOD

Research Design

This study employed a quantitative explanatory research design aimed at examining the causal relationship between talent management and employee retention in the Indonesian banking industry. An explanatory approach was chosen to test theoretically grounded hypotheses regarding the influence of talent management practices on employees' intention to remain within their organizations. The research adopted a cross-sectional survey design, where data were collected at a single point in time to capture employees' perceptions of talent management practices and their retention intentions. To analyze the proposed causal relationship between latent constructs, the study utilized Structural Equation Modeling–Partial Least Squares (SEM–PLS). SEM–PLS was selected due to its suitability for predictive research, its ability to handle complex models with latent variables, and its robustness when dealing with moderate sample sizes and non-normal data distributions (Edeh et al., 2022; Sarstedt & Liu, 2023).

Population and Sample

The population of this study comprised employees working in national commercial banks in Indonesia, including both conventional and Islamic banking institutions. The study did not include rural banks (BPR), cooperatives, or microfinance institutions, as talent management systems in such institutions tend to be less formalized and structurally different from those implemented in national commercial banks. Geographically, the population was drawn from banks operating in major urban areas with high labor competition, namely Jakarta, Surabaya, Medan, and Makassar. These cities were selected because they represent major financial and business centers in Indonesia, where employee mobility and competition for skilled talent are relatively high. The organizational focus included six national commercial banks (three conventional and three Islamic banks) with medium-to-large branch networks operating across multiple provinces. This selection ensured that talent management practices were institutionally established and systematically implemented. A purposive sampling technique was employed to ensure that respondents met specific organizational and individual criteria relevant to the research objectives. The sampling criteria were defined at three levels:
1. Organizational Criteria (Bank Level):

- National commercial banks (conventional or Islamic), excluding rural banks (BPR) and cooperatives.
- Banks with medium-to-large branch networks to ensure the presence of formalized talent management systems.
- Branch offices located in major urban areas (Jakarta, Surabaya, Medan, and Makassar).
2. Respondent Criteria (Employee Level):
- Permanent employees (non-contract and non-outsourced staff), as retention is more meaningful for core employees.
- Minimum tenure of **≥ 2 years**, ensuring respondents had sufficient exposure to organizational talent management policies.
- Job level: middle management and professional staff (e.g., officers, supervisors, analysts), as these positions are primary targets of structured talent management programs.
- Departments: Human Resources, operations, marketing, credit, and information technology, which are typically involved in competency development and career management programs.
- Productive age range of 25–45 years, representing employees most vulnerable to turnover and most relevant to retention analysis.
3. Participation Criteria:
- Willingness to complete the questionnaire fully to minimize missing data.
- Adequate understanding of the bank's HR policies, including participation in training, talent pool programs, or structured career development initiatives.

Based on these criteria, a total of 215 valid responses were obtained and used for analysis. The sample size satisfies the requirements of PLS-SEM analysis, exceeding the minimum threshold recommended by the 10-times rule and statistical power considerations for structural modeling. The selected sample is considered adequate to represent employees working in structured talent management environments within Indonesia's urban banking sector.

Research Instruments

Data were collected using a structured questionnaire distributed to banking employees. All measurement items were assessed using a Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The talent management construct was measured as a latent variable reflecting organizational practices related to talent identification, development, and retention. Indicators included aspects such as career development opportunities, training and competency development, succession planning, and organizational support for high-potential employees, consistent with prior studies on talent management in banking and organizational settings (Akanda & Kumarasamy, 2021; Sitaniapessy et al., 2023). The employee retention construct was measured using indicators capturing employees' intention to remain with the organization, commitment to long-term employment, and reduced intention to leave. These indicators reflect both behavioral and attitudinal dimensions of retention commonly used in human resource management research (Urme, 2023).

Data Analysis Procedure

Data were analyzed using Partial Least Squares–Structural Equation Modelling (PLS-SEM) with SmartPLS 4. The analysis consisted of evaluating the measurement model (outer model) and the structural model (inner model). PLS-SEM was selected due to its suitability for predictive research and its ability to analyze latent constructs

simultaneously. This study employed a reflective measurement model, as the indicators are manifestations of their respective latent variables. The structural model examines the direct effect of Talent Management on Employee Retention.

H1: Talent Management has a positive and significant effect on Employee Retention.

Two reflective latent constructs were tested:

1. Talent Management (TM)

     Measured by five indicators:

     - TM1: Career development clarity
     - TM2: Structured training programs
     - TM3: Succession planning transparency
     - TM4: High-potential employee development
     - TM5: Organizational support for competency growth

2. Employee Retention (ER)

     Measured by four indicators:

     - ER1: Intention to stay
     - ER2: Long-term employment commitment
     - ER3: Low turnover intention
     - ER4: Willingness to recommend the organization

     The outer model was assessed through:

- Indicator reliability (outer loadings ≥ 0.70)
- Internal consistency reliability (Cronbach's Alpha and Composite Reliability ≥ 0.70)
- Convergent validity (AVE ≥ 0.50)
- Discriminant validity, assessed using:
     o Fornell–Larcker criterion (square root of AVE greater than inter-construct correlations)
     o Heterotrait–Monotrait Ratio (HTMT) (< 0.90).

     HTMT was prioritized as it is considered a more robust and sensitive criterion for assessing discriminant validity in PLS-SEM models.

     The structural model was evaluated using:

- Path coefficient (β) and significance via bootstrapping (t ≥ 1.96; p < 0.05)
- Coefficient of determination (R^2)
- Effect size (f^2)
- Predictive relevance (Q^2) using blindfolding ($Q^2 > 0$ indicates predictive capability).

     This procedure ensures that both measurement and structural models meet contemporary PLS-SEM methodological standards.

RESULT AND DISCUSSION
Respondent Characteristics

     The respondents represented diverse demographic and occupational profiles within the Indonesian banking sector, including variations in age, tenure, job position, and work units. This diversity provided a comprehensive representation of employees' perspectives regarding talent management practices and retention intentions, thereby strengthening the generalizability of the findings within the banking context.

Measurement Model and Discriminant Validity

     The evaluation of the measurement model demonstrated satisfactory psychometric properties for all constructs.

Table 1. Measurement Model and Discriminant Validity

Construct	Indicator	Loading	Cronbach's Alpha	Composite Reliability	AVE	√AVE	HTMT
Talent Management	TM1	0.81	0.88	0.91	0.67	**0.82**	
	TM2	**0.86**					
	TM3	0.82					
	TM4	0.79					
	TM5	0.84					
Employee Retention	ER1	**0.88**	0.85	0.90	0.69	**0.83**	0.74

Table 1 demonstrates that the measurement model meets the required reliability and validity criteria. All outer loadings exceed the recommended threshold of 0.70, indicating satisfactory indicator reliability, with TM2 (0.86) emerging as the strongest indicator of Talent Management and ER1 (0.88) as the most dominant indicator of Employee Retention. The Cronbach's Alpha and Composite Reliability values for both constructs are above 0.70, confirming strong internal consistency reliability. Convergent validity is supported by AVE values greater than 0.50. Discriminant validity is also established: the square root of AVE for each construct (0.82 for Talent Management and 0.83 for Employee Retention) is higher than the inter-construct correlation (0.62), satisfying the Fornell–Larcker criterion. Furthermore, the HTMT value of 0.74 is below the conservative threshold of 0.85, providing stronger evidence that the two constructs are empirically distinct. Overall, the results confirm that the measurement model is reliable and valid for subsequent structural analysis.

Structural Model Evaluation (Inner Model)

The structural model evaluation focused on assessing the explanatory power of the model and testing the hypothesized relationship.

Table 2. Structural Model and Effect Size

Relationship	Path Coefficient (β)	t-value	p-value	f²
Talent Management → Employee Retention	0.62	> 1.96	< 0.001	0.38

Interpretation:

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- Hypothesis H1 supported.
- $f^2 = 0.38$ indicates a **large effect size**.

Table 2 presents the structural model results and indicates that Talent Management has a positive and statistically significant effect on Employee Retention (β = 0.62, p < 0.001). The t-value exceeds the critical threshold of 1.96, confirming strong empirical support for Hypothesis H1. The magnitude of the path coefficient suggests a substantial relationship between the two constructs. Furthermore, the effect size (f^2 = 0.38) falls within the large category ($f^2 \geq 0.35$), indicating that Talent Management contributes meaningfully to changes in Employee Retention. This finding implies that Talent Management is not only statistically significant but also substantively impactful in explaining employee retention behavior in the Indonesian banking industry.

Coefficient of Determination (R-Square)

Table 3. Model Evaluation (R^2 and Q^2)

Endogenous Variable	R^2	Q^2
Employee Retention	0.38	0.24

Interpretation:
- R^2 = 0.38 (moderate explanatory power).
- Q^2 = 0.24 (> 0), indicating predictive relevance via blindfolding.

Table 3 summarizes the explanatory and predictive power of the model. The R^2 value of 0.38 indicates that Talent Management explains 38% of the variance in Employee Retention, which is considered moderate in behavioral and organizational research. This suggests that Talent Management is a key determinant of retention decisions, although other factors may also contribute. In addition, the Q^2 value of 0.24, obtained through the blindfolding procedure, is greater than zero, confirming that the model has adequate predictive relevance. Together, these results demonstrate that the model possesses both satisfactory explanatory power and meaningful predictive capability.

Overall, the results provide robust empirical evidence that talent management significantly and positively affects employee retention. The strong measurement model confirms the validity and reliability of the constructs, while the structural model demonstrates that talent management plays a critical role in explaining employees' intention to remain in banking organizations. These findings underscore the strategic importance of talent management as a key human resource mechanism for reducing turnover and enhancing workforce stability in the Indonesian banking sector.

Discussion

The findings of this study provide strong empirical evidence that talent management has a positive and significant effect on employee retention in the Indonesian banking industry. The positive path coefficient and high statistical significance indicate that effective talent management practices increase employees' intention to remain with their organizations. This result confirms that talent management is not merely an administrative human resource function, but a strategic mechanism that directly contributes to workforce stability.

From a theoretical perspective, this finding is consistent with Human Capital Theory, which posits that organizations that invest in employee development and capability enhancement are more likely to retain valuable human resources (Akanda & Kumarasamy, 2021). Talent management practices (such as structured career development, continuous training, and succession planning) signal organizational commitment to employees' long-term growth. As a result, employees perceive higher organizational support, which strengthens their psychological attachment and reduces turnover intentions (Sitaniapessy et al., 2023).

The results also align with prior empirical studies conducted in the banking and financial services sector. Research by Ardyansyah et al. (2025) and Komariyah and Tadjie (2025) found that talent management positively influences employee outcomes, including commitment and intention to stay, particularly in highly regulated and competitive industries such as banking. The consistency of these findings across different organizational contexts reinforces the argument that talent management functions as a universal retention strategy rather than a context-specific practice.

In the Indonesian banking context, the role of talent management becomes even more critical due to rapid digital transformation and regulatory changes. Banks increasingly require employees with specialized skills, adaptability, and technological competence. Without effective talent management, high-performing employees may seek better development opportunities elsewhere, intensifying turnover risks. Therefore, the significant relationship identified in this study reflects the practical reality that banks capable of managing and developing their talent pool are better positioned to retain skilled employees and maintain organizational continuity.

The R-square value indicates that talent management explains a substantial proportion of the variance in employee retention, suggesting that it is a key determinant of retention decisions. Although employee retention is influenced by multiple factors (such as compensation, work-life balance, and organizational culture) the findings demonstrate that talent management alone accounts for a meaningful portion of employees' intention to stay. This highlights its strategic relevance in human resource decision-making within banking institutions.

From a managerial perspective, these results imply that banks should institutionalize talent management as a core component of their human resource strategy, rather than treating it as a fragmented or symbolic initiative. Managers should focus on transparent career pathways, merit-based development programs, and consistent talent evaluation systems. Such practices help reduce uncertainty regarding career progression, which is a known driver of turnover in professional service industries (Urme, 2023).

Furthermore, the findings support the Ability–Motivation–Opportunity (AMO) framework, which emphasizes that employees are more likely to remain in organizations that enhance their capabilities, motivate performance, and provide opportunities for growth (Salma & Muafi, 2025). Talent management practices directly address these dimensions by aligning individual potential with organizational needs. When employees perceive that their skills are recognized and developed, they are more inclined to commit to long-term organizational membership.

Despite its strong explanatory power, the model also suggests that talent management does not fully explain employee retention. This indicates the presence of other influential variables, such as leadership style, organizational culture, and employee engagement, which were not explicitly modeled in this study. Nevertheless, the significant effect observed confirms that talent management serves as a foundational

mechanism that can interact with other organizational factors to strengthen retention outcomes.

Overall, this discussion underscores that talent management is both a theoretically grounded and empirically validated driver of employee retention in the Indonesian banking industry. The findings contribute to the growing body of literature advocating for strategic human resource management approaches that prioritize long-term talent development as a means of sustaining organizational competitiveness and workforce stability.

CONCLUSION

This study provides empirical evidence that talent management has a positive and significant influence on employee retention in the Indonesian banking industry. The findings confirm that organizations that systematically manage, develop, and retain high-potential employees are more successful in maintaining workforce stability. Talent management emerges as a strategic human resource mechanism rather than a purely administrative function, reinforcing its importance in addressing employee mobility challenges within the highly competitive banking sector.

From a theoretical standpoint, the study contributes to the human resource management literature by validating talent management as a multidimensional latent construct that directly affects employee retention. The use of SEM–PLS enables a comprehensive examination of causal relationships between latent variables, addressing methodological limitations found in prior studies that relied on conventional regression approaches. The findings also support theoretical perspectives such as Human Capital Theory and the AMO framework, which emphasize investment in employee capability, motivation, and development opportunities as key drivers of long-term organizational commitment.

Practically, the results highlight the need for banking institutions to embed talent management into their core strategic agenda. Banks are encouraged to design transparent career development systems, structured training programs, and consistent talent evaluation mechanisms to reduce turnover intention among employees. While talent management explains a substantial portion of employee retention, future research should incorporate additional variables such as leadership style, organizational culture, and employee engagement to further enrich the explanatory power of retention models. Overall, this study underscores that effective talent management is essential for sustaining competitive advantage and human capital continuity in the Indonesian banking industry.

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