
CORE SELF-EVALUATION AS A MODERATOR BETWEEN EMPLOYER BRANDING FACTORS AND EMPLOYEE RETENTION

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Received: 03/09/2025; Accepted: 15/11/2025; Published: 10/12/2025

Abstract

Employee retention is about understanding why employees join a company in the first place. With high turnover rates worldwide, managers worry about keeping skilled workers. Retaining employees is crucial because losing them is costly, lowers valuable knowledge, and weakens a company's edge. To attract and keep talent, companies use strategies like supervisor support, good job conditions, fair pay, work-life balance, career growth, and job security. But personal differences among employees can affect how these strategies work. This study looks at how core self-evaluation—the way employees see themselves—affects the link between these retention strategies and keeping employees in Iraq's banking sector, where turnover is high. The researchers gathered data from 385 bank workers in Baghdad, Basra, and Mosul and analyzed it using PLS-SEM. They found that core self-evaluation changes how supervisor support, job conditions, job growth, and job security relate to retention. These results help us understand how personal motivation shapes how well retention efforts work and offer practical advice for managers aiming to build loyal teams.

Keywords: Employee retention, Employer branding, Core self-evaluation, Organisational retention factors, Iraqi banking sector

1. Introduction

Employee retention is a major challenge for organisations everywhere. It starts by understanding why employees join a company. With high turnover rates worldwide, many managers are worried about how to keep skilled workers (Wei, 2022). Employee turnover imposes heavy financial costs and disrupts organisational performance. Losing employees not only incurs significant recruitment and training expenses but also results in a loss of organisational knowledge that underpins competitive advantage (Adriano & Callaghan, 2022; Kantor & Crosser, 2016). As markets and demographics evolve, successful firms must design a range of strategies to enhance retention to maintain a qualified and motivated workforce (Lee et al., 2022).

In Iraq, employee turnover remains alarmingly high despite efforts to stabilise the country's economy and rebuild public institutions. For instance, 39% of specialist doctors left hospitals while 61% emigrated abroad (Burnham et al., 2019), with similar patterns seen among nurses, auditors, and academic staff (Faheem et al., 2022; Dashtbayaz et al., 2022; Hussein et al., 2021). The banking sector, although strategically vital, suffers from the same challenges due to poor job conditions, low

compensation, limited career advancement, and insecure employment (International Labour Organization, 2021; UNCTAD, 2022). These adverse conditions contribute to the loss of talent and impede economic development, necessitating a deep understanding of the factors that promote employee retention in this context.

This article looks at how employer branding factors, like supervisor support, job conditions, pay, work-life balance, career growth, and job security, affect employee retention. It also focuses on how core self-evaluation changes the strength of these effects. Core self-evaluation, reflecting employees' intrinsic perceptions of self-worth and competence, is proposed as a key boundary condition shaping retention outcomes. This study's findings deepen theoretical understanding of retention dynamics in emerging markets like Iraq and offer practical guidance for banking managers aiming to reduce turnover and strengthen organisational commitment.

The article is organized as follows. First, the nature and importance of employee retention are reviewed alongside an overview of the Iraqi labour market context. Next, the underpinning social identity theory is outlined to explain the mechanisms linking employer branding to retention. The subsequent section develops hypotheses relating the key variables, drawing on prior empirical findings. The methodology section describes the research design and analysis approach. Results from a survey sample are then presented. The article concludes with theoretical and managerial implications, limitations, and avenues for future research.

2. Literature Review

2.1 Employee retention

Employee retention is strategically critical for organisational success and sustainability. It is defined broadly as the organisation's goal of keeping employees for the long term, reducing turnover, and maintaining a committed workforce (Lee et al., 2022; Wei, 2022). Retention is a complex process influenced by multiple organisational and individual-level factors and is of interest globally, especially given the high turnover observed in developing economies (Adriano & Callaghan, 2022). Turnover is costly, with recruitment and training expenses often exceeding 50-100% of the employee's annual salary, and it undermines organisational performance and the accumulation of knowledge (Kantor & Crosser, 2016; Wei, 2022). In developing countries like Iraq, the problem is acute. Poor compensation, limited career development, and insecure job environments exacerbate turnover (International Labour Organization, 2021; UNCTAD, 2022). According to reports, more than 60% of Iraqi workers earn low wages, with inadequate training and limited opportunity to advance (ILO, 2021). Such conditions contribute to high turnover among skilled professionals across sectors including healthcare, academia, and finance (Burnham et al., 2019; Faheem et al., 2022; Dashtbayaz et al., 2022). Successful retention strategies must integrate workplace improvements, competitive pay, career development opportunities, and psychosocial support. Employer branding which refer to the set of attributes and practices that make an organisation attractive to current and prospective employees is a well-established construct capturing these multidimensional retention drivers (Nanjundeswarwy et al., 2022; Shrivastava & Shukla, 2021).

2.2 Underpinning theory: Social Identity Theory

Social identity theory posits that individuals derive a sense of belonging and self-concept from their membership in social groups, including organisations (Biswas & Suar, 2016). Employees view organisations as salient social groups, and the degree to which they identify with the organisation influences attitudes and behaviours such as commitment and retention (Zeugner-Roth et al., 2015). Employer branding efforts enhance organisational attractiveness and distinctiveness, leading employees to develop positive identification with the organisation (Kalinska & Staniec, 2021). This identification fosters higher job satisfaction, organisational commitment, and decreases turnover intention (Bharadwaj et al., 2021; Hoppe, 2018). Employer branding factors such as career development, compensation, job security, work-life balance, and supportive management can strengthen an employee's organisational identity and motivate continued membership (Nanjundeswarwy et al., 2022; Biswas & Suar, 2016). Therefore, social identity theory provides a compelling explanation for why employer branding factors enhance employee retention by they satisfy employees' needs for belonging and positively shape their organisational self-concept.

2.3 Hypothesis Building

2.3.1 The direct relationships

Supervisor support is the degree to which supervisors provide assistance, listen to employee concerns, and offer opportunities to use their strengths in the workplace (Matsuo, 2022). Social identity theory says that when supervisors treat employees fairly and listen to them closely, employees feel committed back to the organisation. This makes them less likely to want to leave (Adriano & Callaghan, 2022; Frye et al., 2020). Employees tend to feel better about their careers when supervisors value their ideas and support them in using their strengths (Frye et al., 2020). According to Bhardwaj et al. (2021a), supervisors can give employees the opportunity to express their thoughts and make them so steadfast. From the employees' perspective, Adriano and Callaghan (2022) state that the respectability of employees is a significant influence on their retention; when supervisors respect the employees' concerns and ideas, they will be satisfied and enhance their willingness to stay in the firm. Research shows supervisor support plays a big role in keeping employees. Matsuo (2022) found that when supervisors offer support, employees feel more employable. Adriano and Callaghan (2022) found supervisor support reduces employees' desire to leave and eases stress that can lead to quitting. Bhardwaj et al. (2021a) saw that supervisor support boosts job satisfaction, which helps keep employees. Similarly, Frye et al. (2020) found that support from supervisors strengthens employee commitment and their intention to stay by raising job satisfaction. Therefore:

H1: Supervisor support is positively related to employee retention.

Job conditions encompass physical, psychological, and behavioural workplace factors that affect employee experiences (Fomunyam, 2018). Favourable working conditions enhance employees' satisfaction and motivation, promoting retention (Li et al., 2022). The social identity perspective suggests supportive work environments foster stronger organisational identification, thereby increasing retention (Bahradwaj et al., 2021; Shrivastava & Shukla, 2021). Job conditions can differentiate a firm from competitors and increase the incorporation of employees into their identity (Biswas & Suar, 2016) and help employees develop a positive self-concept and a sense of belonging to the organisation, thus enhancing employee retention (Kalinska-Kula & Staniec, 2021). Flexible work conditions and a fair policy on employee workload distribution can enhance employees' commitment and retention (Nanjundeswaraswamy et al., 2022). Prior research demonstrates a strong positive association between job conditions and retention. For example, Li et al. (2022) found that poor work conditions, like job-related stress, increase employees' chances of leaving, which lowers retention. On the other hand, Nanjundeswaraswamy et al. (2022) showed that good work conditions help keep employees and attract skilled workers. Bhardwaj et al. (2021a) also found that work conditions boost retention. Shrivastava and Shukla (2021) agreed, highlighting work conditions as a key factor in keeping employees. The study of Jain and Nair (2020) concluded that work conditions are important to employee retention. Hence:

H2: Job conditions are positively related to employee retention.

Compensation refers to financial and tangible rewards employees receive (Nanjundeswarwy et al., 2022). Social identity theory suggests that better pay helps attract skilled workers and lowers the chances they'll leave (De Stobbeleir et al., 2018). Compensation also influences whether employees decide to stay (Bhardwaj et al., 2021a). Beyond competing in the job market, good pay affects how employees think and behave, which benefits retention (Yousf & Khurshid, 2021). Studies back this up. For example, Nanjundeswaraswamy et al. (2022) found compensation boosts employee retention and attracts talent. Bhardwaj et al. (2021a, 2021b) also show pay matters for keeping employees. Shrivastava and Shukla (2021) agree that compensation supports retention. Frye et al. (2020) found it raises employee commitment and their intention to stay with the company. Thus:

H3: Compensation is positively related to employee retention.

Work-life balance means finding a good mix between work responsibilities and personal life demands (Nanjundeswaraswamy et al., 2022). According to social identity theory, better work-life balance lowers employees' chances of leaving (Berthon et al., 2005). Research shows that work-life balance is a key factor in keeping employees (Bhardwaj et al., 2021a; Tanwar & Prasad, 2017). Lee et al. (2022) say work-life balance boosts motivation, makes work more enjoyable, and encourages employees to engage more, which supports retention. Their study found that among various retention factors, work-life balance was the only one linked to motivation across different age groups. Nanjundeswaraswamy et al. (2022) also found work-life balance helps keep talent in the IT sector. Fan and Potočník (2021) found a positive link between work-life balance and job retention

for working mothers. Shrivastava and Shukla (2021) saw similar results in the power sector, showing work-life balance plays an important role in holding onto employees. Therefore:

H4: Work-life balance is positively related to employee retention.

Job advancement means offering employees chances to learn new skills, get training, and move up in their careers (Dhanpat et al., 2019). Social identity theory suggests that organisations that provide better career growth opportunities are more likely to attract talented candidates (Kalinska-Kula & Staniec, 2021). Dhanpat et al. (2019) argued that giving employees career advancement possibilities enhances their commitment to their jobs and the firm, is crucial for enhancing the human capital of a firm, and aids in retaining and attracting talented people who want to grow and excel inside the firm. Shanker (2020) highlighted that employee growth and self-advancement is the best ways that are positively related to the retention strategies of commercial pilots of the Indian air carriers. Fahim (2019) shows that systematic training to improve employee performance, allocating sufficient resources to identify the training needs, encouraging job enrichment and periodical job rotation contribute positively to the retention of core public employees. Empirical studies link advancement opportunities with greater retention and reduced turnover. For example, Frye et al. (2020) found that empowerment plays a key role in boosting employees' job satisfaction, commitment, and desire to stay with their employer. Shanker (2020) reported a strong positive link between advancement opportunities and retention among commercial pilots in Indian airlines. Dhanpat et al. (2019) saw that career advancement relates closely to job security and keeping employees. Fahim (2019) also found that career development helps retain essential public sector workers. Hence:

H5: Job advancement is positively related to employee retention.

Job security is employees' perception of stable employment and career continuity (Coetzee & Stoltz, 2015). Security fosters motivation and reduces uncertainty promoting retention through social exchange mechanisms (Adriano & Callaghan, 2022; Frye et al., 2020). Dhanpat et al. (2019) found that job security stands out among other factors as a strong influence on keeping employees. It helps workers feel more confident in their work environment and reduces their fear of losing their jobs (Jung et al., 2021). When employees believe their jobs are secure, they feel more certain about their career future and show greater commitment to their roles (Aman-Ullah et al., 2021). Previous studies support a positive link between feeling secure at work and staying with a company. For example, Jung et al. (2021) found that job insecurity lowers employee engagement, although it didn't affect intentions to quit among hotel employees. Dhanpat et al. (2019) also showed job security predicts retention in public hospital staff in Johannesburg. Burke et al. (2015) found that worries about job loss relate to less psychological well-being, negative attitudes, and lower commitment. Mohapatra et al. (2017) reported that job security boosts engagement, improves communication, and helps keep employees. Thus:

H6: Job security is positively related to employee retention.

2.3.2 The moderating relationships

Core self-evaluation is "the important assessments that individuals make about themselves and their competencies and abilities" (Adriano & Callaghan, 2022, p. 4). Core self-evaluation is important for keeping employees because it reflects how employees see their own skills and abilities, and how they assess job options (Adriano & Callaghan, 2022). Employees with high core self-evaluation tend to be confident and less affected by outside events, so they are less likely to look for other jobs and more likely to stay (Cropanzano & Mitchell, 2005). Studies show core self-evaluation lowers turnover intentions and supports retention (Chhabra, 2018). It can also change how strong other factors predict if employees will leave or stay (Adriano & Callaghan, 2022; Chhabra, 2018). For example, Chang et al. (2012) found that higher core self-evaluation leads to lower turnover intentions. Employees with high core self-evaluation handle challenges better, which helps them stay (Haynie et al., 2016). Those with low core self-evaluation experience more stress and negative feelings about work, making them more likely to leave (Judge et al., 2016).

Personality traits like core self-evaluation (CSE) haven't been studied much as factors that influence employee retention. But some research has looked at how CSE plays a role. For example, Adriano and Callaghan (2022) found that people with higher CSE tend to have lower chances of leaving their jobs. This means CSE is important for keeping staff. Jain and Nair (2020) found that CSE changes how work conditions affect employees' work-family balance. Chhabra (2018) showed that CSE lowers turnover intentions and strengthens the link between job satisfaction and staying in a job. Haynie et al. (2016) also found that higher CSE means lower chances of quitting, which helps keep employees longer. Accordingly:

H7a: "Core self-evaluation moderates the relationship between supervisor support and employee retention".

H7b: "Core self-evaluation moderates the relationship between job conditions and employee retention."

H7c: "Core self-evaluation moderates the relationship between compensation and employee retention."

H7d: "Core self-evaluation moderates the relationship between work-life balance and employee retention."

H7e: "Core self-evaluation moderates the relationship between job advancement and employee retention."

H7f: "Core self-evaluation moderates the relationship between job security and employee retention."

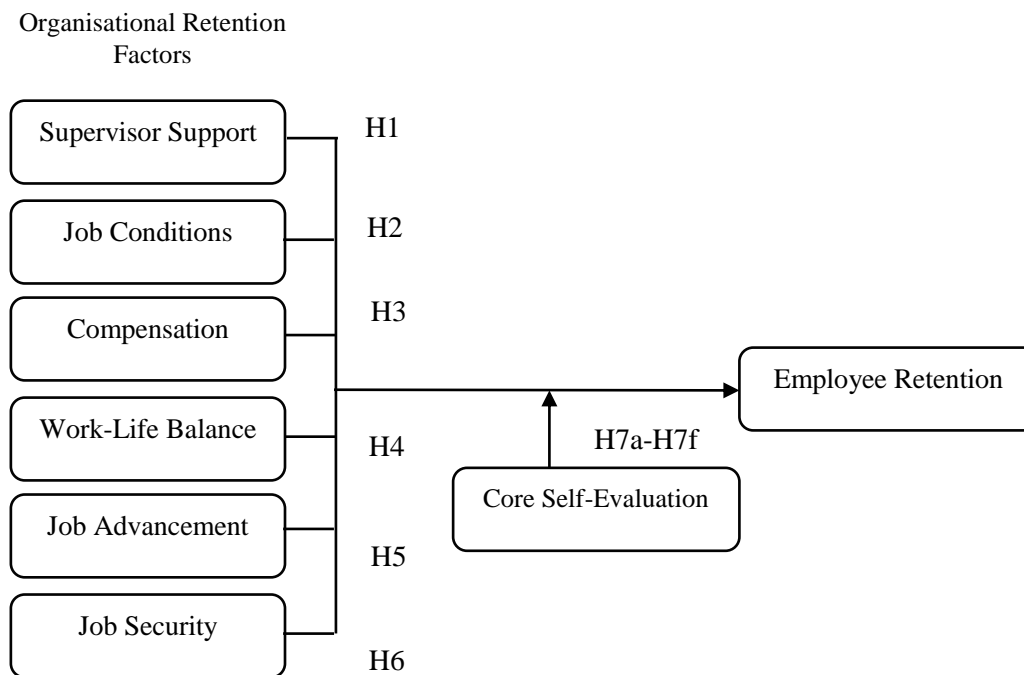


Figure 1: The Conceptual Framework

3. Methodology

This study adopted a quantitative explanatory design to examine the relationships among employer branding factors, core self-evaluation, and employee retention in the Iraqi banking sector. The target population comprised employees working in private, state-owned, and international banks across Baghdad, Basra, and Mosul, representing approximately 70% of bank employees in Iraq (KAPITA, 2022). Due to the absence of an official employee list, multistage cluster sampling was used wherein banks were randomly selected within each city cluster, followed by random selection of employees within those banks. Based on Cochran's formula, a minimum sample size of 385 was set to ensure strong results in multivariate analysis. Data was gathered using a structured questionnaire with validated scales measuring supervisor support, job conditions, pay, work-life balance, career growth, job security, core self-evaluation, and employee retention (Adriano & Callaghan, 2022; Nanjundeswaraswamy et al., 2022). Respondents answered using a five-point Likert scale. The questionnaires were handed out both in person and online, resulting in 385 usable responses, which is an 83.6% response rate. The data were checked for missing values, outliers, and normal distribution. Analysis was done using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS software, which works well for complex models with moderate sample sizes (Hair et al., 2017). This methodology enabled testing both the direct relationships and moderation effects posited by hypotheses.

4. Data Analysis

4.1 Demographics

The sample of 385 bank employees was 68.83% male and 31.17% female with ages ranging primarily from 18 to 48 years. Most respondents were married (65.71%) and held a bachelor's degree or higher (60%). The sample was nearly evenly split between managerial (48.57%) and non-managerial (51.43%) positions with most (83.9%) employed full-time. Average work experience was spread mainly between 1 and 10 years. Employees were distributed across Baghdad (49.87%), Basra (29.87%), and Mosul (20.26%). These demographics indicate a representative sample of the Iraqi banking workforce.

4.2 Internal Consistency and Convergent Validity

The measurement model demonstrated strong reliability and validity. Cronbach's alpha and composite reliability coefficients exceeded the 0.7 threshold for all constructs, confirming internal consistency. Average Variance Extracted (AVE) values were above 0.5, indicating adequate convergent validity. These statistics support the suitability of the scales and justify subsequent structural model analysis (Table 1).

Table 1 Internal consistency and convergence validity results

Constructs	CA	CR (rho_a)	AVE
Compensation	0.957	0.958	0.794
Employee Retention	0.927	0.930	0.634
Job Advancement	0.904	0.911	0.635
Job Conditions	0.935	0.948	0.688
Job Security	0.905	0.914	0.600
Supervisor Support	0.938	0.957	0.697
Work-Life Balance	0.917	0.938	0.665
Core Self-Evaluation	0.908	0.928	0.605

4.3 Discriminant Validity: HTMT

Discriminant validity was assessed using the Heterotrait-Monotrait Ratio (HTMT). All HTMT values were below the conservative threshold of 0.85, demonstrating that constructs are empirically distinct. This confirms the measurement model's appropriateness for hypothesis testing without construct contamination (Table 2).

Table 2. Heterotrait-Monotrait Ratio (HTMT)

Constructs	CSE	Comp	EmpRet	JobAdv	JobCon	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				
JobSec	0.617	0.048	0.282	0.231	0.218			
SupS	0.300	0.049	0.206	0.308	0.069	0.173		
WLB	0.180	0.061	0.203	0.063	0.074	0.094	0.098	

4.4 R-square Results

The R-square values indicate the explanatory power of the model. Employee retention's endogenous variance was explained at moderate to substantial levels, with R^2 exceeding 0.50 (0.609). This suggests the organisational retention factors and core self-evaluation together effectively account for employee retention variance within the Iraqi banking context (Table 3).

Table 3. 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)

4.5 Predictive Relevance (Q2)

The model's predictive relevance was satisfactory, with Q^2 values for employee retention above zero. These values confirm the model's predictive accuracy and its capability to generalise retention outcomes beyond the sample (Table 4).

Table 4. 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 Communalities, CCR=Construct Cross-validated Redundancy

4.6 Path Coefficient: Direct Effects

Table 5 shows that all direct relationships were significant. The six hypotheses' path coefficient value (β) was between 0.101 to 0.208. The highest significant path ($p=0.000$) was found between compensation and employee retention ($\beta=0.208$ or 21% and ($t= 4.320$), exceeding the standardised value of 2.58, thus were significant at level $p < 0.01$, while the least significant relationship ($p=0.021$) was found between supervisor support and employee retention ($\beta=0.101$ or 10% and $t=2.315$), exceeding the standardised value of 1.96, thus were significant at level $p < 0.05$. The second significant path ($p=0.000$) was found between work-life balance and employee retention ($\beta=0.168$ or 16% and $t= 3.885$), exceeding the standardised value of 1.96, thus were significant at level $p < 0.05$. The third significant path ($p=0.003$) was between job advancement and employee retention ($\beta=0.146$ or 15% and $t= 2.982$), exceeding the standardised value of 2.58, thus were significant at level $p < 0.01$. The fourth significant path ($p=0.010$) was between job condition and employee retention ($\beta=-0.119$ or 12% and $t= 2.592$), exceeding the standardised value of 2.58, thus were significant at level $p < 0.01$. The fifth significant path ($p=0.019$) was between job security and employee retention ($\beta=0.117$ or 12% and $t= 2.478$), exceeding the standardised value of 1.96, thus were significant at level $p < 0.05$.

Table 5 Path coefficient result

Hypotheses	OS/Beta	SM	SD	95% B.C. Confidence Interval		T	P	Decision
				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: ** $p < 0.01$, * $p < 0.05$

4.7 Path Coefficient: Moderating Effect (Core Self-Evaluation)

The moderation analysis of Core Self-Evaluation (CSE) on various factors influencing employee retention (Table 6) revealed significant results for four out of six hypothesized relationships. Specifically, the interaction effects of CSE with job condition, supervisor support, job advancement, and job security on employee retention were all statistically significant and positive.

The strongest moderation effect was found between CSE and job condition ($\beta=0.177$, $t=3.972$, $p<0.001$), indicating that job conditions have a substantially greater positive impact on employee retention when employees possess high core self-evaluation (Hypothesis H7b supported). Similarly, CSE significantly moderated the effect of supervisor support on retention ($\beta=0.149$, $t=2.519$, $p=0.012$), showing enhanced influence when core self-evaluation is high (H7a supported).

Moderation by CSE was also significant for job advancement ($\beta=0.096$, $t=2.076$, $p=0.038$) and job security ($\beta=0.080$, $t=1.985$, $p=0.048$), both with positive effects on employee retention amplified by higher levels of core self-evaluation (Hypotheses H7e and H7f supported).

In contrast, the proposed moderating effects of job satisfaction between work-life balance and employee retention, as well as between compensation and employee retention, were not supported. These relationships were statistically insignificant, with low t -values and p -values above 0.05 (hypotheses H7c and H7d not supported).

Overall, the findings underline that core self-evaluation strengthens the positive impacts of certain job-related factors, i.e., job condition, supervisor support, job advancement, and security, on employee retention, while job satisfaction does not significantly moderate the effects of work-life balance or compensation on retention. This suggests that employees with a strong core self-evaluation respond more positively to improvements in these job conditions, leading to higher retention rates.

Table 6. Path coefficient result (Moderating effect)

Hypotheses	OS/Bet a	SM	SD	95% B.C. Confidence Interval		T	P	Decision
				LL	UL			
CSE x SupS -> EmpRet	0.149	0.14 3	0.05 9	0.04 0	0.26 4	2.519*	0.01 2	Supported
CSE x JobCon -> EmpRet	0.177	0.17 3	0.04 5	0.28 1	0.09 8	3.972* *	0.00 0	Supported
CFE x Comp -> EmpRet	0.011	0.01 5	0.05 2	- 0.09 1	0.10 7	0.203*	0.83 9	Not Supported
CSE x WLB -> EmpRet	0.048	0.03 9	0.04 3	0.14 9	0.02 3	1.119*	0.26 4	Not Supported
CSE x JobAdv -> EmpRet	0.096	0.09 3	0.04 6	0.01 2	0.19 2	2.076*	0.03 8	Supported
CSE x JobSec -> EmpRet	0.080	0.08 2	0.04 0	- 0.00 2	0.15 2	1.985*	0.04 8	Supported

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

5. Conclusion

This study looked at how core self-evaluation (CSE) affects the link between employer branding factors and employee retention in Iraqi banks. Following social identity theory, factors like supervisor support, job conditions, pay, work-life balance, career growth, and job security all had positive effects on retention. CSE strengthened the impact of supervisor support, job conditions, career growth, and job security, especially for employees with higher self-evaluations. This shows how important individual psychology is when studying retention, especially in tough markets with high turnover and uncertainty. The findings highlight that banks must not only invest in comprehensive retention strategies addressing both tangible and intangible aspects of employment but also recognize employees' personal motivational dispositions. By fostering environments that support self-efficacy and confidence, organisations can enhance the effectiveness of retention policies. The study contributes to the nascent literature on intrinsic motivational moderators of retention, offering valuable theoretical clarification and practical guidance for human resource management in developing economies.

6. Implications

This research expands the theoretical understanding of employee retention by integrating core self-evaluation as a moderator between employer branding factors and retention outcomes in a developing country context. While prior work has focused predominantly on direct effects, this study demonstrates the conditional nature of these relationships depending on employees' intrinsic self-appraisals. By grounding the model in social identity theory, the findings illuminate how organisational and personality factors jointly influence retention decisions (Adriano & Callaghan, 2022; Biswas & Suar, 2016). These insights provide a more nuanced and context-sensitive framework for future retention research.

Practically, banking managers in Iraq and similar contexts should design retention initiatives that not only enhance supervisor support, improve working conditions, provide career advancement, and assure job security but simultaneously cultivate employees' core self-evaluation through coaching, empowerment, and development programs. Recognising that self-efficacious employees respond more positively to retention efforts can inform targeted human resource strategies that enhance commitment and reduce costly turnover. This dual focus is vital for emerging market organisations facing structural labour challenges and resource constraints.

7. Future Research

Future studies should extend this research by examining additional individual difference variables such as personality traits or intrinsic motivation dimensions that may moderate relationships between retention practices and employee outcomes. Longitudinal designs could also assess causality and changes over time. Moreover, exploring similar models across other sectors and countries would test the generalisability of findings beyond the Iraqi banking context.

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