

Enablers and Barriers to Employee Retention in the Indian Banking Sector for Sustainable Growth: A Systematic Literature Review and Future Research Directions

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ABSTRACT

This paper systematically reviews the current trends and insights into employee retention in Indian banking sector with the consideration of sustainable growth of this sector. This study was carried out by an extremely thorough systematized literature review, using PRISMA framework to increase the issues of transparency and reproducibility during data selection, analysis, and synthesis. The search encompassed the reviews that were published between 2014 and 2024 with a primary retrieval through SCOPUS. The initial number of studies that were found was 44, which were then narrowed down to 36 based on predetermined inclusion and exclusion criteria that would be used, to finally form the synthesis. Based on the results, some of the key mechanisms that facilitated staff engagement and retention included competitive remuneration, favorable workplace culture and high career development opportunities. Work-life imbalance, job dissatisfaction and a high-stress environment were the major causes of turnover. The research highlights the need to harmonize with the sustainability plans retention measures in achieving the aim of building a committed and strong workforce. It also ends with recommendations on the actions that can be undertaken to break down the barriers in retention and leverage the enablers in addition to future research avenues on how to tackle the emerging challenges in this dynamic field.

Keywords: Employee retention, Indian banking sector, sustainable growth, systematic literature review, HR practices, job satisfaction, work-life balance

INTRODUCTION

Employee retention in the Indian banking sector is responsible for smooth growth with sustainability. Good retention strategies go hand in hand with HR practices like job rotation, flexible working hours, comfortable postings, and career advancement opportunities (Adekanbi, 2016). Such approaches reduce attrition rates but simultaneously boost up employee satisfaction and engagement. Rewards, performance appraisals, and promotions are critical in driving an employee to stay with an organization as they are motivational and rewarding factors. A positive conducive work environment and a strong framework for training and development also work for loyalty and commitment to employees' institution (Adeyefa et al. 2023).

However, factors such as stress at work, too little or insufficient training, and potential prospects for career enhancement make the other group dissatisfied and ultimately lead to turnover (Ajila & Abiola, 2004). These challenges are further worsened by the lack of understanding about employees' individual goals and needs. It is also found in research that psychological well-being as an enabler for retention involves fair compensation, and maintaining an equilibrium between work-life balance (Ali et al. 2024). By aligning employee retention strategies with the organizational goals and

dealing with the main causes of people leaving, the banking sector can assure a committed workforce, which is very important for long-term growth and sustainability (Babić-Hodović & Arslanagić-Kalajdžić, 2019).

Different enablers and barriers determine the adoption of sustainable practices among Indian bankers, directly affecting employees' retention levels and sustainable growth (Behl et al. 2026). Among the major identified barriers, risk of business failure relative to peers and absence of RBI regulations are the important one facing sustainability adoption. Other issues include the limited funding for employee training, complicated reporting structures, a lack of interest from investors and consumers, and a shortage of skilled employees. Such factors show that it is a systemic and operational challenge faced by the banking sector in trying to establish sustainability and retaining employees (Bekhit et al. 2023).

On the other hand, the enablers that drive sustainability are the "pressure from society to be environmental and socially responsible," which makes the banks most likely to sustain a healthy environment (Bendapudi & Leone, 2002). Other drivers include "a good brand reputation," which builds the image and pride of the organization and its employees. Besides, there are "inherent opportunities for innovation" and "better relations with stakeholders." Preparedness for "future compliance requirements" also

motivates banks toward sustainability as a way of facilitating sustainable growth and organizational stability (Chadha et al. 2021).

Lack of "awareness and consciousness on sustainability issues," the absence of "institutional groundwork and clear, comprehensible bank-related policies," and the need for "training and development of required expertise among bank employees" for smooth and effective integration of sustainability (Choongo et al. 2023). Other ascertained needs include "formal information sharing and dissemination platforms" and "guidance/workshops/training programs" on CSR focus areas. Addressing these barriers and taking advantage of the enablers would help the Indian banking sector achieve sustainable growth while enhancing employee retention (Chen et al. 2021).

This study attempts an exhaustive investigation to identify the determinants of employee retention within the Indian banking sector, a critical industry for sustainable economic development. Hence, through systematic literature reviews, the study identifies the most significant enablers that encompass competitive compensation, career development opportunities, workplace culture, and employee engagement strategies in retaining talent. At the same time, it investigates barriers including work-life imbalance, job dissatisfaction, lack of career progression, and high-stress environments as factors leading to employee turnover. The study aims to further analyze how these factors work together in establishing a stable and motivated workforce to support organizational sustainability. It also plans to identify gaps in existing research and provide future research directions to inform responses to emerging employee retention challenges to ensure long-term growth and stability of the Indian banking sector in a competitive global market.

2. REVIEW STRUCTURE AND METHODOLOGY

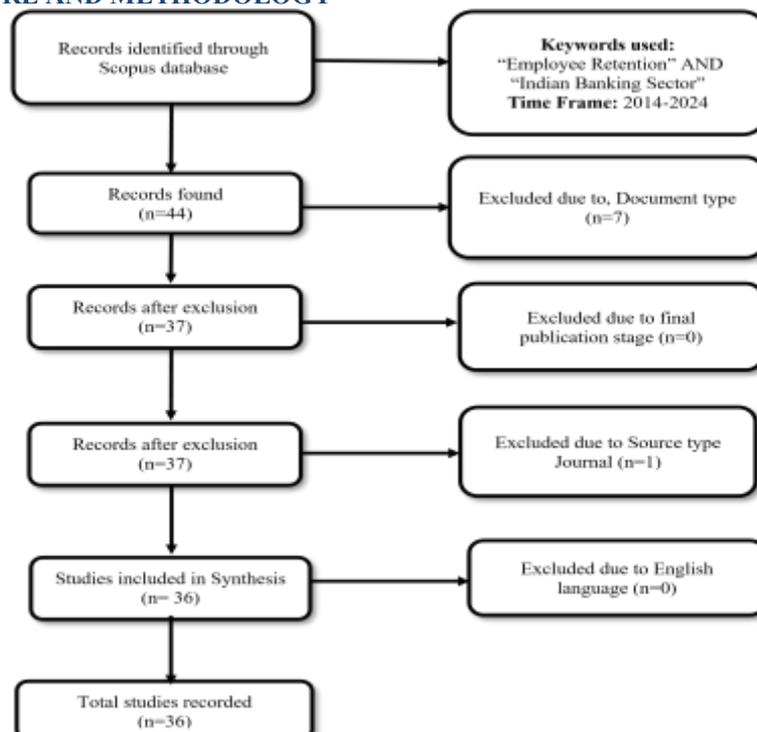


Figure 1: PRISMA model

Source: Self-prepared by author

This literature review used systematic extraction techniques to survey a number of the current academic works done on the selected subject. To be able to execute this desk research, it was important to note what the steps of the systematic literature review process are. The purpose was to collect and study a number of relevant studies across various scholarly sources through timebound, transparent research based on predefined keywords within a specified timeframe. Before commencing the analysis, some parameters had to be defined, including data sources, timeframes, search terms, inclusion and exclusion criteria, and the information to be searched.

2.1. Study source and Extraction

The Preferred Reporting Items for Systematic Reviews and Meta-Analyses (PRISMA) framework was utilized. PRISMA was born from the development of the QUOROM (Quality of Reporting of Meta-Analyses) statement, created in 1999 to enhance reporting quality and clarity of systematic reviews and meta-analyses. PRISMA was launched as a standard form in 2009 to refine existing reporting criteria and was since revised in 2020 for greater usability among different fields of research. The main aim of PRISMA is to have a standardized framework for performing systematic reviews through achieving transparency, rigour, and reproducibility in literature examination and analysis. It assists in helping researchers minimize bias, ensuring accurate reporting, and increasing reliability of conclusions formulated from systematic reviews. Using PRISMA protocols, research is able to methodically identify, screen, and choose appropriate literature, thereby selecting only high-quality and relevant research to be incorporated in the end analysis. Figure 1 below represents the PRISMA flowchart used for this study.

2.2. Selection and Evaluation

The numerous papers retrieved have been assessed using various criteria to determine primary factors for enablers and barriers to employee retention in the Indian banking sector for sustainable growth. A systematic literature review was used, with predetermined exclusion and inclusion criteria (Table 1), that limit the retrieved literature in a group of various criteria, particularly: Only English papers are considered within the count in the academic publication. This is because academic research provides dependable and high-quality research content that has been checked at several levels. The exclusion method involves excluding research articles from further evaluation if they do not match the keywords associated with the study domain. This research study uses methods of systematic literature review (SLR) based on the SCOPUS database to examine trends in research on employee retention in the Indian banking sector. The search was executed for papers within the time frame 2014-2024, thereby collecting recent and quality peer-reviewed literature. The following search query in SCOPUS was utilized "Employee retention" AND "Indian banking sector" AND ("HR practices" OR "job satisfaction" OR "workplace culture"). This search was performed for title, abstract, and keywords to capture the most related studies.

Inclusion Criteria	Exclusion Criteria
Peer-reviewed articles in journals, conference articles, and review articles.	Non-peer-reviewed sources (books, newspaper articles, editorials).
Studies that pertain to employee retention within the Indian banking industry.	Not Indian banking sector-specific studies.
Articles within 2017 to 2024.	Articles not in the English language.
Studies involving HR strategies, workplace culture, and job satisfaction.	Duplicate records.

Table 1: Inclusion and Exclusion Criteria

This study aimed at doing a systematic literature review based on "Employee Retention" in the "Indian Banking Sector," which used Scopus as the primary database source. The study was conducted between 2014 and 2024, and preliminary hits involving a total of 44 records were found. In the first screening stage, 7 records were excluded as they did not match the types of documents desired. This left 37 to be evaluated at the following screening stage. In the latter stage, no further exclusion since all had reached the final publishing stage. Screening Followed by Source type screening was done to further assess the source type of the records. On this level, 1 was rejected because of not fitting the acceptable source type. Finally, language screening of the records was conducted on which no record was excluded due to their language because all the records were in English.

After all exclusion criteria were applied, 36 studies were still relevant enough to be included for the final synthesis. Throughout this whole and systematic process, only the most relevant and of highest quality were included for analysis, which significantly contributed to a focused yet reliable review of the matter. The final dataset was subjected to bibliometric and qualitative thematic analysis. Bibliometric analysis was concerned with publication trends, major contributing countries and authors. Thematic analysis grouped findings into major themes like the critical enablers of retaining employees in the Indian banking sector, contribution of employee retention to sustainable growth and dynamics of employee retention: shifting with the tides of new technology.

3. BIBLIOMETRIC ANALYSIS

The present systematic literature study focuses on analyzing scientific works during the period of 2014-2024. These studies are retrieved and accessible via the SCOPUS database, which contains journal papers, conference papers, and research articles. The chosen time frame corresponds to the period when the digital transformation was seen to be at its highest point. A total of 44 distinct research studies were collected within the specified time period. **3.1. Publication Trends**

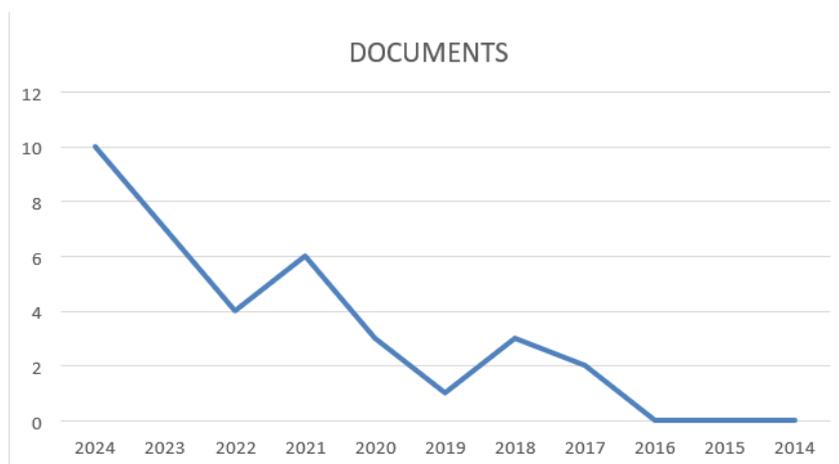


Figure 2: No. of Documents
Table 2: No. of Documents

Figure 2 illustrated that the trend in the number of published documents each year from 2017 to 2024 is portrayed through a line graph. One obvious peak is seen at 2024, with 10 documents, thus showing the highest level of research activity during this period. A general decline is noted from 2024 to 2020, wherein the number of documents decreases steadily, decreasing from 10 in 2024 to just 3 in 2020. The lowest point noted here is in 2019 with only 1 document published, which indicates the

significant drop in interest or activity in conducting research. This is then followed by a rise in 2021 when the number of documents increases to 6. The following years indicate some fluctuations: at times, the number of documents reaches 4 in 2022, then jumps to 7 in 2023, and finally increases significantly to 10 in 2024. These patterns may be indicative of changes in research focus priorities, funding dynamics, or shifts in the importance of the topic being studied over time

Year	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
No. of Documents	0	0	0	2	3	1	3	6	4	7	10

The data fluctuated in terms of publishing numbers from 2017 to 2024. It had the smallest numbers in 2019 with a mere 1 document, and published several documents every year later on. There seems to have been an increase from 2020 going forward, with 3 documents in 2020, followed

by 6 in 2021, and then a slight decrease to 4 in 2022. However, after that, there is a steep incline to 7 in 2023 and peaking to 10 in 2024, indicating growing interest and research activities in recent years.

3.2. Major Contributing Countries

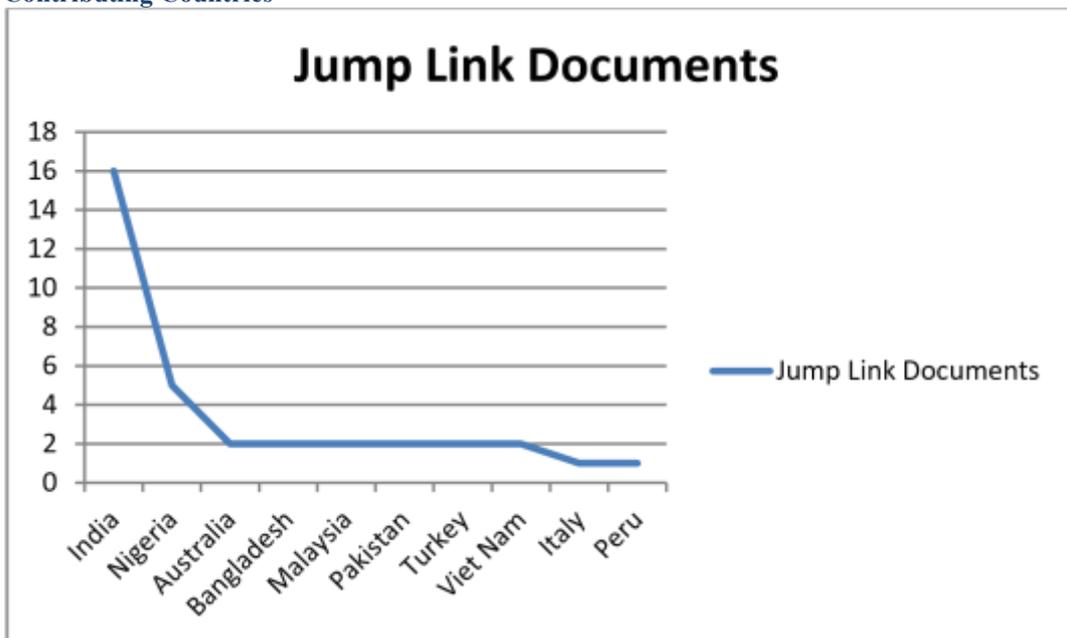


Figure 3: Documents by Country

Figure 3 represents the distribution of "Jump Link Documents" among different countries. It can be noted that India tops the chart with 16 documents, meaning highly focused or substantial research activity is happening in this area. Nigeria follows with a sharp difference and has fewer documents. Australia, Bangladesh, Malaysia, Pakistan, Turkey, Vietnam, Italy,

and Peru have minimal contributions with their document counts near or at zero. This trend shows an uneven concentration of research or documentation in India as compared to other countries, showing regional variations in interest, resources, or relevance to the subject matter.

3.3. Major Contributing Authors

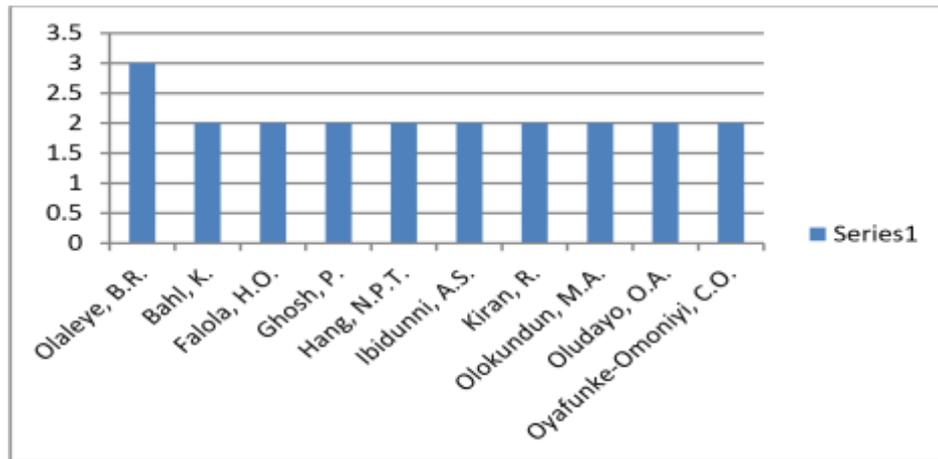


Figure 4: Documents by Author

The bar chart in figure 4 summarizes the quantities offered by different contributors for a particular dataset. Among the contributors, the one with the highest number of entries is Olaleye, B.R. with a total of 3, indicating a more considerable amount of research done or involvement in comparison with others. This suggests that Olaleye has a great deal of importance or possibly published more on the subject matter of study. The remaining authors—Bahl, K., Falola, H.O., Ghosh, P., Hang, N.P.T., Ibidunni, A.S., Kiran, R., Olokundun, M.A., Oludayo, O.A., and Oyafunke-Omoniyi, C.O.—each contributed equally with 2 entries. This uniformity suggests a balanced engagement among these authors, possibly reflecting collaboration or similar levels of academic or professional activity in the field. Contributions vary, yet Olaleye, B.R., emerges as a much more active contributor in this dataset. The distribution may reflect differing levels of expertise, differing access to resources or differing priorities in research among the authors.

4. LITERATURE ANALYSIS

4.1. The critical enablers of employee retention in the Indian banking sector.

The studies discussed emphasize various determinants of employee retention across different industries. Yadav et al. (2019) asserted that working safety and healthful working conditions are crucial enablers for boosting human resource capabilities and work quality in the power sector. Adekanbi (2016) has unveiled that transactional leadership, particularly in the Nigerian banking industry, plays a moderate role in encouraging employee retention. Zueb-Ur-Rahman et al. (2020) focused on how non-monetary factors are prioritized over monetary ones in retention policies, particularly in addressing turnover. Sahoo et al. (2024) identified challenges related to technology, competitiveness, and regulatory mechanisms, while noting the positive impacts of Banking 4.0 on employees and future career opportunities. Tiwari and Lenka (2020) discuss the positive associations between internal communication, knowledge sharing, and employee engagement, which in turn influences employer branding. Houssein et al. (2020) underline the central role of employee engagement in retention, particularly when combined with career development. Ali et al. (2024) focused on the significant impact of work-life balance for

women's career decisions: there has been a positive trend for work-life balance and work motivation for them. Rezvani et al. (2024) focused on the issues of organizational commitment and productivity in the banking industry. Dash et al. (2016) opine that engagement levels are different among employees and experience-based engagement may be needed. Elsafty et al. (2022) mentioned that training, development, and job satisfaction have a positive effect on retention; however, job performance and effective communication do not affect retention performance differently in the Egyptian private sector. Together, these studies help underline the employee retention of multifaceted in nature, which involves leadership, work-life balance, career development, communication, and organizational support.

4.2. Literature on the contribution of employee retention to sustainable growth.

The studies reviewed show the different strategies and factors related to employee retention and sustainability of organizations. Yadav et al. (2024) underline the role of staff retention in developing sustainable organizations, providing practical strategies for businesses to improve employee retention and long-term success. Salha (2022) brings together a new model that integrates green culture, organizational identification, and retention, and challenges managers to embrace sustainability practices to enrich employee outcomes. Jarkovská et al. (2022) analyze the effect of corporate social responsibility on the behavior of employees while underlining the fact that CSR's different dimensions are effective in creating and changing employee attitudes to varying degrees especially in the Central European context. Choongo et al. (2023) found a positive relationship between SHRM practices and employee retention, engagement, and loyalty, which strengthen firm performance in the banking industry. Fazal-e-Hasan et al. (2023) showed that green innovation builds hope among employees and contributes positively to intent to stay with the organization. Bekhit et al. (2023) indicated that GRB is significant in building a sustainability culture and retaining talent in Egyptian automobile firms, while challenges include a lack of awareness and management buy-in. Adeyefa et al. (2023) discussed the positive impact of different green HRM practices on retention with a specific focus on the new SEM-RII approach to determining the effectiveness of

GHRM. Ghani et al. (2022) described a model for the hospitality industry in improving recruitment and retention through satisfaction at work, pointing out the need to make employee satisfaction congruent with the retention policies. Jam et al. (2020) concluded that green HRM practices have a significant influence on the sustainability of organizations and the retention of employees in educational institutions of South Punjab, but only the generalizability of this study is limited. Sharma et al. (2019) focused on employer branding by identifying some key dimensions of organizational attractiveness with the suggestion that such dimensions are integrated into culture to enhance retention. Together, these studies underscore the vital role of sustainability practices, green HRM, CSR, and employee engagement in improving retention and fostering long-term organizational success.

4.3. Literature on the dynamics of employee retention: shifting with the tides of new technology.

Reviews of other studies show that various strategies and challenges exist in addressing employee retention, especially when sectors and regions are considered. In this regard, Thite et al. (2010) looked into the role of HR practices in Indian call centers in retaining workers, making it apparent that HR practices were a necessity but cannot alone guarantee retention in a labor market given the availability of alternatives. Bendapudi et al. (2002) pointed out that turnover has an adverse influence on customer relationships and the vendor firm should, therefore, adopt team-based approaches and knowledge management to reduce the vulnerabilities of turnover. Eggers et al. (2018) emphasized that the firms need to understand how changes in the technology would influence a firm's existing capabilities, knowledge, and resources to predict which companies will survive or perish under creative destruction. The skills shortages are contributed mainly to employee turnover, according to Mohlala et al. (2012), who assert that there is a problem of retaining key skills if there is no retention strategy in place. Sandi (2024) analyzed dynamics of employee loyalty for the technosphere and reveals about drivers and barriers to retention in these technology dynamics. Park et al. (2019) discovered that, for a small and medium enterprise, encouraging a collaborative culture is the best way to raise employees' voluntary effort rather than offering more monetary incentives. Zhang et al. (2023) discussed whether power dynamics in the ITO supply chain serves as an occasion where the asymmetrical nature of the client-supplier relationship results in high turnover rates of talents while serving as a reinforcing cycle of turnover. Nwokocha et al. (2012) suggested several retention strategies by Nigerian organizations, such as strategic planning, employee involvement in decision-making, personified compensation plans, career planning, and flexible work programs for knowledge employees. A holistic approach integrating talent development, work-life balance, organizational culture, and ongoing communication is what Wahyudi et al. (2023) emphasized to retain value employees. Lastly, Thite (2010) identified key challenges in retaining talent in the Indian business process outsourcing sector, such as pay satisfaction, work organization, and career advancement, urging the need for

multi-pronged retention strategies in this competitive sector. Together, these studies underscore the multifaceted nature of employee retention, highlighting the importance of strategic HR practices, organizational culture, leadership, and adaptability to external market conditions.

5. DISCUSSION

This study has critically provided the enablers and barriers for employee retention in the Indian banking sector. Table 2 depicts the identified enablers and barriers of employee retention in the Indian banking sector. Its main theme is a pivot point toward sustainable growth. From this systematic review, some key enablers identified include competitive compensation, opportunities for career development, supportive workplace culture, and active employee engagement. These findings are in line with the existing literature, which states that organizations that focus on these factors tend to have higher retention rates and have long-term sustainability. For instance, Yadav et al. (2024) and Sahoo et al. (2024) indicate that career development and engagement of employees play a very important role in retention and organizational stability. In contrast, the current study revealed some challenges, such as work-life imbalance, job dissatisfaction, and stressful work environment, which still persist in the Indian banking industry. These challenges, thus, indicate some underlying issues within the system of the banking sector, such as less adequate training programs, limited career development paths, and stressful working conditions. Such issues have previously been cited by Dash et al. (2016) and Zoeb-Ur-Rahman et al. (2020) to significantly contribute to employee turnover and, therefore, there is a need for specific intervention. A unique feature of this research is its integration of sustainability as a critical framework for understanding employee retention. The analysis showed that sustainability practices, such as green human resource management and corporate social responsibility, have a positive impact on retention through the alignment of organizational goals with employee values. This conclusion is in line with studies like Salha (2022) and Fazal-e-Hasan et al. (2023), which show how sustainability efforts improve employee loyalty and engagement. In addition, this paper highlights the dynamicity of the concept of retaining employees through technological change and the transformation in the working environment. Technology becomes an element of HR best practices as well as new hybrid models of work open up further opportunities for addressing retention. The result is that by tapping into these trends, work environments can be more flexible and innovative to build employee satisfaction and commitment. In a nutshell, the study offers a comprehensive insight into the factors that lead to employee retention in Indian banking. With these identified barriers and the leveraging of enablers, organizations are able to create targeted approaches toward building a resilient workforce towards long-term sustainability goals. The findings also indicate possible avenues for further research areas, such as exploring the interface between emerging workplace dynamics and employee retention in a rapidly changing global landscape.

Enablers	Barriers	Description	Author/s
Job Satisfaction	Work-Life Imbalance	Long working hours and inability to manage personal commitments contribute to dissatisfaction.	Dash et al. (2016), Ali et al. (2024)
Career Opportunities	Limited Career Progression	Lack of promotions and career advancement opportunities results in turnover.	Zoeb-Ur-Rahman et al. (2020)
Training and Development	Inadequate Training Programs	Lack of upskilling opportunities leads to reduced motivation and employee disengagement.	Houssein et al. (2020)
Workplace Environment	High-Stress Work Environment	Excessive work pressure and stressful conditions drive employees to leave the organization.	Sharma et al. (2019)
Leadership and Policies	Lack of Supportive Leadership Practices	Ineffective leadership and absence of employee-centric policies negatively impact retention.	Adekanbi (2016)
Technological Shifts	Resistance to Technological Changes	Employees struggle to adapt to new tools and technologies without adequate support and training.	Thite (2010)

Table 3: Identified enablers and barriers

6. RESEARCH IMPLICATIONS AND FUTURE DIRECTIONS

The study presents important research implications and outlines directions for further research into the issue. It declares that the objectives of employee retention must be carefully integrated with sustainability driven goals so as to establish a motivated and stable workforce in the Indian banking sector. The research underlines the need for focusing on enablers such as competitive compensation, workplace engagement, and removing barriers such as work-life imbalance and high stress environments to assure organizational success in the long run.

Future studies should take a multidisciplinary approach so as to include psychology, organizational behavior, and sustainability studies to come up with novel employee retention solutions. Extending the study to other industries and regions, particularly outside of Indian banking, will be able to provide comparative insights and increase generalizability. Areas of study suggested include retention strategies that include integrating green human

resource practices, technological advancements, and corporate social responsibility. Moreover, exploring the impact of emerging workplace dynamics-related factors, including remote work and gig employment, on retention can provide insight into emerging trends in this regard. The overall implications of such areas of research are to address further research gaps and move toward the development of holistic, adaptable strategies for fostering employee loyalty and organizational sustainability.

7. CONCLUSION AND LIMITATIONS

The study concludes that employee retention in the Indian banking sector is pivotal for sustainable growth and long-term organizational success. The key enablers of competitive compensation, career development opportunities, positive workplace culture, and effective employee engagement strategies all significantly influence retaining talent. Conversely, factors such as work-life imbalance, job dissatisfaction, limited career progression, and high stress environments contribute to employee turnover. The retention strategies are aligned

with sustainability goals, ensuring stability and motivation in the workforce while simultaneously supporting the growth of the organization. Furthermore, the study points out the lags between existing research and the emerging requirements that demand innovative approaches to address challenges and maximize enablers. This underlines the significance of building a resilient and competitive workforce in the rapidly evolving banking sector.

Admittedly, the study has several limitations which might affect the comprehensiveness of its results. First, it bases most of the analysis on data extracted from Scopus, and so may not be comprehensive when considered against other sources of literature. There is also a time constraint of focusing within a certain period of time (2014-2024)

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