

IMPACT OF EMPLOYER BRANDING FACTORS ON THE RETENTION OF EMPLOYEES IN THE FINANCIAL SERVICE SECTOR

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ABSTRACT

The objective of the current study is to examine the impact of employer branding factors on the retention of employees in the financial service sector. The data was collected from 105 employees working in the financial sector from different cities in Gujarat. The research instrument used was a structured, self-administered questionnaire, comprising a total of 25 items, out of which 15 were Employer Branding (EB) factors and 10 were Employee Retention (ER) factors. Further, the reliability test was done using Cronbach's alpha, fetching the overall output of 0.918, which indicates an excellent reliability score. The study found that there is a significant difference considering the type of organisation with respect to the retention of employees. Furthermore, the regression output shows that the variable 'benefits to employees' is statistically significant as its p-value is less than 0.05. The paper examines the impact of employer branding factors on the retention of employees working in the financial service sector in Gujarat. The findings of the paper can be useful for the financial service sector to improve its employer branding strategies further.

Keywords: Employer Branding, Retention Of Employees, Financial Sector, Employee Benefits, Working Conditions.

1. INTRODUCTION

Background: In the current competitive era, employee turnover is a major challenge faced by many companies globally. Being the major assets of any organization, human resources, especially the key performers of the organization, are highly valuable and their retention is an utmost important task to be managed. High employee turnover would gravely affect the performance of the organization and its sustainability as well. Therefore, in this increasingly competitive environment, attracting and retaining the talented workforce is a key strategic priority for most organizations. (Maheshwari et al., 2017)

From being a marketing buzzword to now being an important element of an organization's strategy, employer branding has become an essential part of the development of an organization. It is important to understand not only in words but also in figures as to how important employer branding is for organizations.

The financial sector always has a trend of tremendous growth as people try different ways to manage their money optimally. According to (Financial Sector, n.d.), the financial sector is the section of the economy made up of different firms like banks, investment companies, insurance companies and real estate firms that provide financial services to the commercial and retail customers. A strong financial sector is a sign of a healthy economy. But with the tremendous competition among the financial firms, it is a tedious task to retain the employees with the organization as they would always look for their competitive benefit that they might get from other firms. Due to this reason, employee turnover can increase in certain financial firms that does not come up with better competitive advantage that helps to retain their valuable employees. High employee turnover could also result into losing loyal customers as these employees can enhance customer loyalty by way of making these financial firms more approachable (P. R & P. Thampi, 2020). Today's young and dynamic generation always look for approachable and challenging work roles. Financial service sector is one such sector where these youths find their talents being utilized optimally and hence opt to work in these firms.

Hence, this study is an attempt to understand the effect of employer branding on the retention of employees working in the financial service sector, viz., banks, insurance, non-banking financial company (NBFC) and other such financial services, thereby trying to understand which factors of employer branding help in retaining the valuable employees with the firm for a longer time.

1.1 Need for the research

Employees leaving the organizations have frequently been noticed in different sectors in the current times. Some turnovers can be avoidable, for instance, a pay rise or a new office, which might not be comfortable for some employees (Morrell et al., 2004). Employee turnover rates are higher with the increased competition among different organizations within the financial service sector, and therefore, to address this problem and to find a way to retain employees through different employer branding factors, this study is carried out.

1.2 Objectives of the study

The present study is mainly focused on examining the impact of employer branding factors on the retention of employees in the financial service sector. The following are the objectives of the study:

- To examine the impact of gender on employer branding factors, viz., benefits to employees, working conditions, and relations with others
- To examine the impact of the type of organization on employer branding factors, viz., benefits to employees, working conditions, and relations with others
- To examine the impact of employer branding factors on the retention of employees
- To provide recommendations to the financial service sector regarding the enhancement of employer branding factors, aiming to improve employee retention

1.3 Hypothesis

H1: Gender has a significant effect on the benefits to the employees (BE) in the organization

H2: Gender has a significant effect on the working conditions of the employees (WC) in the organization

H3: Gender has a significant effect on the relations with others (RO) in the organization

H4: Gender has a significant effect on the impact on employees (IE) in the organization

H5: Gender has a significant effect on the retention of employees (RE) in the organization

H6: Type of organization has a significant effect on the benefits to the employees (BE) in the organization

H7: Type of organization has a significant effect on the working conditions of the employees (WC) in the organization

H8: Type of organization has a significant effect on the relations with others (RO) in the organization

H9: Type of organization has a significant effect on the impact on employees (IE) in the organization

H10: Type of organization has a significant effect on the retention of employees (RE) in the organization

2. LITERATURE REVIEW

a) Understanding employer branding

The term 'Employer Brand' was originally coined by Tim Ambler and Simon Barrow (Ambler & Barrow, 1996) defined it as "the package of functional, economic and psychological benefits provided by employment, and identified with the employing company." The exploratory research by Ambler and Barrow tested the application of brand management techniques to human resource management thereby defining the concept of 'Employer Brand', thus bringing a close alignment between marketing and HR practices. Employer branding is a term that has gradually become popular and is now taken more seriously by employers everywhere. The benefits Employer Brand offers to the Employees are parallel to those that a conventional brand offers to consumers:

- Developmental and/or useful activities (functional)
- Material or monetary rewards (economic)
- Feelings such as belonging, direction, and purpose (psychological)

Employer brand is employment specific term, wherein the firm's identity as an employer is characterized. Unlike the product and corporate branding which is directed only at the external participants, employer branding is directed at both internal and external participants. The employer branding's external marketing focuses on developing the firm as an employer of choice thereby attracting the most potential employees for the firm. On the other hand, the internal marketing of the employer branding helps to create a strong workforce that is difficult to be imitated by other firms. (Backhaus & Tikoo, 2004)

b) Employer branding: an antecedent of employee retention

One of the research projects explored employer branding to be antecedents of employee retention. If an organization has a strong employer brand, it will impact job satisfaction as well as a psychological contract of employees which are tested antecedents of employee retention. (Tanwar & Prasad, 2016) The analysis of another study indicated that increased perception of employer branding relates to staff with greater reports of retention and lower levels of compensation expectations. Interestingly, demographic factors were not significant in the analysis. (Mouton & Bussin, 2019) HR should take accountability for Employee turnover and should make it an easy task for them and line management to capture critical information such as retention plans, training needs, and job performance, and communicates this information to the entire management team for accountability. (Singh, 2014)

c) Retention in connection to Herzberg's two-factor theory

In connection to the Herzberg's two factor theory, (Němečková, 2017) states that benefits must be seen as hygiene factors which serves primarily to prevent dissatisfaction of employees and it acts as the primary prerequisite for their motivators. Meeting employees' ideas of benefits affects their positive attitude towards work, whereas, its absence might lead to dissatisfaction among employees which might ultimately lead to employee turnover. So to retain the employees, their ideas of employee benefits can be used as a measure to improve the benefits given to them so as to prevent their dissatisfaction.

d) Financial sector performance in India

The growth of financial sector in India is nearly 8.5% per year at present. This rise in the growth rate shows the growth of the economy. The reason for the stable growth rate is the ability of financial and monetary policies. Among them, the banking system in India is the most extensive. The total asset value of the entire banking system of India is nearly US \$ 270 billion. The latest inclusion in the banking facilities viz. internet banking and core banking have made banking operations more user friendly. (Growth of Financial Sector in India, n.d.) By 2028, India is expected to be the fourth largest private wealth market globally. On the back of robust banking and insurance sectors, India is today one of the most vibrant global economies. However, the banking sector is the major contributor to the country's financial sector with commercial banks accounting for more than 64% of the total assets held by the financial system. (Financial Service Sector, Indian Financial System - IBEF, n.d.)

e) The employee turnover issue

Previously, it was assumed that the major contributor to the turnover issues was financial rewards not being able to match employee's expectations. But, in the recent times, it's not just the financial rewards, but also non-financial rewards like recognition, career advancement, relations with the superiors as well as peers and so on. In the last few years, the employee turnover in Indian companies increased due to the strong growth of Indian economy wherein the effect of economic buoyancy has affected all economic sectors. In the study done by (Yiu & Saner, n.d.), the major causes for employee turnover were found to be salary and career advancement. The remaining causes of turnover with their percentage of responses as per the study is as shown in Table 1:

Table 1: Causes of turnover

Causes of turnover	% of respondents
Salary	78%
Career advancement	65%
Relationship with supervisor	48%
Recognition	41%
Job content	40%
Economic growth and talent competition	36%
Training and development opportunities	21%

[(Yiu & Saner, n.d.)]

f) Role of social media in retaining talent

Today, social platform provides wider opportunities and better career options than physical organizations. LinkedIn, Twitter, Facebook and other Social media are tools to attract potential employees. Social media provides a platform to both employers and employees to interact and communicate without worrying about the effort to meet at a particular place, as in previous times. With fancy designs and wonders of social websites, employers can brand themselves by highlighting their achievements and other advantages so that they can attract as well as retain their potential employees. (Gupta & Lenka, 2018)

g) Role of organization in building the employer brand

An organization has an important role in building its brand. Creating Employer Value Proposition (EVP) is extremely important when the market is highly competitive. A study by (Binu Raj, 2021) finds that employees have greater intentions to stay with the organization when the organization delivers an EVP including development value, social value and economic value. Psychological contract positively strengthens the impact of EVP on employees' intentions to stay. (Ambler & Barrow, 1996) identifies the main obstacles of employer branding concept as lack of top management support, internal politics and differences of perspectives and weak development of HR system. So if the

organization can focus on strongly developing their EVPs and controlling their internal barriers to building a strong employer branding, then the organization can be a successful brand in the market.

h) Different employer branding strategies in different cultures

One of the prime matters that the human resource professionals should understand is that the different aspects of employer branding are perceived differently in different cultures. Commonly, 'appreciation from management' and 'having cordial relations with colleagues' are considered as social benefit whereas 'an above average basic pay' is considered as an economic benefit. (Almıaçık et al., 2014) Some countries like United States, Canada and United Kingdom belong to the individual focused culture where people value their independence and focus on achieving their personal goals whereas countries like India, Japan, Korea and Mexico belong to the collective focused culture where people tend to see themselves as fundamentally rooted within a wider social group. (Martin, 2010) Hence, different employer branding techniques are needed to be applied as per the cultural acceptance of people in a particular place.

i) Employee turnover in banking sector

According to a study by (Santript Shukla, 2013), the prime factors for employee turnover were found out to be job satisfaction and work environment. Employees also seek for autonomy in work and some ease from management. Employees always seek for alternatives as everyone has the desire to flourish in their professional journey. Another study by (Alex, 2019) finds that stress is also a factor that affects the bank employees. We live in such a time where stress, tension, anxiety and depression are becoming a matter of concern in job places. It is a high time that employers focus on giving an amiable work environment and provide breaks in between so as to avoid long working hours which might affect an employee's mental and emotional well-being.

j) Employee retention by motivation

Different employee retention strategies can be effective when proper and a systematic effort is made to implement a supportive environment for the employees in order to meet their needs and requirements. It is an obvious statement to be stated that happier employees perform better at work and fetch more favorable outcomes for the organization. Some retention strategies given by (Sandhya, 2011) are transparent work culture which helps to build trust and open communication, quality of work which makes the employees more committed to carry out their works, occupational health care, suitable work timing, appropriate salary and motivational workplace all enhances and uplifts the employees' motivation thereby helping to achieve organizational goals.

3. RESEARCH METHODOLOGY

3.1 Research instrument: The present study is a descriptive research. Descriptive research includes surveys and fact finding enquiries of different kinds. The main characteristic of this research is that the researcher has no control over the variables, he can only report as to what has happened. (Kothari, 2004) The purpose of descriptive correlational study is to describe as to how one variable is associated to another variable. (Dulock, 1993)

3.2 Population: All the employees working in the financial service sector of Gujarat

3.3 Sampling design: Non probability sampling – convenience method (Employees of financial service sector viz. banks, insurance companies, NBFC, tax and accounting in different cities of Gujarat)

3.4 Sample size: 105 respondents' data have been collected for this study.

3.5 Data collection method: This study is done using the survey method wherein structured questionnaire with the help of 5 point Likert scale statements is used where 1= strongly disagree to 5= strongly agree.

4. DATA ANALYSIS AND INTERPRETATION

Table 2: Demographic analysis

Parameters	N (%)
Age	
<=30 years	62 (59.0%)
31-40 years	26 (24.8%)
41-50 years	5 (4.8%)
>50 years	12 (11.4%)
Gender	
Male	70 (66.7%)

Female	35 (33.3%)
Type of the firm	
Banking	39 (37.1%)
Insurance	17 (16.2%)
NBFC	9 (8.6%)
Tax and accounting	21 (20.0%)
Others	19 (18.1%)
Ownership type	
Government	17 (16.2%)
Private	78 (74.3%)
Semi Government	10 (9.5%)
Experience	
Less than 5 years	57 (54.3%)
5 - 10 years	19 (18.1%)
11 - 15 years	9 (8.6%)
16 - 20 years	5 (4.8%)
More than 20 years	15 (14.3%)

Total respondents were 105 where majority (59%) belonged to the age group lesser than 30 years. Male respondents (66.7%) were more compared to the female respondents (33.3%) wherein we can say that male members are more in number compared to female when it comes to working in financial service sector.

Total respondents were from different firms' viz. banks, insurance companies, non-banking financial company (NBFC), tax consultancy and other firms like equity funds, investment houses and mutual funds. Respondents from banks were more (37.1%) compared to other firms and majority respondents belonged to private financial firms at (74.3%) while the remaining were from either government sector or public sector undertaking (PSUs).

Statistical Analysis

Table 3: Reliability statistics

Scale	No of Questions	Cronbach's Alpha
Overall	25	0.918
Benefits to employee	7	0.721
Working condition	5	0.722
Relations with others	4	0.772
Impact on employee	5	0.667
Retention of employees	4	0.710

Alpha, developed by Lee Cronbach in 1951, provides a measurement of internal consistency of a test or a scale, expressed as a number between 0 to 1. (Making Sense of Cronbach's Alpha - PMC, n.d.) Cronbach's alpha is the most widely used measure to check the reliability. To ensure validity, internal consistency should be determined before the test can be employed for research purpose. The larger the reliability coefficient, the more repeatable or reliable the test scores. (Testing and Assessment - Reliability and Validity, n.d.) Here, the overall score (Cronbach's alpha) is 0.918 which is considered an excellent score for reliability. Cronbach's alpha for individual items also show a good score.

5. DISCUSSIONS

The difference in the average scores of different variables of male and female are given in table 4. The results of independent sample T-test indicate that there is no significant difference considering the gender with respect of BE, WC, RO, IE and RE.

Table 4: Difference between male and female

Variables	Male Mean (SD)	Female Mean (SD)	T-Stat	Sig.
Benefits to Employees	4.1306	4.1673	-0.252	0.802
Working Conditions	4.2971	4.2857	0.072	0.942
Relations with others	4.5571	4.5500	0.051	0.960
Impact on Employees	4.2343	4.3600	-0.890	0.375
Retention of Employees	4.4500	4.4714	-0.156	0.877

The difference in the average scores of different variables of government and private organisations are given in table 5. The results of independent sample T-test indicate that there is no significant difference considering the type of organisation with respect of BE, WC, RO and IE. However, there is a significant difference with respect to retention of employees ($t=2.473$, $p<0.05$).

Table 5: Difference between government and private organizations

Variables	Government Mean (SD)	Private Mean (SD)	T-Stat	Sig.
Benefits to Employees	4.0053	4.1905	-1.184	0.239
Working Conditions	4.2519	4.3077	-0.328	0.744
Relations with others	4.5000	4.5737	-0.484	0.629
Impact on Employees	4.2963	4.2692	0.177	0.860
Retention of Employees	4.7222	4.3654	2.473	0.015

In table 6, the relationship between BE, WC and RO with respect to RE was tested using the multiple regression analysis. Benefits to employees (BE), Working conditions (WC) and Relations with others (RO) were treated as independent variables whereas Retention of employees (RE) was treated as dependent variable. Table 6 demonstrated that the proposed regression model was adequate as the F statistic = 16.852 ($p\text{-value} = 0.000$) was significant at 5 percent level ($p < 0.05$). This indicates that the overall model was a reasonable fit and there was statistically significant relationship between predictor factors affecting retention of employees. It was also found that the three independent variables show 33.4% of variation in retention of employees.

Table 6: Model fit statistics

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	15.197	3	5.066	16.852	.000b
Residual	30.360	101	0.301		
Total	45.557	104			
Note: * $p<0.05$, $R=0.578$, $R\text{-square}=0.334$					

Table 7 is the regression output which shows that the variable 'benefits to employees' is statistically significant as its p value is less than 0.05. On the other hand, 'working conditions' and 'relations with others' are not statistically significant.

Table 7: Regression output

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.874	0.390		4.805	0.000
	Benefits to Employee_Score	0.309	0.120	0.328	2.579	0.011
	Working Conditions_Score	0.149	0.123	0.171	1.215	0.227
	Relations with Others_Score	0.145	0.106	0.149	1.368	0.174
a. Dependent Variable: RE_Score						

The major factor that plays a significant role in the retention of the employees is the benefits to the employees. These benefits include work life balance, flexi work schedule, health & wellness, financial growth, personal development, training and work from home option. This means that when these benefits are present in the firm, the employees prefer to stay in the firm for longer period of time.

Now, when the current study's results are compared with a previous study by (Yiu & Saner, n.d.) as shown above in table 1(Causes of turnover), it is observed that both the outcomes are similar to each other wherein the major reasons for turnover mentioned there are Salary (78%), Career advancement (65%) and Relationship with supervisor (48%). Similarly, in the present study, the major Employer branding factors that help to retain the employees for longer period of time are Benefits provided to employees which includes salary and career advancement.

Employees' Opinions Regarding Their Jobs in the Financial Service Sector

Respondents mentioned the following statements:

- The flexi work schedule and work from home options are not practical for people in the financial service sector as their operations have to be carried out in a specified time period, yet they would appreciate if flexi work hours can be implemented in the firm. It is a convenient way if the final deadline for each work is given in advance so that the employees can plan to work out on their schedule and complete the task as per the deadlines
- The upper management sometimes set unreasonable project delivery deadlines and so it becomes too difficult to manage all the works together and it becomes a stressful task for employees
- Job security and stability are also highly important factors for retention of good employees. Every employee would definitely look for a secure job and a stable job. Hence, these two things are considered highly important factors
- As mentioned in the study above, working environment, proper training and good pay structure are some of the major factors affecting the retention of effective employees. These three factors are highly important ones while employees make decisions whether to leave the firm or stay
- One of the major issues faced by the people working in the financial service sector is the transfer policy. The transfer policies are too rigid in this sector which makes the handling of personal life a little difficult. Hence, it would always be appreciated if the transfers are not frequently done and even when it's an urgent requirement for transfer, the employees shouldn't be transferred to a far place from where he works now.
- It would be appreciated by the employees if the firm looks into the appraisal matters of the employees from time to time rather than unnecessarily delaying it. Appraisals help employees to understand their strengths and weaknesses and they can improve and work upon it.
- The firm should give a small break of some 10 minutes between every two to three hours of continuous working so that employees don't feel stressed out or exhausted that might otherwise affect their productivity. Sometimes, not giving enough break in between might also lead to burnout.
- Sometimes, the workload becomes too heavy to manage and so the employees would appreciate if their workload is optimally balanced and distributed

6. RECOMMENDATIONS

In private financial firms, job security and stability is an issue faced by the employees. Today, people look for a job that suits their area of interest in job as well as the financial security and job security. Therefore, if better job security and stability is provided with good pay structure, it would help to retain employees for longer period of time

One of the major issues faced by the bank employees is the rigid transfer policy. It becomes a tedious task to balance both personal life and professional life when transfers become a constant requirement for being in a job, especially in banks today. If the transfer policies can be eased out to make the employee comfortable with shifting to different places, it would help to retain the good employees. This can be done either in two ways, first, where the durations between the transfers are increased and second, when the place of transfer is of the employee's choice out of the given options from the employer.

The employees also look for a cordial working environment where they can work without much chaos that might otherwise affect their quality of work. Hence, if there is a cordial and harmonious work environment, employees can fetch better output than usual.

7. CONCLUSION

Financial service sector is an important sector of a nation's economy. Their employees need constant motivation to keep working. Financial rewards definitely has a major impact on their retention but then too, there are other factors like working environment, flexible transfer policies and personal development that also adds to the retention reasons of employees. Hence, if the employer branding strategies are optimally molded as per the current employees' opinions, then the firms have the chance to retain good employees in the future.

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