

COACHING AND MENTORING AS PREDICTORS OF EMPLOYEE RETENTION IN ISLAMIC FINANCIAL COOPERATIVES

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Abstract: Employee retention is strategically important in service-intensive Islamic financial cooperatives because workforce continuity preserves tacit knowledge, service relationships, and operational consistency across dispersed branches. This study examines whether coaching and mentoring predict employee retention among employees of KSPPS Bakti Huria Syariah in South Sulawesi, Indonesia. A quantitative cross-sectional survey was conducted from January to June 2026. From a population of 250 active employees, 154 respondents were included, and data were collected using a five-point Likert questionnaire. Instrument quality was assessed through item validity and Cronbach's alpha, while multiple linear regression, correlation, determination, and partial and simultaneous hypothesis tests were performed using SPSS 25. Coaching positively predicted employee retention ($B = 0.436$, $\beta = 0.442$, $p < 0.001$), as did mentoring ($B = 0.365$, $\beta = 0.467$, $p < 0.001$). The model was significant ($F = 82.167$, $p < 0.001$) and explained 51.5% of adjusted variance in retention. The findings indicate that integrated coaching and mentoring can strengthen employee retention when developmental support, career direction, feedback, and follow-up are consistently embedded in organisational practice.

Keywords: Coaching; Employee Retention; Islamic Financial Cooperatives; Mentoring

INTRODUCTION

Employee retention has become a central human resource concern because the loss of experienced employees creates replacement costs, weakens accumulated organisational knowledge, and disrupts service continuity. Contemporary retention research increasingly treats employees' decision to stay as the result of a broader employment experience rather than a single reward mechanism. Evidence from Indonesia indicates that career development, job satisfaction, and other developmental signals can shape employees' willingness to remain with an organisation (Pricilla & Martdianty, 2024; Rizki et al., 2024). At the same time, findings across organisational settings show that development-related practices do not operate uniformly. Yuniana and Hanafia (2024), for example, reported that training and career development did not independently predict retention in their setting, although the broader set of human resource practices was jointly relevant. This pattern implies that retention is best understood through configurations of support rather than isolated programmes.

This issue is especially consequential in financial service organisations, where employee continuity is closely linked to customer trust, procedural knowledge, risk control, and relationship-based service. The challenge becomes more specific in Islamic financial institutions because human resource practices operate alongside organisational values and ethical expectations. Research in Indonesian Islamic banking shows that human resource management practices and perceived organisational support are positively related to employee commitment, a condition that is closely associated with lower turnover potential (Noor et al., 2023). Astuti (2024) further found that Islamic work ethics influence employee responses and job satisfaction among Islamic banking employees, indicating that employees interpret their organisational experience through both developmental and value-based lenses. In Islamic financial institutions, therefore, retention is not only an administrative issue but also a question of

whether the organisation provides credible support, meaningful development, and a work environment consistent with its institutional values.

One developmental mechanism with growing relevance is coaching. Workplace coaching is generally characterised by goal-focused interaction, feedback, problem solving, reflection, and support intended to improve employees' capacity to perform and develop. Recent empirical work shows that managerial coaching can build knowledge and performance at the team level when managers possess a strong learning orientation (Nyfoudi et al., 2023). Tang et al. (2024) found that coaching leadership was associated with stronger employee engagement through organisational self-esteem, which suggests that coaching affects not only task competence but also employees' perception that they are valued by the organisation. Nguyen et al. (2025) similarly showed that informal coaching from supervisors and peers can enhance job performance, with perceived organisational support functioning as an important mechanism. These findings are relevant to retention because developmental support can signal investment in employees and increase the psychological value of remaining in the organisation.

Coaching may also matter when employees encounter adverse work experiences. Zhang et al. (2024) found that coaching leadership weakened the relationship between workplace ostracism and turnover intention in a model involving job insecurity. This indicates that coaching can function as a resource that helps employees interpret and cope with demanding organisational conditions. In a geographically dispersed organisation, such a resource is particularly important because employees work under different branch-level conditions, interact with different supervisors, and face distinct operational pressures. Coaching delivered through day-to-day supervisory interaction can therefore provide a common developmental mechanism that connects employees to organisational standards while responding to local work problems.

Mentoring represents a second, related but conceptually distinct developmental mechanism. Whereas coaching often concentrates on current performance, goal achievement, and reflection on immediate work problems, mentoring generally involves a longer-term developmental relationship that provides career guidance, psychosocial support, role modelling, and access to experience. Evidence from Indonesia demonstrates that mentoring functions can reduce turnover intention among auditors by strengthening developmental support within the organisation (Diana et al., 2023). International evidence also supports the retention relevance of mentoring. Liff and Rovio-Johansson (2025) showed how mentoring can help newly qualified professionals deal with the stay-or-quit dilemma by creating a space for mentors and mentees to address work crises, perceived insufficiency, and professional adjustment.

However, mentoring should not be treated as automatically beneficial. Deng et al. (2024) described career-support mentoring as a double-edged process. It can stimulate internal proactive socialisation that supports retention, but it can also strengthen external career self-management that may facilitate mobility. Hu et al. (2024) likewise showed that negative mentoring experiences can increase protégés' turnover intention, partly through reduced harmonious work passion. These findings shift attention from the mere existence of mentoring to its quality, continuity, and relational design. The implication is that mentoring programmes should be structured, psychologically safe, and supported by trained mentors rather than left entirely to informal or inconsistent interactions. This interpretation is consistent with Leong et al. (2025), whose systematic scoping review emphasised the importance of mentor training for effective developmental relationships.

Recent synthesis evidence reinforces the importance of sustained mentoring. Södergård et al. (2026), in an umbrella review of mentoring programmes for newly graduated nurses, concluded that ongoing support and structured guidance were recurring characteristics of programmes associated with higher retention and lower

turnover. Although healthcare differs from financial services, the developmental principle is transferable: employees entering or adapting to demanding roles are more likely to remain when they have reliable access to guidance, feedback, and a credible developmental relationship. For Islamic financial organisations, this principle can extend to professional competence, career direction, and the transmission of organisational values.

The setting of the present study provides a useful context for testing these mechanisms together. KSPPS Bakti Huria Syariah is an Islamic savings, loan, and financing cooperative with employees distributed across multiple branches in South Sulawesi. Internal organisational data identified 250 active employees, while field information indicated ongoing concerns about retaining employees in roles exposed to service and operational targets. Coaching was already practised through supervisory guidance and problem solving, and mentoring occurred through guidance from more experienced employees. Nevertheless, the practices were not equally strong across all developmental dimensions. This creates an empirical question about whether employees who perceive better coaching and mentoring also report stronger intentions and attachment to remain within the organisation.

The context also extends the existing literature in three ways. First, much recent coaching evidence concerns performance, engagement, higher education, or hospitality rather than employee retention in Islamic financial cooperatives (Nguyen et al., 2025; Tang et al., 2024; Zhang et al., 2024). Second, mentoring-retention evidence is distributed across auditing, healthcare, and newcomer socialisation contexts, while the mechanism has received limited empirical examination in Indonesian Islamic financial cooperatives (Deng et al., 2024; Diana et al., 2023; Liff & Rovio-Johansson, 2025). Third, studies on Islamic financial institutions have highlighted the importance of human resource practices, organisational support, values, and career development, but coaching and mentoring have rarely been tested simultaneously as complementary predictors of retention (Astuti, 2024; Noor et al., 2023; Pangestuti et al., 2025).

Accordingly, this study examines the individual and joint contributions of coaching and mentoring to employee retention. Coaching is operationalised through transfer of experience, emotional support, character formation, and career development, while mentoring is represented by goal setting, feedback, two-way communication, self-reflection, and follow-up. Employee retention is reflected in intention to stay, loyalty, attachment, and long-term career interest. The study tests three propositions: coaching positively predicts employee retention; mentoring positively predicts employee retention; and coaching and mentoring jointly explain significant variation in employee retention. Figure 1 summarises the empirical framework.

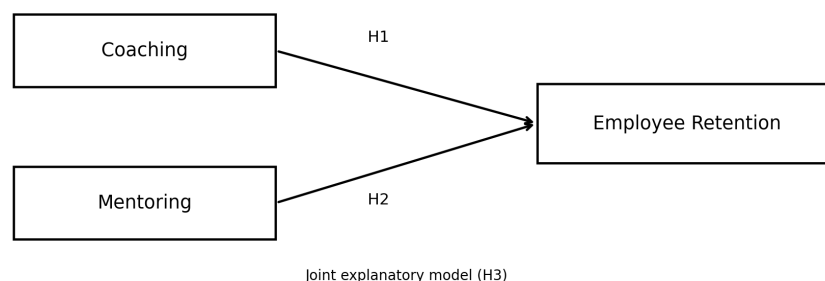


Figure 1. Research Framework
Source: Developed by the author (2026)

METHODS

This study used a quantitative explanatory design with a cross-sectional survey. The research was conducted from January to June 2026 across branches of KSPPS Bakti Huria Syariah in South Sulawesi, Indonesia. The unit of analysis was the individual employee. Primary data were obtained from employees through a structured questionnaire, while organisational documents were used to describe the institutional setting and workforce distribution.

The population consisted of 250 active employees. The minimum sample size was determined using the Slovin formula with a 5% error tolerance, resulting in 154 respondents. The analysis was based on 154 completed questionnaires. Because the thesis source did not document a more specific probability-selection procedure beyond the sample-size calculation and branch-wide distribution, this article does not infer a sampling technique that was not explicitly recorded. Respondents represented different sexes, educational backgrounds, and lengths of service, allowing the analysis to capture employees with varied organisational experience.

The questionnaire used a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). Coaching was measured with eight items organised into four dimensions: transfer of experience, emotional support, character formation, and career development. Mentoring was measured with ten items covering goal setting, feedback, two-way communication, self-reflection, and follow-up. Employee retention was measured with eight items representing intention to stay, loyalty, attachment, and long-term career interest. Table 1 presents the measurement structure used in the survey.

Table 1. Measurement Structure

Construct	Operational Focus	Indicators	Items
Coaching	Developmental support aimed at improving work capability and reflective learning	Transfer of experience; emotional support; character formation; career development	8
Mentoring	Longer-term developmental guidance between a more experienced mentor and employee	Goal setting; feedback; two-way communication; self-reflection; follow-up	10
Employee Retention	Employees' intention and attachment to remain with the organisation	Intention to stay; loyalty; attachment; long-term career interest	8

Source: Research instrument used in the study (2026)

Data quality was evaluated before hypothesis testing. Item validity was assessed by comparing each item-total correlation with the critical correlation value of 0.158. Reliability was evaluated using Cronbach's alpha, with values above 0.70 treated as evidence of internal consistency. The regression assumptions were assessed through a Normal P-P Plot of Regression Standardized Residual for normality, tolerance and Variance Inflation Factor values for multicollinearity, and a scatterplot of standardised predicted values against standardised residuals for heteroskedasticity.

Multiple linear regression was used to estimate the relationship between coaching (X1), mentoring (X2), and employee retention (Y), expressed as $Y = a + b_1X_1 + b_2X_2 + e$. The individual coefficients were evaluated using t-tests, while the joint model was evaluated using the F-test. The multiple correlation coefficient, R-squared, and adjusted R-squared were used to describe the model's explanatory capacity. Statistical decisions used a 5% significance level. All analyses reported in the thesis were performed with

SPSS 25. Because the research design was cross-sectional and non-experimental, the term 'predictor' is used in this article for statistical relationships, and causal interpretation is avoided beyond the evidence supported by the design.

RESULTS AND DISCUSSION

The respondent profile indicates that the sample was relatively balanced by sex, while most respondents held an undergraduate degree and a substantial proportion had long organisational tenure. Of the 154 respondents, 82 were men and 72 were women. Most respondents held a bachelor's degree, and 72 employees had worked for the organisation for more than ten years. This composition is relevant to the study because employees with extended tenure have had repeated exposure to supervisory coaching, peer or senior mentoring, and organisational career practices. Table 2 summarises the respondent characteristics.

Table 2. Respondent Characteristics

Characteristic	Frequency	Percentage (%)
Sex: Male	82	53.25
Sex: Female	72	46.75
Education: Senior High School	38	24.68
Education: Bachelor's degree	115	74.68
Education: Master's degree	1	0.65
Tenure: 1–5 years	46	29.87
Tenure: 6–10 years	36	23.38
Tenure: More than 10 years	72	46.75

Source: Processed survey data (2026)

Table 3. Descriptive Statistics and Instrument Quality

Construct	Items	Mean	Item–Total r Range	Cronbach's Alpha
Coaching	8	3.77	0.788–0.855	0.930
Mentoring	10	3.72	0.768–0.838	0.938
Employee Retention	8	3.81	0.802–0.858	0.936

Source: Processed survey data (2026)

Table 3 shows generally favourable perceptions of the three constructs. Coaching recorded an overall mean of 3.77, mentoring 3.72, and employee retention 3.81. Within coaching, the strongest item concerned the role of supervisory guidance in forming discipline and responsibility, whereas the weakest item concerned readiness for the next career level. Within mentoring, respondents rated goal clarity relatively strongly, but continuous monitoring of employee development was the weakest item. For retention, intention to remain was strong, while perceptions of a future career within the organisation were comparatively lower. These item-level patterns are substantively important because they identify career continuity and follow-up as the developmental areas most in need of managerial attention.

The instrument also showed strong measurement quality. All item-total correlations exceeded the critical value of 0.158. Item-total correlations ranged from 0.788 to 0.855 for coaching, 0.768 to 0.838 for mentoring, and 0.802 to 0.858 for employee retention. Cronbach's alpha coefficients were 0.930, 0.938, and 0.936 respectively. These values indicate that the items were internally consistent for the present sample.

The diagnostic checks indicated that the multiple regression model was suitable for interpretation. The Normal P-P Plot showed standardised residuals broadly following the diagonal reference line. Both coaching and mentoring had tolerance values of 0.932 and VIF values of 1.073, well within the criteria used in the study, indicating no problematic multicollinearity. The residual scatterplot also showed a dispersed pattern above and below zero without a clear funnel or wave pattern, providing no visual indication of serious heteroskedasticity.

The estimated regression equation was $Y = 3.753 + 0.436X_1 + 0.365X_2 + e$. Coaching had a positive coefficient of 0.436 with a standardised beta of 0.442 ($t = 7.576$, $p < 0.001$). Mentoring had a positive coefficient of 0.365 and a standardised beta of 0.467 ($t = 8.003$, $p < 0.001$). Both predictors were therefore statistically significant when the other variable was held constant. The model yielded $R = 0.722$, $R^2 = 0.521$, adjusted $R^2 = 0.515$, and a standard error of estimate of 3.664. The overall F-statistic was 82.167 ($p < 0.001$), showing that coaching and mentoring jointly provided a statistically significant explanation of variation in employee retention. Tables 4 and 5 present the regression and model-level statistics.

Table 4. Multiple Regression Results

Predictor	B	Std. Error	Beta	t	p	Result
Constant	3.753	2.106	–	1.782	0.077	–
Coaching	0.436	0.058	0.442	7.576	<0.001	Supported
Mentoring	0.365	0.046	0.467	8.003	<0.001	Supported

Source: Processed survey data (2026)

Table 5. Model Summary and Simultaneous Test

R	R ²	Adjusted R ²	Std. Error of Estimate	F	p
0.722	0.521	0.515	3.664	82.167	<0.001

Source: Processed survey data (2026)

The first finding shows that coaching is a meaningful positive predictor of employee retention. In substantive terms, employees who reported stronger transfer of supervisory experience, emotional support, character formation, and career-development guidance also reported a stronger inclination to remain with the organisation. The result is consistent with the view that coaching constitutes more than performance correction. It provides employees with an interpersonal resource through which they can interpret work problems, build confidence, and perceive that their development matters to the organisation.

This interpretation is compatible with recent coaching research. Tang et al. (2024) demonstrated that coaching leadership can strengthen employee engagement through organisational self-esteem, suggesting that coaching shapes both capability and perceived organisational worth. Nguyen et al. (2025) found that informal coaching was associated with stronger job performance and that perceived organisational support helped explain this relationship. Although performance and retention are distinct outcomes, the mechanisms are relevant to the present result. Employees who receive useful guidance and feel supported are more likely to experience the organisation as a setting in which they can solve problems and develop rather than as a setting they need to leave to obtain growth opportunities.

The finding also aligns with Nyfoudi et al. (2023), who showed that managerial coaching skills can support team performance through knowledge-related mechanisms. In a branch-based financial cooperative, transfer of experience is particularly important

because many operational decisions depend on tacit knowledge that is difficult to capture in formal procedures alone. Coaching can help employees learn how experienced supervisors diagnose work problems, manage service expectations, and respond to operational pressure. Zhang et al. (2024) further found that coaching leadership can mitigate the turnover-related consequences of workplace ostracism. Taken together, these studies support the interpretation that coaching can function as a developmental and psychological resource that anchors employees more strongly to the organisation.

The item-level findings, however, show that the coaching system is stronger in current work discipline than in future career preparation. The highest coaching perception concerned discipline and responsibility, while the lowest concerned readiness for the next career level. This difference matters because retention is partly a future-oriented decision. Employees may value a supervisor who helps them perform today, but long-term attachment is more likely to strengthen when coaching also clarifies how present performance connects to future roles, competencies, and internal advancement. The practical implication is not to replace operational coaching, but to expand it with periodic career-focused conversations and explicit developmental milestones.

The second finding demonstrates that mentoring is also a significant positive predictor of retention. This result is consistent with mentoring theory because longer-term developmental relationships provide resources that coaching may not fully supply, including career navigation, identity formation, psychosocial reassurance, and access to the experience of senior colleagues. Diana et al. (2023) found that mentoring functions were associated with lower turnover intention among Indonesian public accounting professionals. Liff and Rovio-Johansson (2025) similarly showed that mentors can help newly qualified professionals process difficult work experiences and the stay-or-quit question. The present finding extends this logic to an Islamic financial cooperative, where employees may need both technical guidance and reassurance as they manage service targets, financing processes, and branch-specific challenges.

The descriptive pattern for mentoring is particularly informative. Goal setting and initial direction were rated relatively well, but continuous monitoring was the weakest item. This indicates that mentoring may begin effectively but become less systematic over time. The distinction is important because sustained support appears central to retention-oriented mentoring. Södergård et al. (2026) concluded from an umbrella review that mentoring programmes characterised by ongoing support and structured guidance were associated with stronger retention and lower turnover among newly graduated nurses. The occupational context differs from financial services, but the programme-design principle is directly relevant: mentoring should include follow-up rather than end after initial orientation or problem solving.

Mentoring quality also deserves explicit managerial attention. Deng et al. (2024) showed that career-support mentoring can create both retention-supporting internal socialisation and mobility-enhancing external career self-management. The implication is not that organisations should restrict employee development, but that career support should be linked to credible internal opportunities so that development does not merely prepare employees to leave. Hu et al. (2024) provide a complementary warning by showing that negative mentoring experiences can increase turnover intention. Thus, assigning a senior employee as a mentor is insufficient by itself. Relationship quality, communication, role clarity, and the ability to provide constructive support determine whether mentoring becomes a retention resource or a source of frustration.

The need for mentor capability is reinforced by Leong et al. (2025), whose systematic scoping review highlighted the role of mentor training in strengthening mentoring practice. For KSPPS Bakti Huria Syariah, a practical response would be to define mentor responsibilities, provide simple mentoring guidelines, establish a regular

follow-up rhythm, and equip mentors with feedback and developmental-conversation skills. These measures would directly address the comparatively low score for ongoing monitoring and reduce variation in mentoring quality across branches.

The simultaneous model provides the most important integrative result. Coaching and mentoring jointly explained a substantial proportion of the observed variation in employee retention. The value of this result lies less in choosing one intervention over the other than in recognising their complementarity. Coaching can respond to immediate performance demands and work problems, whereas mentoring can create continuity around career direction, professional identity, and longer-term support. When both are present, employees receive a more complete developmental architecture: help with today's work and a clearer reason to imagine a future inside the organisation.

This complementary interpretation is relevant to Islamic financial institutions. Noor et al. (2023) found that human resource management practices and perceived organisational support are connected with employee commitment in Indonesian Islamic banking. Astuti (2024) showed that Islamic work ethics are related to employee responses and job satisfaction, demonstrating that employees in Islamic banking contexts respond to both organisational practices and value congruence. The present findings add a developmental layer to this literature by showing that day-to-day coaching and longer-term mentoring are associated with retention in an Islamic financial cooperative. Developmental practices can therefore be understood as concrete ways through which organisational support and values become visible in employees' everyday experience.

The career dimension also connects the findings to broader retention research in Indonesia. Rizki et al. (2024) reported that career development significantly predicted retention among Generation Z employees. Pricilla and Martdianty (2024) showed that retention can be shaped indirectly through job satisfaction within a broader employer-branding model, while Pangestuti et al. (2025) specifically identified career-development and retention issues in Islamic financial institutions. These studies reinforce the implication from the present item-level results: if employees are uncertain about their future career inside the organisation, favourable current working relationships may not be sufficient to secure long-term retention.

At the same time, retention interventions should not be overgeneralised. Yuniana and Hanafia (2024) found that career development did not independently predict retention in their specific organisational setting, even though the broader set of practices had a significant joint relationship with retention. This mixed evidence strengthens the case for an integrated approach. Coaching and mentoring should not be treated as universal stand-alone solutions. Their effects are likely to depend on whether they are connected to credible internal career opportunities, supportive supervision, fair organisational practices, and a work environment that employees regard as meaningful.

The study contributes empirically by examining coaching and mentoring within the same model in a branch-based Islamic financial cooperative, a context less represented in recent evidence. It also produces a practical diagnosis that goes beyond the significance tests. Coaching was perceived as strong in character formation but weaker in career readiness, while mentoring was stronger in initial direction than in sustained follow-up. These gaps suggest a specific managerial agenda: preserve the existing strength of supervisory guidance, formalise career-oriented coaching, create clearer mentor roles, schedule follow-up interactions, and connect both processes to internal development pathways. Such an approach is more defensible than creating additional programmes without addressing the weak points already identified by employees.

Several limitations should frame interpretation. The cross-sectional design establishes statistical association rather than temporal causality. All main constructs

were measured using employee self-reports, so common-method effects cannot be ruled out. The study was conducted within one cooperative network, which improves contextual coherence but limits direct generalisation to other Islamic banks, cooperatives, or conventional financial institutions. The sample-size calculation was documented, but the thesis did not record a detailed probability-selection protocol, so this article avoids claiming random selection. Future studies should use longitudinal or time-lagged designs, incorporate objective turnover records, compare branches, and test mediators such as perceived organisational support, job satisfaction, organisational commitment, and work engagement.

CONCLUSION

Coaching and mentoring emerge as complementary developmental predictors of employee retention in an Islamic financial cooperative. Employees are more inclined to remain when supervisors provide useful experience, emotional and character support, and career guidance, and when mentors provide clear goals, feedback, open communication, reflection, and continued follow-up. The findings indicate that retention is strengthened not simply by having coaching and mentoring programmes, but by embedding both practices in a coherent employee-development system. For KSPPS Bakti Huria Syariah, the principal managerial priorities are to extend coaching beyond immediate task performance into career preparation, formalise mentoring responsibilities, maintain regular follow-up, and connect developmental conversations to credible internal career opportunities. These actions would address the weakest dimensions identified in the survey while preserving the strengths already perceived by employees. Future research should test the same model longitudinally and examine psychological and organisational mechanisms that may explain how developmental support translates into sustained employee attachment.

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