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DRIVERS OF FRONT-LINE SALES EMPLOYEES' RETENTION: INTERACTION, MOTIVATION, AND PERFORMANCE*

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Received 15 June 2025; accepted 5 October 2025; published 30 December 2025

Abstract. Employee retention is a critical dimension of organisational sustainability, particularly in sales-intensive sectors where high turnover undermines competitiveness and long-term value creation. This study examines how intangible assets, specifically, the quality of buyer–seller interaction, intrinsic motivation, and sales performance, jointly shape the sustainability of human capital in the Indian banking sector. Drawing on Self-Determination Theory (SDT) and Social Identity Theory (SIT), the research develops and tests a behavioural framework linking relational dynamics, psychological fulfilment, and performance outcomes to employee retention. A cross-sectional survey of 449 sales professionals in the Indian banking sector was analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). Results confirm that effective buyer–seller interaction significantly improves sales employee performance and directly enhances retention, while performance partially mediates this relationship. Findings highlight that autonomy, competence, and relatedness, fostered by supportive interactions, translate into superior performance and a more substantial commitment. Furthermore, individual characteristics, organisational ecosystems, and social affiliation are identified as antecedents of effective interactions, reinforcing the role of intangible resources in sustaining workforce stability. The study contributes to sustainability and organisational behaviour literature by demonstrating how relational quality and motivational processes act as strategic intangible drivers of human capital retention. Practical implications suggest that managers should invest in autonomy-supportive leadership, recognition systems, and interpersonal skill development to enhance both sales effectiveness and long-term employee loyalty. By reframing retention as a sustainability issue, the research highlights how organisations can leverage social and psychological capital to achieve an enduring competitive advantage.

Keywords: human capital sustainability; intangible assets; buyer–seller interaction; employee retention; organisational resilience

Reference to this paper should be made as follows: Vartiak, L., Skoda, M., Lajcin, D., Izova, K., Sahoo, S. K., & Sahoo, T. R. 2025. Drivers of front-line sales employees' retention: interaction, motivation, and performance. *Entrepreneurship and Sustainability Issues*, 13(2), 264-279. <http://doi.org/10.9770/y2734537888>

JEL Classifications: M12, M54, J24, M31, O15

Additional disciplines: Psychology, Sociology, Information and Communication

* This research was funded by the Ministry of Education, Research, Development and Youth of the Slovak Republic, grants number VEGA 1/0551/24 and 001VŠDTI-4/2024

1. Introduction

In today's highly competitive and rapidly evolving market environment, businesses across industries face a critical challenge: retaining talented and motivated sales personnel. Sales associates serve as the front-line representatives of a company, playing a vital role in driving revenue and managing client relationships. However, persistently high turnover rates within sales teams undermine organisational stability while inflating recruitment and training costs. In this study, we treat banks as sales-intensive service organisations because they operate dedicated front-line sales teams tasked with customer acquisition and cross-selling, making the retention of these employees strategically critical.

A growing body of academic research highlights the importance of the quality of interactions between buyers and sellers, which significantly shape both sales outcomes and employee satisfaction. The concept of Effective Buyer–Seller Interaction (EBSI) is defined by the presence of trust, open communication, mutual respect, and a collaborative relationship between sales representatives and their clients (Kassemeier et al., 2022; Koponen & Julkunen, 2022). Such interactions not only enhance customer satisfaction and loyalty but also boost the motivation, engagement, and well-being of sales professionals (Baptista, Mota & Santos, 2022; Burchett, Murtha & Kohli, 2023).

Despite this recognition, prior research has largely emphasised transactional outcomes of buyer–seller dynamics, often overlooking the internal psychological processes through which EBSI affects sales employee retention. This issue is particularly salient in financial services marketing, especially banking, where competition is intense, customer focus is paramount, and relationship marketing is essential for acquiring and retaining clients. In this context, sales personnel are the primary point of contact for customers, significantly influencing satisfaction and loyalty through effective engagement. Significantly, EBSI extends beyond transactional exchanges by fostering trust, rapport, and clear communication that can enhance both employee motivation and long-term organisational commitment.

Given that sales roles are inherently stressful, target-driven, and relationship-intensive, a comprehensive understanding of the determinants influencing the retention of high-performing sales professionals is essential. Accordingly, this study addresses the following central question:

To what extent does the effectiveness of buyer–seller interaction (EBSI) influence the performance of sales employees (POSE), and how does POSE, in turn, relate to sales employee retention (SER)?

2. Theoretical background

Understanding the social and psychological factors that affect employee performance and retention has become increasingly crucial in the evolving field of sales management. Among these factors, Effective Buyer–Seller Interaction (EBSI) has emerged as a central construct, closely linked to both the Performance of Sales Employees (POSE) and Sales Employee Retention (SER).

The behavioural sciences emphasise the pivotal role of social interactions and motivational processes in shaping workplace outcomes. Prior research demonstrates that trust-based interactions not only enhance job satisfaction and performance but also strengthen retention by fulfilling psychological needs for belonging, competence, and autonomy. In this regard, EBSI reflects the relational quality that fosters mutual trust, open communication, and respect, thereby generating positive effects for both employees and organisations.

Building on this foundation, recent studies have highlighted how personality traits such as extraversion and conscientiousness (Individual Characteristics, IC), supportive Organisational Ecosystems (OE), and Social Affiliation and Integration (SAI) influence the quality of buyer–seller interactions. These factors collectively shape both employee performance and retention, underscoring the interconnectedness of personal dispositions, organisational culture, and social dynamics.

Drawing on a wide range of theoretical and empirical research that emphasises trust-centred relationships, intrinsic motivation, and supportive organisational environments, this chapter develops four core hypotheses. These hypotheses form the conceptual pillars of the study, grounded in a systematic analysis of the interplay between individual characteristics, corporate culture, motivational needs, and interpersonal dynamics.

2.1 Buyer-Seller Interaction on Sales Employee Retention

Trust-centred buyer-seller dynamics have a well-established, favourable effect on employee retention. A recent meta-analysis conducted by Canales-Ronda (2024) reveals that relational selling, encompassing elements such as trust, rapport, and effective communication, significantly enhances the job satisfaction and retention intentions of sales professionals, thereby effectively corroborating EBSI's beneficial impact on employee retention. In a parallel fashion, Zang et al. (2020) found that emphasising relationship quality in interactions results in heightened commitment and reduced turnover among sales personnel, thereby highlighting that effective interpersonal dynamics are critical for predicting SER.

Just as school-based financial programs boost student outcomes (Cannistrà, et al., 2022), supportive workplaces strengthen employee engagement and retention. The above discussion clarifies that trust-based relational selling boosts sales and employee retention, and that individual characteristics, a supportive organisational ecosystem, and strong social affiliation and integration significantly contribute to EBSI.

H1: Effective Buyer-Seller Interaction (EBSI) has a significant positive effect on Sales Employee Retention (SER).

2.2 Buyer-Seller Interaction on Sales Performance

Research grounded in SDT elucidates the affirmative impact of EBSI on sales performance outcomes. A contemporary meta-analysis conducted by Good et al. (2022) revealed that sales personnel who are intrinsically motivated characterised by the presence of autonomy, competence, and relatedness exhibit superior sales results compared to their extrinsically motivated counterparts, particularly in contexts that emphasise trust-oriented relational selling (Zheng et al., 2023) revealed through parallel research that adaptive selling approaches, built on trust-filled interactions, are essential markers of improved sales effectiveness. Autonomy constitutes a fundamental motivational factor in enhancing performance outcomes. As noted by Alriyami et al. (2024), the understanding of autonomy functions as a vital mediator between organisational justice and job output, thereby illustrating its significance in motivational elements. Concurrently, Hocine et al. (2014) establish that leadership that supports autonomy fosters increased work engagement and performance within service-oriented roles, thereby substantiating that autonomy exerts a beneficial effect on the performance of sales personnel. The degree of satisfaction regarding competence persists as a vital predictor of performance achievements. V. Good et al. (2022) ascertain that motivational factors associated with competence are among the most substantial predictors of sales performance as evidenced in their meta-analytic review. In addition, Zheng et al. (2023) deliver strong evidence that backing from both clients and bosses increases sales effectiveness, supporting the earlier conjecture. Relatedness, defined as the necessity for social affiliations, constitutes a pivotal determinant of performance outcomes. Good et al. (2022) assert that interactions that foster relatedness significantly enhance both intrinsic motivation and performance metrics within sales occupations. According to Alriyami et al. (2024), relatedness serves as a mediating component in the justice-performance structure, suggesting that social support and interpersonal ties have a direct impact on employee performance. The above discussions confirm that EBSI directly enhances sales performance, and satisfaction of SDT needs autonomy, competence, and relatedness search, which exert a positive effect on POSE

H2: Effective Buyer-Seller Interaction (EBSI) has a significant positive effect on the Performance of Sales Employees (POSE).

2.3 Sales Performance in Enhancing Employee Retention

Understanding the dynamics between employee performance and retention is increasingly critical for HR professionals, particularly in sales-driven environments where retaining high-performing talent directly impacts organisational outcomes. The connection between EBSI and retention is vital for HR professionals, as retaining top talent is crucial for success. Studies reveal that performance and retention are closely connected, influenced

by job satisfaction, engagement, and HR practices. This analysis examines the causal mechanisms and practical implications for HR strategy, informed by pertinent research. Research indicates that job satisfaction correlates with reduced employee turnover (Alsafadi & Altahat, 2021; Memon et al., 2021; Štaffenová, Kucharčíková & Tokarčíková, 2024). Contentment with HR initiatives, including training, performance evaluations, and compensation, enhances work engagement, thereby mitigating turnover intentions (Alsafadi & Altahat, 2021; Memon et al., 2021). Specifically, satisfaction with training and performance evaluations significantly promotes employee engagement, fostering emotional bonds that decrease the likelihood of turnover (Memon et al., 2021).

Given the compelling evidence linking POSE with engagement, satisfaction, and turnover intentions, it is posited that the POSE has a significant positive effect on SER.

H3: The Performance of Sales Employees (POSE) has a significant positive effect on Sales Employee Retention (SER).

2.4 Sales Performance as a Mediator Between Interaction and Retention

Effective interactions between buyers and sellers are paramount for the performance of sales personnel. Sales personnel who engage in productive exchanges with buyers are more inclined to experience a heightened sense of competence and relatedness, which are fundamental elements of intrinsic motivation (Kakkar et al., 2022). It has been demonstrated that sales representatives who believe in their competence during buyer interactions are more prone to attain high performance levels, given their talent for convincingly presenting the value of their goods and developing meaningful connections with customers (Kakkar et al., 2022). Additionally, robust interactions between buyers and sellers can enhance sales personnel's sense of independence, as they are empowered to take actions that align with their individual beliefs and objectives.

The POSE serves a significant mediating function in the linkage between EBSI and SER. Sales agents who display remarkable performance are usually more predisposed to experience job satisfaction and engagement, essential indicators of retention (Khan, Shafi & Rajput, 2020). Successful sales agents are more prone to stay with their companies, as they experience a strong sense of success and consistently receive appreciation and benefits for their input (Conde & Prybutok, 2021; Memon et al., 2021). In contrast, subpar performance may result in dissatisfaction and increased turnover, as sales employees might perceive that their endeavours are not producing the anticipated outcomes. Overall, the accumulated evidence suggests that POSE plays a crucial mediating role in linking productive EBSI to the SER, thereby underscoring the importance of fostering environments that promote substantial engagement and performance-oriented outcomes to enhance workforce stability.

H4: The Performance of Sales Employees (POSE) mediates the relationship between Effective Buyer-Seller Interaction (EBSI) and Sales Employee Retention (SER).

2.5 Theoretical Backing and Framework

To thoroughly investigate the relational and psychological dynamics that influence the retention of sales employees, this research is grounded in two complementary theoretical frameworks: Social Identity Theory (SIT) and Self-Determination Theory (SDT). Together, these frameworks provide a robust behavioural foundation for explaining how motivation and identity processes shape employee performance and retention. Social Identity Theory (SIT), as proposed by Tajfel et al. (1979), explains how individuals derive their self-concept from membership in social groups, which in turn influences attitudes, behaviours, and interactions. Within buyer–seller environments, SIT sheds light on how individual characteristics (IC), the organisational ecosystem (OE), and social affiliation and integration (SAI) shape interaction quality and long-term relationships. Prentice et al. (2019) highlight that consumers often align their purchasing intentions with sellers or communities that reflect their identities, thereby strengthening trust and engagement. Visual cues such as profiles and reviews help customers assess similarity in traits, fostering emotional connection and loyalty. Furthermore, research by Wang et al. (2016) demonstrates that in B2B contexts, shared values and identity in communication and culture facilitate co-creation and innovation, thereby building trust and expanding brand recognition. Ali et al. (2021) similarly found that personality trait similarities, such as openness or agreeableness, between buyers and sellers enhance emotional engagement and loyalty. Collectively, SIT

underscores that identity alignment, organisational support, and social belonging nurture trust, emotional bonds, and loyalty—key factors in sustaining employee and customer relationships in sales contexts.

Self-Determination Theory (SDT), developed by Deci and Ryan (2013), emphasises that motivation and performance are driven by the fulfilment of three psychological needs: autonomy, competence, and relatedness (Deci & Ryan, 2000; Ryan & Deci, 2017). Autonomy reflects volition and ownership of one's actions, which fosters intrinsic motivation and job satisfaction. During the COVID-19 pandemic, these principles align with organisational excellence models, such as the Deming Prize framework, which emphasise continuous improvement, participation, and feedback as drivers of performance (Vartiak, 2015).

By integrating SIT and SDT, this study explains retention as a behavioural outcome of both motivational and identity processes. While SIT highlights how group identification, affiliation, and belonging shape relational quality and loyalty, SDT demonstrates how the fulfilment of psychological needs drives intrinsic motivation and sustained performance. Taken together, these frameworks provide a comprehensive explanation of how Effective Buyer–Seller Interaction (EBSI) influences the Performance of Sales Employees (POSE) and, ultimately, Sales Employee Retention (SER).

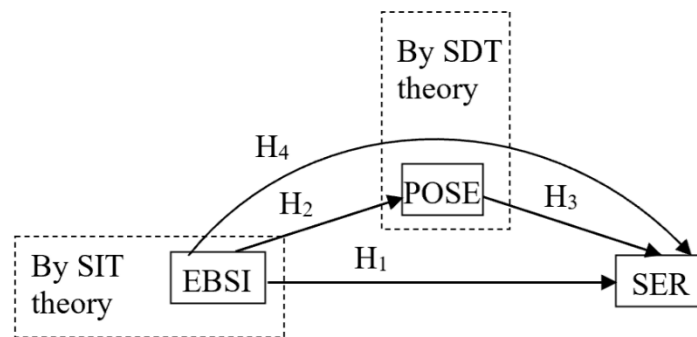


Figure 1. Theoretical framework & hypotheses
Source: own processing

3. Research objective and methodology

Building on the identified research gap and problem statement, the primary objective of this study is to investigate how Effective Buyer–Seller Interaction (EBSI) contributes to Sales Employee Retention (SER) by examining the underlying psychological and performance mechanisms involved.

EBSI is conceptualised as a behavioural construct defined by trust, mutual respect, and open communication. Specifically, this research seeks to:

1. Assess the direct impact of EBSI on SER and determine whether the Performance of Sales Employees (POSE) mediates this relationship.
2. Explore the antecedents of EBSI, focusing on three determinants: Individual Characteristics (IC), Organisational Ecosystem (OE), and Social Affiliation and Integration (SAI).
3. Examine the role of psychological needs—Autonomy, Competence, and Relatedness—outlined in Self-Determination Theory (SDT), in shaping sales employee performance and motivation.
4. Incorporate insights from Social Identity Theory (SIT) to understand how group identity and belonging further influence relational quality, motivation, and retention.

Through this integrated framework, the study aims to provide a comprehensive understanding of how relational, organisational, and psychological factors interact to enhance motivation, improve performance, and foster long-term retention among sales professionals.

This study employed a quantitative, cross-sectional survey design to examine the behavioural relationships among Effective Buyer–Seller Interaction (EBSI), Performance of Sales Employees (POSE), and Sales Employee Retention (SER). Guided by a positivist framework, the research applied Partial Least Squares Structural Equation Modelling (PLS-SEM) to test the hypothesised behavioural pathways and evaluate the

strength of direct, indirect, and mediating effects. A two-stage PLS-SEM procedure was adopted in line with methodological recommendations for assessing higher-order formative constructs (Sarstedt, 2019).

We studied front-line sales personnel in the banking segment of the financial services industry in India. Using non-probability purposive sampling, we recruited respondents with at least one year of direct, customer-facing sales experience. Data were collected via structured offline surveys administered at bank branches in India between February 2024 and June 2025. Participation was voluntary, informed consent was secured, and confidentiality was maintained. The target population consisted of front-line sales personnel in the financial services industry in India, particularly within banks. This sector was selected due to its high relational intensity and elevated attrition rates, making it an appropriate context for studying behavioural constructs of motivation, interaction, and retention. Non-probability purposive sampling was used to recruit respondents with a minimum of one year of direct customer-facing sales experience. A total of 449 valid responses were collected, satisfying the "10-times rule" of PLS-SEM, which requires a minimum sample size ten times larger than the maximum number of indicators or structural paths directed at a latent construct (Hair, 2019). This ensured sufficient statistical power and stability of model estimation.

The survey instrument was developed using standardised multi-item scales validated in peer-reviewed literature (Hair, et al., 2019; Sarstedt et al., 2019). Items were measured on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree), allowing reliable assessment of behavioural constructs. The measurement model comprised both reflective and formative constructs. Specifically:

- EBSI was conceptualised as a formative second-order construct comprising three reflective first-order dimensions grounded in Social Identity Theory (SIT): Individual Characteristics (IC), Organisational Ecosystem (OE), and Social Affiliation and Integration (SAI).
- POSE was conceptualised as a formative second-order construct comprising three reflective first-order dimensions aligned with Self-Determination Theory (SDT): Autonomy (AT), Competence (CP), and Relatedness (RLT).
- SER was treated as a reflective construct, capturing employees' long-term behavioural commitment and intention to remain with their organisations.

The questionnaire was subjected to expert review and pilot testing with 50 banking sales professionals. Feedback was incorporated to refine wording, improve contextual clarity, and ensure construct validity. Data collection was conducted through structured offline surveys administered directly at bank branches. All participants provided informed consent, and confidentiality was strictly maintained.

Data analysis was performed using SmartPLS to evaluate the reliability and validity of the behavioural constructs. Internal consistency reliability was confirmed using Cronbach's Alpha and Composite Reliability, with values exceeding the recommended threshold of 0.70. Convergent validity was established via Average Variance Extracted (AVE) (>0.50), while discriminant validity was assessed using the Fornell–Larcker Criterion and Heterotrait–Monotrait (HTMT) ratio. For the formative second-order constructs (EBSI and POSE), multicollinearity (VIF) and indicator relevance tests confirmed construct validity.

Behavioural pathways were assessed using bootstrapping (5,000 resamples) to estimate the significance of direct, indirect, and mediating effects. The Single Global Item (SGI) method (Sarstedt et al., 2019; Hair, et al., 2021) was used to verify the convergent validity of higher-order constructs, with strong and significant correlations between each formative construct and its corresponding global reflective item. R^2 values were used to assess explained variance in dependent behavioural outcomes, f^2 effect sizes to evaluate construct contribution, and Q^2 predictive relevance via blindfolding confirmed the model's predictive strength.

The research adhered to ethical guidelines, ensuring voluntary participation, anonymity, and participants' right to withdraw at any stage. This safeguarded the integrity of the behavioural data and reinforced trust in the study's findings.

4. Results and discussion

The study's results were derived using Partial Least Squares Structural Equation Modelling (PLS-SEM). The analysis was conducted in two phases: first, the measurement model was evaluated to establish the reliability and validity of the behavioural constructs; second, the structural model was examined to test the proposed hypotheses and assess the correlations among variables. Descriptive statistics and principal findings were analysed in line with the stated research objectives. The findings indicate that Effective Buyer–Seller Interaction (EBSI) significantly predicts both Performance of Sales Employees (POSE) and Sales Employee Retention (SER). Moreover, POSE was found to partially mediate the relationship between EBSI and SER. These results demonstrate that high-quality relational interactions enhance intrinsic motivation and foster identity alignment, which in turn sustain employee commitment and reduce turnover. The demographic characteristics of the respondents are as follows: Among 449 participants, 26.5% were aged 18 to 30 years ($n = 119$), 29.4% were aged 31 to 40 years ($n = 132$), 26.3% were aged 41 to 50 years ($n = 118$), and 17.8% were aged 51 to 60 years ($n = 80$). Regarding gender distribution, 57.7% of respondents were male ($n = 259$), and 42.3% were female ($n = 190$). This demographic distribution guarantees varied representation in terms of age and gender.

4.1 Measurement Model Assessment

The measurement model was assessed for reliability and validity before structural analysis. Internal consistency was validated by Cronbach's alpha, rho_A, and composite reliability. Convergent and discriminant validity were confirmed via AVE, item loadings, the Fornell-Larcker criterion, and HTMT ratios. Formative second-order conceptions were evaluated using outer weights, VIF, and the Single Global Item method, validating their conceptual and statistical soundness.

Table 1. Reliability and Validity Statistics of the Measurement Model Constructs

Construct	Items (Loadings)	Cronbach's α	rho_A	CR	AVE
AT	AT1: 0.852, AT2: 0.828, AT3: 0.824, AT4: 0.854	0.861	0.87	0.91	0.71
CP	CP1: 0.884, CP2: 0.835, CP3: 0.875, CP4: 0.869	0.889	0.9	0.92	0.75
IC	IC1: 0.877, IC2: 0.790, IC3: 0.839, IC4: 0.837, IC5: 0.715	0.873	0.9	0.91	0.66
OE	OE1: 0.813, OE2: 0.808, OE3: 0.776, OE4: 0.829, OE5: 0.775	0.866	0.92	0.9	0.64
RLT	RLT1: 0.852, RLT2: 0.833, RLT3: 0.896, RLT4: 0.868	0.886	0.9	0.92	0.74
SAI	SAI1: 0.796, SAI2: 0.807, SAI3: 0.801, SAI4: 0.856	0.836	0.87	0.89	0.67
SER	SER1: 0.834, SER2: 0.836, SER3: 0.809, SER4: 0.871, SER5: 0.797	0.887	0.89	0.92	0.69

Notes: EBSI = Effective Buyer–Seller Interaction; POSE = Performance of Sales Employees; SER = Sales Employee Retention; IC = Individual Characteristics; OE = Organisational Ecosystem; SAI = Social Affiliation and Integration; AT = Autonomy; CP = Competence; RLT = Relatedness; α = Cronbach's alpha; rho_A = Dijkstra–Henseler reliability; CR = Composite Reliability; AVE = Average Variance Extracted HTMT = Heterotrait–Monotrait ratio; β = standardised path coefficient; O = Original Sample; M = Sample Mean; STDEV = Standard Deviation; R^2 = explained variance; f^2 = effect size; Q^2 = predictive relevance; SRMR = Standardized Root Mean Square Residual; d_ULS = ULS discrepancy; d_G = geodesic discrepancy; NFI = Normed Fit Index; VIF = Variance Inflation Factor; PLS-SEM = Partial Least Squares SEM; SGI = Single Global Item.

Source: own research

Table 1 illustrates the reliability and validity metrics of the measurement model constructs. All constructs demonstrate remarkable internal consistency, evidenced by Cronbach's alpha (α) values between 0.836 (SAI) and 0.889 (CP), much exceeding the recommended criterion of 0.70 (Henseler, Ringle & Sinkovics, 2009). The "composite reliability" (CR) values for all constructions surpass 0.88, hence affirming construct dependability. The AVE values establish convergent validity, with all exceeding the acceptable threshold of 0.50 (Hair, Howard & Nitzl, 2020). This indicates that the latent constructs account for more than 50% of the variance in their corresponding indicators. The AVE values range from 0.64 (OE) to 0.75 (CP), indicating a moderate to high degree of shared variance among items.

Additionally, all individual item loadings above the criterion of 0.70 indicate strong item reliability (Fornell & Larcker, 1981). The item loadings of the construct are above 0.70, confirming its unidimensionality and internal consistency. The results confirm that the measurement model meets the essential criteria for reliability and convergent validity, thereby substantiating the appropriateness of the scales employed in this investigation.

Table 2. Discriminant Validity – Fornell-Larcker Criterion and HTMT Ratios

Fornell-Larcker criterion							
	AT	CP	IC	OE	RLT	SAI	SER
AT	0.84						
CP	0.342	0.866					
IC	0.263	0.222	0.813				
OE	0.082	0.14	0.545	0.8			
RLT	0.397	0.357	0.208	0.091	0.862		
SAI	0.165	0.142	0.386	0.494	0.134	0.815	
SER	0.343	0.327	0.26	0.067	0.327	0.205	0.83
HTMT							
	AT	CP	IC	OE	RLT	SAI	SER
AT							
CP	0.393						
IC	0.289	0.242					
OE	0.09	0.144	0.643				
RLT	0.45	0.399	0.219	0.091			
SAI	0.179	0.153	0.446	0.57	0.144		
SER	0.385	0.365	0.283	0.08	0.361	0.231	

Notes: EBSI = Effective Buyer–Seller Interaction; POSE = Performance of Sales Employees; SER = Sales Employee Retention; IC = Individual Characteristics; OE = Organisational Ecosystem; SAI = Social Affiliation and Integration; AT = Autonomy; CP = Competence; RLT = Relatedness; α = Cronbach's alpha; rho_A = Dijkstra–Henseler reliability; CR = Composite Reliability; AVE = Average Variance Extracted HTMT = Heterotrait–Monotrait ratio; β = standardised path coefficient; O = Original Sample; M = Sample Mean; STDEV = Standard Deviation; R^2 = explained variance; f^2 = effect size; Q^2 = predictive relevance; SRMR = Standardized Root Mean Square Residual; d_ULS = ULS discrepancy; d_G = geodesic discrepancy; NFI = Normed Fit Index; VIF = Variance Inflation Factor; PLS-SEM = Partial Least Squares SEM; SGI = Single Global Item.

Source: own research

Table 2 displays the outcomes of the discriminant validity evaluation employing the Fornell-Larcker criterion and the HTMT correlation ratio (Fornell & Larcker, 1981) assert that a construct must have greater variance with its indicators than with other constructs within the model. This criterion is satisfied when the square root of the AVE, the diagonal elements of the matrix, exceed the inter-construct correlations. In Table 2, the diagonal values for each construct surpass their correlations with other constructs, hence affirming discriminant validity. The HTMT ratio, a contemporary and rigorous approach introduced by (Henseler, Ringle & Sarstedt, 2015), further substantiates discriminant validity. All HTMT values are below the conservative criterion of 0.85, signifying that the conceptions are empirically distinct. The maximum HTMT value is 0.643 (between IC and OE), remaining within acceptable thresholds and further substantiating discriminant validity. The current study confirms that the conceptions are sufficiently diverse both theoretically and quantitatively. This distinction guarantees the precision of ensuing structural model estimations and enhances the validity of the theoretical

linkages examined in the research (Franke & Sarstedt, 2019). The Single Global Item (SGI) technique was utilised to assess the convergent validity of the formative higher-order constructs, as advised by Sarstedt et al. (2019) and Hair et al. (2021). Each construct, EBSI and POSE, was evaluated by a single reflecting item that encapsulated the overall perspective of the idea. The findings demonstrated robust and significant correlations: $\beta = .939$ for EBSI and $\beta = .924$ for POSE, thus affirming the convergent validity of the formative constructs.

4.2 Structural Model Evaluation and Mediation Analysis

The assessment of the structural model, relying exclusively on the supplied path coefficient tables, provides robust empirical evidence for the proposed linkages among EBSI, POSE, and SER. The direct impact of EBSI on POSE is positive and statistically significant, as evidenced by an original sample coefficient of 0.325, a t-statistic of 7.497, and a p-value of 0.000. This suggests that superior interactions between buyers and sellers markedly improve the performance of sales personnel. Within the framework of SDT, this relationship highlights that relational dynamics facilitate the satisfaction of psychological demands such as autonomy and competence, which are essential motivators of performance. The ties from EBSI to SER are noteworthy ($\beta = .192$, $t = 3.649$, $p < .001$), indicating that EBSI exerts a direct and beneficial influence on the retention of sales personnel. This suggests that when sales professionals engage in significant, courteous, and trust-based interactions with buyers, they are more likely to maintain their commitment to the firm. This relational feature cultivates a sense of social connection and acknowledgement, corresponding with the SDT requirement for relatedness. Moreover, POSE demonstrates a significant positive impact on SER ($\beta = 0.374$, $t = 7.222$, $p < .001$), suggesting that employees who view themselves as competent and motivated in their positions are more inclined to remain with their current business. This underscores the significance of performance not merely as a result of EBSI but also as a crucial precursor to retention. High-performing employees typically feel enhanced pleasure, engagement, and recognition, all of which contribute to extended organisational retention. The particular indirect impact was estimated to assess the mediating function of POSE in the connection between EBSI and SER. The findings demonstrate that EBSI substantially affects SER via POSE, exhibiting an indirect impact coefficient of 0.122, a t-statistic of 5.404, and a p-value of 0.000. This outcome provides unequivocal evidence of partial mediation, indicating that EBSI promotes retention both directly and indirectly by initially enhancing employee performance. This mediating effect aligns theoretically with SDT, wherein EBSI satisfy intrinsic motivational requirements, resulting in POSE, which then improves SER. This signifies those relational methods alone are insufficient for maximising retention; these strategies must enhance employee performance and motivation to effectuate enduring retention outcomes.

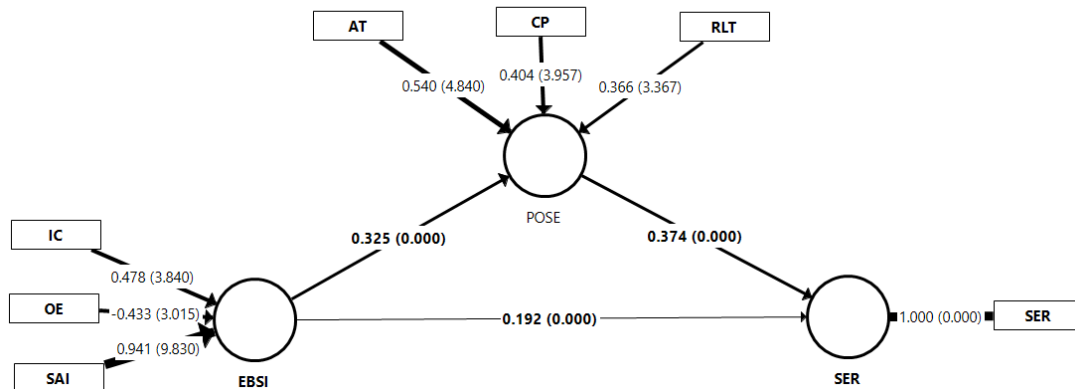
Table 3. Structural Paths with Hypotheses

Path	Effect Type	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P	Hypot hesis
Path Coefficients							
EBSI → SER	Direct Effect	.192	.193	.053	3.649	.000	H ₁
EBSI → POSE	Direct Effect	.325	.333	.043	7.497	.000	H ₂
POSE → SER	Direct Effect	.374	.377	.052	7.222	.000	H ₃
Specific Indirect Effect							
EBSI → POSE → SER	Indirect Effect	.122	.125	.023	5.404	.000	H ₄
Total Effects							
EBSI → SER (Total)	Total Effect	.314	.318	.05	6.219	.000	H ₁ + H ₄

Notes: EBSI = Effective Buyer–Seller Interaction; POSE = Performance of Sales Employees; SER = Sales Employee Retention; IC = Individual Characteristics; OE = Organisational Ecosystem; SAI = Social Affiliation and Integration; AT = Autonomy; CP = Competence; RLT = Relatedness; α = Cronbach's alpha; ρ_A = Dijkstra–Henseler reliability; CR = Composite Reliability; AVE = Average Variance Extracted HTMT = Heterotrait–Monotrait ratio; β = standardised path coefficient; O = Original Sample; M = Sample Mean; STDEV = Standard Deviation; R^2 = explained variance; f^2 = effect size; Q^2 = predictive relevance; SRMR = Standardized Root Mean Square Residual; d_{ULS} = ULS discrepancy; d_G = geodesic discrepancy; NFI = Normed Fit Index; VIF = Variance Inflation Factor; PLS-SEM = Partial Least Squares SEM; SGI = Single Global Item.

Source: own research

The cumulative impact of EBSI on SER is 0.314, comprising a direct effect of 0.192 and an indirect effect of 0.122 through POSE. This suggests that although EBSI directly aids retention, a significant part of its impact is achieved through performance improvement. The more substantial overall effect, in contrast to the direct impact alone, underscores the importance of employee performance as a vital conduit connecting relational contacts with enduring organisational commitment. The overall impact of POSE on SER is .374, aligning with its direct effect, as it does not function through an alternative mediator in this model. The robustness of this pathway underscores the significance of intrinsic motivational outcomes. Sales professionals who experience autonomy, competence, and social connectivity exhibit superior performance, and those with enhanced performance are more likely to remain with the firm for an extended period.



Notes: EBSI = Effective Buyer-Seller Interaction; POSE = Performance of Sales Employees; SER = Sales Employee Retention; IC = Individual Characteristics; OE = Organisational Ecosystem; SAI = Social Affiliation and Integration; AT = Autonomy; CP = Competence; RLT = Relatedness; α = Cronbach's alpha; ρ_A = Dijkstra-Henseler reliability; CR = Composite Reliability; AVE = Average Variance Extracted HTMT = Heterotrait-Monotrait ratio; β = standardised path coefficient; O = Original Sample; M = Sample Mean; STDEV = Standard Deviation; R^2 = explained variance; f^2 = effect size; Q^2 = predictive relevance; SRMR = Standardized Root Mean Square Residual; d_{ULS} = ULS discrepancy; d_G = geodesic discrepancy; NFI = Normed Fit Index; VIF = Variance Inflation Factor; PLS-SEM = Partial Least Squares SEM; SGI = Single Global Item.

Figure 2. Structural Model

The analysis of the structural model, as illustrated by Table 3 and Figure 2, indicates that EBSI serves a dual function: it directly increases SER and indirectly enhances retention by elevating the POSE. The significance of POSE as a mediator underscores the critical importance of translating relational experiences into psychological and behavioural outcomes. The findings validate all hypothesised relationships (H1 to H4) and reinforce the theoretical framework of Self-Determination Theory, illustrating that relational quality, when aligned with the satisfaction of core psychological needs, significantly influences performance and retention in high-pressure sales environments.

The study's findings indicate that essential indicators, such as R^2 , f^2 , Q^2 , and model fit indices, offer insights into the model's robustness and appropriateness within the PLS-SEM framework. The R^2 values indicate that the model accounts for 10.6% of the variance in POSE and 22.4% of the variance in SER. Although low, these values are permissible in behavioural research, particularly considering the intricacy of psychological notions. The f^2 results indicate that EBSI exerts a minor-to-moderate effect on POSE (.118), a negligible impact on SER (.042), and that POSE has a moderate effect on SER (.161). This confirms the role of POSE as a vital intermediary in linking buyer-seller interactions to employee retention. The Q^2 values obtained from blindfolding are .056 for POSE and .200 for SER, signifying minimal and moderate predictive relevance, respectively. EBSI has a Q^2 value of .000, as anticipated.

The model's fit indices further validate its resilience. The SRMR value of 0.017 is significantly below the 0.08 criterion, indicating an exceptional fit. Likewise, d_{ULS} (.008) and d_G (.003) are exceedingly low, indicating negligible misspecification. The Chi-square value (7.418) is minimal, and the Normed Fit Index (NFI) is .988, signifying a robust comparative fit. In conclusion, the model demonstrates a robust match along with sufficient explanatory and predictive capabilities. The combination of satisfactory R^2 , large f^2 , and Q^2 values, along with

superior fit indices, substantiates that EBSI has a significant effect on SER, particularly through its influence on POSE. These findings corroborate the theoretical framework based on Self-Determination Theory (SDT), underscoring the importance of promoting autonomy, competence, and relatedness to enhance performance and reduce turnover.

4.3 Discussion

The first hypothesis (H1) proposed that EBSI would have a positive influence on SER. The results confirmed this relationship ($\beta = 0.192$, $p < 0.001$), showing that relational quality directly supports retention. Consistent with prior studies (Zang et al., 2020; Canales-Ronda, 2024), trust, transparency, and mutual respect were identified as determinants of employee satisfaction and loyalty. EBSI fosters a work climate where employees feel valued and connected, fulfilling their psychological need for relatedness and enhancing organisational commitment. From an SIT perspective, IC, OE, and SAI strongly shaped EBSI, reinforcing identity alignment, belonging, and professional identification—key mechanisms that motivate retention in high-pressure sales contexts.

The second hypothesis (H2) predicted that EBSI would enhance employee performance. The findings supported this claim ($\beta = 0.325$, $p < 0.001$). High-quality client interactions increased intrinsic motivation by satisfying autonomy, competence, and relatedness needs as articulated by SDT. This finding aligns with prior research (Bjørnholt, Boye & Mikkelsen, 2022; Gilbert et al., 2022), which highlights that relational trust and positive customer feedback enhance self-efficacy, satisfaction, and engagement. Customer admiration and adaptive selling experiences served as motivational energy sources, elevating performance.

The third hypothesis (H3) examined the direct link between POSE and SER, which was strongly supported ($\beta = 0.374$, $p < 0.001$). This reinforces evidence that high-performing employees are more satisfied, engaged, and aligned with organisational goals, making them less likely to leave (Kakkar et al., 2020; Alsafadi & Altahat, 2021). Employees whose psychological needs are met tend to be more resilient, enthusiastic, and loyal.

The fourth hypothesis (H4) examined the mediating role of POSE in the relationship between EBSI and SER. The results confirmed partial mediation (indirect effect = 0.122, $p < 0.001$), indicating that while EBSI directly influences retention, its more substantial effect emerges through improvements in employee performance. This finding extends SDT-based research by demonstrating that relational quality promotes psychological fulfilment, which in turn drives sustainable workplace outcomes (Good et al., 2020; Ghani et al., 2022).

From a behavioural sciences perspective, these findings confirm that workplace interactions are not merely transactional but profoundly psychological. Employees who experience trust, autonomy, competence, and relatedness are more intrinsically motivated, perform at higher levels, and are less inclined to leave their organisations. The mediating role of performance demonstrates that external job conditions do not simply determine retention, but how social interactions foster psychological fulfilment and identity integration.

Overall, this research advances both applied psychology and organisational behaviour by confirming that motivational and identity-based mechanisms explain why relationally intensive professions experience high turnover, and how organisations can address this issue. The study integrates relational selling with motivational theory, presenting a novel paradigm in which EBSI and POSE function as formative constructs shaped by psychological needs and identity cues, ultimately linking motivation to retention outcomes.

From a practical standpoint, banking managers should focus on recruiting and training for interpersonal skills, fostering organisational cultures that provide autonomy and feedback, and establishing recognition systems that build competence and connectedness. These initiatives strengthen performance while also enhancing long-term retention by aligning work environments with employees' intrinsic motivational needs.

Despite its contributions, this study faces several limitations. We analyse banks as sales-intensive service organisations; replication in non-bank sales settings is encouraged. Its focus on the Indian banking sector may restrict generalizability to other industries or cultural settings; future studies should test the model in retail, insurance, or technology contexts. The cross-sectional design limits causal inference, and longitudinal research

could better capture the dynamics of motivation and retention over time. Additionally, potential moderating factors, such as leadership style, organisational culture, or macroeconomic conditions, were not considered. Future research should incorporate these variables and adopt mixed-methods approaches to deepen understanding of how relational quality, performance, and retention interact across different professional settings.

4.4 Novelty & Implications

This research makes significant contributions to both theory and practice within the fields of sales management, organisational behaviour, and applied psychology. By integrating Effective Buyer–Seller Interaction (EBSI) and Performance of Sales Employees (POSE) with the frameworks of Self-Determination Theory (SDT) and Social Identity Theory (SIT), the study introduces a novel behavioural model that explains how psychological and relational dynamics shape employee performance and retention. This approach shifts attention away from purely transactional outcomes and emphasises the fulfilment of intrinsic motivational needs and identity alignment as central drivers of sustainable commitment.

Theoretical contributions: The study extends SDT and SIT into the domain of employee retention by demonstrating how autonomy, competence, and relatedness transform relational experiences into measurable organisational outcomes, and how individual characteristics, organisational ecosystems, and social affiliations reinforce effective buyer–seller interactions. In doing so, it advances a unified behavioural framework that connects motivation and identity with retention outcomes in relationally intensive professions.

Practical contributions: The findings offer actionable guidance for managers and human resource professionals in designing effective retention strategies and performance enhancement initiatives. Investments in interpersonal skill development, structured feedback systems that promote autonomy and competence, and recognition programs that foster relatedness can significantly improve employee motivation and loyalty. Additionally, cultivating a culture of inclusivity and belonging strengthens identity alignment, which in turn enhances relational quality and reduces turnover.

Cross-sector relevance: Although focused on the Indian banking sector, the study's insights extend beyond financial services to other relationship-driven professions, such as teaching, nursing, counselling, and social work, where retention challenges are similarly shaped by relational quality, motivational fulfilment, and identity-based factors.

By combining relational selling with motivational and identity-based theory, this research underscores the strategic importance of fostering high-quality social interactions and supportive organisational cultures as mechanisms for sustaining employee performance and retention in demanding professional contexts.

4.5 Limitations and Paths for Future Researchers

Nonetheless, the research possesses certain drawbacks. The parameters of the study are confined to sales professionals engaged in industries that are predominantly dependent on enduring buyer-seller relationships, such as the financial services industry, like banks. This geographic and industry-specific emphasis may influence the generalizability of the findings while simultaneously ensuring a contextually rich analysis. The limitation mentioned above could hinder the applicability of the results to different industries or cultural environments.

Conclusions

This study set out to elucidate the complex relationships among Effective Buyer–Seller Interaction (EBSI), Performance of Sales Employees (POSE), and Sales Employee Retention (SER) through the theoretical lenses of Self-Determination Theory (SDT) and Social Identity Theory (SIT). In the high-stakes environment of the Indian banking sector, the findings confirm that cultivating meaningful, trust-based buyer–seller relationships significantly enhance employee performance and fosters long-term retention.

Empirical results robustly support the proposed model: EBSI exerts a direct positive effect on both POSE and SER, while POSE partially mediates the relationship between EBSI and SER. These outcomes demonstrate that relational quality in sales contexts is not merely a transactional advantage but a strategic lever for stimulating intrinsic motivation, thereby elevating performance and reducing turnover. The effectiveness of sales employees thus emerges as both a product of strong relational practices and a critical determinant of retention.

By reframing employee retention as a behavioural science phenomenon, driven by interaction quality, motivational fulfilment, and social identity, the study advances a more holistic understanding of the socio-psychological mechanisms underpinning workforce stability. The integration of SIT and SDT highlights how identity alignment and psychological need satisfaction jointly shape sales employee motivation and commitment. Methodologically, the use of formative higher-order constructs (EBSI and POSE) provides an innovative approach for examining multidimensional behavioural constructs, offering richer insights into the relational and motivational foundations of retention.

Ultimately, this research demonstrates that fostering high-quality buyer–seller interactions not only strengthens employee engagement and performance but also secures workforce stability. By aligning organisational practices with the psychological needs and identity orientations of sales personnel, companies can transform routine customer interactions into enduring strategic value, thereby cultivating a resilient and high-performing sales force.

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Funding: This research was funded by the Ministry of Education, Research, Development and Youth of the Slovak Republic, grants number VEGA 1/0551/24 and 001VŠDTI-4/2024.

Data Availability Statement: The data that support the findings of this study are available from the corresponding author upon reasonable request. Due to privacy and confidentiality agreements with the participating organisations and respondents, the dataset is not publicly available.

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