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Why Talented Employees Leave: HRM Practices, Organizational Job Embeddedness, and Retention in the Cameroonian's Fako Division SMEs

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Abstract

Employees operating within small scale sectors individually represent a bundle of knowledge. This accumulated wherewithal creates talented employees who in turn leave their SMEs even when they are well managed. This research argues that their departure does not lie in HRM practices per se, but in what those practices fail to build: a genuine sense of belonging. Examining 504 talented employees across 310 SMEs in Cameroon's Fako Division, this study investigates Organizational Job Embeddedness (OJE) as the missing link between HRM practices and talent retention. Using Covariance-Based Structural Equation Modelling, HRM practices were found to not directly retain talent although explaining over 62% of the variance in how connected employees feel. It is OJE that retains talented employees. Moreover, a multi factorial retention strategy was influential under HRM practices, as no single practice—especially career management, was sufficient in isolation. These findings suggest that SME owners/managers should not treat HRM as a checklist of separate practices but as a consistent and dynamic strategy targeting a deeper relationship with their talented employees.

Keywords

Talent Retention, HRM Practices, Organizational Job Embeddedness, Small and Medium-Sized Enterprises (SMEs), Fako Division

1. Introduction

Every successful business runs on talent. Yet in the Small and Medium sized Enterprises (SMEs) that drive most of sub-Saharan Africa's economies, that talent is

lost to other opportunities at an alarming rate, often just as it becomes most valuable. In the Fako Division of Cameroon, where SMEs form the backbone of local economic activity, this is not an abstract problem. Which enterprises survive and which do not is quietly determined by their day-to-day operations. SMEs globally constitute over 90% of businesses, more than half of employment, and a significant share of GDP in most developing economies (World Bank, 2023b). Cameroon is no exemption, with approximately 99% of registered businesses falling within this sector and employing over 60% of national workforce (MINPMEESA, 2024). Within this landscape, the Fako Division is one of the country's most economically active zones, with SMEs operating across hospitality, banking, transport, agriculture and trade. These SMEs are the primary engines of employment and development in their communities. Yet they persistently remain vulnerable to a weakness rarely captured on their balance sheets: their inability to retain their best employees.

Talent retention specifically refers to an organization's ability to keep its employees whose skills, knowledge and contributions are difficult to replace, and whose departure will disproportionately harm the firm (Almashyakhi, 2024; Shahzad et al., 2024). In SMEs where a single employee carries multiple functions, losing one worker can significantly affect client relationships and institutional memory, and even hinder growth overnight. In the context of SMEs, a talented employee can be one who single-handedly upholds the business's image. Losing such an employee therefore poses a very high risk to the firm. The World Bank (2023a) explicitly identifies Cameroon as one of the African countries facing a double shock of brain drain and skills shortages, recording a very high rate of skilled emigration in the region. This understudied problem is particularly salient in the Southwest Region, where SMEs survival rates are among the lowest nationally, at only 20% after three years (NDS30, 2020). Scholars identify this consistent pattern of high turnover as a contributing factor (Bikefe & Daniel, 2022; Loah et al., 2025). For SMEs in the Fako Division, keeping talented employees continuously engaged with organizational activities is therefore a crucial matter of organizational survival and not merely a concern for human resources.

This challenge is magnified by shifting dynamics in the labor market. Njifen and Smith (2024) observe local universities produce a steady stream of capable graduates who, rather than committing to their jobs, view SMEs as stepping stones to other opportunities. Concurrently, large firms and even international organizations compete with SMEs for the same pool of labor, creating an unfavorable competitive environment which has driven a constant export of talent away from SMEs in recent years (Abid & Loufrani, 2023). In this environment, talented employees possess something the literature rarely acknowledges clearly: the luxury of choice.

HRM practices have always been proposed as the primary response to the difficulties of retaining employees. Over two decades of research attest that structured recruitment, career development, and compensation practices can reduce

turnover and strengthen commitment (Armstrong & Taylor, 2020; Mensah, 2019). Yet the evidence is far from settled, as some scholars find that career growth and recognition play a greater role in retention than monetary compensation (Anthonysamy et al., 2025), while others argue that it is not the salary level itself that matters for retention, but how fair and proportional employees perceive that pay to be relative to their contribution. Nwahanye (2019), studying Cameroon firms, found that even sound HRM practices fail to produce retention outcomes if applied individually and inconsistently, suggesting that these practices matter more when implemented coherently. These contradictions give rise to a deeper unresolved question: if HRM practices sometimes explain talent retention and sometimes do not, and what mechanism connects them?

In strategic HRM literature, this question has often been described as the "black box" problem, because a gap exists in the link between HRM and behavioral outcomes such as talent retention. One of the central questions here concerns the nature of that link: is it direct or indirect? A growing body of literature suggests that satisfied or well-compensated employees are not simply the most likely to stay, but rather those who are genuinely connected and bound to their job sites through meaningful relationships, a sense of fit, and awareness of what would be sacrificed if they left (Mitchell et al., 2001; Ng & Feldman, 2014). Despite this emerging recognition, to date no study has examined whether Organizational Job Embeddedness (OJE) mediates the relationship between HRM practices and talent retention in Fako SMEs, or indeed anywhere in the Republic of Cameroon. This psychological mechanism, through which sound management practices translate into an employee's decision to stay with the firm, has been left entirely unexplored in the local context. This study is designed to fill that gap.

In light of this background, the main objective of this research is to test the mediating mechanism through which HRM practices achieve talent retention. To achieve this objective, the study addresses the following research questions:

(i) ***Do HRM practices affect talent retention in SMEs of Fako Division?***

This question addresses the direct effect by operationalizing HRM practices through recruitment, career management, and compensation as three core dimensions. This approach is consistent with the view of Harney and Dundon (2006).

Examining the relationship between HRM practices and SME performance is important (Mulolli et al., 2025), so as not to overshadow the direct implications for the question of which path this effect follows. Consequently, the first research question raises curiosity about the indirect pathway this study also seeks to establish;

(ii) ***Does OJE mediate the relationship between HRM practices and talent retention in Fako SMEs?***

By including this second question, we move closer to what the "black box" pioneers as a hidden link through which HRM practices achieve retention.

In sum, by examining both the direct and intermediate pathways, this study

offers a new perspective that sheds light not only on the distinct nature of talent retention, but also on the psychological mechanism that deepens our understanding of how contextual and emotional factors intertwine to bind an employee firmly to an organization.

2. Literature Review and Hypotheses Development

2.1. HRM Practices and Talent Retention

Conceptual foundation

Before turning to other concepts, it is worth noting the distinct nature of talent retention relative to broader employee retention. Although several definitions have been proposed by various prominent authors, this study adopts the definition advanced by Almashyakhi (2024) and Shahzad et al. (2024), who describe talent retention as an organization's ability to retain employees whose skills, knowledge, and contributions are difficult to replace and whose departure could have a greater effect on the firm. This definition is particularly suitable for SMEs, where one employee may often perform several important roles. It also fits with the Resource-Based View (Barney, 1991) used in this study, where valuable, rare, inimitable, and non-substitutable (VRIN) resources are considered important for maintaining competitive advantage, and talented employees are therefore viewed as an important resource to the firm. The broader literature about employee retention usually fails to account for this distinct behavioral pattern of talented employees. In reality, there is a behavioral distinction in how employees operate in most firms, driven by curiosity and a desire to use their potential. The question that follows is which organizational mechanisms can most reliably ground talented employees to their job sites. HRM practices have consistently emerged as the most immediate and manageable predictors (Al Kurdi et al., 2021; Dechawatanapaisal, 2018).

From a strategic HRM perspective, HRM practices are investments deliberately undertaken by the firm to attract, develop, and sustain its human capital. Applying these investments coherently signals to employees that they are valued, that the firm is committed to their growth, and that it intends to sustain the working relationship over time. This signal is then reciprocated by employees through loyalty and reduced intentions to leave (Boxall & Purcell, 2022). This perspective aligns with the social exchange theory of Blau (1964).

Recruitment shapes retention from the moment an employee enters the firm, by establishing person-organization and person-job fit. This refers to the process of hiring employees whose skills, values, expectations, and work orientations align not just with the job requirements but with the firm's culture (Vanderstukken et al., 2019). For talented employees, whose external market value makes misalignment during recruitment especially costly to the firm, establishing a good fit at entry level is merely a comfort but a strategic necessity. Employees who are strongly aligned from the start are far less likely to experience contradictions that typically spark voluntary exit (Saufi et al., 2020). In Fako SMEs, where the labor

pool is competitive and talented employees have the luxury of choice, recruitment that prioritizes fit rather than simply filling a vacancy establishes a strong foundational condition for long-term talent retention.

Career management sustains retention over time, as it communicates the organization's investment in employees' professional journeys (Singh & Bhardwaj, 2024). Talented employees are usually sensitive to a stagnant career, given their high aspirations and compelling external alternatives. When given access to career planning, development opportunities, and succession paths, employees receive a signal that they have a future with the firm which reduces the attractiveness of external opportunities (Ferdiana et al., 2023). This dynamic is reinforced further in the context of the Fako Division, where SMEs rarely have dedicated HR infrastructure but still make routine decisions that shape the careers of their most talented staff.

Compensation is a crucial practice in HRM, as it not only shows employees how much the firm values them, but also satisfies the psychological dimensions of the employment contract. Non-monetary benefits, such as provided meals during breaks and structured paid leave, can substantially offset a lower baseline salary by encouraging a familial and supportive workplace culture. On the contrary, relying only on financial incentives can create "golden handcuffs" (Agarwal & Sajid, 2017): a situation where overlapping incentives are provided to key employees solely to discourage them from leaving the firm. In SME settings, holistic and non-monetary rewards are a far better strategy for retaining top staff because sustaining heavy financial inducement over the long term is rarely achievable.

The absence of formal systems does not make these practices any less useful to the employees who experience them. Instead, in small firms where interaction between employer and employee is personal and frequent, these practices matter a great deal precisely because they feel direct and deliberate, rather than merely programmed.

Empirical evidence

Nwahanye (2019) investigated the role of HRM practices in managing voluntary turnover across 73 financial institutions, confirming that HRM practices are linked to turnover rates and further demonstrating that the intensity of implementation matters more than the mere existence of core practices. Mabaso et al. (2021) conducted an exploratory study in Gauteng Province to identify different HRM practice dimensions and establish their relationship with talent retention. They found that HRM practices, such as career growth, remuneration, recognition, training, and work-life balance, showed a strong and consistent association with the retention of corporate consultants with at least 5 years working experience. Macpherson (2024) investigated talent retention strategies among employees in Industry 4.0 firms in South Africa, using statistical analysis techniques. The analysis demonstrated that career development, organizational support, rewards, flexible work practices, and learning opportunities are powerful predictors of talent retention, with findings revealing strong, statistically significant, positive re-

lationships.

Emelem, Tabi and Nwahanye (2024) investigated work-life balance practices and employee retention in the missionary health sector of Cameroon. The study draws from a large and robust sample of 565 employees across 45 missionary hospitals and testing hypotheses through PLS Structural Equation Modelling, the study found that flexible work arrangements, fringe benefits, and financial stability positively influenced retention. Kgarimetsa and Naidoo (2024) investigated the impact of employee recognition, flexible work arrangements and professional development opportunities of Generation Z employees, using a sequential explanatory mixed-methods approach to sample 105 respondents from the Platinum Group Metals (PGM) mining sector in South Africa. They concluded that employee recognition and flexible work arrangements were the most critical determinants of talent retention. Lera and Weldemariam (2025) collected data from 384 employees to study the relationship between HRM practices (sourcing, training and development, compensation, performance appraisal, and employee empowerment) and employee retention, analyzing the data using multiple regression analysis. The findings revealed that these practices positively affect retention.

Collectively, these findings confirm that there is a consistent relationship between HRM practices and the retention of talented employees. In line with the first research question, these conceptual and empirical insights support the following hypothesis:

H_1: HRM practices have a significant positive effect on talent retention in SMEs

From direct to indirect effects

Despite the relationship proposed by **H_1,** there is emerging evidence that treating the HRM practices pathway to talent retention as direct, linear relationship is usually insufficient. Shahzad et al. (2024), using data from selected universities through the Higher Education Commission (HEC) of Pakistan, demonstrated that strategic HR practices frequently display weak and insufficient direct effects on talent retention when represented without internal psychological paths. They further explained that top-down organizational inputs fail to automatically guarantee workforce stability, because a direct model leaves the "black box" empirically unexplained. Rathaba and Naong (2024) investigated the interplay between training and skill development and behavioral factors on a talent-focused retention framework in South Africa. Using Regression analysis and SEM, their findings supported the weak claim of the direct effect, as these practices failed to sufficiently predict retention.

To address this shortcoming, contemporary African management literature has undergone a recent shift toward investigating how these practices, as inputs, shape intermediate psychological connections rather than directly producing an immediate behavioral outcome. Shibiti (2019) investigated 278 public school teachers in Tshwane municipality, South Africa, with a specific focus on job embeddedness as the intermediate mechanism. Using correlation and multiple regression anal-

yses, his study found that HRM practices (Compensation, training & development, and selection, & career opportunities) had a significant association with job embeddedness. In their study of perceived HRM practices and retention among NGOs in Nairobi, Olweny et al. (2025) positioned job embeddedness as a direct psychological moderator and job satisfaction as a mediator, using logistic regression. Their findings confirmed organizational job embeddedness as a significant moderator of the relationship between HRM practices (leadership styles, work environment, and career development opportunities) and retention. Overall, this empirical review suggests that employees who perceive stronger HRM practices as supportive are more likely to develop psychological attachment to their organizations, leading to the following testable assumption:

H_2: HRM practices have a significant positive effect on organizational job embeddedness in SMEs

2.2. Organizational Job Embeddedness and Talent Retention

Conceptual foundation

Traditionally, retention research centered on attitudinal variables such as job satisfaction and organizational commitment, until Mitchell et al. (2001) introduced organizational job embeddedness (OJE) to shift the focus from push factors towards a web of forces binding employees to their jobs. Employee embeddedness and retention have since become a topic of increasing attention in organizational management (Holtom, 2025). In this study, OJE is captured through its three dimensions: links, fit, and sacrifice. Together, these dimensions help explain more than just whether an employee is satisfied, as they also show whether leaving feels structurally and psychologically possible. This distinction is especially important when examining the retention of talented employees, who have the external market options that make it easy to leave even when their satisfaction is moderate.

Empirical evidence

Jindal and Shaikh (2021) examined talent retention among 216 structural corporate units in Indian pharmaceutical companies, using SEM for analysis. Guided by ILM theory, they found that talent management strategies influenced succession planning through talent retention, confirming that embeddedness mechanisms are operational among talented employees. Mujajati et al. (2024) conducted a cross-sectional quantitative survey among 293 employees from private sector in South African organizations, using correlation, regression, and SEM analyses. The findings revealed that employees who were highly connected psychologically with their firms and communities had stronger attachment and lower tendency to exit the firm. Zulkarnain et al. (2025), studying the moderating role of work-life balance between OJE and turnover intention in a quantitative survey of 330 banking employees in South Africa, found that job embeddedness, without the moderating role of work-life balance, is less significant in reducing turnover intention. This indicates that the link between OJE and retention among talented employees is not universal but conditional. Given these ideas, and what findings reveal alto-

gether, this study tests the assumption that:

H3: Organizational job embeddedness has a significant positive effect on talent retention in SMEs

The direct pathways in H_1, H_2, H_3 show the basic structure of the study, but looking at them in complete isolation does not capture the holistic mechanism of talent retention. Marcella and Satrya (2023) investigated HR practices, perceived organizational support and organizational job embeddedness in relation to turnover intention among 284 IT employees from Indonesian tech companies, using an online questionnaire and SEM analysis. This study found that these HR practices significantly influenced OJE, which created the desired outcome of reducing turnover intention. Seidu et al. (2025) systematically reviewed talent management and retention in knowledge-intensive firms, drawing from African and global literature. Grounding their analysis in job embeddedness theory, they confirmed that talent management practices create embeddedness, serving as a psychological mechanism through which organizational investment translates into talent retention. Collectively, these studies provide meaningful evidence for testing the complete assumption, although they only partially address the geographic and industry-specific gaps.

H4: Organizational job embeddedness significantly mediates the relationship between HRM practices and talent retention in SMEs

2.3. Research Gap and Theoretical Justification

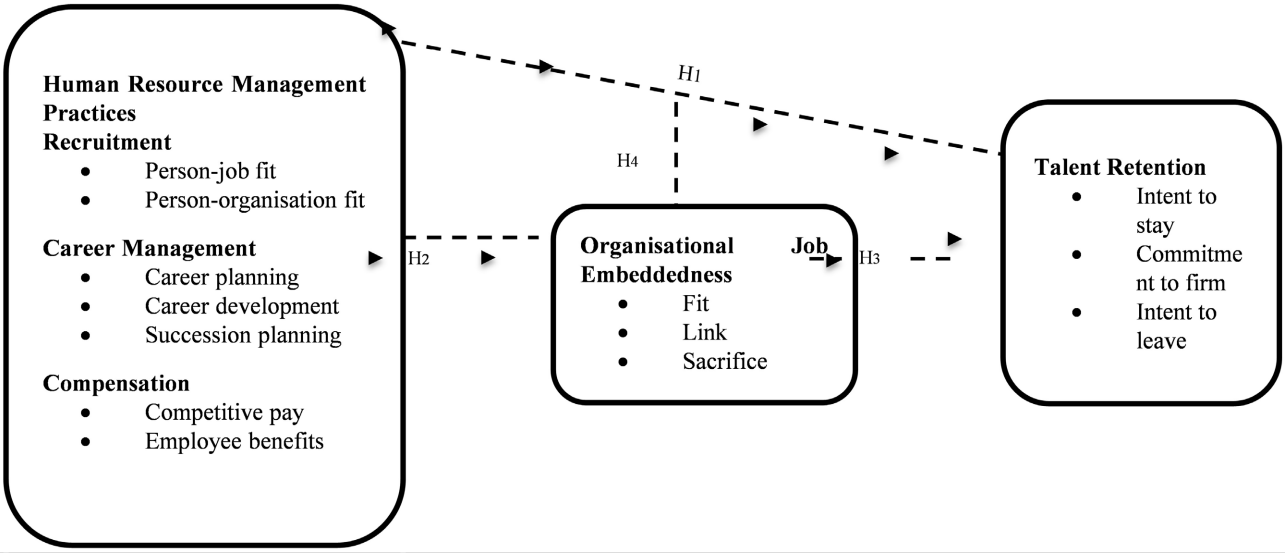
Most studies treat retention generally, without distinguishing talented employees whose mobility and market value warrant particular investigation. As acknowledged by several authors as a limitation (Shahzad et al., 2024; Olweny et al., 2025), the lack of account for a psychological intermediate factor between an organizational predictor and a behavioral outcome means the actual mechanism influencing turnover cannot be fully explained. This signals the need for a psychological mechanism (OJE) that can mediate the relationship between HRM practices and talent retention specifically.

The theoretical framework of the study starts with Resource-based View Theory (RBV) by Barney (1991), which in the context of this research, positions talented employees as valuable, rare, inimitable, and non-substitutable (VRIN) assets of a firm. This justifies why SMEs should recognize and deliberately invest in HRM practices rather than rely on relaxed approaches. The Ability-Motivation-Opportunity (AMO) theory by Blumberg and Pringle (1982) explains the choice of HRM practices, which ensure not just ability and motivation (recruitment and compensation) but also the opportunity to apply that motivation (career management). Lastly, Organizational Job Embeddedness theory (Mitchell et al., 2001) establishes the full construct of the study by proposing that HRM practices build the links, fit, and sacrifice dimensions that make it more costly for talented employees to leave.

2.4. Conceptual Framework

From **Figure 1** below, there is a proposed relationship that models HRM practices

as a second-order construct made up of three dimensions: recruitment (deliberate, merit-based hiring of employees who fit both the vacancy and the firm's vision), career management (efforts to align employee with organizational goals through career planning, development, and succession planning), and compensation (financial and non-financial rewards recognizing employee value), with OJE as the mediator and talent retention (an SME's capacity to keep its most valuable staff) as the outcome.



Source: Authors' conceptualization (2026)

Figure 1. Hypothesized conceptual framework.

3. Methodology

This study uses a quantitative, cross-sectional, explanatory-associative design to examine the relationships, both direct and indirect, among the variables under investigation. Since all the variables were measured at a single point in time, these relationships are considered statistical relationships rather than a causal sequence established over time. The analysis technique was Covariance-Based Structural Equation Modelling (CB-SEM) executed in JASP version 0.96 through the Lavaan library, enabling estimation of relationships between latent variables simultaneously while accounting for measurement error (Kline, 2023). To test OJE as the mediator, bootstrapping with 5000 resamples was used to produce bias-corrected confidence intervals.

Data of the study

Primary data were collected using a questionnaire developed from measures identified in the literature and adapted to fit the SMEs in the Fako Division of Cameroon. A four-point Likert scale was used in these questionnaires to eliminate the neutral midpoint and encourage decisive responses from respondents (Joshi et al., 2015). For clarity and consistency of the items measured by the questionnaire, a pilot study was conducted before the main data collection.

The target population of the study is 1363 registered SMEs, which are currently operating under the RÉEL regime tax classification, sourced from the Litigation Department of the Direction Générale des Impôts (DGI, 2025). It bears mentioning that the informal regime of SMEs dominates the entire nation by 85% - 90% (INS, 2023), but for the sake of authenticity and applicability, this study investigated only the formally listed SMEs. The sample size was estimated using Taro Yamane's (1967) formula for finite populations:

$$n = \frac{N}{1 + N\left(e^2\right)}$$

Where:

n = Sample size

N = Population size (1363 SMEs)

e = Margin of error (0.05)

$$n = \frac{1363}{1 + 1363\left(0.05\right)^2}, \quad n = \frac{1363}{1 + 1363\left(0.0025\right)}, \quad n = \frac{1363}{4.4075} = 310\text{SMEs}$$

The sample followed a two-stage structure: SMEs were sampled first, and talented employees were then identified within each participating SME. Purposive sampling was used to select 310 Small and Medium-Sized Enterprises following the classification set out in Law No. 2015/010 of 16th July 2015 (businesses with 6 to 100 employees and revenue of between 15 million to 3 billion francs). The SMEs were deliberately selected based on two judgment criteria: (a) being information-rich, that is, likely to provide useful insight into HRM practices and talent retention given their visible personnel structures and management practices, and (b) having operated for more than four years, ensuring sufficient organizational maturity for HRM practices and retention patterns to have become established.

Within each eligible SME, two talented employees were selected, with the guidance of the owner/manager, against predefined criteria (*see third paragraph under the measurements of variables section below*). The first selected employee is identified as the key informant responsible for selecting SME category in the questionnaire (see Appendix 2). Out of 310 SMEs, 620 questionnaires were administered, and 504 were used for analysis, representing a response rate of 81.3%. The shortfall of 116 employees is attributable to unreturned questionnaires (10), incomplete responses (6), and failure to pass the inclusion-check questions (90) embedded within the survey. These questions were integrated into the survey without being explicitly labelled as screening filters, so as to verify the talent status of respondents despite their prior identification by the owner/manager. This technique is effective in enhancing the authenticity of responses and reducing social desirability bias (Shamon & Berning, 2020).

A demographic comparison was then conducted on the 90 excluded respondents to ensure that the selection process did not inadvertently introduce bias based on demographic traits. The comparison (Appendix 2) did not show any evidence

of bias, indicating that the exclusions were based on the talent-related screening criteria rather than demographic characteristics.

Data analysis method

The study followed Anderson and Gerbing's (1988) two-step approach for the CB-SEM with all constructs modelled as reflective. Because two talented employees were sampled from each of the 310 SMEs, the responses are nested within firms, and responses from the same SME may not be fully independent. However, given the modest cluster size of two respondents per firm and the study's focus on individual-level psychological mechanisms, particularly OJE, the analysis was conducted using standard CB-SEM.

The measurement model specified HRM practices as a second-order latent construct reflected by recruitment, career management, and compensation as first-order dimensions. Measurement relationships are expressed below;

First-order constructs:

$$\mathrm{REC}_i = \lambda_i \mathrm{REC} + \delta_i \quad (1)$$

$$\mathrm{CAR}_i = \lambda_i \mathrm{CAR} + \delta_i \quad (2)$$

$$\mathrm{COM}_i = \lambda_i \mathrm{COM} + \delta_i \quad (3)$$

Second-order construct:

$$\mathrm{HRMP}_i = \gamma_i \mathrm{REC} + \gamma_i \mathrm{CAR} + \gamma_i \mathrm{COM} + \zeta_i \quad (4)$$

Other latent constructs:

$$\mathrm{OJE}_i = \lambda_i \mathrm{OJE} + \delta_i \quad (5)$$

$$\mathrm{TR}_i = \lambda_i \mathrm{TR} + \delta_i \quad (6)$$

Where:

REC = Recruitment,

CAR = Career Management,

COM = Compensation

OJE = Organizational job embeddedness,

TR = Talent retention

$\boldsymbol{\lambda}$ = factor loadings of observed variables on their respective latent constructs

$\boldsymbol{\gamma}$ = second-order factor loadings, ζ = disturbance term associated with second-order construct

$\boldsymbol{\delta}$ = measurement error terms associated with observed variables

The structural model follows the Baron and Kenny (1986) mediation logic for specifying the relationships among the variables but adopts the bootstrapping approach recommended in more recent literature (Zhao, Lynch, & Chen, 2010; Hayes, 2022; Sabol, Winton, & Legate, 2026):

$$\mathrm{TR}_i = \beta_1 \mathrm{HRMP}_i + \varepsilon_1 \quad (7)$$

$$\mathrm{OJE}_i = \beta_2 \mathrm{HRMP}_i + \varepsilon_2 \quad (8)$$

$$\mathrm{TR}_i = \beta_3 \mathrm{HRMP}_i + \beta_4 \mathrm{OJE}_i + \varepsilon_3 \quad (9)$$

Where:

HRMP = Human Resource Management Practices (Recruitment, Career Management, Compensation)

β_1, β_2, β_3, β_4 = Parameters to be estimated and ε is the structural error term.

A priori, the mediation is established when the following conditions are met;

⇒ β_1 in equation (7), representing the total effect of HRM practices on talent retention, is reported for descriptive completeness. Its significance is not treated as a precondition for mediation because a significant indirect effect can occur even when the total effect is not significant.

⇒ β_2 in equation (8), representing the effect of HRM practices on organizational job embeddedness, is statistically significant.

⇒ B_4 in equation (9), representing the effect of organizational job embeddedness on talent retention, remains statistically significant,

⇒ The bias-corrected bootstrap confidence interval for the indirect effect (β_2 x β_4), excludes zero.

Because the significance of the total effect is no longer required under this modern approach, the presence of mediation in this study is established primarily by the significance of the indirect effect and defined as the product of the paths ($\beta_2 \times \beta_4$) as recommended by MacKinnon et al. (2002) and modern SEM scholars. Thus, in line with Nwahanye and Nicholas Dze (2021), the mediation is classified as partial if β_3 is significant and full if β_3 (the direct effect of HRM practices on talent retention, controlling for OJE) is insignificant in the presence of the mediator. All analyses were conducted at a 5% level of significance ($p \leq 0.05$).

Measurements of variables

The study is made up of four constructs measured across 23 items in total, which were later reduced to 21 after deleting two career management items (CAR2-0.23 and CAR5-0.30) which correlated negatively with the item measurement scale and were removed following standard psychometric guidance (Nunally & Bernstein, 1994). This reduced the career management scale from five to three indicators. The two items were reviewed against the original definition of the construct and continued to capture its main theoretical content (career planning, development opportunities, and succession pathways). Therefore, content validity was considered to be preserved, although with less redundancy than in the original scale.

HRM practices were operationalized through recruitment, career management, and compensation to capture aligned hiring, career discussions and developmental assignments, and rewards and benefits based on performance, respectively, across 11 total items. OJE was measured across 6 items capturing social fit among colleagues and the work environment, relational links to supervisors and sense of belonging, and perceived sacrifice consequent to departure. Talent retention was captured across 4 items (TR1-TR4R) reflecting intention to stay, long-term career commitment, and willingness to remain even through challenges. One item (TR4R) capturing intention to leave was reverse-

coded to align with the retention scale, ensuring that high scores reflect stronger retention.

Consistent with established turnover research, retention is operationalized here through intention rather than observed turnover behavior. Behavioral intention is a well-established predictor of actual turnover, as it links work attitudes to subsequent departure (Tett & Meyer, 1993). This operationalization is therefore better understood as talent retention intention, while the distinction between retention intention and observed retention behavior is revisited in the Limitations section.

The owner/manager of each firm, given their intimate knowledge of the capabilities and contributions within the SME, was asked to select two employees, each meeting at least two of the following criteria: a) possesses skills or expertise that would be difficult or costly to replace; b) consistently delivers results above expectations; c) holds critical institutional knowledge about business operations, clients, or processes; d) plays a key leadership or coordination role within the firm; or e) directly contributes to business survival, growth, or client retention. These criteria were adapted from contemporary talent management literature (Almashyakhi, 2024; Shahzad et al., 2024) and contextualized for SME settings. This was done to ensure that the separate categorization of employees as talented was not arbitrary for the purposes of the study.

HRM practices were modelled as a reflective-reflective second-order construct, following the criteria of Jarvis, MacKenzie, and Podsakoff (2003). Recruitment, career management, and compensation are treated as correlated lower-order manifestations of a single underlying disposition towards retention, rather than as independent causes that jointly define it. This is consistent with the significant second-order loadings obtained for all three dimensions, including career management, despite its comparatively weaker performance. However, firms with a genuine resource-based, human-capital-investment orientation tend to apply this orientation across recruitment, career management, and compensation simultaneously rather than in only one area. This is why the three dimensions are treated as reflective indicators of one shared disposition rather than as independent formative causes.

Before the structural model test, reliability was confirmed across all constructs with Cronbach's alpha and composite reliability (CR) values exceeding the 0.70 threshold. Convergent validity was also established through standardized factor loadings and AVE, with most constructs meeting, and some closer, to the 0.50 threshold. Where AVE fell marginally below threshold, CR values provided sufficient evidence to compensate (Fornell & Larcker, 1981). Second-order loadings confirmed HRM practices as a valid construct. Discriminant validity was also established with each construct's square root AVE surpassing its highest inter-construct correlations, using the Fornell-Larcker criterion. Overall model fit was validated: $\chi^2/df = 1.178$, CFI = 0.978, TLI = 0.974, RMSEA = 0.026, enabling the testing of the study's hypotheses. A summary of construct reliability is presented in

Table 1 below:

Table 1. Construct reliability results.

Constructs	Composite reliability	Cronbach's alpha	Number of items
HRM practices			
Recruitment	0.773	0.761	4
Career management	0.741	0.740	3 (5 before deletion)
Compensation	0.753	0.751	4
OJE	0.808	0.808	6
Talent retention	0.771	0.768	4

4. Findings and Interpretation

4.1. Descriptive/Preliminary Results

This section presents the descriptive results of the study, along with multiple assessments to establish the integrity of the data before inferential testing.

Demographic Profile

Out of the 504 respondents, 55.75% were male and 44.25% were female, showing a moderate balance in gender distribution. Most respondents were below 30 years of age (41.87%), followed by the 30-39 age group (28.77%), indicating a predominantly youthful workforce. For qualification, most respondents held an Advanced Level certificate (37.30%) or a Bachelor's degree (31.15%), suggesting a reasonably skilled pool.

Administrative staff made up the largest job category (40.08%), followed by technical staff (35.71%) and sales staff (24.21%). Most respondents had spent 1 - 3 years in their current job (36.11%), and total work experience of 2-5 years (41.86%) being most common. The majority of the sample was drawn from small enterprises (76.54%).

Normality

Univariate normality was confirmed, with skewness values ranging from −0.069 to 0.106 and kurtosis from −1.019 to −0.966, both well within the thresholds of ±3.0 and ±7 respectively (Kline, 2015; Hair et al., 2019). Multivariate normality was also assessed using Mardia's test: multivariate skewness showed no significant departure ($\chi^2 = 1518.553$, $p = 1.000$), while multivariate kurtosis showed a significant departure ($z = -4.430$, $p < .001$), which is quite common in social science data when using Likert scales (Xiao & Hau, 2023; Marôco, 2021). This was addressed by running bootstrapping with 5,000 resamples while testing the hypotheses, in order to ensure robust and unbiased parameter estimates.

Common Method Bias

Harman's Single Factor Test was conducted by loading all measurement items into an Exploratory Factor Analysis (EFA) with factors fixed to one. The single extracted factor explained just 19.6% of total variance which is below the 50% threshold.

4.2. Inferential Results

Measurement Model Assessment

Reliability and Convergent Validity

Convergent validity was assessed using Average Variance Extracted (AVE) displayed in Table 2 below. The second-order HRMP construct was validated through its first-order dimensions. All loadings were statistically significant: Recruitment ($\beta = 0.628$), Compensation ($\beta = 0.536$). Although career management had the lowest loadings, its z-value (4.607) exceeded the required threshold. This confirms HRMP as a valid higher-order construct.

Table 2. Main measurement results.

Construct	Item	Std. Estimate	Composite reliability (ω)	AVE
Recruitment	REC1	0.821	0.773	0.520
	REC2	0.711		
	REC3	0.536		
	REC4	0.616		
Career management	CAR1	0.651	0.741	0.490
	CAR3	0.765		
	CAR4	0.680		
Compensation	COM1	0.676	0.753	0.447
	COM2	0.779		
	COM3	0.652		
	COM4	0.517		
Organizational job embeddedness	OJE1	0.605	0.808	0.511
	OJE2	0.714		
	OJE3	0.706		
	OJE4	0.660		
	OJE5	0.706		
	OJE6	0.662		
Talent retention	TR1	0.675	0.771	0.519
	TR2	0.717		
	TR3	0.536		
	TR4R	0.765		

As shown in Table 3 below, the square root of the AVE for each construct surpassed its highest inter-construct correlations, confirming that all constructs are

empirically different. OJE had the strongest correlation with talent retention (TR) ($r = 0.395$, $p < 0.001$), while HRMP correlated significantly with both OJE ($r = 0.303$) and TR ($r = 0.273$).

Table 3. Discriminant validity: fornell larcker.

Construct	Mean	Standard Deviation	1	2	3
HRMP	2.484	0.874	**0.697**		
OJE	2.475	0.802	0.303	**0.715**	
TR	2.483	0.867	0.273	0.395	**0.720**

Note: Bold diagonal = ✓AVE. Off-diagonal = Pearson correlations. All correlations $p < 0.001$.

Both the measurement and structural models demonstrated a very good fit. For the measurement model: $\chi^2/df = 1.178$, CFI = 0.978, TLI = 0.974, RMSEA = 0.026, GFI = 0.989. The structural model similarly indicated good fit: $\chi^2/df = 1.03$, CFI = 0.996, TLI = 0.995, RMSEA = 0.011, all exceeding recommended thresholds (Kline, 2023).

Structural Model Assessment

Following the confirmation of the measurement model's validity, the structural path parameters were estimated using JASP (Version 0.96) with maximum likelihood estimation. The structural relationships and standardized path coefficients (β) are visually represented below in Figure 2.

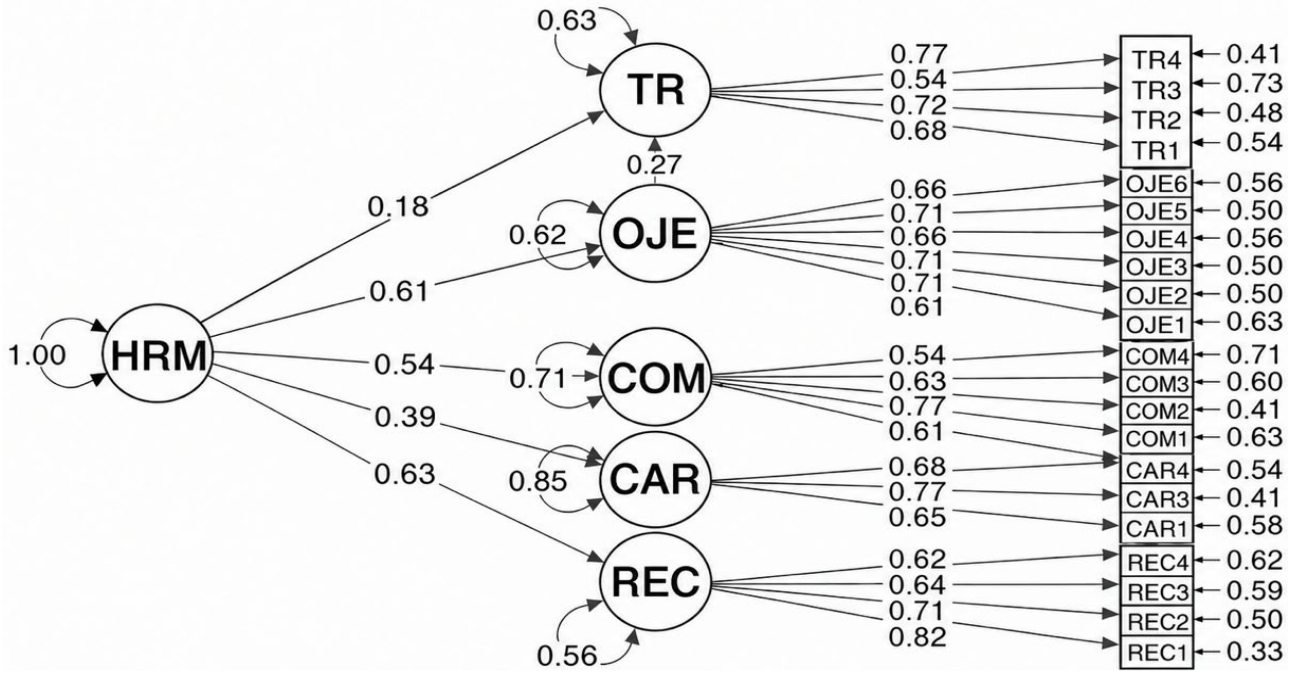


Figure 2. Estimated structural path model: CB-SEM.

In addition to the direct and indirect pathways, the explanatory power of the

structural model is reported below. The model accounted for 62.4% of the variance in OJE and 63.1% in talent retention, reflecting strong predictive power.

H_1: HRM practices have a significant positive effect on talent retention in SMEs

The results show that the direct relationship from HRM practices to talent retention was statistically insignificant ($\beta = 0.175$, $p = 0.250$), with the 95% confidence interval crossing zero [CI: −0.123, 0.473]. Therefore, H1 is not supported; HRM practices do not have a direct significant positive effect on talent retention in SMEs. This null direct effect differs from several studies reviewed earlier that found HRM practices to significantly predict retention directly (e.g., Nwahanye, 2019; Mabaso et al., 2021; Macpherson, 2024). However, those studies did not model a psychological mechanism between HRM practices and retention, meaning that their direct effects may partly reflect an indirect pathway such as the one identified in this study. In the SME context, where HR functions are rarely formalized and relationships between owners/managers and employees are more personal, HRM practices may be experienced more relationally through the fit, connection, and sacrifice described by OJE theory (Mitchell et al., 2001). This supports the theoretical gap that motivated the study.

H_2: HRM practices have a significant positive effect on organizational job embeddedness in SMEs

The relationship between HRM practices and organizational job embeddedness was statistically significant ($\beta = 0.614$, $p < 0.001$) and had the narrowest confidence interval of all the study's findings [CI: 0.420, 0.807], leading to H2 being supported; HRM practices have a significant positive effect on organizational job embeddedness in SMEs. This relationship, which has the narrowest interval of the study, suggests a very stable and consistent β_2 effect. This indicates that when SMEs invest in recruitment, career management, and compensation, talented employees develop organizational attachment in the form of fit, links and perceived sacrifice. AMO theory anticipates these results, as it explains the conditions under which employees develop deep attachment to their job sites through recruitment to enhance ability, compensation to foster motivation, and career management practices to provide opportunities. These practices then translate into embeddedness as recruitment establishes a good fit for the firm, while career management deepens the roots of employees within the firm, and compensation creates a perceived cost of departure. The results are consistent with Shibiti (2019), who demonstrated that HRM practices deepen psychological ties through which employees become embedded in the firm. They also confirm the findings of Acquah and Abugre (2015), who demonstrated that HRM practices significantly enhanced job embeddedness among employees in Ghana's hospitality sector.

H_3: Organizational job embeddedness has a significant positive effect on talent retention in SMEs

This path was found to be statistically significant ($\beta = 0.270$, $p < 0.042$), with the confidence interval excluding zero [CI: 0.090, 0.531] which confirms that H_3

is supported: Organizational job embeddedness has a significant positive effect on talent retention in SMEs. The more embedded talented employees are, the more likely they are to stay with the firm. This assumption is confirmed, as OJE predicted talent retention in this model, satisfying β_4 in equation 9. It bears mentioning that, although significant, this path has the weakest direct link numerically, though it is well supported theoretically and empirically. OJE theory posits that retention is driven not by satisfaction but by connections of fit, links, and sacrifice that make departure psychologically costly. The fact that OJE independently predicts retention, even among talented employees who are often faced with alternatives, confirms it as a powerful construct when properly applied, as advised by Zulkarnain et al. (2025).

Table 4 below provides a summary of the direct path coefficients used above for hypotheses validation.

Table 4. Direct path coefficients.

Hypothesis	Path	β	Std. Error	z-value	p-value	Decision
H_1	HRMP → TR	0.175	0.152	1.151	0.250	**Rejected**
H_2	HRMP → OJE	0.614	0.099	6.201	< 0.001	**Failed to Reject**
H_3	OJE → TR	0.270	0.133	2.029	0.042	**Failed to Reject**

H_4: Organizational job embeddedness significantly mediates the relationship between HRM practices and talent retention in SMEs

As recommended by MacKinnon et al. (2002), mediation is significant if β_2, which is the path from HRM practices to OJE, is significant; β_4, which is the path from OJE to talent retention, remains significant; and the bias-corrected bootstrapped confidence interval of the indirect effect ($\beta_2 \times \beta_4$) does not include zero. These conditions, reflected in hypothesis 2 and hypothesis 3, have been shown to be significant. In line with Nwahanye and Nicholas Dze (2021), the mediation is established irrespective of whether β_1 is significant. Table 5 below presents the mediating analysis results.

Table 5. Summary of mediation results.

Effect Type	B	Std. Error	t-value	p-value	95% CI [Lower, Upper]
Total Effect					
HRMP → TR (β_1)	0.341	0.100	3.410	<0.001	[0.145, 0.537]
HRMP → OJE (β_2)	0.614	0.099	6.201	<0.001	[0.420, 0.807]
Direct Effect					
HRMP → TR (β_3)	0.175	0.152	1.151	0.250	[−0.123, 0.473]
OJE → TR (β_4)	0.270	0.133	2.029	0.042	[0.090, 0.531]
Indirect Effect ($\beta_2 \times \beta_4$)	**Bootstrap Test** (5000 resamples)				
HRMP → OJE → TR	0.166	0.074	2.233	0.026	[0.050, 0.311]

The indirect effect was significant ($\beta = 0.166$, SE = 0.074, p = 0.026), and the bootstrap confidence interval excluded zero [CI: 0.020, 0.311]. After controlling for OJE ($\beta = 0.175$, p = 0.250), the direct effect of HRM practices on talent retention remained insignificant, which signals full mediation, confirming that H4 is supported: organizational job embeddedness significantly mediates the relationship between HRM practices and talent retention in SMEs. This indicates that HRM practices alone cannot guarantee talent retention outcomes, but rather act as the primary driving force that strengthens OJE. While the direct path may not be significant, HRM practices remain essential as the primary driver of the retention process, transmitted entirely through the psychological mechanism of OJE.

This result aligns with the entire theoretical framework of the study, as the RBV theory justifies why SMEs in Fako Division must invest deliberately in HRM practices to protect their human assets and competitive advantage. AMO theory further justifies the type of practices firms invest in to build VRIN employees' ability, motivation and opportunity, without these practices fully translating into the talent retention outcome on their own. OJE theory steps in to explain the psychological mechanism through which these investments lead their talented employees to remain and help achieve the firm's long-term goals.

5. Conclusion

This study sets out to investigate OJE as the psychological mechanism through which HRM practices can retain talented employees within SMEs in the Fako Division of Cameroon, and it has produced the necessary findings. HRM practices do not directly retain talented employees; rather, these employees are retained by feeling deeply connected, compatible, and too invested to leave. Conclusively, this finding goes beyond statistical significance, challenging the assumptions that have long governed our SMEs and HRM.

The literature has long questioned whether formal HRM practices can truly be applicable to SMEs that face significant resource constraints, but the findings of this study suggest that such questioning may not fully align with the underlying reality. In SMEs of the Fako Division, where employment relationships are highly personal and culturally paternalistic, the psychological mechanism grows stronger, supporting HRM practices even when they operate informally. The decisions to hire (recruitment), the structures to reward (compensation), and the conversations and actions around career (career management) develop the OJE dimensions of links, fit, and sacrifice that this study confirms as the principal determinant of talent retention, even under less formal execution.

When an HR department is absent from an SME, this does not mean the HR function is, or should be, absent too. It means the function can be effective through a psychological channel whose retention effects are arguably even more powerful than in larger organizations. In a large organization, quitting might mean simply ignoring a manager's call, whereas in an SME context where organ-

izational job embeddedness has been successfully cultivated, departure feels more like walking away from a family.

Moreover, this full mediation raises a question mark over the High-Performance Work Systems (HPWS) literature which assumes that HRM practices must always be integrated to produce outcomes. This question mark can be seen as career management provided a very weak independent contribution, but still loaded well into the high-order construct of HRM practices [see appendix 2]. This may raise a concern about how some practices in SMEs carry a disproportionate weight when experienced relationally rather than holistically.

5.1. Managerial Implications

In order for these findings to translate smoothly into practice, SME owners and managers are required to move beyond treatment of HRM practices solely as an exercise to comply with and take specific actions of little cost that build embeddedness. The following steps can be derived directly from the results:

Recruitment should be done explicitly for person-organization fit, not only for technical competence. During screening, at least one structured interview question should be added to test the candidate's alignment with the pace of work and day-to-day culture of the firm. Hiring should also be consistently merit-based, because employees who see that their colleagues were hired fairly tend to feel more respected and hence develop a sense of fit that anchors them to the firm.

Career management should be practiced by holding short, low-cost career conversations with each talented employee from time to time within a year. These conversations should map out concrete next steps in employees' responsibility or skill, even where no formal promotion ladder exists.

Compensation should prioritize visible, tenure-based non-monetary rewards, such as shared meals, contributions during difficult personal circumstances (e.g. funerals), and explicit acknowledgement of the employee's specific contribution. These informal forms of support were found to signal that the organization genuinely cares, and this signal builds the sense of sacrifice and connection that retains talented employees.

Talented employees should be assigned cross-functional responsibilities that deepen their professional links within the firm such as onboarding new staff as informal mentors, and even communicate openly what may be lost by both the firm and the employee if the employee were to leave.

Career management alone showed the weakest statistical contribution in this study, signaling that owners and managers should not rely on any single practice in isolation because a combination of at least two of these practices produces better outcome than perfecting one practice alone. The evidence indicates that these practices work cumulatively.

5.2. Limitations

Although it would have been ideal for this study to be without limitations, but

several remain that serve as key focal points and recommendations for future research to address. Firstly, the study was cross-sectional, capturing talent retention at a single point in time; despite the mediation findings, a longitudinal design could yield better outcome. Although intention is an established predictor of turnover (Tett & Meyer, 1993), longitudinal tracking would be more insightful for capturing actual behavioral retention, and can also be used to track how OJE develops over time in response to specific investments in HRM practices. Secondly, the research was conducted among SMEs with specific categorization under the Cameroon law, which differs from SME categorizations used by other countries, even within Africa. This difference may limit generalizability, although the focus on Fako Division was a deliberate strength. Therefore, further similar research is recommended across Africa, and even other parts of Cameroon. Thirdly, only organizational job embeddedness was tested as a mediating psychological mechanism. Other plausible mechanisms such as job satisfaction, or psychological capital, were not used may explain additional variation in retention. Fourthly, talented employees were nominated by owner/manager of each SME using predefined criteria, rather than through fully independent selection. Although inclusion-check questions were used in the survey, some subjectivity in the who should count as a talented employee cannot be entirely cancelled out.

In addition, although Harman's single-factor test found no evidence of a common method factor, common method bias cannot be fully ruled out by the test alone, and future studies would benefit from triangulated data. Also, the data have a nested structure, with two employees sampled from each of the 310 SMEs. This means that responses from employees within the same firm may not be fully independent, which was not directly modelled in this study. However, the small cluster size of two respondents per firm may limit the practical effect of this dependence. Future studies could account for this by using cluster-robust standard errors or a multilevel SEM approach to separate within-firm and between-firm variation. Finally, SMEs from banking, hospitality, transport, and agriculture were studied as a whole without testing whether the difference by sector may affect the relationships with the study variables. Heterogeneity by sector remains an open question for future research.

Conflicts of Interest

The authors declare no conflicts of interest regarding the publication of this paper.

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Appendix 1: Questionnaire (Main Variables)

Please tick (√) the option that best indicates your level of agreement with each statement below

No.	Statement	SD	D	A	SA
	Recruitment Practices				
1.	Job roles and expectations are well communicated during hiring.				
2.	My background and aspirations are suited to the demands of my current job position.				
3.	This SME provides proper orientation to help new recruits settle in.				
4.	Overall, I believe this firm recruits the right people for available jobs.				
	Career Management Practices				
5.	My supervisor/Manager discusses my career goals and aspirations with me.				
6.	I am given challenging assignments that help me grow and develop professionally.				
7.	High performing employees are identified and prepared for key positions.				
	Compensation Practices				
8.	My salary is fair relative to what I contribute.				
9.	My pay is competitive compared to similar roles in other SMEs				
10.	This firm provides benefits beyond my salary.				
11.	The non-monetary benefits I receive make me feel valued.				
	Organisational Job Embeddedness (OJE)				
12.	I feel I fit well within the culture of this firm.				
13.	My goals and values are consistent with this firm.				
14.	I have strong working relationships with colleagues here.				
15.	Leaving would mean losing important professional connections.				
16.	Leaving would cost me benefits and opportunities I value.				
17.	I would sacrifice a great deal if I were to leave.				
	Talent Retention				
18.	I intend to remain working in this firm for a long time.				
19.	I am committed to putting in my best effort as long as I work here.				
20.	I have no current plans to work in any other organisation.				
21.	I would immediately leave this firm if a slightly better job offer came my way				
22.	It would take significant time and training for someone else to do what I do here.				
23.	My absence in this job site will greatly affect its success.				
24.	My contributions are recognized and appreciated here.				

Appendix 2. Extended Hypothesis Summary

This table below presents the results of the sub-hypothesis testing conducted by separating the HRM practices into its three dimensions namely; Recruitment, Career management, and Compensation. These three practices were tested independently against Organizational Job Embeddedness (OJE) and Talent Retention (TR). These results were gotten from JASP version 0.96 where the decision to test the practices separately to further justify the claims made about career management negatively correlating with the scale in order to see its impact.

Hypothesis	Path	β	*p*-value	Decision
H1	HRMP → TR (direct)	0.175	0.250	Rejected
H1a	**Recruitment → TR**	**0.277**	**<0.001*****	**Failed to Reject**
H1b	**Career Management → TR**	**0.033**	**>0.05**	**Rejected**
H1c	**Compensation → TR**	**0.220**	**<0.001*****	**Failed to Reject**
H2	HRMP → OJE	0.614	<0.001***	**Failed to Reject**
H2a	**Recruitment → OJE**	**0.320**	**<0.001*****	**Failed to Reject**
H2b	**Career Management → OJE**	**0.020**	**>0.05**	**Rejected**
H2c	**Compensation → OJE**	**0.250**	**<0.001*****	**Failed to Reject**
H3	OJE → Talent Retention	0.270	0.042*	**Failed to Reject**
H4	OJE mediates HRMP → TR (indirect effect)	0.166	[CI:0.050, 0.311]	**Failed to Reject**

Note. β = standardized path coefficient from CB-SEM structural model. r = Pearson correlation coefficient from bivariate analysis (Table 4). For H4, the p-value column reports the 95% bias-corrected bootstrap confidence interval for the indirect effect (5000 resamples). Sub-hypotheses H1a-H2c are derived from bivariate correlations and are presented here as supplementary evidence; they do not replace the main structural model results in Table 4. HRMP = HRM Practices; OJE = Organizational Job Embeddedness; TR = Talent Retention.

Appendix 3. Demographic Profile of Excluded Respondents (Failed Validity Checks)

This supports the conclusion that exclusion was based on talent identification criteria rather than any identifiable demographic pattern, thereby reducing the risk of selection bias in the final sample.

Gender Distribution—Excluded vs. Retained Respondents

Gender	Excluded (n = 90)	% of Excluded	Retained (n = 504)	% of Retained
Male	39	44.0%	281	55.75%
Female	51	55.0%	223	44.25%
Total	90	100.0%	504	100.0%

Note. The gender composition of excluded respondents (Male: 44.0%; Female: 55.0%) is broadly comparable to the retained sample (Male: 55.75%; Female: 44.25%), indicating no meaningful gender-based exclusion bias.

Age Group Distribution—Excluded vs. Retained Respondents

Age Group	Excluded (n)	% Excluded	Retained (n)	% Retained
Below 30	45	50.0%	221	41.87%
30 - 39	22	24.0%	145	28.77%
40 - 49	12	14.0%	82	16.27%
50 and above	11	12.0%	66	13.09%
Total	90	100.0%	504	100.0%

Note. The age distributions of both groups are broadly similar, with the below 30 age brackets being the most represented in both the excluded and retained samples. No single age group appears disproportionately excluded.

Educational Qualification—Excluded vs. Retained Respondents

Qualification	Excluded (n)	% Excluded	Retained (n)	% Retained
GCE Ordinary Level	25	28.0%	101	20.04%
GCE Advanced Level	22	24.0%	188	37.30%
Bachelor's Degree	32	36.0%	157	31.15%
Master's Degree	11	12.0%	58	11.51%
Total	90	100.0%	504	100.0%

Note. The educational profile of excluded respondents is broadly consistent with the retained sample. Both groups are dominated by GCE Ordinary Level and Bachelor's degree holders, reflecting the general educational composition of the Fako Division SME workforce.

SME Category—Excluded vs. Retained Respondents

Only 310 questionnaires had this option in their structure and were handed to the first selected talented employee of each SME (key informant) in order to easily identify the SME category. Out of the 90 employees excluded, 50 were key informants. Unlike the tables above, the following table reflects records at the SME level (n = 310 total: 260 retained, 50 excluded)

SME Category	Excluded (n)	% Excluded	Retained (n)	% Retained
Small Enterprise	37	74.0%	199	77.0%
Medium Enterprise	13	26.0%	61	23.0%
Total	50	100.0%	260	100.0%

Note. The proportion of small enterprises among excluded respondents (26.0%) is broadly comparable to the retained sample (76.5%), confirming that SME size did not systematically drive exclusion. Taken together, Tables demonstrate that the exclusion of 50 respondents was not associated with any identifiable demographic pattern, lending confidence to the representativeness of the final analytical sample of n = 260.