



TECHNOLOGY READINESS, DATA QUALITY AND EMPLOYEE RETENTION IN SELECTED MICROFINANCE BANKS IN KWARA STATE

Kamoru Lanre AKANBI¹, Abdulazeez Alhaji SALAU² & Rahman Olalekan BAMIDELE³

^{1,2&3}Department of Business and Entrepreneurship, Faculty of Management and Social Sciences, Kwara State University, Malete

¹akanbikam@gmail.com,

²abdulazeez.salau@kwasu.edu.ng

³talk2lekside2015@gmail.com

<https://doi.org/10.63725/majaf.v7.i1.03>

Abstract

Employee retention remains a persistent challenge in many financial institutions, particularly microfinance banks where operational stability and customer relationships depend heavily on experienced employees. Despite the increasing adoption of digital technologies in human resource management, many microfinance institutions still experience high employee turnover. One major concern is the limited technological readiness of these organisations, which constrains the effective use of human resource analytics for workforce decision-making. This study examined the influence of technological readiness on employee retention within the context of human resource analytics in selected microfinance banks in Kwara State, Nigeria. Specifically, the study investigated the effects of technological readiness and data quality on employee retention. A quantitative research design was adopted using a cross-sectional survey approach. Data were collected from employees of fifteen microfinance banks in Ilorin, Kwara State. From a population of 354 staff members, a sample of 184 respondents was selected using simple random sampling. Structured questionnaires were used to collect primary data, and multiple regression analysis was employed for data analysis. The results revealed that technological readiness has a significant positive effect on employee retention ($\beta = 0.283, p < 0.001$), while data quality also significantly influences employee retention ($\beta = 0.321, p < 0.001$). The regression model indicated a moderate relationship ($R = 0.612$) with an explanatory power of $R^2 = 0.375$, showing that the independent variables account for 37.5% of the variation in employee retention. The study concludes that improving technological readiness and maintaining high-quality organisational data are essential for strengthening employee retention in microfinance banks.

Keywords: Technological readiness, data quality, human resource analytics, employee retention, microfinance banks.

1. Introduction

In recent years, organisations have begun to treat workforce data with the same seriousness once reserved for financial or operational metrics. Decisions about hiring, promotion, productivity, and employee wellbeing are increasingly supported by analytics rather than intuition. This shift has given rise to Human Resource Analytics (HRA), a data-driven approach that enables organisations to transform employee information into actionable insights for strategic decision-making. In financial institutions especially, where operational accuracy and service quality depend heavily on skilled employees, the ability to analyse workforce data has become a critical capability (Davenport & Prusak, 2022; Shet, 2025). For microfinance banks, which operate in competitive and resource-constrained environments, human resource analytics offers the possibility of identifying patterns in employee engagement, predicting turnover risks, and

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

improving retention strategies. Yet the effectiveness of such analytics initiatives depends largely on the technological environment within which they are embedded.

Technology readiness, broadly understood as an organisation's capacity to adopt and effectively utilise digital systems, has therefore become a central concern in modern human resource management. It encompasses not only the availability of hardware and software but also the digital competence of employees, organisational support structures, and the integration of technology into everyday workflows. When organisations possess strong technological readiness, they can collect high-quality workforce data, analyse it efficiently, and translate insights into policies that enhance employee experiences. In contrast, weak technological infrastructure can undermine analytics initiatives by producing fragmented or unreliable information, making strategic HR decisions difficult to implement (Varzaru & Bocean, 2024). In the banking sector, where employee productivity and customer trust are closely linked, such deficiencies may ultimately affect workforce stability and organisational performance.

Ideally, financial institutions adopting human resource analytics should operate in an environment where reliable technology systems support accurate data collection and timely decision-making. In such settings, analytics tools help managers identify retention risks early, understand employee behaviour, and design evidence-based policies that improve job satisfaction and organisational commitment. However, the reality within many developing economies diverges sharply from this ideal. Microfinance banks often operate with limited technological infrastructure, irregular power supply, and inconsistent digital training for employees. These conditions restrict the effective adoption of analytics tools and limit the organisation's ability to leverage data for workforce management.

The consequences of this gap are visible in employee turnover patterns across the financial sector in emerging markets. Retaining skilled staff has become increasingly difficult, particularly in institutions where outdated systems complicate daily work processes. Employees who experience technological inefficiencies often face increased workload pressures, slower communication channels, and limited opportunities for professional development. Over time, these challenges contribute to job dissatisfaction and encourage talented staff to seek employment in organisations with more supportive digital environments (Khoza et al., 2024). The issue is particularly pronounced in microfinance banks, which rely heavily on experienced personnel to maintain relationships with local clients and ensure regulatory compliance.

Several studies have attempted to explore the relationship between digital transformation and human resource outcomes. For instance, Akhigbe and Ogbari (2021) examined the role of HR analytics in improving decision-making within Nigerian banks, demonstrating that analytics systems can enhance managerial effectiveness. Similarly, Singh et al. (2022) linked predictive analytics to improved employee engagement and retention strategies. Other scholars have focused on technological readiness as a prerequisite for successful analytics implementation, highlighting how infrastructure and digital competence influence organisational performance (Alam et al., 2025; Ghaleb, 2024). While these studies provide valuable insights, many of them concentrate on large commercial banks or multinational corporations. The unique realities of microfinance institutions, particularly those operating in regional economies, remain comparatively underexplored.

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

In the Nigerian, this gap becomes even more evident. Microfinance banks play a critical role in financial inclusion by providing credit and savings services to individuals and small businesses who are often excluded from traditional banking systems. Yet these institutions frequently face structural limitations, including unstable technological infrastructure, limited digital training for employees, and regulatory complexities. Such conditions make the adoption of human resource analytics more difficult and may indirectly contribute to workforce instability. Although previous research has examined HR analytics adoption in general organisational contexts, empirical evidence linking technology readiness to employee retention through HR analytics within microfinance banks remains limited, particularly in subnational settings such as Kwara State.

This gap in the literature is significant for several reasons. First, microfinance banks depend heavily on experienced staff who understand community-level financial dynamics. High employee turnover disrupts client relationships, increases recruitment costs, and weakens institutional memory. Second, the growing emphasis on digital banking services requires employees who are comfortable working with technology-driven systems. Without adequate technological readiness, organisations may struggle not only to implement analytics tools but also to maintain employee engagement. Third, understanding the technological factors that influence retention could help managers design more effective digital strategies that support both operational efficiency and workforce stability.

The present study therefore investigates the relationship between technological readiness and employee retention within the context of human resource analytics in selected microfinance banks in Kwara State, Nigeria.

2. Literature Review

The integration of digital technologies into human resource management has transformed the way organisations understand and manage their workforce. At the centre of this transformation is Human Resource Analytics (HRA), which refers to the systematic collection, analysis, and interpretation of employee-related data to support evidence-based decision-making. Rather than relying solely on intuition or traditional administrative metrics, HRA allows organisations to analyse patterns in recruitment, performance, engagement, and turnover. This capability has become particularly valuable in knowledge-driven sectors such as banking, where employee productivity and service quality directly influence organisational competitiveness (Shet, 2025). Within this broader digital transformation, two factors frequently emerge as critical: the organisation's technological readiness and the reliability of the data infrastructure that supports analytics.

Technological readiness generally describes an organisation's preparedness to adopt and effectively utilise digital technologies. It includes infrastructure availability, system compatibility, employee digital competence, and organisational support for technology-driven processes (Varzaru & Bocean, 2024). In the context of human resource analytics, technological readiness determines whether an organisation can collect high-quality workforce data and transform that data into actionable insights. When technology infrastructure is weak or fragmented, analytics systems may produce incomplete or inaccurate information, limiting their usefulness in strategic decision-making (Ahmed, et al 2025). In contrast, organisations with strong digital infrastructure are more likely to use HR analytics to identify employee retention risks, predict workforce trends, and design targeted HR interventions.

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

Employee retention has long been recognised as a critical organisational challenge. Retaining experienced employees reduces recruitment costs, maintains institutional knowledge, and strengthens organisational stability. In financial institutions, where customer trust and service continuity are essential, employee turnover can be particularly disruptive. Scholars increasingly argue that data-driven HR practices can play a key role in addressing retention challenges by identifying early warning signs of disengagement or turnover intentions (Singh et al., 2022). However, the effectiveness of these practices is closely tied to the organisation's technological capacity to collect and analyse workforce data.

A growing body of research has therefore explored the relationship between digital technologies, HR analytics, and organisational outcomes. One influential study by Siddiqua (2023) examined the role of HR analytics in improving organisational performance in a developing economy. Using a quantitative survey of 206 professionals across several industries, the study employed structural equation modelling to examine how technology-enabled analytics influences decision-making processes. The findings suggested that organisations with stronger HR technology infrastructure were more capable of implementing analytics-based decision frameworks, leading to improved performance outcomes. While the study contributes to understanding the organisational benefits of HR analytics, its focus on performance rather than workforce outcomes limits its relevance to employee retention specifically. Furthermore, the cross-sectional design restricts the ability to capture longer-term organisational dynamics associated with analytics adoption.

Similarly, Akhigbe and Ogbari (2021) investigated HR analytics as a tool for managerial decision-making in Nigerian banking institutions. Their study highlighted how analytics platforms enhance HR managers' ability to evaluate workforce trends and align HR strategies with organisational goals. The research demonstrated that banks adopting analytics-based HR systems experienced improvements in strategic decision-making efficiency. However, the study focused primarily on managerial perspectives and did not directly examine employee-level outcomes such as retention or job satisfaction. As a result, while the findings confirm the strategic value of HR analytics, they leave open questions regarding how these systems affect employee experiences within organisations.

Research examining the link between analytics capabilities and workforce behaviour provides further insights. Singh et al. (2022) explored how predictive analytics can be used to anticipate employee turnover using the resource-based view (RBV) framework. Their study argued that data analytics capabilities represent valuable organisational resources that allow firms to identify behavioural patterns associated with employee disengagement. The findings indicated that organisations using predictive analytics tools were better positioned to implement proactive retention strategies. Despite its strong theoretical foundation, the study was conducted primarily in large multinational firms with advanced digital infrastructures. Consequently, the findings may not fully reflect the realities of smaller financial institutions such as microfinance banks, where technological constraints may limit analytics adoption.

Another line of inquiry focuses more directly on the role of technological readiness in shaping employee attitudes and organisational outcomes. Khoza et al. (2024) examined how technology readiness influences work engagement and employee performance using a mediational

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

framework. Their findings revealed that employees working in technologically supportive environments reported higher levels of engagement and productivity. The study also suggested that technological readiness can reduce operational stress by simplifying work processes and improving access to organisational resources. Although the research provides valuable insights into employee behaviour, it focuses primarily on engagement rather than retention outcomes. Moreover, the study was conducted in a technologically advanced organisational context, which may differ significantly from the infrastructural conditions present in microfinance institutions in developing economies.

The importance of reliable workforce data has also been emphasised in the literature on HR analytics. Ramachandran et al. (2023) argue that data quality plays a fundamental role in determining the credibility of analytics-based insights. Poor-quality data, such as incomplete employee records or outdated performance metrics, can lead to incorrect managerial decisions and undermine trust in analytics systems. Similarly, Ravesangar and Narayanan (2024) highlight the role of effective data governance structures in maintaining data accuracy and consistency across HR functions. Their analysis suggests that organisations with robust data management frameworks are more likely to achieve successful analytics implementation. However, most of these studies focus on technical data management practices rather than examining how data quality influences workforce outcomes such as employee retention.

A number of conceptual studies have also contributed to the evolving discourse on HR analytics. The Technology Acceptance Model (TAM), developed by Davis (1989), explains technology adoption through two key determinants: perceived usefulness and perceived ease of use. The model posits that individuals are more likely to accept and utilize a technology when they believe it will enhance their job performance and when it is easy to use. TAM has been widely applied in studies of information systems and human resource technologies to explain users' acceptance of digital innovations. In the context of Human Resource Analytics (HRA), TAM suggests that employees and managers are more likely to adopt analytics systems when they perceive such systems as useful for improving decision-making and workforce management and when the systems are user-friendly. The theory is particularly relevant to microfinance banks, where resource constraints necessitate the effective utilization of technological tools. By emphasizing the role of user perceptions in technology adoption, TAM provides a useful framework for understanding the factors influencing the adoption of Human Resource Analytics in organizations.

Nocker M. et al (2019), examined the evolution of talent analytics within contemporary human resource management systems and argued that analytics tools can enhance recruitment decisions, employee development, and workforce planning. The study emphasized the strategic role of analytics in transforming human resource management from an administrative function to a data-driven decision-making process. However, the study was largely conceptual and did not provide empirical evidence regarding the practical conditions that facilitate or hinder the adoption of analytics technologies within organizations. The broader literature similarly indicates that the successful adoption of human resource analytics depends not only on the perceived benefits of analytics systems but also on the availability of enabling technological resources. Several studies have shown that organizations with adequate digital infrastructure, information technology capabilities, and technologically competent personnel are more likely to effectively integrate analytics into their human resource functions. In contrast, organizations characterized

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

by weak technological foundations often experience difficulties in implementing analytics solutions, thereby limiting their ability to derive strategic value from employee data. These findings suggest that technological readiness serves as a critical determinant of analytics adoption and utilization.

In addition to technological readiness, the quality of organizational data has been consistently identified as a prerequisite for effective human resource analytics. Existing studies maintain that analytics systems can only generate reliable and actionable insights when supported by accurate, complete, timely, and consistent data. Poor data quality undermines the credibility of analytical outputs, reduces managerial confidence in analytics-driven decisions, and ultimately constrains the effectiveness of analytics initiatives. Consequently, organizations that maintain high standards of data management are more likely to realize the benefits associated with human resource analytics adoption. Although previous studies generally acknowledge the importance of technological readiness and data quality in supporting analytics initiatives, empirical evidence remains limited regarding the extent to which these factors influence human resource analytics adoption, particularly within developing-country contexts and resource-constrained organizations. This gap creates the need for further empirical investigation into the relationship between technological readiness, data quality, and the adoption of human resource analytics. Based on the foregoing discussion, it is reasonable to expect that organizations with higher levels of technological readiness and superior data quality will demonstrate greater adoption of human resource analytics systems.

H₀₁: Examine the effect of technological readiness on employee retention in selected microfinance banks in Kwara State.

H₀₂: Determine the influence of data quality on employee retention in microfinance banks in Kwara State.

Conceptual Framework

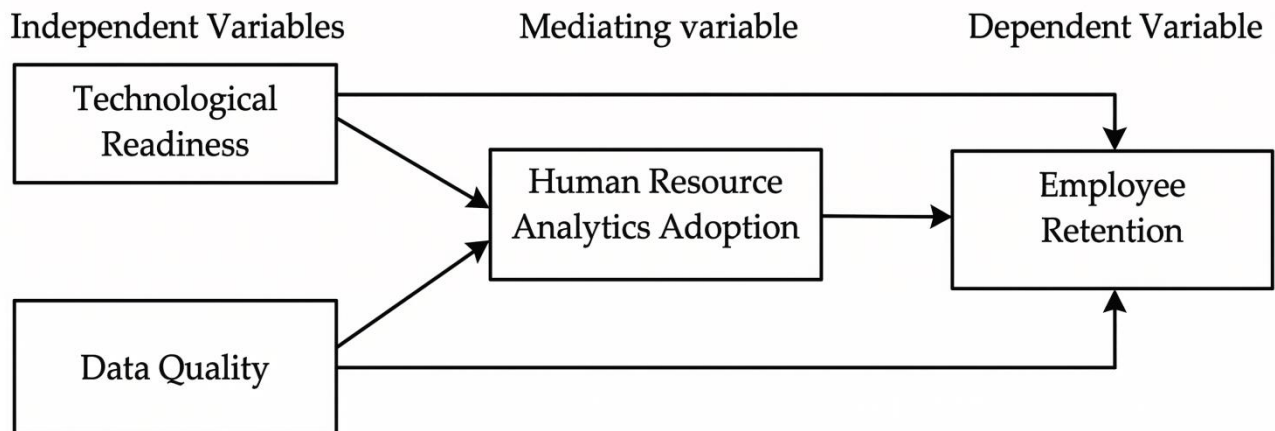


Figure 1: Conceptual Framework
Source: Authors' Conceptualization (2026)

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malet Journal of Accounting and Finance*, 7 (1), 31-42

3. Methodology

This study adopted a quantitative research design to examine the relationship between technological readiness, data quality, and employee retention within the context of human resource analytics in selected microfinance banks in Kwara State, Nigeria. A quantitative approach was considered appropriate because the objectives of the study required the measurement of relationships among clearly defined variables and the testing of hypotheses using statistical techniques. The study was conducted in selected microfinance banks located in Ilorin, the capital city of Kwara State, Nigeria. The data for this research were collected during the 2025 financial year, a period in which many microfinance institutions were undergoing gradual digital transformation in response to regulatory pressures and competitive market conditions. A cross sectional survey approach was used to collect primary data from employees working within the selected microfinance banks. The cross sectional design allowed the researcher to capture the perceptions and experiences of employees at a single point in time, providing a snapshot of how technological readiness and data quality influence retention outcomes.

The target population of the study consisted of 354 employees working in fifteen microfinance banks in Ilorin. These employees included administrative staff, operations officers, customer service representatives, and managers who are directly involved in the use of organisational information systems. The population was considered suitable because employees at different organisational levels interact with technological systems in varying ways, providing diverse perspectives on technological readiness and human resource analytics practices. From this population, a sample size of 184 respondents was determined using an online sample size calculator to ensure adequate representation of the population while maintaining statistical reliability. A simple random sampling technique was employed to select participants from the population. The use of random sampling ensured that each employee had an equal chance of being included in the study, thereby reducing the possibility of selection bias. By selecting respondents randomly across the participating microfinance banks, the study was able to capture a balanced representation of employee experiences across different organisational units.

Data were collected using a structured questionnaire designed to measure the key variables in the study. The questionnaire consisted of several sections that captured demographic characteristics as well as perceptions relating to technological readiness, data quality, and employee retention. Responses were measured using a five point Likert scale ranging from strongly disagree to strongly agree. The Likert scale was chosen because it allows respondents to express varying degrees of agreement with statements while enabling researchers to quantify subjective perceptions for statistical analysis. Such scales are widely used in management and organisational research because they provide reliable measurements of attitudes and behavioural tendencies.

To ensure the validity of the instrument, the questionnaire was reviewed by experts in human resource management and research methodology. Their feedback helped refine the wording of the items and ensured that the questions accurately reflected the constructs being measured. Reliability testing was conducted using Cronbach's alpha coefficient, and all measurement scales recorded reliability values above the recommended threshold of 0.70, indicating satisfactory internal consistency. High reliability suggests that the items used to measure each construct were consistent in capturing the underlying concept being examined.

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

The data collected for the study were analysed using both descriptive and inferential statistical techniques. Descriptive statistics were employed to present and summarise the demographic characteristics of the respondents, thereby providing insights into the composition of employees within the selected microfinance banks. Thereafter, multiple regression analysis was conducted to assess the influence of technological readiness and data quality on employee retention. The choice of multiple regression was informed by its suitability for examining the predictive effect of multiple independent variables on a single dependent variable while accounting for the contribution of each explanatory variable. The formulated hypotheses were tested at the 0.05 level of significance, which is widely accepted in management and social science research.

4. Results and Discussion.

Table 1: Summary of Questionnaire Distribution and Response

Number of distributed questionnaires	Number of completed questionnaires	Number of incomplete questionnaires	Response rate
184	180	4	97.8%

Field Survey (2025)

Of the 184 questionnaires distributed, only 180 were completed in full, and four respondents failed to do so. This is a response rate of 97.8 per cent, which is very high by survey research standards.

Test of Hypotheses

H₀₁: Technological readiness does not have a significant effect on employee retention in microfinance Banks in Kwara State.

H₀₂: Data quality has no significant impact on employee retention in microfinance Banks in Kwara State.

Table 2: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.612 ^a	.375	.369	.40215
A. Predictors: (constant), technological readiness, data quality				

Source: Author's Computation (2025)

The model summary presented in Table 2 provides an overview of the regression model's explanatory strength and overall goodness of fit. The correlation coefficient (R = 0.612) suggests a moderate positive relationship among the predictors: technological readiness, data quality, and employee retention. The coefficient of determination (R² = 0.375) indicates that approximately 37.5% of the variance in employee retention is explained by the independent variables in the model. This level of explanatory power is reasonable for behavioral and organizational studies, where multiple contextual factors typically influence outcomes. The adjusted R² value of 0.369 further reinforces the model's stability, indicating only a slight reduction after adjusting for the number of predictors. Additionally, the standard error of the estimate (0.40215) indicates a relatively small average deviation between observed and predicted values, confirming that the model provides a consistent prediction of employee retention.

Table 3: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	19.862	2	6.621	112.487	.000 ^b
	Residual	36.481	178	.133		
	Total	56.343	180			
a. Dependent Variable: employee retention						
b. Predictors: (Constant), technological readiness, data quality						

Source: Author's Computation (2025)

The ANOVA results in Table 3 further validate the model's overall significance in explaining variations in employee retention. The regression sum of squares (19.862) demonstrates that a substantial portion of the total variability is attributable to technological readiness and data quality. The F-statistic of 112.487, accompanied by a significance value of $p < 0.001$, confirms that the model reliably predicts the dependent variable and that the predictors collectively exert a statistically meaningful effect on employee retention. The relatively small residual mean square (0.133) indicates limited unexplained variation, reinforcing the adequacy of the specified regression model in capturing the underlying relationship between the variables.

Table 4: Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.211	.331		4.152	.000
	Technological readiness	.283	0.41	.632	3.295	.000
	Data quality	.321	0.36	.451	2.645	.000
a. Dependent Variable: Employee retention						

Source: Authors' Computation (2025)

Table 4 shows that both predictors are significant determinants of employee retention. Technological readiness ($B = 0.283$, $p = .000$) exerts the most substantial positive influence on employee retention, followed by data quality ($B = 0.321$, $p = .000$), which also contributes meaningfully to the outcome. The constant ($B = 1.211$, $p = .000$) is significant, indicating that the model's intercept is meaningful. To sum up, the predictors in the model are statistically significant and collectively improve the explanation of employee retention.

Discussion of Findings

The results indicate that technological readiness exerts a substantial positive influence on employee retention ($B = 0.283$, $p = .000$), highlighting the strategic value of a technologically supportive work environment in sustaining employee commitment. This outcome reinforces the

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42

argument that employees are more likely to remain in organisations where technological tools minimise workflow bottlenecks and enhance task efficiency. The finding is consistent with Valtonen et al. (2025), who assert that technologically advanced systems reduce operational stress and empower employees to perform more effectively. It also aligns with Majeed et al. (2024), who emphasize that access to modern digital infrastructure fosters a sense of stability and confidence among employees, thereby encouraging long-term organisational attachment. Similarly, the results parallel the observations of Luwei and Huimin (2024), who contend that employees perceive technology-driven workplaces as progressive and supportive of career development, making them less inclined to seek opportunities elsewhere. Furthermore, the findings echo the conclusions of Khoza et al. (2024), who demonstrate that technological readiness enhances job satisfaction and organisational trust, both of which are foundational determinants of retention.

The study also reveals that data quality significantly contributes to employee retention ($B = 0.321$, $p = .000$), underscoring the importance of accurate, credible, and timely information in shaping employees' perceptions of organisational reliability. High-quality data reduces uncertainty, supports sound decision-making, and minimises task-related ambiguities, conditions that employees generally find conducive to staying within an organisation. This result is consistent with Rasool et al. (2022), who argue that reliable data systems reduce frustration stemming from inconsistent information flows, thereby strengthening employees' sense of confidence in their work environment. It further corroborates the findings of Abhari (2025), who emphasizes that employees demonstrate greater commitment when consistent and transparent data structures guide organisational processes. In the same vein, Hunter (2025) reports that poor data quality heightens workflow confusion and erodes motivation, ultimately increasing turnover intentions, thereby supporting the positive influence observed in this study. Additionally, the result aligns with Vasudha and Parvathi (2023), who note that dependable data systems enhance efficiency, reduce operational errors, and foster an environment where employees feel valued and supported.

5. Conclusion and Recommendations

At the end of the study, it is established that technological readiness has the most significant influence on employee retention, indicating that organisations with efficient and supportive technological systems are more likely to maintain a stable and committed workforce. This suggests that when employees are equipped with modern tools that simplify their duties and enhance productivity, they develop a stronger attachment to the organisation. Data quality also plays a meaningful role, showing that employees remain more committed when the information guiding their work is accurate, reliable, and timely. Although its effect is slightly smaller than that of technological readiness, it remains a crucial contributor to retention by reducing uncertainty and strengthening organisational trust. Based on the findings of this study, the following recommendations were made:

- i. Microfinance Banks in Kwara State should improve their technological readiness by upgrading their digital systems and ensuring that employees have access to efficient tools that make their work faster and more reliable. Strengthening technological support will create a better work environment and encourage staff to remain with the bank.
- ii. These banks should also enhance data quality by maintaining accurate and timely records across all units. Clear data procedures and proper training will reduce errors and improve employees' confidence in the organisation's operations. This will help build trust and support long-term retention among staff.

Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malet Journal of Accounting and Finance*, 7 (1), 31-42

References

- Abhari, K. (2025). Employee participation in digital transformation: From digitalization sentiment to transformation predisposition. *Information & Management*. <https://doi.org/10.1016/j.im.2025.104212>
- Ahmed, N. B. A., Salau, A. A., & Adebayo, T. B. A. (2025). Adopting Kendall's Tau-B correlation model to assess organisational conflict and job commitment of Olam Flour Mill, Ilorin. *African Journal of Stability and Development*, 17(1), 326–342.
- Akhigbe, A., & Ogbari, M. (2021). Human resource analytics: A tool for effective decision making in Nigerian banks. *Journal of Human Resource Management*, 9(2), 45–56.
- Alam, S., Dong, Z., Kularatne, I., & Rashid, M. (2025). Exploring approaches to overcome challenges in adopting human resource analytics through stakeholder engagement. *Management Review Quarterly*, 76, 729–787. <https://doi.org/10.1007/s11301-025-00491-y>
- Bryman, A. (2016). *Social research methods* (5th ed.). Oxford University Press.
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). SAGE Publications.
- Davenport, T. H., & Prusak, L. (2022). *Working knowledge: How organizations manage what they know* (2nd ed.). Harvard Business Review Press.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly*, 13(3), 319–340. <https://doi.org/10.2307/249008>
- Field, A. (2018). *Discovering statistics using IBM SPSS statistics* (5th ed.). SAGE Publications.
- Ghaleb, M., & Yaslioglu, M. (2024). Structural equation modeling (SEM) for social and behavioral sciences studies: Steps, sequence, and explanation. *Journal of Organizational Behavior Review*, 6(1), 69–108.
- Hunter, P. T. (2025). The affordances and applications of a technical and professional communication approach to user experience. Figshare. <https://doi.org/10.25394/PGS.28856816.v1>
- Khoza, T. K., Mabitsela, T., & Nel, P. (2024). Technology readiness, technology acceptance, and work engagement: A mediational analysis. *SA Journal of Industrial Psychology*, 50. <https://doi.org/10.4102/sajip.v50i0.2131>
- Luwei, W., & Huimin, M. (2024). From jobs to careers: Drivers and barriers to career development in emerging labor markets. *Frontiers in Sociology*, 9. <https://doi.org/10.3389/fsoc.2024.1486871>
- Majeed, M., Chaudhary, A., & Chadha, R. (2024). Digital transformation in the customer experience. Routledge.
- Nocker, M., & Sena, V. (2019). Big Data and Human Resources Management: The Rise of Talent Analytics. *Social Sciences*. <https://doi.org/10.3390/socsci8100273>
- Ramachandran, S., Gupta, R., & Taylor, J. (2023). Data quality and analytics reliability in organizational decision making. *Journal of Information Systems Management*, 40(2), 87–101.
- Rasool, T., Warraich, N. F., & Sajid, M. (2022). Examining the impact of technology overload at the workplace: A systematic review. *SAGE Open*, 12(3). <https://doi.org/10.1177/21582440221114320>
- Ravesangar, K., & Narayanan, S. (2024). Adoption of HR analytics to enhance employee retention in the workplace: A review. *Human Resources Management and Services*, 6(3), 3481.
- Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson Education Limited.

- Akanbi, K. L., Salau, A. A & Bamidele, R. O. (2026). Technology readiness and employee retention in human resources analytics of selected microfinance banks in Kwara State. *Malete Journal of Accounting and Finance*, 7 (1), 31-42
- Shet, S. (2025). Developing human resource analytics capability architecture in organizations. *Personnel Review*, 54(9), 2286-2310. <https://doi.org/10.1108/PR-01-2024-0009>
- Singh, R., Sharma, P., Foropon, C., & Belal, H. (2022). The role of big data and predictive analytics in employee retention: A resource-based view. *International Journal of Manpower*, 43(6), 1245-1263. <https://doi.org/10.1108/IJM-03-2021-0197>
- Siddiqua, S. I., Abaker, M. O. S. M., & Afnan, R. T. (2023). HR Analytics and organizational performance: Evidence from Bangladesh. *15th Global Conference On Business And Social Sciences On 14 - 15 September 2023, Novotel Bangkok Platinum Pratunam, Thailand*. <https://doi.org/10.35609/gcbssproceeding>. 2023.1(47)
- Valtonen, A., Saunila, M., Ukko, J., Treves, L., & Ritala, P. (2025). AI and employee wellbeing in the workplace: An empirical study. *Journal of Business Research*, 199, 115584. <https://doi.org/10.1016/j.jbusres.2025.115584>
- Varzaru, A. A., & Bocean, C. G. (2024). Digital transformation and human resource analytics adoption in organizations. *Sustainability*, 16(2), 871.
- Vasudha, K., & Parvathi, V. (2023). Identifying the characteristics that lead to effective data analytics deployment in human resource management. *Journal of Chinese Human Resource Management*, 14(1), 60-89. <https://doi.org/10.47297/wspchrmwsp2040-800503.20231401>