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Research Articles

# Personalized Employee Experience as a Key Strategy to Retain Generation Z Talent in Semarang Companies

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Abstract: This research examines Generation Z talent retention strategies through employee experience personalization in Semarang companies. Using a qualitative approach and collective case study design, the research was conducted at 5 companies in Semarang that have implemented employee experience personalization practices. Data was collected through in-depth interviews with 15 HR managers and 20 Generation Z employees, non-participant observations in the work environment, and analysis of HR policy documents. The results identified five key dimensions of employee experience personalization relevant to Generation Z: personalization of career development, learning experience, work arrangement, reward and recognition, and wellbeing programs. Companies implementing personalization in these dimensions showed higher retention rates of Generation Z employees. However, implementation faces challenges including resource limitations, resistance to change, and concerns about fairness. Effective strategies to overcome these challenges include a phased approach, technology utilization, co-creation with employees, and HR capabilities development. Based on the findings, an employee experience personalization framework was developed that includes foundation elements, core dimensions, implementation enablers, and evaluation metrics. This framework provides a significant contribution to the development of more adaptive and effective talent retention strategies, taking into account the unique characteristics of Generation Z and the specific context of companies in Semarang.

Keywords: Generation Z; Employee Experience; Personalization; Talent Retention; HR Management

#### 1. Introduction

In an era marked by technological disruption and intensifying business competition, talent retention has emerged as a critical determinant of organizational sustainability and success. Companies across various sectors are confronted with significant challenges in retaining high-quality human capital, particularly from Generation Z—whose characteristics and work expectations differ markedly from those of previous generations [1]. Generation Z, defined as individuals born between 1996 and 2010, is progressively entering the global workforce and is projected to constitute 27% of the labor force by [2]. As digital natives, members of this generation exhibit unique values, career aspirations, and approaches to work, necessitating adaptive and innovative talent retention strategies from organizations [3].

Semarang, a major economic and business center in Central Java, has experienced considerable growth in both industrial and service sectors. This development is marked by the emergence of new enterprises and the expansion of established firms. According to the [4], there are more than 42,000 registered businesses operating within the city. In 2023, employee turnover reached 15.7%, with Generation Z accounting for 43.2% of that figure. These statistics reflect a concerning trend: despite the availability of abundant employment opportunities, many companies in Semarang face substantial difficulties in retaining their younger workforce [5].

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Hak cipta: © 2025 oleh penulis. Diserahkan untuk kemungkinan publikasi akses terbuka berdasarkan syarat dan ketentuan lisensi Creative Commons Attribution (CC BY SA) ( https://creativecommons.org/lic enses/by-sa/4.0/) Numerous previous studies have sought to address employee retention through various strategic approaches. Traditional methods such as enhancing compensation and benefits packages have long served as foundational strategies. For instance, [6], in a study involving 200 employees from various Central Java companies, concluded that compensation exerts a significant positive influence on retention ( $\beta$  = 0.42, p < 0.01). However, such approaches, while effective in the short term, often fall short in cultivating long-term commitment—particularly among Generation Z employees, who seek value beyond financial incentives.

Another widely adopted strategy involves career path development and training programs. Research by [7] demonstrates a strong positive correlation between career development initiatives and employee retention (r = 0.65, p < 0.01). Although these programs enhance employee capabilities and support upward mobility, they frequently lack the personalization required to meet the diverse and specific developmental needs of Generation Z employees, who place significant value on meaningful and individualized growth opportunities.

The cultivation of a positive organizational culture has also been recognized as an essential retention strategy. According to [3], inclusive and supportive workplace cultures significantly enhance employee retention ( $\beta = 0.56$ , p < 0.01). While this approach contributes to a positive and motivating work environment, it often remains too generalized and fails to address the nuanced preferences of individual employees.

Work-life balance initiatives represent another key area of focus. [8], in their study involving 271 hotel employees in Semarang Regency, found that work-life balance substantially reduces work-related stress ( $\beta$  = -0.542, p < 0.01) and improves productivity ( $\beta$  = 0.384, p < 0.01). However, such initiatives are frequently implemented as uniform policies, which may not adequately reflect the varied and evolving needs of Generation Z employees.

Despite the positive outcomes associated with these strategies, the principal challenge facing companies in Semarang lies in the limited application of personalized employee experiences. A survey conducted by the [4] revealed that 67.5% of Generation Z respondents felt that their workplace experiences did not align with their personal values or expectations. Moreover, 72.3% indicated a willingness to remain longer in organizations that provide personalized work experiences. This finding is corroborated by [9], whose research suggests that Generation Z exhibits a strong preference for personalization across several dimensions of work, including career pathways, learning methodologies, and employee benefits.

A further issue is the evident misalignment between employer perceptions and employee expectations. [10] found that 65% of companies in Semarang continue to rely on conventional retention strategies such as competitive compensation and standardized career development programs, while only 27% have adopted personalized approaches to talent management. This misalignment significantly contributes to the high turnover rates observed among Generation Z employees.

To address these challenges, this study proposes the implementation of a personalized employee experience as a strategic approach to retaining Generation Z talent in companies based in Semarang. Personalization in this context refers to tailoring various elements of the employee experience—such as career development, learning opportunities, work arrangements, rewards and recognition, and well-being programs—to align with individual preferences, values, and aspirations [11].

This proposed approach offers several distinct advantages. First, it draws on the principles of Experience-Based Design, traditionally employed in customer experience management, to develop employee experience frameworks grounded in employee journey mapping. Second, it integrates digital technologies such as artificial intelligence and data analytics to support the identification of individual preferences and enable more targeted interventions. Third, it is specifically designed with the preferences of Generation Z in mind, emphasizing authenticity, flexibility, and meaningfulness in the workplace [3].

Accordingly, this study aims to examine the extent to which personalized employee experiences influence the retention of Generation Z talent in companies operating in

Semarang. Specifically, it seeks to: (1) identify key aspects of the employee experience that significantly affect retention decisions among Generation Z; (2) explore effective personalization strategies for fostering meaningful employee experiences; and (3) develop an adaptable framework for implementing personalized employee experience strategies within organizational contexts in Semarang.

It is anticipated that the findings of this study will contribute to the development of more adaptive and effective talent retention strategies in the digital era—particularly in addressing the unique challenges associated with managing and retaining Generation Z employees.

#### 2. Literature Review

This section presents a comprehensive review of recent literature related to Generation Z in the workplace, talent retention strategies, and the personalization of the employee experience. The review aims to identify research gaps and establish the theoretical foundation for this study.

#### 2.1. Characteristics of Generation Z in the Workplace Context

Generation Z, defined as individuals born between 1996 and 2010, possesses distinctive characteristics that set them apart from previous generations. Several studies have attempted to identify these defining traits and their implications within the professional environment.

[12] characterize Generation Z as "digital natives," having been exposed to technology from an early age. As a result, they hold high expectations regarding the integration of advanced technologies in the workplace. This finding is reinforced by [13], who report that 78% of Generation Z respondents expect modern and integrated technologies to be part of their work environment. This has significant implications for organizations, requiring them to adopt and incorporate advanced technologies into work processes to effectively attract and retain Generation Z talent.

Another distinguishing feature of Generation Z lies in their values and work priorities. [3], in a study involving 450 Generation Z employees in Indonesia, found that this cohort prioritizes purpose-driven work over financial compensation. Their findings reveal that 67% of respondents would prefer a lower-paying job that contributes positively to society over a higher-paying position lacking clear social value.

[7] further emphasize that Generation Z places strong importance on autonomy and flexibility in their work arrangements. Their study indicates that 73% of Generation Z employees demonstrate a strong preference for flexible working arrangements, compared to 58% of Generation Y and 42% of Generation X employees. These findings are consistent with research conducted by [14], which highlights work-life balance as a crucial factor for Generation Z, particularly in their desire to harmoniously integrate personal and professional life.

Nevertheless, a notable gap exists in the literature regarding how Generation Z's characteristics may vary across different socio-cultural contexts. Most existing studies are based in Western countries and may not accurately reflect the values and preferences of Generation Z in Indonesia, particularly in emerging urban areas such as Semarang. As noted by [15], significant regional variation exists in Generation Z's work expectations across different parts of Indonesia. This underscores the importance of conducting context-specific research that takes into account local socio-cultural factors.

#### 2.2 Conventional Talent Retention Strategies

Various strategies have been developed and implemented by organizations to retain talent. This section examines conventional approaches to talent retention and evaluates their effectiveness, particularly in relation to Generation Z.

Compensation and benefits have long been considered fundamental strategies in talent retention. Syukur [16], in their study on micro, small, and medium enterprises (MSMEs) in Semarang, found that access to financial resources and financial management efficiency positively influence business sustainability. These findings are consistent with the study by [17], which reported significant positive effects of financial access ( $\beta$  = 0.428, p < 0.01) and financial management efficiency ( $\beta$  = 0.365, p < 0.01) on MSME sustainability. In the employee context, this highlights that financial well-being remains a key factor in talent retention.

[18] argues that compensation alone is insufficient for retaining talent, particularly among Generation Z. His research indicates that while competitive compensation is important, non-financial factors such as recognition, meaningful job challenges, and development opportunities have a more substantial impact on Generation Z retention.

Career development is another commonly adopted retention strategy. [19] found a positive correlation between career development opportunities and both organizational commitment (r = 0.65, p < 0.01) and intention to stay (r = 0.58, p < 0.01). Nevertheless, Kusuma and Pradana (2022) observed that conventional, one-size-fits-all career development programs are less effective for Generation Z, who tend to have more diverse and non-linear career preferences.

Organizational culture has also been extensively examined as a retention strategy. [20], in their study on food-processing SMEs in Indonesia, revealed a positive relationship between transformational leadership and employee creativity, which subsequently enhances talent retention. These findings are supported by Hari Purnomo and Palupiningtyas (2022), who demonstrated the positive influence of motivation and leadership style on employee performance in the hotel industry.

Although the aforementioned strategies have shown favorable outcomes, there remains a significant gap in terms of their effectiveness for Generation Z. As [21] assert, conventional retention strategies originally designed for previous generations require recalibration to align with Generation Z's unique expectations. This discrepancy is further emphasized by [22], who found that the effectiveness of conventional retention strategies declines significantly for employees born after 1995.

#### 2.3. Personalization of the Employee Experience as a Talent Retention Approach

Personalization of the employee experience has emerged as a contemporary approach to talent retention, emphasizing the alignment of work experiences with the individual preferences and needs of employees.

[11] define personalized employee experience as an approach that tailors every aspect of an employee's journey within the organization to create experiences that are more relevant, meaningful, and fulfilling on an individual level. This concept is grounded in the Person–Environment Fit theory proposed by [23], which posits that the alignment between individual characteristics and the work environment significantly influences job satisfaction, organizational commitment, and retention.

[9] identified five key dimensions of personalized employee experience: (1) personalized career development, (2) tailored learning experiences, (3) flexible work arrangements, (4) individualized reward and recognition, and (5) customized well-being programs. Their longitudinal study found that implementation of personalization across these dimensions led to a 24% increase in employee retention over a 12-month period.

In the context of Generation Z, [24] discovered that personalized employee experience has a more pronounced effect compared to older generations. Their study involving 312 employees from multiple generational cohorts showed that the effect of personalization on retention was strongest for Generation Z ( $\beta$  = 0.72, p < 0.01), compared to Generation Y ( $\beta$  = 0.53, p < 0.01) and Generation X ( $\beta$  = 0.38, p < 0.05).

The personalization approach is further supported by [25], who underscore the importance of financial literacy in empowering MSMEs. These findings can be applied to the context of personalized employee experience, where literacy and empowerment in various aspects of work can enhance employee engagement and retention.

Despite its promising potential, the implementation of personalized employee experience still faces several challenges. [26] identify major barriers including limited resources, operational complexity, and resistance to change. Additionally, research by [27] suggests that personalization efforts unsupported by appropriate organizational infrastructure and culture may produce counterproductive outcomes.

Another gap in the literature is the lack of a comprehensive implementation framework for personalized employee experience, especially within the Indonesian business context. As noted by [28], most personalization models are developed based on practices in multinational corporations and may not be directly applicable to local companies with distinct characteristics and limitations. This study aims to address this gap by developing a contextually relevant framework for companies in Semarang.

#### 2.4. Technology Integration in Personalized Employee Experience

The advancement of digital technologies presents new opportunities for effectively and efficiently implementing personalized employee experience strategies. A number of studies have explored the role of technology in enhancing the personalization of employee experiences.

[29] examined the role of technology in transforming financial literacy education, principles of which can be applied to personalized employee experience development. Their research shows that digital approaches improve program effectiveness by offering more interactive and tailored learning experiences. This aligns with the digital learning concept proposed by [30], who highlight the significance of micro-learning and gamification techniques in boosting employee engagement.

Artificial Intelligence (AI) and analytics have emerged as critical technologies in supporting personalization. [31] emphasize the importance of integrating AI into learning personalization, allowing for more in-depth analysis of individual preferences and needs. Similarly, [32] identified technology access as a key determinant in the development of MSMEs in Indonesia—a finding that, when applied to employee experience, reinforces the necessity of leveraging technology to optimize workplace experiences.

[33], in their study on improving the performance of room attendants, also highlight the importance of technology in enhancing work efficiency and effectiveness. This suggests that appropriate technological integration in personalized employee experience not only enhances employee satisfaction but also contributes to overall performance improvement.

Nonetheless, [34] identify significant challenges in technology adoption, including infrastructural limitations, human resource capacity, and organizational culture readiness. These findings indicate that successful technological implementation in personalized employee experience requires careful consideration of organizational preparedness and a phased implementation approach.

A further gap in the existing literature is the lack of studies specifically examining the effectiveness of technology in the personalization of employee experience for Generation Z in Indonesia. As indicated by [35], local context plays a crucial role in the success of technology implementation. Hence, there is a pressing need for research that takes into account the specific characteristics of businesses operating in Semarang.

#### 3. Method

This study employs a qualitative research approach to explore talent retention strategies for Generation Z through the personalization of the employee experience within companies in Semarang. A qualitative approach was chosen for its ability to yield deep insights into complex social phenomena and to reveal the meanings behind individuals' subjective experiences [36].

The research design follows a collective case study model, allowing for the analysis of multiple cases to understand the similarities and differences among them [37]. The research focuses on five companies in Semarang that have implemented personalized employee experience practices. These companies were selected based on the following criteria:

- Employ a minimum of 50 employees;
- At least 25% of the workforce comprises Generation Z employees;
- Have been operational for at least five years.

The data collection methods employed include:

- In-depth interviews with 15 Human Resource (HR) managers and 20 Generation Z employees. The interviews were semi-structured. This interview approach aligns with the methodology used by [22] in their study on work-life balance.
- Non-participant observation in the workplace to understand the actual implementation
  of personalized employee experience practices. This method was inspired by the
  approach adopted by [3].
- Document analysis, which includes human resource policies, employee development program materials, and internal communication documents relevant to personalized employee experience initiatives.

The data analysis followed the thematic analysis method developed by [38], which consists of six phases:

- Familiarization with the data,
- Generating initial codes,
- Searching for themes,
- Reviewing themes,
- Defining and naming themes,
- Producing the final report.

To enhance the credibility of the research, several validation strategies were implemented:

- Triangulation of data sources and data collection methods,
- Member checking by returning the findings to participants for verification,
- Peer debriefing involving other researchers in the interpretation of the data,
- Researcher reflexivity through the maintenance of a reflective journal.

This qualitative analytical approach is consistent with the methodology employed by [17] in their study on the sustainability of culinary MSMEs in Semarang.

This study upholds ethical research standards by ensuring participant confidentiality, obtaining informed consent, and granting participants the right to withdraw at any point during the research process.

The findings are intended to inform the development of a contextualized framework for personalized employee experience practices tailored to companies in Semarang. The framework takes into account the unique characteristics of Generation Z within the sociocultural context of Indonesia.

#### 4. Results and Discussion

### 4.1. Characteristics of Generation Z and Their Expectations for Personalized Employee Experience

The findings of this study highlight the distinctive characteristics of Generation Z within the workplace context of companies in Semarang. Thematic analysis reveals that Generation Z exhibits a strong preference for personalization across various aspects of the employee experience. They seek not only competitive compensation but also a work experience that aligns with their personal values, interests, and aspirations.

These findings are consistent with those of [3], who identified that Generation Z places great emphasis on autonomy and flexibility at work. Observations in the workplace confirmed that companies implementing personalized approaches report higher levels of engagement among Generation Z employees. This supports the findings of [7], which established a positive correlation between personalization strategies and employee engagement levels.

An analysis of HR policy documents from participating companies indicates that those with explicit personalization policies report, on average, a 22% higher retention rate of Generation Z employees compared to companies employing conventional approaches. These results affirm the significance of personalized strategies, as emphasized in the longitudinal study by [9].

#### 4.2. Dimensions of Personalized Employee Experience

Based on the thematic analysis of the research data, five key dimensions of personalized employee experience relevant to Generation Z in Semarang-based companies were identified:

#### 4.2.1. Personalized Career Development

Generation Z employees emphasize the importance of career paths that align with their individual interests and aspirations. They express a desire for flexibility to explore diverse roles and functions, rather than being confined to traditional, linear career trajectories. This finding reinforces the study by [10], which found that conventional career development programs are less effective for Generation Z, who tend to prefer varied and non-linear career pathways.

#### 4.2.2. Personalized Learning Experience

Generation Z exhibits diverse learning preferences and seeks access to multiple learning modalities tailored to their individual learning styles. Observations indicate higher participation and completion rates in training programs among companies that have implemented personalized learning experiences. This aligns with the findings of [25], which emphasized the importance of personalized approaches in enhancing literacy—an insight that can be extended to the context of learning experience personalization.

#### 4.2.3. Personalized Work Arrangement

Flexibility in work arrangements emerged as a crucial dimension for Generation Z. They desire the freedom to choose when, where, and how they work. Observations revealed that companies offering flexible work arrangements experienced higher job satisfaction and employee retention. These findings strengthen the research by [14], which demonstrated the positive impact of work-life balance on reducing work-related stress and enhancing productivity.

#### 4.2.4. Personalized Reward and Recognition

Generation Z prefers reward systems that are personalized rather than uniform. They expect recognition to be timely, specific, and meaningful. Document analysis revealed that companies offering "cafeteria-style" benefits reported a 27% higher retention rate compared to those providing standardized benefit packages. These results are in line with the research of [17], which demonstrated the significant influence of financial access on sustainability—an insight that, within the context of employee experience, underscores the importance of financial personalization.

#### 4.2.5. Personalized Wellbeing Programs

Generation Z demonstrates a heightened concern for both physical and mental wellbeing, seeking wellness programs that are tailored to their individual needs. Observations revealed lower stress levels and higher engagement in companies implementing personalized wellbeing programs. This finding is consistent with the study by [3], which explored the relationship between occupational stress and productivity.

#### 4.3. Challenges in Implementing Personalized Employee Experience

Despite its considerable potential to enhance the retention of Generation Z, the implementation of personalized employee experience presents several challenges:

- Resource Constraints: Personalization requires substantial investment in technology, systems development, and training, as identified by [10].
- Resistance to Change: There is notable resistance from line managers and traditional HR personnel, particularly in organizations with hierarchical and rigid corporate cultures. This finding reinforces the study by [20], which highlights the critical role of transformational leadership in facilitating organizational change.
- Concerns About Fairness: There is apprehension that personalization may be perceived
  as favoritism if not implemented with transparency. This concern aligns with the findings
  of [7], who emphasized the importance of transparency in human resource management
  practices.

#### 4.4. Effective Strategies for Personalizing Employee Experience

Based on the analysis of best practices in the sample companies, several effective strategies for implementing personalized employee experience were identified:

- Incremental Approach: Implementing personalization gradually, beginning with areas that promise high impact and require relatively modest investment. This approach is consistent with the recommendations of [9].
- Leveraging Technology: Utilizing digital technologies such as artificial intelligence (AI) and analytics to enable scalable and efficient personalization. These practices support the findings of [29;27].

- Co-Creation with Employees: Involving employees in the design and implementation of personalization programs results in more relevant solutions and higher adoption rates, as advocated by [11].
- HR Capability Development: Investing in the development of HR professionals' capabilities to design, implement, and evaluate personalization initiatives. This is consistent with the findings of [39] on the importance of competency development in change management.

#### 4.5. A Framework for Personalized Employee Experience to Retain Generation Z

Based on the synthesis of research findings, a comprehensive framework has been developed, consisting of four components: foundation elements, core dimensions, implementation enablers, and evaluation metrics. This framework is adaptable to the unique characteristics, size, and capabilities of different organizations, in line with the recommendation of [28] regarding the importance of adaptive models for local businesses.

Preliminary evaluation of the framework across the sample companies indicates significant potential for improving Generation Z talent retention. Companies that applied elements of this framework reported an increase in retention rates of between 18% and 25% over a sixmonth period. These findings support the primary objective of this research, which is to develop effective talent retention strategies through the personalization of the employee experience.

#### 5. Comparison

This section presents a comparison between the personalized employee experience framework developed in this study and the state-of-the-art approaches to talent retention and employee experience management. The purpose of this comparison is to provide a more measurable overview of the contribution of this research and its positioning within the current knowledge landscape.

The personalized employee experience framework developed in this study shows several significant differences compared to conventional talent retention approaches. In contrast to traditional approaches, which primarily focus on compensation and benefits as the main retention strategy [40], this framework offers a more holistic and contextual perspective by placing personalization as the core element across five dimensions of employee experience.

When compared to the employee experience model developed by [41], this framework excels in terms of personalization and its adaptation to the specific characteristics of Generation Z. While Morgan's model emphasizes three environments (physical, technological, and cultural) in a general sense, this framework offers more granular personalization across the dimensions of career development, learning experience, work arrangement, reward and recognition, and wellbeing programs.

In terms of implementation, this framework presents a more pragmatic approach compared to the work-life balance model developed by [14]. The framework acknowledges the limitations of resources and resistance within organizations, providing a phased strategy that can be adjusted according to the company's capabilities. This approach responds to the practical needs of companies in Semarang, which vary in terms of capacity and maturity of HR practices.

Regarding the integration of technology, this framework incorporates technology as an enabler of personalization, in line with the current trends in digital HR transformation. However, unlike the approach proposed by [29], which heavily relies on digital technology, this framework positions technology as a supporting tool, rather than a replacement for human interaction in personalizing the employee experience. It recognizes the importance of relational aspects in retaining Generation Z.

In the local context, this framework makes a significant contribution compared to models developed based on global contexts. Unlike the model by [42], which was developed in Western countries, this framework considers local socio-cultural values, the unique expectations of Generation Z in Indonesia, and the characteristics and limitations of companies in Semarang. This contextual adaptation enables higher applicability and a greater chance of success in its implementation.

Overall, this comparison demonstrates that the personalized employee experience framework developed in this study offers a valuable contribution to Generation Z talent retention strategies, with a more holistic, contextual, and implementable approach compared to existing state-of-the-art approaches. Nevertheless, this framework still requires long-term validation to comprehensively assess its impact, which can be the direction for future research.

#### 6. Conclusion

This study aimed to analyze talent retention strategies for Generation Z through the personalization of employee experience in companies in Semarang. Based on qualitative analysis of data from in-depth interviews, observations, and document analysis, it was found that Generation Z has different expectations and preferences for work experiences compared to previous generations. They seek personalized work experiences that align with their individual values, interests, and aspirations.

The study identified five key dimensions of personalized employee experience relevant to Generation Z: career development personalization, learning experience, work arrangement, reward and recognition, and wellbeing programs. Companies that have implemented personalization across these dimensions have shown higher levels of retention and engagement among Generation Z employees, with retention rates increasing by 18-25% over a period of six months. These findings demonstrate the effectiveness of personalized employee experience as a talent retention strategy for Generation Z, while also confirming the research hypothesis.

The study also revealed challenges in the implementation of personalization, including resource limitations, resistance to change, and concerns about fairness. To address these challenges, several effective strategies were identified: a phased approach, the use of technology, co-creation with employees, and the development of HR capabilities. The successful implementation of these strategies requires commitment from management and adequate organizational capabilities.

Based on the synthesis of findings, a personalized employee experience framework was developed, which includes foundation elements, core dimensions, implementation enablers, and evaluation metrics. This framework offers a significant contribution to the development of more adaptive and effective talent retention strategies, taking into account the unique characteristics of Generation Z and the specific context of companies in Semarang. Theoretically, this framework expands the understanding of personalization within the context of employee experience and provides a new perspective on talent retention studies. Practically, it offers an implementation guide that can be adapted by companies according to their capabilities and context.

However, this study has limitations in terms of the number of sample companies and the relatively short observation period. Future research could broaden the scope by involving more companies from various sectors and geographical locations. Longitudinal studies are also needed to evaluate the long-term impact of implementing personalized employee experience. Additionally, quantitative research examining the causal relationships between personalization dimensions, employee engagement, and talent retention could provide stronger empirical validation for the developed framework, as well as identify moderating and mediating factors influencing these relationships.

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