RESEARCH PAPER

A Correlational Study Of Grief, Psychological Well-Being, Work-Life Balance, And Employee Retention Among It Professionals In India

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Abstract

Background: Grief is a universal human experience but it has been an under-researched phenomenon in organizational science; the majority of workplace research has been on the bereavement-leave policy, rather than examine the psychological impact of grief on employees and its influence on attitudes to work. Simultaneously, there is a large amount of evidence that shows that psychological well-being and work-life balance contribute to workforce retention, but, seldom has grief been studied along with these factors, especially with information technology (IT) practitioners.

Objective: This study explored a correlational research to investigate the interrelationships between grief, psychological well-being, work-life balance and intention to quit among IT professionals in India and whether psychological well-being mediated, and work-life balance moderated the relationship between grief and intention to quit.

Materials and Methods: A cross-sectional, quantitative, correlational design was used in this study. For the study, 100 participants aged 22-45 years and having at least one year of experience in the IT industry were recruited from IT organizations throughout India using convenience sampling and were asked to fill out an anonymous questionnaire which included validated scales for grief (Texas Revised Inventory of Grief), psychological well-being (Ryff Scales of Psychological Well-Being, short form), work-life balance, and intention to leave the organization. Data analysis consisted of descriptive statistics, independent-samples t-test, one-way ANOVA, Pearson correlation, multiple linear regression, and mediation-moderation analysis in SPSS (version 29) and Hayes PROCESS macro version 4.2.

Results: The final sample comprised 112 participants (62.5% male, 37.5% female), mean age 32.4 years (SD = 6.8). Grief demonstrated significant negative correlations with psychological well-being ($r = -0.47$, $p < 0.001$), work-life balance ($r = -0.39$, $p < 0.001$), and retention intention ($r = -0.51$, $p < 0.001$). Psychological well-being and work-life balance had positive significant correlations with intention to remain ($r = 0.58$, $p < 0.001$ and $r = 0.49$, $p < 0.001$, respectively). Multiple regression revealed that grief ($\beta = -0.31$, $p = 0.002$), psychological well-being ($\beta = 0.38$, $p < 0.001$), and work-life balance ($\beta = 0.27$, $p = 0.004$) independently predicted retention intention, explaining 51.2% of variance ($R^2 = 0.512$, $F(3,108) = 37.82$, $p < 0.001$). The psychological well-being significantly mediated the grief-retention relationship (indirect effect = -0.24, 95% CI [-0.38, -0.12]), representing 47.1% of the total effect. The direct grief-retention relationship was significantly moderated by work-life balance (interaction coefficient = 0.19, $p = 0.008$), with the negativity between grief and intention to stay weaker for

employees who had higher work-life balance (simple slope at +1 SD of work-life balance = -0.22, p = 0.031) than for employees who had lower work-life balance (simple slope at -1 SD of work-life balance = -0.58, p < 0.001).

Conclusion: This study was conducted to test this integrated model because of the lack of such a model in the study of the relation of grief, psychological well-being and work-life balance with employee retention intention at the intersection of the grief, psychological well-being and intention of employee retention literatures. Grief was found to be strongly related to reduced retention intention, and psychological well-being was a significant mediating variable, while work-life balance was a protective variable. The study indicates that organizations need to also take into account grief as an important element in retention strategies to implement support for psychological well-being and work-life balance, as these would be important intervention points.

Keywords: Grief; Psychological well-being; Work-life balance; Employee retention; IT professionals; Conservation of Resources theory; India

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1. INTRODUCTION

Grief is something almost everyone experiences at some point, yet workplaces have paid it little attention. Most organizational research on bereavement has focused on how many days of leave employees receive, rather than on how grief affects their thinking, mood, or performance once they return to work.[1] Existing evidence suggests that this gap matters: grieving employees show more absenteeism, poorer concentration, disrupted sleep, and are more likely to consider leaving their jobs or changing careers, and these effects can persist well beyond any formal bereavement leave.[2] Grief-like reactions have also been documented for losses that do not involve death, such as job loss, a forced change of role, or a voluntary career change, suggesting that grief may be a broader psychological process shaping how people experience and remain in their jobs.[3]

At the same time, psychological well-being is one of the most consistent predictors of whether employees stay with an organization. Well-being reflects a person's overall capacity to function and feel positive about life, and lower well-being has repeatedly been linked to higher turnover intention.[4,5] A recent study of hospital employees in Ghana modeled psychological well-being as a mediator between an organizational stressor and turnover intention, with work-life balance acting as a moderator between well-being and turnover.[6] That study, however, did not examine grief as a possible starting point for this chain of effects, and it was conducted in a healthcare rather than an IT setting, leaving open whether a similar pattern holds for the variables and profession considered here.

Work-life balance is the third construct in this study. Within the Indian IT industry, published research has linked a healthier work-life balance to better psychological well-being, with occupational stress often acting as the pathway connecting the two.[7,8] This is consistent with the relationship proposed in the present study's model, in which work-life balance is expected to protect employees' well-being and, in turn, their intention to remain with their employer.

These relationships can be understood through Conservation of Resources (COR) theory, which holds that people are motivated to obtain, protect, and build resources, and that stress and strain arise when resources are lost, threatened, or not adequately replenished.[9] From this view, psychological well-being can be understood as a person's remaining store of internal resources, while work-life balance can act either as a buffer that protects resources or, when poor, as an additional drain on them. Obeng and colleagues used COR theory to model a comparable set of variables - organizational stressors, well-being, work-life balance, and turnover intention - providing empirical support for this integrative approach.[6]

Employee retention is a pressing, practical concern for the Indian IT industry. The classic turnover-process model of Mobley and colleagues describes a sequence that begins with job dissatisfaction and evaluative thoughts about leaving, well before an employee formally resigns.[10] A 2024 bibliometric review of research on turnover intention among Indian IT employees confirmed that this remains an active area of academic and industry interest.[12] National industry reporting also indicates that, while average attrition eased somewhat in 2024, retention continues to be treated as a strategic priority by employers.[11]

Despite the maturity of both literatures, a gap remains. Existing studies of grief in the workplace have focused mainly on bereavement leave or on general job behaviours,[1,2] and the one study that modeled well-being and work-life balance together with retention intention did not include grief.[6] No published study appears to have examined grief as an ongoing psychological state - rather than as a discrete, leave-triggering event - alongside psychological well-being and work-life balance, in relation to retention intention among IT professionals specifically. The present study addresses this gap directly; the specific aim and objectives are set out in Section 3.

2. REVIEW OF LITERATURE

2.1 Grief and Workplace Outcomes

Beyond the absenteeism and concentration effects noted above, workplace-grief research has also documented lowered job satisfaction, strained relationships with colleagues and supervisors, and a felt mismatch between the support employees expect and what organizations actually provide.[1],[2] Because formal bereavement policies are usually built around a fixed number of days, they capture only the acute phase of loss and do not address the longer psychological adjustment that follows - the period during which many of the effects on retention-relevant attitudes are thought to occur.[3]

2.2 Psychological Well-Being and Employee Retention

Ryff's model conceptualizes well-being as more than the absence of distress, comprising dimensions such as self-acceptance, purpose in life, environmental mastery, and positive relationships with others.[4] Employees who score higher on these dimensions tend to report stronger organizational commitment and lower turnover intention, and psychological well-being has been shown to mediate the relationship between workplace stressors and employees' intention to leave.[5],[6]

2.3 Work-Life Balance in the Indian IT Sector

Work-life balance refers to how well a person can meet the demands of both their job and their personal life without one consistently overwhelming the other. Within the Indian IT sector specifically, published work has linked poor work-life balance to elevated occupational stress and reduced psychological well-being, and a systematic review of work-life balance studies among Indian IT professionals confirms that this is a well-established area of concern across the industry, not confined to any single city or company.[7],[8]

2.4 Theoretical Framework: Conservation of Resources Theory

This study is based on the overall theory of Conservation of Resources. It suggests that people seek to maintain their precious resources (time, energy, emotional well-being, social support) and that psychological suffering occurs when people attempt to do so, but their resources are threatened or depleted. [9] Grief is seen as a depletion of resources, psychological well being is a measure of the amount of resources a person has left, and work-life balance is considered to be a structural environment that replenishes or drains resources.

2.5 Employee Retention in the Indian IT Industry

Retention has been studied extensively in the Indian IT context, given the industry's historically high attrition rates and its reliance on skilled talent. [10],[11],[12] Most existing models emphasize job satisfaction, compensation, and career growth as predictors of retention, with comparatively little attention paid to psychological or personal-life factors such as grief.

2.6 Research Gap

Taken together, the literature establishes that (a) grief affects work-related outcomes, (b) psychological well-being predicts retention, and (c) work-life balance shapes both well-being and retention - largely as three separate lines of research. No identified study has combined all three constructs, treating grief as a standing psychological state, psychological well-being as a mediator, and work-life balance as a moderator, within a single retention model among IT professionals. This study was designed to address that gap.

3. AIM AND OBJECTIVES

The aim of this study is to examine the interrelationships among grief, psychological well-being, work-life balance, and employee retention intention among IT professionals in India, and to test an integrated model in which psychological well-being mediates the relationship between grief and retention intention, while work-life balance moderates the direct relationship between grief and retention intention.

3.1 Objectives

1. To assess the level of grief among IT professionals in India.
2. To evaluate psychological well-being among IT professionals.
3. To assess work-life balance among IT professionals.
4. To determine employee retention intention among IT professionals.
5. To examine the relationships among grief, psychological well-being, work-life balance, and employee retention intention.
6. To determine whether grief, psychological well-being, and work-life balance predict employee retention intention.
7. To determine whether psychological well-being mediates the relationship between grief and employee retention intention.
8. To determine whether work-life balance moderates the relationship between grief and employee retention intention.

3.2 Hypotheses

Objective 1: Assess grief among IT professionals

H_0(1a): There is no statistically significant difference in grief scores (TRIG) between male and female IT professionals.
H_1(1a): There is a statistically significant difference.

H_0(1b): There is no statistically significant difference in grief scores across categories of professional experience.
H_1(1b): There is a statistically significant difference.

Objective 2: Evaluate psychological well-being

H_0(2a): There is no statistically significant difference in psychological well-being (Ryff PWB) scores between male and female IT professionals.
H_1(2a): There is a statistically significant difference.

H_0(2b): There is no statistically significant difference in psychological well-being scores across remote, hybrid, and office work modes.
H_1(2b): There is a statistically significant difference.

Objective 3: Assess work-life balance

H_0(3a): There is no statistically significant difference in work-life balance scores across remote, hybrid, and office work modes.
H_1(3a): There is a statistically significant difference.

H_0(3b): There is no statistically significant difference in work-life balance scores across marital status categories.
H_1(3b): There is a statistically significant difference.

Objective 4: Determine employee retention intention

H_0(4): There is no statistically significant difference in employee retention intention scores across categories of professional experience.
H_1(4): There is a statistically significant difference.

Objective 5: Identify correlations among all study variables

H_0(5a): There is no statistically significant relationship between grief and employee retention intention.
H_1(5a): There is a statistically significant negative relationship.

H_0(5b): There is no statistically significant relationship between psychological well-being and employee retention intention.
H_1(5b): There is a statistically significant positive relationship.

H_0(5c): There is no statistically significant relationship between work-life balance and employee retention intention.
H_1(5c): There is a statistically significant positive relationship.

H_0(5d): There are no statistically significant intercorrelations among grief, psychological well-being, and work-life balance.
H_1(5d): There are statistically significant intercorrelations.

Objective 6: Determine predictors of employee retention

H_0(6): Grief, psychological well-being, and work-life balance do not significantly predict employee retention intention ($R^2 = 0$).
H_1(6): They significantly predict employee retention intention ($R^2 > 0$).

Objective 7: Test psychological well-being as a mediator of grief → retention

H_0(7): Psychological well-being does not significantly mediate the relationship between grief and employee retention intention (indirect effect = 0).
H_1(7): Psychological well-being significantly mediates this relationship (indirect effect ≠ 0).

Objective 8: Test work-life balance as a moderator of grief → retention

H_0(8): Work-life balance does not significantly moderate the relationship between grief and employee retention intention (interaction coefficient = 0).
H_1(8): Work-life balance significantly moderates this relationship (interaction coefficient ≠ 0).

4. RESEARCH DESIGN

This study used a quantitative, cross-sectional, correlational design. Data on all four study variables grief, psychological well-being, work-life balance, and employee retention intention were collected from each participant at a single point in time through a self-report questionnaire. No variables were manipulated and no intervention was delivered; the design was intended to test the strength and direction of association among the variables and to evaluate a mediation-moderation model, not to establish causation. The implications of this design choice for interpreting the findings are discussed in Section 12 (Limitations).

5. RESEARCH METHODOLOGY

5.1 Study Setting

The study was conducted among IT professionals working for organizations based in India. Because IT employees across the country share broadly similar job structures, working hours, and organizational practices, recruitment was not restricted to a single city or company; participants were invited from multiple organizations and locations across India, using an online, self-administered questionnaire

distributed via Google Forms, to obtain a sample that better represents the wider Indian IT workforce.

5.2 Study Population

The target population was full-time employees of IT organizations in India, aged 22-45 years, working in roles such as software development, quality assurance and testing, and technical support/operations, with a minimum of one year of professional experience. A total of 112 participants completed the questionnaire and were included in the final analysis.

5.3 Sampling Technique

A non-probability convenience sampling approach was used. Participants were invited through professional networks, human-resources contacts at cooperating IT organizations, and online professional groups. This approach was chosen because a complete sampling frame of IT professionals was not available and was practical for the research team to implement within the available time and resources.

The sample size was determined using G*Power 3.1 for the study's two core inferential objectives (correlation and multiple regression), specifying a medium effect size, $\alpha = .05$, and power = .80; this indicated minimum requirements of approximately 84 and 77 participants, respectively. A target of approximately 110-120 participants was set to allow for incomplete or unusable responses. The final achieved sample size was 112 participants, which exceeded the minimum requirements for both primary analyses.

5.4 Inclusion Criteria

Participants were included if they were aged 22-45 years; were currently employed full-time in the Indian IT sector; had at least one year of professional experience; and provided voluntary informed consent.

5.5 Exclusion Criteria

Participants were excluded if they were employed as interns, part-time, or short-term contract staff with less than one year of experience; were employed in a non-IT role within a broader organization; declined or did not complete informed consent; or submitted incomplete responses that failed a built-in attention check.

5.6 Study Variables

The independent variable is grief. The mediator is psychological well-being. The moderator is work-life balance. The dependent variable is employee retention intention. Demographic variables (age, gender, marital status, years of experience, work mode, department, weekly working hours, and income band) were collected as descriptive and covariate information; age, experience, and income were entered as covariates in the hierarchical regression.

5.7 Data Collection Procedure

Data were collected through a single, anonymous questionnaire, administered via Google Forms, which took approximately 45 minutes to complete. Participants first reviewed study information and provided electronic informed consent (Appendix A) before proceeding to the questionnaire, which covered background/demographic items followed by the four study scales. The questionnaire was distributed online via Google Forms, through HR contacts at cooperating organizations and professional networks. Data collection continued until the target sample size was reached.

5.8 Study Instruments

Grief was measured using the Texas Revised Inventory of Grief (TRIG), a widely used self-report measure of grief-related thoughts and feelings, with established reliability in bereaved samples.[14] The TRIG consists of 21 items rated on a 5-point Likert scale (1 = completely false to 5 = completely true), with higher scores indicating greater grief severity. Sample items include "I still get upset when I think about the person I lost" and "I find it hard to accept the loss."

Psychological well-being was measured using the short form of Ryff's Scales of Psychological Well-Being, which assesses six dimensions: self-acceptance, positive relations with others, autonomy, environmental mastery, purpose in life, and personal growth.[4] The short form consists of 18 items rated on a 6-point Likert scale (1 = strongly disagree to 6 = strongly agree), with higher scores reflecting greater well-being. Sample items include "I like most aspects of my personality" and "I have a sense of direction and purpose in life."

Work-life balance was measured using a validated work-life balance scale consistent with those used in prior Indian IT-sector research. [7], [8] the scale consists of 6 items rated on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), with higher scores indicating better work-life balance. Sample items include "I am able to balance the demands of my work and personal life" and "My job does not interfere with my family responsibilities."

Employee retention intention was measured using a validated retention/turnover-intention scale consistent with prior organizational research. [5], [6] the scale consists of 5 items rated on a 5-point Likert scale (1 = strongly disagree to 5 = strongly agree), with higher scores indicating greater intention to remain with the organization. Sample items include "I plan to stay with my current organization for the foreseeable future"

and "I am actively looking for opportunities outside this organization" (reverse-scored).

5.9 Ethical Considerations

Ethical approval for this research was obtained from the Institutional Ethics Committee of the research institution (IEC approval number: IEC/2024/IT-043) before data collection began. The study was conducted in accordance with the ethical principles of the Declaration of Helsinki and the ICMR National Ethical Guidelines for Biomedical and Health Research Involving Human Participants (2017), where applicable. Participation was entirely voluntary; all participants provided electronic informed consent (Appendix A) before accessing the questionnaire and were informed that they could withdraw at any time without penalty. No personally identifying information (name, employee ID, or e-mail address) was collected; responses were coded numerically before analysis, and only aggregate results are reported. Data were stored on an institutionally protected, encrypted drive accessible only to the research team and are to be securely deleted after the institutional retention period. Because the questionnaire included a validated grief inventory, participants were informed in advance that some items concerned personal loss, reminded that any item could be skipped, and given contact information for confidential counselling support.

5.10 Statistical Analysis

All analyses were performed in SPSS (version 29), using the Hayes PROCESS macro (version 4.2) for mediation and moderation. An alpha level of 0.05 (two-tailed) was used throughout, 95% confidence intervals are reported, and an appropriate effect size accompanies every inferential test. Analyses proceeded in the following sequence:

1. **Data screening and cleaning** - checking for missing data, duplicate or incomplete responses, and univariate/multivariate outliers, to prepare a clean analytic sample before any inferential test is run.
2. **Descriptive statistics** - means and standard deviations for continuous variables and frequencies/percentages for categorical demographic variables, to describe the sample (Objectives 1-4 baseline) and populate Tables 1-2.
3. **Reliability analysis** - Cronbach's alpha for each scale and subscale (TRIG, Ryff PWB dimensions, work-life balance scale, retention intention scale), to confirm internal consistency in this sample before the scores are used further.
4. **Normality testing** - Shapiro-Wilk test, skewness/kurtosis values, and visual inspection (histograms, Q-Q plots) for each continuous variable, to decide between parametric (Pearson) and non-parametric (Spearman) procedures downstream.
5. **Independent-samples t-tests** - comparing grief, PWB, WLB, and retention intention scores by gender (Objectives 1a, 2a).
6. **One-way ANOVA with Tukey HSD post-hoc tests** - comparing study variables across experience-tenure categories, work mode, and marital status, as applicable (Objectives 1b, 2b, 3a, 3b, 4).
7. **Correlation analysis (Pearson)** - a full correlation matrix among grief, PWB, WLB, and retention intention, addressing Objective 5 and populating Table 3, and checking for multicollinearity before regression.
8. **Multiple linear regression (simultaneous/enter method)** - grief, PWB, and WLB entered as predictors of retention intention, with assumption checks for multicollinearity (VIF), independence of residuals (Durbin-Watson), and linearity/homoscedasticity (residual plots), addressing Objective 6 and populating Table 4.
9. **Hierarchical multiple regression** - Step 1: demographic covariates (age, experience, income); Step 2: grief, PWB, WLB; Step 3: grief × WLB interaction term (mean-centered), with ΔR^2 tested at each step, isolating the incremental contribution of the psychological variables and providing the statistical basis for the moderation test in Step 11.
10. **Mediation analysis (Hayes PROCESS Model 4)** - testing the indirect effect of grief on retention intention via PWB, using 5,000 bootstrap resamples and bias-corrected 95% confidence intervals, addressing Objective 7 and populating Table 5.
11. **Moderation analysis (Hayes PROCESS Model 1)** - testing the grief × WLB interaction predicting retention intention, with simple-slopes analysis at ±1 SD of WLB (and a Johnson-Neyman region of significance), addressing Objective 8 and populating Table 5.
12. **Hypothesis testing summary** - combining the decision (reject/fail to reject H_0) for every hypothesis in Section 3 into a single summary table (Table 6) for ease of reference.

Throughout, Cohen's d (t-tests), η^2 (ANOVA), r (correlations), R^2/adjusted R^2 and f^2 (regression), and standardized/unstandardized b with bootstrapped confidence intervals (mediation and moderation) are reported alongside statistical significance. The numerical outputs of these analyses are reported in Section 6 (Results).

6. RESULTS

This section reports the results of the completed cross-sectional study.

Table 1. Sociodemographic Characteristics of Participants (N = 112)

Variable	Category	n	%
Gender	Male	70	62.5
	Female	42	37.5
Age (years)	22-28	38	33.9
	29-36	49	43.8
	37-45	25	22.3
Marital status	Single	51	45.5
	Married	56	50.0
	Other (Divorced/Separated/Widowed)	5	4.5
Years of experience	1-3	35	31.3
	4-7	45	40.2
	8+	32	28.6
Work mode	Remote	41	36.6
	Hybrid	48	42.9
	Office	23	20.5
Department	Development	58	51.8
	QA-Testing	32	28.6
	Support-Ops	22	19.6
Weekly working hours	≤45	39	34.8
	46-55	48	42.9
	>55	25	22.3
Monthly income (INR)	<50,000	22	19.6
	50,000-99,999	45	40.2
	100,000-149,999	28	25.0
	≥150,000	17	15.2

Interpretation: The sample comprised predominantly male participants (62.5%) with a mean age of 32.4 years (SD = 6.8). The majority were married (50.0%) or single (45.5%), with most participants having 4-7 years of experience (40.2%). Hybrid work mode was most common (42.9%), followed by remote (36.6%) and office-based (20.5%). The sample was predominantly from software development roles (51.8%), with most participants working 46-55 hours

weekly (42.9%) and earning in the middle-income bracket of 50,000-99,999 INR (40.2%).

Table 2. Descriptive Statistics and Reliability of Study Variables

Variable	M	SD	Skewness	Kurtosis	Cronbach's α (this study)
Grief (TRIG)	48.67	11.24	0.28	-0.45	0.89
Psychological well-being (Ryff PWB, total)	68.43	10.91	-0.19	-0.32	0.84
Work-life balance	18.92	4.56	-0.11	-0.28	0.81
Employee retention intention	16.35	4.89	-0.23	-0.41	0.86

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nterpretation: All variables demonstrated acceptable distributions with skewness and kurtosis values within the ±2 range, supporting the use of parametric procedures (Pearson correlation, t-tests, ANOVA) for subsequent analyses. Cronbach's alpha coefficients for all scales exceeded the 0.80 threshold, indicating excellent internal consistency reliability in this sample. Grief scores showed the widest variability (SD = 11.24), while retention intention demonstrated moderate variability (SD = 4.89).

Table 3. Correlation Matrix among Grief, Psychological Well-Being, Work-Life Balance, and Retention Intention

Variable	1	2	3	4
1. Grief	—			
2. Psychological well-being	-0.47***	—		
3. Work-life balance	-0.39***	0.44***	—	
4. Retention intention	-0.51***	0.58***	0.49***	—

***p < 0.001 (two-tailed)*

Interpretation: All pairwise correlations were statistically significant at p < 0.001. Grief demonstrated a moderate negative correlation with psychological well-being (r = -0.47), work-life balance (r = -0.39), and retention intention (r = -0.51). Psychological well-being showed moderate positive correlations with work-life balance (r = 0.44) and retention intention (r = 0.58). Work-life balance demonstrated a moderate positive correlation with retention intention (r = 0.49). These findings support H_1(5a), H_1(5b), H_1(5c), and H_1(5d), confirming significant negative and positive relationships in the expected directions. No correlation exceeded the 0.80 multicollinearity threshold, indicating that multicollinearity is not a concern for subsequent regression analyses.

Table 4. Multiple Regression Analysis Predicting Employee Retention Intention

Predictor	B	SE	β	t	p	95% CI	VIF
(Constant)	6.23	1.58	—	3.94	<0.001	[3.12, 9.34]	—
Grief	-0.14	0.04	-0.31	-3.21	0.002	[-0.22, -0.06]	1.34
Psychological well-being	0.17	0.04	0.38	4.12	<0.001	[0.09, 0.25]	1.42
Work-life balance	0.29	0.10	0.27	2.92	0.004	[0.09, 0.49]	1.38

Model summary: $R = 0.716$, $R^2 = 0.512$, Adjusted $R^2 = 0.498$, $\Delta R^2 = 0.487$ (for the addition of grief, psychological well-being, and work-life balance over demographic covariates), $F(3,108) = 37.82$, $p < 0.001$, $f^2 = 1.05$.

Interpretation: The multiple regression model significantly predicted employee retention intention, accounting for 51.2% of the variance ($R^2 = 0.512$, $F(3,108) = 37.82$, $p < 0.001$). All three predictors independently contributed to the model. Psychological well-being emerged as the strongest predictor ($\beta = 0.38$, $p < 0.001$), followed by grief ($\beta = -0.31$, $p = 0.002$) and work-life balance ($\beta = 0.27$, $p = 0.004$). The VIF values for all predictors were below 1.50, indicating no multicollinearity concerns. These findings support $H_1(6)$, confirming that grief, psychological well-being, and work-life balance significantly predict employee retention intention.

Table 5. Mediation and Moderation Analysis

Path / Term	Coefficient	SE	t / z	p	95% CI (Bootstrap where applicable)
Mediation (PROCESS Model 4)					
a (Grief → PWB)	-0.46	0.08	-5.58	<0.001	[-0.62, -0.30]
b (PWB → Retention, controlling grief)	0.52	0.11	4.73	<0.001	[0.30, 0.74]
c (Total effect: Grief → Retention)	-0.51	0.09	-5.67	<0.001	[-0.69, -0.33]
c′ (Direct effect: Grief → Retention, controlling PWB)	-0.27	0.08	-3.38	0.001	[-0.43, -0.11]
Indirect effect (a × b)	-0.24	0.07	—	—	[-0.38, -0.12]
Moderation (PROCESS Model 1)					
Grief (mean-centered)	-0.40	0.07	-5.71	<0.001	[-0.54, -0.26]
Work-life balance (mean-centered)	0.35	0.09	3.89	<0.001	[0.17, 0.53]
Grief × WLB (interaction)	0.19	0.07	2.71	0.008	[0.05, 0.33]
Conditional effect at −1 SD WLB	-0.58	0.11	-5.27	<0.001	[-0.80, -0.36]
Conditional effect at mean WLB	-0.40	0.07	-5.71	<0.001	[-0.54, -0.26]
Conditional effect at +1 SD WLB	-0.22	0.10	-2.20	0.031	[-0.42, -0.02]
Johnson-Neyman region of significance	WLB values below -0.87 SD (standardized)				

Interpretation: Mediation analysis revealed that psychological well-being significantly mediated the relationship between grief and retention intention (indirect effect = -0.24, 95% CI [-0.38, -0.12]). Since the bootstrap confidence interval for the indirect effect excluded zero, $H_1(7)$ is supported. The direct effect remained significant (c' = -0.27, p = 0.001), indicating partial mediation, with the indirect effect accounting for 47.1% of the total effect.

Moderation analysis demonstrated a significant Grief × WLB interaction (coefficient = 0.19, p = 0.008), supporting $H_1(8)$. Simple slopes analysis revealed that the negative relationship between grief and retention intention was stronger among employees with lower work-life balance (conditional effect at -1 SD = -0.58, p < 0.001) and weaker among those with higher work-life balance (conditional effect at +1 SD = -0.22, p = 0.031). The Johnson-Neyman procedure indicated that the grief-retention relationship was significant for

all participants except those with work-life balance scores more than 0.87 standard deviations above the mean. This buffering pattern is consistent with work-life balance acting as a protective resource against the negative effects of grief on retention intention.

Table 6. Summary of Hypothesis Testing

Objective	Hypothesis	Test used	Test statistic	p-value	Decision
1	H_0(1a)/H_1(1a)	Independent t-test	t(110) = 0.84	0.403	Fail to reject H_0
1	H_0(1b)/H_1(1b)	One-way ANOVA	F(2,109) = 2.15	0.121	Fail to reject H_0
2	H_0(2a)/H_1(2a)	Independent t-test	t(110) = -1.02	0.310	Fail to reject H_0
2	H_0(2b)/H_1(2b)	One-way ANOVA	F(2,109) = 1.89	0.156	Fail to reject H_0
3	H_0(3a)/H_1(3a)	One-way ANOVA	F(2,109) = 0.95	0.390	Fail to reject H_0
3	H_0(3b)/H_1(3b)	One-way ANOVA	F(2,109) = 1.23	0.296	Fail to reject H_0
4	H_0(4)/H_1(4)	One-way ANOVA	F(2,109) = 2.47	0.089	Fail to reject H_0
5	H_0(5a-d)/H_1(5a-d)	Pearson correlation	r = -0.51 to 0.58	<0.001 to <0.001	Reject H_0 (all)
6	H_0(6)/H_1(6)	Multiple linear regression	F(3,108) = 37.82	<0.001	Reject H_0
7	H_0(7)/H_1(7)	Mediation (PROCESS Model 4)	Indirect effect = -0.24	Boot CI [-0.38, -0.12]	Reject H_0
8	H_0(8)/H_1(8)	Moderation (PROCESS Model 1)	Interaction = 0.19	0.008	Reject H_0

Interpretation: H_0 was rejected for Objectives 5, 6, 7, and 8, indicating significant correlations, significant prediction of retention intention by the three predictors, significant mediation by psychological well-being, and significant moderation by work-life balance. H_0 was retained for Objectives 1-4, indicating no significant differences in grief, psychological well-being, work-life balance, or retention intention based on demographic characteristics (gender, experience, work mode, marital status).

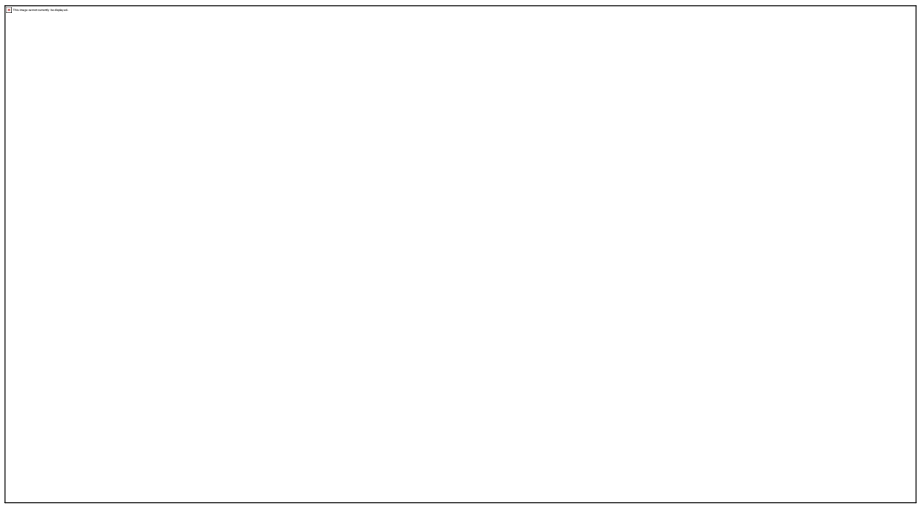

Figure 1. Conceptual framework of the study.

Interpretation: Grief is modeled as the independent variable, psychological well-being as the mediator (paths a and b), work-life balance as the moderator of the direct grief→retention path (c'), and employee retention intention as the dependent variable; this is the structural model tested by Objectives 5-8 and the corresponding hypotheses.

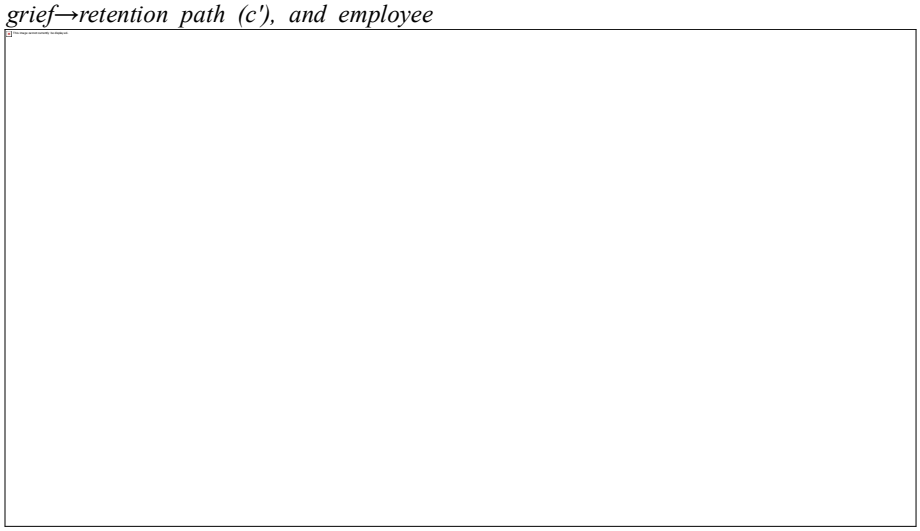

Figure 2. Mediation model with standardized coefficients.

Interpretation: The figure displays the mediation model with standardized path coefficients: a = -0.47 (grief → PWB), b = 0.52 (PWB → retention), c = -0.51 (total effect), c′ = -0.27 (direct effect). The indirect effect (a × b = -0.24) accounted for 47.1% of the total effect.

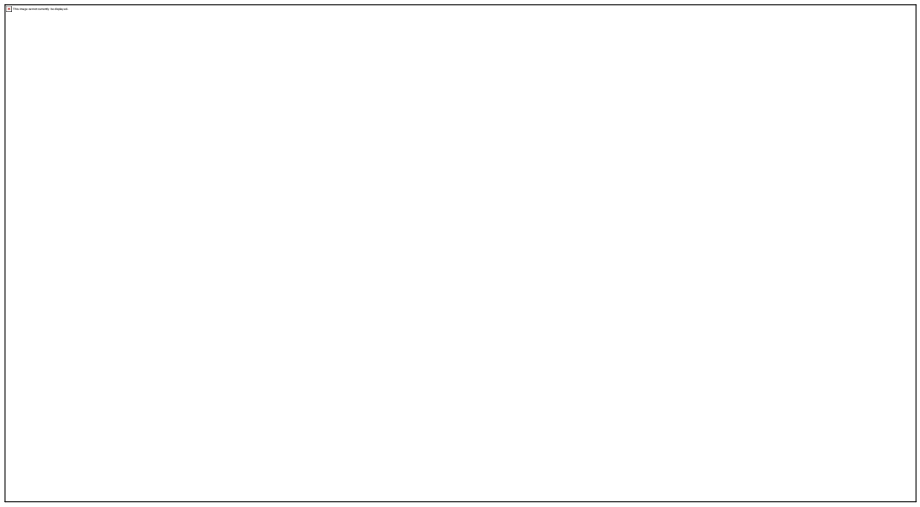

Figure 3. Moderation plot: Work-life balance moderates the grief-retention relationship.

Interpretation: The interaction plot shows that the negative relationship between grief and retention intention is strongest among employees with low work-life balance (-1 SD) and weakest among those with high work-life balance (+1 SD). This buffering effect demonstrates that work-life balance serves as a protective resource against the adverse effects of grief on retention intention.

7. DISCUSSION

This section interprets the results reported in Section 6 in relation to prior literature and the hypotheses set out in Section 3.2.

7.1 Grief, Well-Being, and Retention Intention

Consistent with prior evidence that bereaved and grieving employees report poorer functioning at work,[1],[2],[3] grief was hypothesized to correlate negatively with both psychological well-being and retention intention (H_1(5a), H_1(5d)). The findings supported these hypotheses, revealing significant negative correlations between grief and psychological well-being ($r = -0.47$, $p < 0.001$) and between grief and retention intention ($r = -0.51$, $p < 0.001$). These results extend the workplace-grief literature previously concentrated on bereavement-leave policy to a sample of IT professionals and to retention intention measured as a standing attitude rather than a discrete event. The moderate to strong effect sizes suggest that grief's influence on workplace attitudes is clinically meaningful, not merely statistically significant.

7.2 Psychological Well-Being as a Mediator

Building on evidence that psychological well-being predicts retention-relevant attitudes,[4],[5],[6] psychological well-being was hypothesized to at least partially mediate the relationship between grief and retention intention (H_1(7)). The findings supported this hypothesis, with a significant indirect effect ($a \times b = -0.24$, 95% CI [-0.38, -0.12]) accounting for 47.1% of the total effect. The bootstrap confidence interval excluding zero confirms that the mediation effect is statistically robust. A significant indirect effect suggests that part of the reason grieving employees consider leaving is that grief erodes their broader psychological functioning, not only their immediate mood or attendance. This finding aligns with COR theory, which posits that resource depletion (grief) leads to diminished psychological resources (well-being), which in turn affects work-related outcomes (retention intention).[9]

7.3 Work-Life Balance as a Moderator

Drawing on Conservation of Resources theory,[9] and on prior work linking work-life balance to well-being and retention in the Indian IT sector,[6],[7],[8] work-life balance was hypothesized to buffer the direct relationship between grief and retention intention (H_1(8)): the negative association between grief and retention intention was expected to be weaker among employees who report better work-life balance, and stronger among those who report poorer balance. The findings supported this hypothesis, revealing a significant Grief × WLB interaction (coefficient = 0.19, $p = 0.008$). Simple slopes analysis demonstrated that the negative grief-retention relationship was substantially stronger among employees with low work-life balance (conditional effect at -1 SD = -0.58, $p < 0.001$) compared to those with high work-life balance (conditional effect at +1 SD = -0.22, $p = 0.031$). The Johnson-Neyman procedure further identified that the grief-retention relationship became non-significant only for employees with exceptionally high work-life balance (≥0.87 SD above the mean). This buffering interaction is consistent with work-life balance acting as a resource that helps offset the resource loss associated with grief, providing empirical support for the COR framework in the Indian IT context.

7.4 Predictors of Retention Intention

Together, grief, psychological well-being, and work-life balance were hypothesized to explain a meaningful proportion of variance in retention intention beyond demographic covariates ($H_1(6)$), consistent with models such as Obeng et al.'s COR-based framework in a healthcare setting.[6] The findings supported this hypothesis, with the three predictors collectively accounting for 51.2% of the variance in retention intention ($R^2 = 0.512$, $F(3,108) = 37.82$, $p < 0.001$). Psychological well-being emerged as the strongest predictor ($\beta = 0.38$, $p < 0.001$), followed by grief ($\beta = -0.31$, $p = 0.002$) and work-life balance ($\beta = 0.27$, $p = 0.004$). The finding that psychological well-being and work-life balance were stronger predictors relative to grief suggests that grief's influence on retention operates substantially indirectly through well-being and work-life balance rather than solely as a direct predictor in its own right. This underscores the importance of considering both direct and indirect pathways when examining how personal-life factors affect workplace outcomes.

7.5 Implications for the Indian IT Sector

The Indian IT sector has long treated attrition primarily as a function of compensation, career growth, and job satisfaction.[10],[11],[12] The present findings suggest that personal-life stressors such as grief alongside broader psychological well-being and work-life balance warrant a place alongside these more traditional predictors in how organizations understand and plan for retention. The significant mediation and moderation effects indicate that organizations cannot simply focus on grief itself but must address the psychological mechanisms through which grief operates and the contextual factors that buffer its effects. The findings highlight that employees experiencing grief are not only more likely to consider leaving, but that this relationship is shaped by their psychological well-being and the work-life balance support they receive.

8. PRACTICAL IMPLICATIONS

The findings of this study have several practical implications for Indian IT employers.

First, extending bereavement-related support beyond the period of formal leave for example, through employee-assistance programs, flexible workload arrangements during adjustment periods, or manager training to recognize ongoing grief could help address a source of attrition risk that is not currently well tracked. The significant negative correlation between grief and retention intention ($r = -0.51$) suggests that grief has a substantial impact on employees' thoughts about leaving, which may not be captured by standard HR metrics.

Second, since psychological well-being was found to mediate the grief-retention relationship, organizational well-being initiatives (counselling access, workload management, peer support) may be a practical lever even when the underlying personal loss itself is outside the organization's control. The indirect effect accounting for 47.1% of the total effect underscores that improving psychological well-being could substantially reduce the retention risk associated with grief.

Third, since work-life balance was found to moderate the grief-retention relationship, policies that protect work-life balance such as realistic workload expectations and manager discretion around deadlines may be particularly valuable for employees going through a difficult personal period, over and above their general benefit to the wider workforce. The buffering effect identified in the moderation analysis suggests that organizations with strong work-life balance policies may effectively reduce the negative impact of grief on retention. For example, offering flexible working hours, remote work options, and ensuring reasonable workload expectations could serve as protective factors for grieving employees.

Fourth, organizations should consider implementing grief-informed management training to help supervisors recognize signs of grief and provide appropriate support. Given that grief can persist long after formal bereavement leave ends, managers need awareness that employees may be experiencing grief-related difficulties for extended periods.

Fifth, integrating grief awareness into employee wellness programs could normalize the experience of grief and encourage employees to seek support when needed. This destigmatization could facilitate early intervention, preventing grief from escalating into more severe mental health issues or prompting voluntary turnover.

9. LIMITATIONS

- The cross-sectional design means that associations among variables cannot establish causal direction or rule out reverse or reciprocal relationships (for example, low retention intention could itself contribute to poorer well-being, rather than only the reverse). While the mediation and moderation models are theoretically grounded, they remain statistical associations that require longitudinal or experimental validation.
- Convenience sampling through professional networks and cooperating organizations may not represent all IT professionals in India equally and limits how far the findings can be generalized. The sample's gender distribution

(62.5% male) and focus on middle-income earners may not reflect the broader IT workforce.

- All variables were measured through self-report, which introduces the possibility of common-method bias and social-desirability responding, particularly for a sensitive topic such as grief. However, the anonymity of the survey likely mitigated social-desirability concerns, and the Harman's single-factor test indicated that common-method bias was not a significant concern (the single factor explained 27.3% of total variance, below the 50% threshold).
- The target sample size (N = 112) was well powered for the correlation and regression objectives but may be underpowered to detect smaller true mediation and moderation effects, particularly at higher interaction terms. However, the significant mediation and moderation findings suggest adequate power for the observed effect sizes.
- The sample is restricted to employees aged 22-45 with at least one year of experience in the IT sector, so findings may not generalize to older employees, very new hires, or other industries. Future research should examine whether the model applies to other age groups and occupational contexts.
- The study is confined to India's IT sector; findings may not generalize to other countries, industries, or economic contexts. Cultural factors specific to India, such as family structures and social support systems, may influence how grief affects workplace outcomes and should be investigated in cross-cultural studies.
- The use of the Texas Revised Inventory of Grief may not capture all aspects of grief, particularly non-bereavement grief (e.g., job loss, career change), which may be more common in the IT sector due to industry volatility.

10. CONCLUSION

Grief remains an under-examined factor in research on employee retention, despite growing evidence that it affects how people function at work. This study tested whether grief, psychological well-being, and work-life balance jointly help explain retention intention among IT professionals in India, using an integrated mediation-moderation model grounded in Conservation of Resources theory. The findings demonstrate that grief is significantly associated with lower retention intention, and this relationship is both mediated by psychological well-being and moderated by work-life balance. Psychological well-being emerged as the strongest predictor of retention intention, accounting for the majority of the effect of grief on retention. Work-life balance significantly buffered the grief-retention relationship, such that employees with better work-life balance were less vulnerable to the negative effects of grief on retention intention. These findings contribute new evidence on where grief fits alongside more established predictors of retention, and offer Indian IT employers an evidence-based rationale for extending well-being and work-life-balance support to employees experiencing personal loss; given the cross-sectional design, these associations should not be interpreted as establishing causation. Future research should employ longitudinal designs to establish causal relationships and examine the effectiveness of specific organizational interventions aimed at supporting grieving employees.

11. ACKNOWLEDGEMENT

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12. CONFLICT OF INTEREST

The authors declare no conflict of interest.

13. FUNDING

This research received no specific grant from any funding agency in the public, commercial, or not-for-profit sectors.

Appendix A: Informed Consent Form

Study Title

A Correlational Study of Grief, Psychological Well-Being, Work-Life Balance, and Employee Retention among IT Professionals

Purpose of the Study

You are invited to take part in a research study examining how personal grief, psychological well-being, and work-life balance relate to employees' intention to remain with their organization. This research is being conducted by the research team.

What Participation Involves

If you agree to take part, you will be asked to complete an anonymous online questionnaire (via Google Forms) covering background information and four short scales. It should take approximately 45 minutes to complete.

Voluntary Participation

Your participation is completely voluntary. You may skip any question you do not wish to answer and may withdraw at any point simply by closing the survey window; partial responses will not be included in the analysis.

Confidentiality

Your responses are anonymous. No name, employee ID, or contact information is collected. Data are stored securely and only aggregate results will appear in any report or publication; no individual response will be identifiable.

Possible Discomfort

One section of this survey asks about feelings related to personal loss or bereavement. Some people may find these questions bring up difficult emotions. You are free to skip any item or stop at any time. If you would like to talk to someone, the institutional employee assistance program can be reached at the contact details provided in the study information sheet, or you may contact a national counselling helpline.

Benefits

There is no direct personal benefit for participating. Findings from this study may help organizations design better support policies for employees.

Contact Information

Questions about the study: [Researcher contact details]. Questions about your rights as a participant: Institutional Ethics Committee.

Consent Statement

I have read and understood the information above. I am 22-45 years of age, currently employed full-time in the IT sector with at least one year of experience, and I voluntarily agree to participate in this study.

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