

Talent Management: Understanding the Managerial Employees Perspective of Private Sector Banks

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Abstract: The idea and the concept of talent management has attracted a lot of attention from the researchers and organisation in recent years. The rationale behind this attention on Talent Management is justified as human capital is the most critical element of competitive advantage for organizations around. In the current business scenario there is a high demand for talented and skilled employees, as they bring the superlative business results in the organizations. It is imperative to understand that while most of the organizations have their own talent management strategy, they also have constant struggle around it. The aim of this study is to examine the talent management strategy and process in organizations in general and private sector banks and to understand the impact it has on the performance of its employees specially at the managerial level.

Keywords: Talent, Talent management, War of talent, Attracting talents, Recruiting Talents, Deploying Talents, Retaining Talents and Succession Planning

I) Introduction:

Stephenson & Pandit (2008) have recommended that Talent Management is all about having the right number of people at the right place at the right time with the right skill sets and levels of motivation. Where as CIPD defines talent management as the organized attraction, deployment, development and retention of high potential employees who are considered as a certain value for the organization (CIPD, 2009).

Talent management is involved with all the Human Resource Management (HRM) processes with an exact emphasis on the attraction, development and retention of talents (Lewis and Heckman, 2006). In words, it can be said that talent management encompasses almost all the elements of human resource management (Stewart. & Harte, 2010). Some others describe talent management as an embraced and legislation promise to employing a cohesive, technological, and strategic approach to human resource management (Hughes & Rog, 2008).

The above deliberations indicate that Talent management is not fundamentally different from HRM. It embraces all the HRM activities/ and this new label of HRM focuses on how to manage and develop talents strategically.

Talent management quintessence on skill development through managing the progression/ succession of talents within the corporation. Talent management programs are shaped meticulously to provide internal and external talent pools for various job categories in the organisation. It also focuses on development of specific individuals who are extremely talent and show an enormous potential for the future roles they are expected to take up in the due course of time.

Tim Wright (2014), said that Talent management has become key buzz phrase in business. It has taken human resource management to a more specific and integrated level. Talent management offers value at the revenue end. Customer satisfaction, product development, marketing innovation etc. and all benefit by being accomplished by talented performers. Talent management also contributes to expense reduction, quality improvement, process redesign and employee retention and all of the above materialise as there results generated when talent works for the business. It ultimately ensures the individual's investment of her/his time, energy, skills, knowledge and creativity for the goals and directions set by the organization.

In short talent management acquires and supports higher levels of skills and knowledge, employee engagement increases the value application of the skills and knowledge. Talent generates revenue and reduces expenses; engagement lets them do that more, do that better.

As per Rachna Nigam & Preeti Narendra (2014) Growth is the way of life and with increasing opportunities and time employees will move up the organisational ladder. The senior staff will move on; therefore, the talent management strategy must incorporate strong succession planning approach. The organisation must develop career and succession planning tools that can help them to identify the employees' strength and understand the skill gap between what an organisation requires in terms of employee's

competencies and the level at which it is currently operating. It would help to lower the impact of employee turnover and thereby reducing the burden of unwanted resourcing effort. The organisation must work towards empowering employees, make them feel secure and powerful at workplace. The above said result can be best achieved with focused, clear objectives that takes care of overall organisational strategies and goals. Here the employees understand that how their contribution is taking the organisation to greater heights and , they are eager energized and willing to perform. If such employees are groomed along with a well-designed performance management system, can help organisations to analyse which employee's can take up future leadership roles. This will help the organisations to ensure that enough enticing development opportunities are created for the employees, who showcase the potential for growth. This is essential as many employees across various organisations leave as they feel their current engagement is not providing them developmental opportunities.

Further the external business environment is ever changing is more commonly explained using the management acronym VUCA world, which means Volatility, Uncertainty, Complexities and Ambiguity. To survive in such an environment the organisations need to be highly innovative and adaptive. It is needless to say that organisations' Talent Management Practices here come handy, to create a workforce which is skilled and has great desire to contribute to organisations' growth.

Moreover, the increasing work pressure, big targets, too much customer focus, lack of work-life balance is leading to low morale and high turnover of the workforce at any level. Therefore, it becomes more necessary for the business houses to concentrate on their Talent Management practices so that they can create, maintain, develop and retain skilled employees for their current and future organisational needs. The private sector banks are also constantly trying to survive and grow in this competitive environment and Talent Management Practices adopted by them take care of employee motivation and contribution towards the organisational goals.

II) Literature Review:

It has been observed that majority of the organisations believe in and incorporate talent management to improve business results. Most of the organisations have developed a strategically aligned and integrated way of managing talent and use these programs to successfully implement and execute their overall business strategy and ultimately drive higher revenue. If organisations remain focused only on hard business results by cutting down on staff and budget they will find difficult to manage workloads and will land in greater problems. It is important to understand that good Talent Management Strategy alone is the only tool that can solve problems caused by changing economic and workforce trends.

Talent management is regarded generically and is not associated with specific positions or organisations (Becker and Huselid, 2006 and Schuler, 2010). Two different views of talent management are encompassed by this perspective. First, talent is primarily associated with individuals who demonstrate high potential or high performance and are sought, recruited, and differentially rewarded without regard to their specific roles in an organisation. From this perspective, talent management is associated with differentiation and a focus on elitism rather than egalitarianism. The process of securing, developing, and managing the most talented employees is generally associated with gaining a competitive advantage (Brown and Tannock, 2009). Organisational success is increasingly attributed to the outstanding performance of a few select employees, and the differential value created by the most talented employees is considered to be significant ([4] Axelrod et al. , 2002; [22] Cheese et al. , 2008; [48] Heinen and O'Neill, 2004; [68] Michaels et al. , 2001). Talent is regarded as being contextually independent and as a resource, and employees are classified and rewarded according to their general performance levels rather than according to specific jobs. Second, generic talent can be viewed as an "undifferentiated good" and can be regarded as the potential of all employees, who are to be managed and guided to achieve high performance levels by the human resource function in an organisation.

Davis(2007) further added that these high talented and potential employees adapt well & help the organization to cope with to the external changes, because they usually will consider all the possible situations in their future. Thus, the organization in turn obtains adaptability to create and adjust to implementation of best organizational practices and this business agility can take advantage of the emerging opportunities of the environment for the benefit of the organization. In addition, an increasingly large number of firms are establishing a Talent Management strategies and processes, which itself indicates that it will help them in catering to current and future business challenges. As the external business environment is complex and uncertain, the organizations must have agility and flexibility to adapt to the changes and thus trying to avoid a potential future threat or make an attempt to capitalize on a potential future opportunity.

According to Hackett HR Practice Leader Stephen Joyce (2015), "The best companies treat employees the same way they treat their business lines, as something to be carefully analysed and strategically developed in support of their business goals. They determine the skills, competencies, and experiences needed

to run their company over the next few years, quantify the gap between their needs and their current resources, then acquire the expertise they need through a combination of staff development and hiring. As a result, they are more competitive in the marketplace, and this is reflected in improved earnings. Such sought after employees exhibit a strong alignment with respect to individual goals with organisational goals and thus contribute more. Since there is lot of investment done in terms of their skill updation, they are generally not the cause of lapses and work towards process improvement, which ultimately leads to cost leadership. As the Talent Management process focuses on quality employees, the employees in turn are inclined to quality consciousness at workplace and thus leading to cost efficiency and overall effectiveness of the organisation.

Hadia FakhrELDin (2013) further deliberated that here the idea is to identify talent and manage it in the best way that benefits both the organization and the employee. There is a significant relationship between investments in talents and the ability to achieve and maintain high performance. When organizations manage human capital as a strategic asset, they will have the type of skilled workforce that is the key to achieve sustained business results and ultimately successful outcomes.

There are some more aspects at the periphery of the organisation with is directed or indirectly is impact by the Talent Management practices of the organisation and they have listed as given below:

Appropriateness of organisational Services

Effectiveness and impact for clients and community

Efficiency of the organisation

The best talent management plan is closely aligned with the company's strategic plan and overall business needs. Goal alignment is a powerful management tool that not only clarifies job roles for individual employees, but also demonstrates ongoing value of your employees to the organization. When you engage employees in their work through goal alignment, you create greater employee ownership in your company's ultimate success; they become more committed to your company and achieve higher levels of job performance.

Talent Management focuses on opportunities to use skills and abilities, and autonomy and independence as top drivers for both employee satisfaction and employee engagement. These findings suggest that focusing talent management efforts in these areas may yield significant return on investment. To effect maximum change, organizations must transform performance management from a static, once-a-year event into a dynamic, year-round process. At the same time, they must implement a talent management framework in which employees and managers can work together to establish clear measurable goals, competencies, and career development activities that align with corporate objectives. Managers also need to check in with employees throughout the year to discuss progress toward goals and provide constructive coaching. By building this kind of feedback and relationship-building into the talent management process, your organization will be better positioned to drive the elevated levels of employee engagement that correlate with competitive success.

Mark Walker (2008) further added to the above said concept and deliberated that moving beyond the org-chart replacement methodology and working closely with high-potential leaders, talent managers can take development and succession planning to the next level. The helps the organizations to be better equipped to manage retention risk and build employee loyalty. Psychological contract. It is also in benefit of future managers and leaders along with the organizations that need them. It is needless to say that opportunities that go beyond regular succession planning processes such as highly individualized leadership training are geared to their specific competencies or interests and will go a long way to build a robust, long-term talent pipeline.

Whereas Dewhurst, Martin, Hancock, Bryan, Ellsworth, Diana (2013) have said that Talent Management is a four process that begin with gaps analysis between the talent an organisation already has and talent it will need in the future, creating narrower and well defined competencies-based job descriptions scare and notch talent areas, working on the strategies for filling the skills gap and last but not the least is renewing talent management practices to include and innovate the new ways of working.. The researchers stress that redesigning jobs in this fashion mentioned above can help the organisations will bring multirole benefits such as coping with, low cost operations and increased job satisfaction.

Impact of Talent Management on Performance of Employees

Talent management has a direct impact on the job satisfaction of the employees and hence is directly related to the success of the organisation. While it is imperative to understand that Talent Management varies for every industry and at every level. Every industry has a different approach to attract people and so as to develop and retain people. Today's organisations must find out ways to attract the best talent and develop the skills to not only to satisfactorily perform the job but also need them to unleash the best potential to excel to the higher responsibility positions. A major challenge for the companies is to make the workforce stay longer

with the company. To achieve this goal companies, need to acknowledge the disparities and act accordingly to retain the workforce. However environmental and economic issues can affect the talent management practices in a big way. The organizations must work on strategies to manage the talent in an efficient way by focusing on the following elements as suggested by James Sunday Kehinde (2012) Talent management scheme should be not be restricted to only top or middle management employees but should focus on all the levels of hierarchy within the organization. The organizations must draw a clear demarcation talent management practices and the total human resources management practices and style of the organization. Talent management should be result oriented and not just another function of human resources management

As given at Success Factors (2015) the businesses are embracing "strategic HR" to drive higher performance, productivity and profits.

Historically, HR has not been viewed as a key business driver, unlike "vital" functions such as sales, marketing, or operations. The HR function unfairly earned a reputation as a tactical back-office task, or more often it is also considered completely unrelated to the overall health and success of the organization.

With the passing time and contributions from the HR function, the role of HR has been radically redefined, and more emphasis has been placed on effectively managing every aspect of the employee lifecycle, from talent acquisition, to performance measurement to employee compensation. This welcoming and amazing shift in HR starts at the most fundamental level like helping raise the bar on individual performance. This not only helps employees realize their full potential, but also adds to improve the organizational performance. This can be inferred upon that strategic HR is ensuring that companies aren't leaving massive amounts of money on the table in the form of missed profits due to unrealized performance and productivity.

The first step in unlocking the company's true potential is ensuring that the employees understand how their specific job/role contributes to achieving the business objectives. Without a consistent process of setting goals for each individual employee that add directly to the organizational objectives, the employees and the enterprise must be they may be spending too much time on the wrong activities.

Establishing a formal process for creating relevant goals for each employee, and monitoring/measuring performance against company objectives, unquestionably results in both individual and company success. The benefits of this approach deliver a host of positive results, such as:

Employees and managers achieve more - through greater visibility into both individual and company-wide goals.

Employees and managers see the goal plan - and understand how their individual goals fit into the company's business objectives.

Creating shared employee responsibility - by cascading his or her goals with others in the company.

Managers more easily stay in touch with employees' progress - during every phase of goal completion, and offer immediate reinforcement or coaching to keep performance and deadlines on track.

The organizations must keep in mind that their success in aligning employee and organisational goals depends on an open and ongoing dialogue with management. This is the only way to ensure business strategy is woven in to all HR efforts, including an automated process. In order to achieve this the organization must invest in a sound and robust Talent Management Strategy and process to ensure effective contribution from the employees. As a more effective performance will come from an employee who is more engaged with the organization.

Talent Management and Employee Performance in Private Sector Banks

The Private Sector Indian banks are growing at a very fast pace and have started realizing the need for a strong human resource orientation for their survival. They are experiencing rapid changing environment, global competition and various allied challenges like declining employee loyalty and high attrition rate. High employee attrition has become a stark reality in the Private Indian banking sector, and declining employee loyalty has resulted in poor score for innovative organizational interventions. It is imperative for the organization to have sound Talent Management System to combat the challenges pertaining to workforce.

The private sector banks have also realized that Young Talent is dynamic, but they need good opportunities to explore themselves. Organizations should focus more on potential of the employees, for practicing effective Talent Management. There should be fast track route available for talented candidates so that they can pursue their carrier goal. There should be an unbiased, reliable way to identify talented employees and also programs should be conducted for retaining those employees. The Strength of the employee should be identified so that it can be used efficiently for the benefit of the organization. There should be a clear cut talent strategy in an organization, which is to identify high potentials to develop. Also, a congenial work environment should be maintained to constantly motivate talent holders to retain them.

It has also been noted that there was no study conducted with respect to Talent Management viz –a - viz Performance in Indian private Banks in past, which is a very crucial aspect of survival in the current business scenario.

Even though human population is raising leaps and bound it is still very difficult to find skilled employee and the situation is same across the organizations and sectors. There is also a need to accept and understand that the work practices vary from organization to organization, there is a need to develop and adopt different strategies to manage talent in the respective organisations /sectors. The “one size fit all” approach may result in early death of Talent Management initiatives. The aspiration and expectations of employees are not same as every individual is different. It has been seen that employees' jobs are not as per their ability, inclination or temperament, then the outcome, or rather the lack of them will be disastrously obvious. All this will ultimately lead into low productivity, dissatisfaction, low morale, absenteeism and other negative behaviour and will result in to another monster “High Employee Turnover”. The organizations need to keep all the above points in mind while deciding on the Talent Management practices for the organization. As per Rachna Nigam & Preeti Narendra (2014), it is evident now that fitting the right employee in the right position is very crucial for organizational performance and to overcome the expected failures that may result from non-involvement for wrongly selected and deployed employee. Therefore, it can be agreed upon that talent management serves the very purpose of getting skilled employees on board, ensuring that their skills are developed further and also the good performers retained and they act instrumental in achieving the organizational objective.

Sears (2003) further added that in order to effectively support business strategies, the leaders need to conceive, design and successfully create strategies to ensure sufficient talent flow and actively engage the organizations talent to achieve business objectives. In an organization, there is nothing more crucial than fitting the right employee in the right position as a mismatch would typically lead to disastrous situations. So talent management serves the purpose of getting those on board whose skills suit the requirements of the job and then training them to enhance their skills and retaining the good performers to achieve the desired objectives of the organization.

The banking sector is one of the biggest service sectors in India. The Indian Banking System consists of various public and private sector banks which have to serve billions of Indian efficiently every day. In such a service oriented industry, people are among the most important assets. To stay competitive, a bank must efficiently manage its employees during every phase of employment, from recruitment through training and development. But banks of all sizes face challenges that make enterprise talent management very difficult to achieve. These challenges include mergers that consolidate resources, the fluctuating global economy, shorter product life cycles, and the constant demand for quick Return on investment, an aging workforce, and the huge burden of picking the best job candidates from a multitude of applicants. Given these conditions, how can a bank tap the full potential of every employee, retain talent, and support career development all while reducing costs? Experts suggest that apart from elevated levels of staff turnover, one of the main reasons why organizations often face such a talent crisis is the inadequate nurturing of talent. It involves developing and retaining high performers, as well as looking outside, if necessary, to secure the right talent. The benefits of effective talent management range from high employee satisfaction and low attrition rates to higher productivity and business continuity. To be fair, most financial institutions do realize the need for effective talent management.

Several Private Banks such as have instituted a special role to oversee talent management throughout their organizations. In response to its top management woes, many private banks created its first ever position of head of Talent management to focus on all requirements of senior level executive development. The Private Sector banks have been actively focusing on talent management over the past few years, building leadership capacity and “turning talented managers into true leaders” has become strategic priority for them. During the past year, the bank says that it was able to increase the proportion of women and the senior levels and successfully increase the percentage of high performing, high potential junior and middle management employees considerably. To continue achieving this private sector banks requires focus on fast tracking high potential talent. Such examples part, it would appear that many banks have yet to benefit substantially from their talent management efforts. It shows that Identifying, developing & retaining talent is critical to a bank’s success. So, banks need to implement Talent Management Processes to increase individual and corporate performance.

III) Objective:

1. To Understand the aspects of Talent Management System
2. To explore the relationship between Talent Management Aspects on employee Performance

IV) Research Methodology

Data collected to carry out the survey were arrived at through both primary and secondary sources. While primary data collection sources comprised of interviews of bank professionals, online questionnaires filled by them, secondary sources comprised of journals, information published on company websites, annual report and reports of various consulting firms.

The total sample size taken is 78 which comprise of banking professionals of Indian private sector banks.

V) Data Analysis and Interpretation:

1. How many years have you been working with this company?

PERIOD	NO. OF EMPLOYEES
Less than a year	21
1-2 years	16
2-5 years	14
5-7 years	5
7 years and above	4

Table: 1

2. Do you have a clear understanding of the company's vision, mission and goals?

YES	40
NO	8
SOMEWHAT	12

Table: 2

3. Do you have a clear understanding of the policies and procedures?

YES	45
NO	6
SOMEWHAT	9

Table: 3

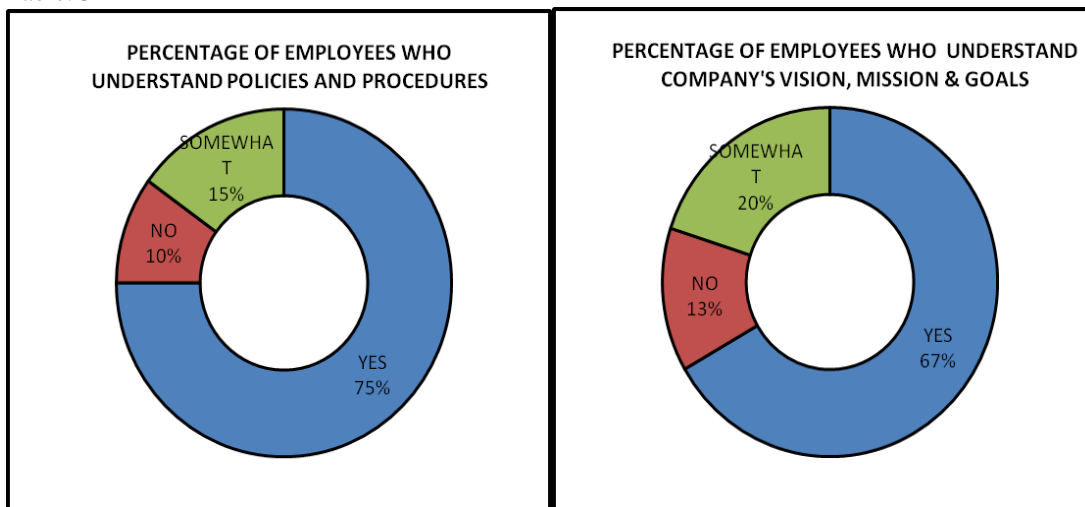


Figure: 1

Figure:2

4. Which component of compensation do you consider as an essential element in attracting and retaining employees?

COMPONENT	INDIAN BANKS
	NO. OF EMPLOYEES
Base Pay	28
ESOPs	3
Health Benefits	11
Incentives/ Performance linked pay	13
Childcare cost/ arrangement	4
Accommodation/ Housing allowance	1

Table: 5

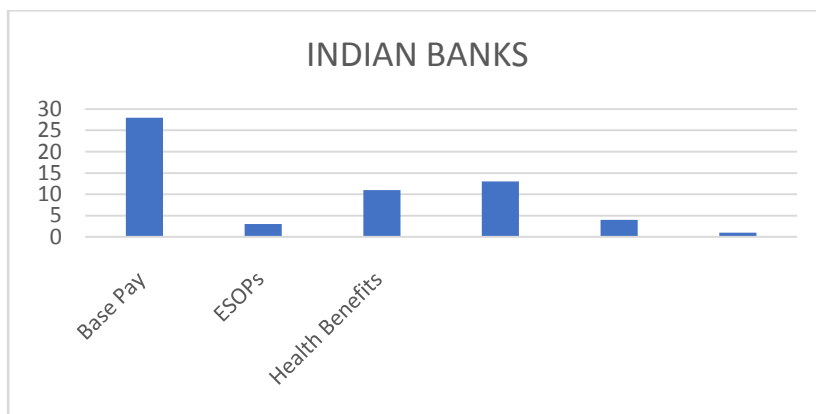


Figure: 3

Based on feedback received from employees, it has been clearly seen that in case of private banks, employees are more motivated when they are offered high base pay and lucrative incentives and employees expect their organisations to provide them a good amount of health benefits, childcare cost and high base pay.

5. Which component(s) of non-financial benefits do you consider as important to motivate and retain employees?

COMPONENT	No. of employees
Periodic training	2
Participative and collaborative work culture	7
Opportunity to work in different projects	7
Providing challenging tasks	8
Funding educational needs	10
Work life balance	20
Employer Brand Value	6

Table:6

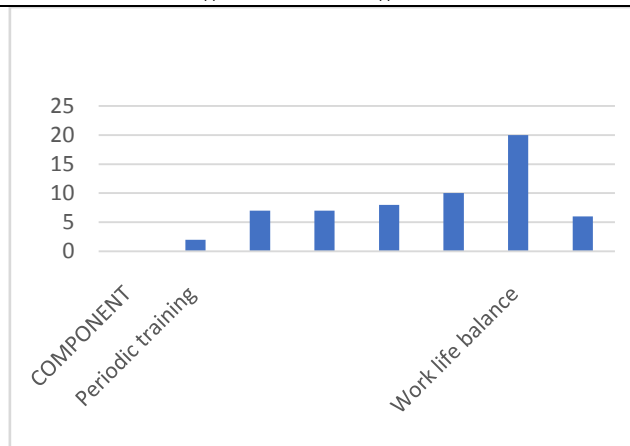


Figure: 4

As far as non-financial tools are concerned, employees of banks consider work life balance as the most crucial factor in motivating and retaining employees, followed by educational opportunities with funding facilities. It was followed by employer brand value. The employees of private banks also consider periodic training as another crucial factor in motivating and retaining employees.

6. Are you satisfied with the current performance evaluation system?

YES	32
NO	5
SOMEWHAT	23

Table: 7

The data on the satisfaction level of performance evaluation system shows that only 54% of the employees are satisfied while 38% of them are somewhat happy. This data clearly states that both Indian and global banks should strive to improve and update their performance evaluation system.

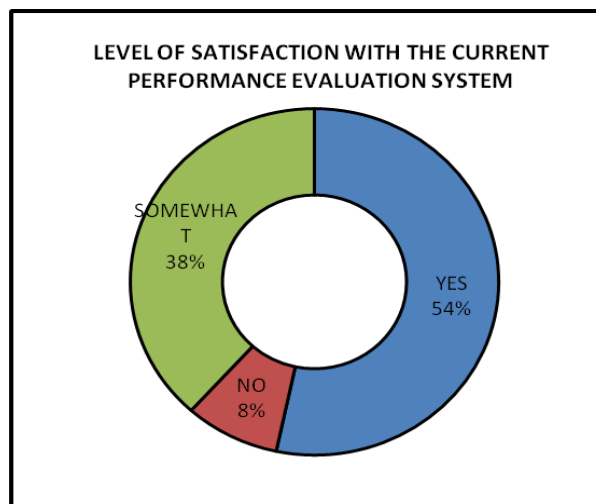


Figure: 5

7. Rate the following on a scale of 1 to 5 based on your level of satisfaction with the salary and benefits package

	1 (extremely dissatisfied)	2 (dissatisfied)	3 (neither dissatisfied nor satisfied)	4 (satisfied)	5 (extremely satisfied)
Medical benefits			4	50	6
Retirement Plan		1	55	4	
Company savings plan		5	35	6	14
Leaves entitled	3	5	30	15	7
Incentive Plan		6	12	25	17
Share option plan			50	6	4
Fixed salary	10	15	18	13	4

Table: 8

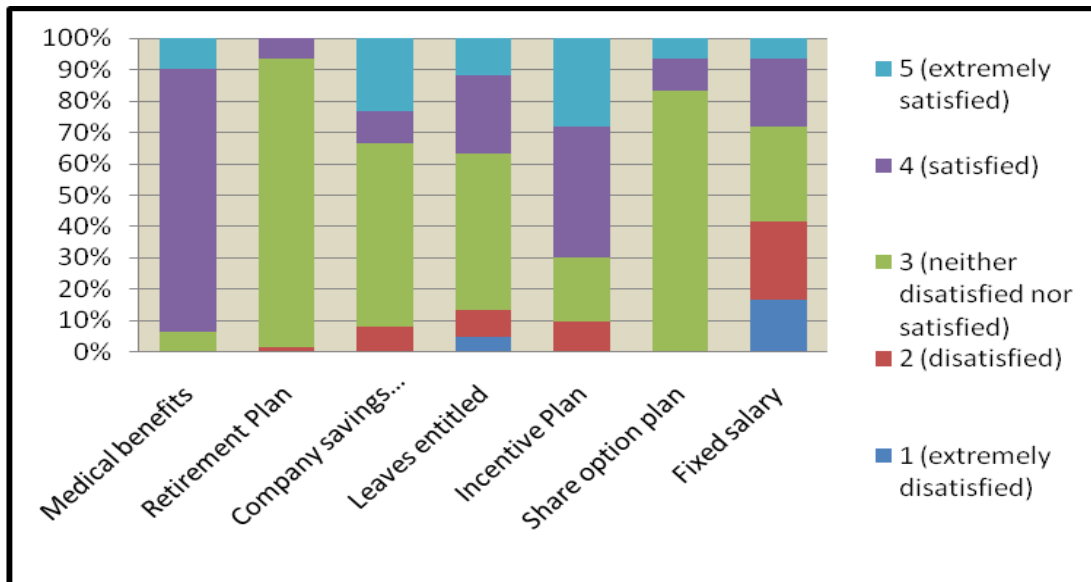


Figure: 6

8. Rate on a scale of 1 to 5 on the level of your satisfaction with the company's personnel policies.

LEVEL	NO. OF EMPLOYEES
(1) Extremely dissatisfied	
(2) Dissatisfied	5
(3) Neitherdissatisfied nor satisfied	16
(4) Satisfied	30
(5) Extremely satisfied	9

Table: 9

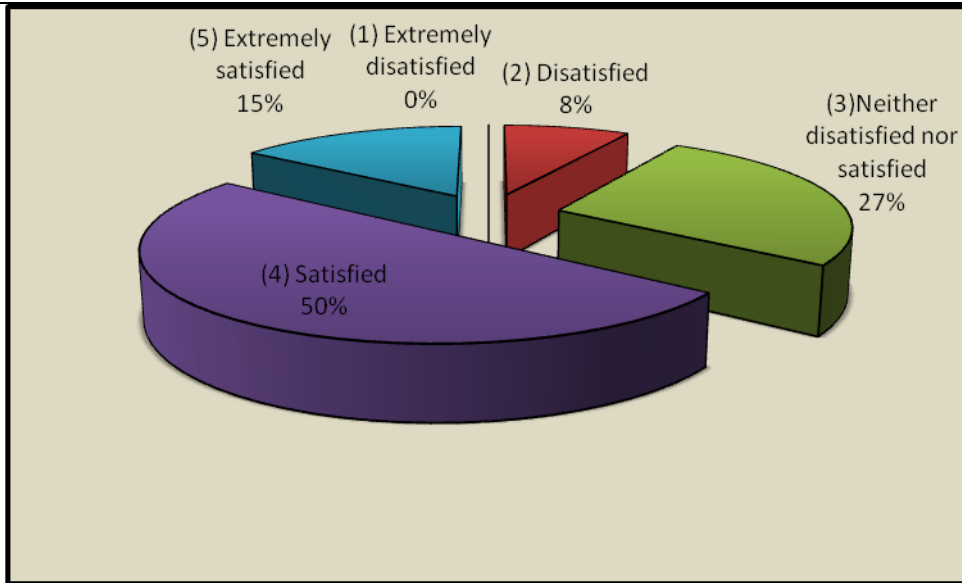


Figure: 7

The figure given above depicts that out of total employees surveyed, 15% were extremely satisfied, 50% were satisfied, 27% were neither satisfied or dissatisfied, 8% were dissatisfied the organisations' personnel policies.

9. How satisfied are you with the company's work culture?

LEVEL	NO. OF EMPLOYEES
(1) Extremely dissatisfied	4
(2) Dissatisfied	6
(3) Neither dissatisfied nor satisfied	28
(4) Satisfied	18
(5) Extremely satisfied	4

Table: 10

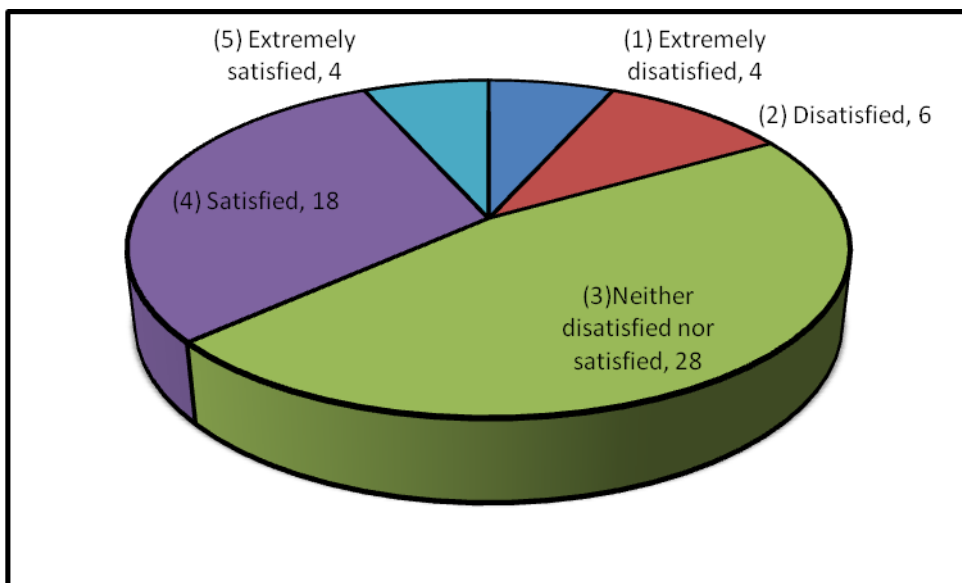


Figure: 8

As per the given data it can be seen that a lot employees are not satisfied with the work culture of their respective banks. This is mainly due to the tremendous work pressure and increasing sales target. In order to tackle this problem, both Indian and global banks need to take a lot of initiatives to enhance the work culture.

10. How satisfied are you with the company's reward and recognition mechanism?

LEVEL	NO. OF EMPLOYEES
(1) Extremely dissatisfied	4
(2) Dissatisfied	11
(3) Neitherdissatisfied nor satisfied	25
(4) Satisfied	14
(5) Extremely satisfied	6

Table: 11

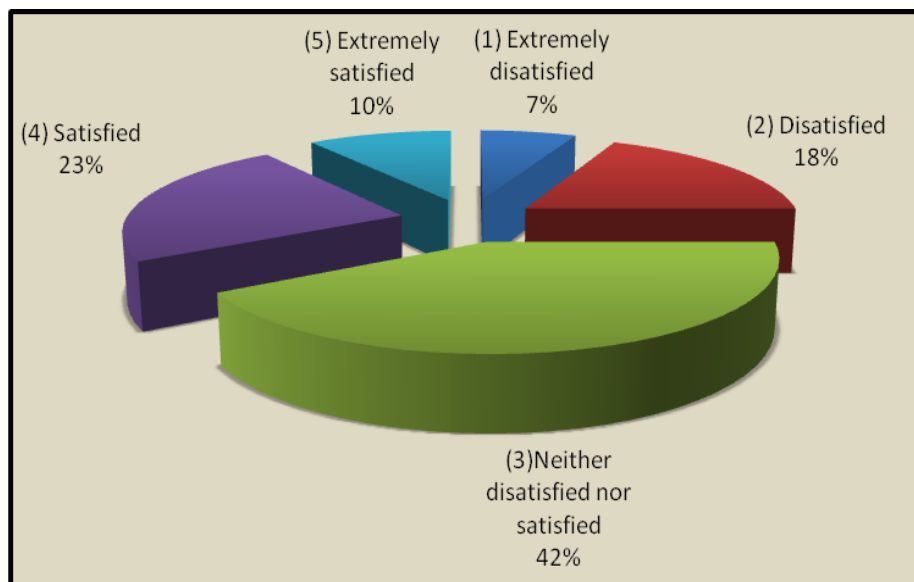


Figure: 9

The data shows that majority of the employees are not satisfied with the bank’s reward and recognition mechanism. Around 7% are extremely dissatisfied, 18% of them are dissatisfied and 42% are neutral.

VI) Conclusion:

As organizations continue to pursue high performance and improved results through talent management strategies, they are taking a holistic approach to talent management—from attracting and selecting wisely, to retaining and developing leaders, to placing employees in positions of greatest impact. It is due to this reason that intense focus must be applied to align human capital with corporate strategy and objectives. Promotions, project work, management training schemes and management qualifications were the main development opportunities offered and undertaken in organisations. The current scenario entails a banking system that foster gender diversity and promotes women leadership in top positions. Besides the banking industry is witnessing an increased employee turnover due to the increasing competition in the market. Hence the current situation demands that private banks come up with initiatives such as work from home, lucrative incentives, fast career growth opportunities, etc. The recommendation from the above research can be summarised as given below:

- Indian private banks should come up with more initiatives pertaining to work life balance. It can come up with initiatives such as work from home as early initiated by few of the global banks.

- Indian private banks can come up with initiatives such as education funding of potential employees from financially poor background and can nurture them since as per facts they are the ones who retain in the organisation for a longer time.
- Indian Private sector banks should constantly update and improve their performance management system and ensure that employees are motivated and are not overburdened with extra duties.

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