

**TALENT MANAGEMENT PRACTICES AT CFC STANBIC
BANK**

BY

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D61/76085/2009

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**A RESEARCH PROJECT SUBMITTED IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF
THE DEGREE OF MASTER OF BUSINESS ADMINISTRATION
(MBA), SCHOOL OF BUSINESS, UNIVERSITY OF NAIROBI**

OCTOBER, 2013

DECLARATION

I declare that this work has not been previously submitted and approved for the award of a degree by this or any other University. To the best of my knowledge and belief, the research project contains no material previously published or written by another person except where due reference is made in the study itself.

Signed -----

Date-----

CASTRO OMONDI

Declaration by Supervisor

This project has been submitted for examination with my approval as the university supervisor.

Signed -----

Date-----

FLORENCE MUINDI

ACKNOWLEDGMENT

I would like to acknowledge the contribution of my family especially my beloved wife Purity and son Prince, supervisor F.Muindi and friends for their valued contribution and input without which the study would not have been finalized within the stipulated time.

DEDICATION

I would like to dedicate this study to my family and friends who have always encouraged me to study more, for their continuous encouragement throughout the study and course.

Special dedication to my mum Janet who has sacrificed everything to see me through my education. Mum, I owe you and I love you.

ABSTRACT

Global Markets have become highly competitive, dynamic and uncertain hence making talent management of knowledge workers and high potentials increasingly of strategic importance. Talent management is important because organizations heavily depend on talent to achieve their objectives and to survive. The purpose of this study was therefore to examine the talent management practices at CFC Stanbic bank, one of the organizations competing for talent. The study adopted case study as its research design and it involved a population of 13 senior managers with a 100% response rate. It used primary data collected through an interview guide. The data collected from the interview guide was then analyzed using content analysis. The study found that CFC Stanbic bank has fully embraced talent management practices and each of the practices had an excellent foothold with the exception of performance management which was seen to be subjective and required to be strengthened to boost employee confidence and achieve desired results. In conclusion, the study has found out that CFC Stanbic bank has embraced talent management practices in their operations. There are clear policies on most of the practices studied with the exception of performance management. We therefore recommend that performance management be made more inclusive and objective to attain employee confidence and be aligned to best practice.

TABLE OF CONTENTS

Declaration	i
Acknowledgement	ii
Dedication	iii
Abstract	iv
CHAPTER ONE: INTRODUCTION	1
1.1 Background of Study.....	1
1.1.1 Talent Management.....	2
1.1.2 Talent Management Practices	4
1.1.3 CFC Stanbic Bank.....	4
1.2 Research Problem	5
1.3 Research Objectives	7
1.4 Value of the Study.....	7
CHAPTER TWO: LITERATURE REVIEW	9
2.1 Talent Management	9
2.2 Talent Management Practices.....	11
2.2.1 Talent Management Planning.....	12
2.2.2 Talent Recruitment	12
2.2.3 Compensation and Rewards	13
2.2.4 Performance Management	14
2.2.5 Employee Empowerment	15
2.2.6 Employee Engagement.....	16

CHAPTER THREE: RESEARCH METHODOLOGY	18
3.1 Introduction.....	18
3.2 Research Design	18
3.3 Data Collection.....	18
3.4 Data Analysis	19
CHAPTER 4 : DATA ANALYSIS, RESULTS AND DISCUSSION	20
4. 1 Introduction.....	20
4.2 Response Rate.....	20
4.3 Talent Management Practices.....	20
4.3.1 Talent Planning.....	21
4.3.2 Talent Recruitment.....	22
4.3.3 Compensation and Reward.....	24
4.3.4 Perfomance Management.....	26
4.3.5 Employee Development.....	30
4.3.6 Employee Engagement	31
4.4 Discussion.....	33

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMENDATIONS

5.1 Introduction.....	35
5.2 Summary.....	35
5.3 Conclusion.....	37
5.4 Limitations of the Study.....	37
5.5 Suggestions for future research.....	37
REFERENCES	38
Appendix.....	42

LIST OF TABLES

Table 4.1 Risk Assesment Matrix.....33

Table 4.2 Skill Matrix.....46

Table 4.3 Workforce Segmentation.....38

CHAPTER ONE: INTRODUCTION

1.1 Background of the Study

In today's rapidly moving, dynamic, uncertain and highly competitive global markets, firms worldwide are facing major decisions and challenges in global talent management (Schuler et al., 2011). For organizations across the globe, talent management of knowledge workers and high potentials is becoming increasingly of strategic importance. The demand for competent employees is high, especially for key positions that will be tasked with steering the organization to higher levels of performance. Organizations are exposed to a continuous fight for the best employees, which results in a competition for the most talented people. The policy of developing and applying talent management in the organization is different from one organization to another, mainly because it is in direct correspondence with its necessities, strategy and objectives.

Today's markets have become global and highly competitive. It has therefore become essential for the survival of the firms that they become adaptive and responsive to change. An organisation needs to strategize in order for them to deliver excellence in their services and products that can attain a competitive edge with their customers (Deros *et al.*, 2009). A key concern of organizations is the need to achieve high levels of performance through people. This means paying close attention to how employees can be retained in the organization. The aim is to develop processes that motivate and a work environment that will help to ensure that individuals deliver results in accordance with the expectations of management.

Recruitment and development of employees is a large burden for companies in most industries. There needs to be a clear organizational imperative to attract and retain talented workers since employees constitute an important resource, especially for knowledge intensive organizations

According to (Pandit, 2007) a decisive factor for success is to retain and develop this vital resource (employees) in order to upgrade and sustain a competitive advantage. Fundamental changes are taking place in the work force and the workplace that promise to radically alter the way companies relate to their employees. Hiring and retaining good employees have become the chief concerns of nearly every company in every industry. Companies that understand what their employees want and need in the workplace and make strategic decisions to proactively fulfill those needs will become the dominant players in their respective markets (Robbins et al., 2009).

1.1.1 Talent Management

Talent management represents the idea of increasing performance using the most important of the organization's resources – the employee, but at the same time if the same resource is not effectively managed, the final effect will be opposite (Bhatti et al., 2011). Talent management includes the identification and development of all talent, especially high potential talent for future assignments, positions, or projects. An intergrated talent management approach includes workforce planning, talent acquisition, professional development, performance management, retention strategies, and succession planning (Mendez and Stander, 2011). It is important to global organizations because it assists the organization with the development of its employees. Talent is critical because it is the role of a strong human resource function

to manage everyone to high performance (Buckingham and Vosburgh, 2001). From the viewpoint of Cunningham (2007) there are two main strategic choices available when considering talent management that are aligning people with roles and aligning roles with people. There are four main factors in relation to the aligning people with roles that are selection, recruitment, placement and promotion; learning and development; succession planning and career guidance.

Retaining talented productive employees and eliminating poor performing employees is essential to the long run success of an organization. The loss of talented employees may be very detrimental to the company's future success. It becomes imperative for organizations to put in place strategies to retain their workforce for performance. As a practical matter, with lower turnover, every individual who is retained means one less person to have to recruit, select and train (Mathis and Jackson, 2006). According to Peterson (2005) it is incredibly frustrating to go through a long hiring process, employee training, providing uniforms and other necessities, and then have the employee quit after two months. Employee retention is beneficial to both organization and the employee. Selective hiring procedures are necessary to ensure effective retention of the most qualified employees while lowering employee turnover in the long term (Huselid, 1995). Sarvadi (2007) suggests that people have a deep desire to feel they are succeeding and that their talents and capabilities are being used in a way that makes a difference to the business. People who sense their actions are fulfilling this desire begin to develop a sense of belonging consequently resulting in higher retention.

1.1.2 Talent Management Practices

Talent Management Practices involve an extensive collection of activities that different organizations embrace to ensure they get and maintain a highly skilled and knowledgeable workforce. These are methods employed by organization to aid in retention of their employees. These include talent planning, compensation and reward, talent engagement and performance engagement.

Human Capital Institute(2008) examined current talent management practices, capability development and performance, leadership and high potential development and talent analytics. These practices may not necessarily come with cost, for example talent development may be informal through providing employees with opportunity to experience new and diverse roles in areas of work, coaching and mentoring over formal development opportunities like training sessions. According to Armstrong(2008) talent management practices have been seen to consist a wide range of activities which different organizations adopt such as compensation management, talent planning, employee engagement, employee empowerment and many others.

1.1.3 CFC Stanbic Bank

CFC Stanbic is a large bank in Kenya. Is a subsidiary of Stanbic Africa Holdings Limited, which is in turn owned by Standard Bank Group, Africa's leading banking and financial services group. CFC Stanbic was established as a result of a merger between CFC Bank and Stanbic Bank in the year 2008 and this has enabled it to grow to the current position four in the country. CFC became a financial institution in the year 1973 under the Banking Act of 1968 and it opened its first branch in Mombasa the same year. CFC Stanbic Bank is the premier service provider of international

corporate and investment banking services in Kenya, services that range from personal banking, saving and investment, loans, and self-serving banking. CFC Stanbic Bank Ltd is listed on the Nairobi Stock Exchange (NSE).

The bank has officers, team leaders, human resource, business partners and team members (officers) all playing key roles to ensure talent management: The team leaders are in charge of a group of employees doing a similar functional role and they are tasked with establishment of talent that is needed in that unit and inform the manager of the capacity challenges the business is facing. The manager on the other hand defines the role and the profile of the person required to fit the role and once this is done he engages Human Resource Business Partner in charge of that unit. The human business partner is tasked with liaising with the manager on job profiling, competency mapping and manpower plans. The bank also ensures that the team members help the new recruited employee to deliver against expectations and feel part of the organization. This is done by on boarding them and introducing them to the company mission, vision, values and structure, corporate culture and the corporate social responsibility and impact mandate.

1.2 Research Problem

The contemporary global economic environment has changed drastically and continues to do so. Social developments such as continuing globalization, technological innovation, and growing global competition place pressure on companies and emphasize their need to maintain their competitive edge, at least in part through maintaining the skills of their employees. The organizations that do recognize employees as their most important asset will have competitive edge in the chaotic

world. Organization depends on a talented pool of people to transform its vision into reality. Superiors should be recognized as the prime source of sustainable competitive advantage in high performance organizations (Ingham *et al.*, 2006). This leads to talent management strategy which involves both employee and organization development.

Competition in the banking industry in Kenya has become so intense that it has forced CFC Stanbic bank not only to concentrate on traditional aspects like compensation, career path, and training efforts as well as investing heavily on employee development as this will not appease the workforce who have taken many years to become competent. The bank's core business line – targeting corporate clients – has been intruded by other players and thereby affecting the revenue margins that will have otherwise been high. In addition, skilled employees' attrition has been recorded and according to its management report published in 2011, the bank reportedly lost 17 employees with different competencies compared to 12 the previous year. With such turnover, the bank has had its operations affected due to among others a lack of effective management of talent. CFC Stanbic Bank is putting more stress on understanding the drivers of success, like better utilization of its resources (such as technology, infrastructure and employees), process of delivering quality service to its customers, coming up with strategies to manage its loans effectively and performance benchmarking. These objectives can best be realized if management of organization identifies its core employee competencies and harnesses their abilities through adoption of effective talent management. Effective talent management strategies will help the organization attract, develop and utilize the best brains and be able to get superior business results.

There are a number of studies conducted in relation to talent management and talent management practices. Swapna and Raja(2012) studied the role of talent management with special reference to the service sectors in India and found out that the employees of education as well as health care sectors felt that talent management was very important in achieving financial benefits and improving the bottomline of organizations. Similarly Lawter (2008) studied strategies of talent management and lessons from the corporate world and found out that most of the talent management practices that are used by the best companies can be used in public education and will ultimately lead to improved classroom instruction and student achievement. Kamau(2006) studied talent management practices in the civil service and found out that talent management was still a new concept that was not uniformly embraced and was largely dependent on the good will of the managers. Additionally Wamwathi(2010) in his study on talent management practices in select private schools found out that most headteachers implemented the concept from a traditional perspective without having sufficient training or knowledge on the area.

None of the studies on the talent management concept have focussed on CfC Stanbic bank. This study is motivated by the fact that despite the growing popularity of talent management, the concept remains largely unclear in Kenya. This study attempts to fill this gap.

1.3 Research Objective

The objective of the study will be to establish talent management practices at CFC Stanbic Bank.

1.4 Value of the Study

The outcome of this study will improve understanding of the importance of implementing talent management at CFC Stanbic Bank and how it fosters employee retention. Successful management of talent management and employee retention leads to the organisation attaining a competitive edge. Establish the extent to which the staff members at the bank consent that talent management strategies can support retention of staff at the bank. Improved talent management will lead to increased productivity and motivation of staff members. The motivated staff members will be more innovative and contribute effectively to the organisation.

The study will shed light on the importance of talent management in the banking industry and it will be useful to those mandated with handling talent in other commercial banks and subsequently reducing turnover rates. The expected outcomes of the proposed research are that the findings will guide banking industry policy makers in how best to manage talent within the industry. The study may prompt further research on the talent management domain, particularly within the banking industry, as the researcher believes it may be an opportunity for others in academia and elsewhere to learn from the study. The study may help the commercial banks to reformulate strategies related to talent management and help them to develop policies intended to reduce the sources of dissatisfaction and improve staff retention.

CHAPTER TWO: LITERATURE REVIEW

2.1 Talent Management

Talent management is increasingly a part of the corporate strategy for most of the organizations. Corporate sector has emerged with immense importance of retention management. Every organization today is concerned with selecting and retaining competent, committed people who are exclusively known as knowledge workers. Knowledge worker refers to a person who knows about the wholesome of his/her job than anyone else in the organization (Iles *et al.*, 2010). Top executive managers adopt flexible and responsive human resource practices to attract and retain these skilled knowledge workers (Mitchell *et al.*, 2001). Schiemann (2009) highlights that whereas businesses can invest in new technologies for growth in their market share; the real drivers of value in a business are its competent employees. Emphasis therefore should be directed to the people who create the products, raise the capital and create innovative advancements. The incentives realized from talent management include reduced hiring cost, a well negotiated salary structure, efficient and effective teams, inspired and committed teams and consequently - satisfied clients. Such an organisation then will assume a new status as a fulfilling place to work for. This will in turn assist in attracting new talent, the reason for implementing talent management in the first place (Elegbe,2010).

Van Dijk (2008) states that talent management requires a systematic view that calls for dynamic interaction between many functions and processes. Talent management is about attracting, identifying, recruiting, developing, motivating, promoting and retaining people that have a strong potential to succeed within an organisation. The

differentiation point of any business is the skills peculiar to its employees. An organisation should therefore nurture its human capital with an understanding that talent management links to its bottom line and well-being. Companies that are industrial leaders have devised the best plans in attracting, hiring, managing, developing and retaining top performing talent. The responsibility for linking human capital management with the organizational strategic plan is one of the key roles of the human resource function in an attempt to add value.

One of the highest costs an organisation incurs is the cost of maintaining its employees. To help reduce this expenditure, organizations replace some of the labour costs by automation. In talent planning, skills audit and streamlining of the hiring method provide the immediate workforce with an understanding of the labour strength and gaps, so that human resource can map out a strategy that can significantly improve the bottom line. One aspect of talent management is performance management which provides an evaluation of processes and practices to maintain a well appraised workforce that delivers in line with agreed organizational objectives. Coetzee (2004) explains that managers should realize that recruiting and developing talented staff is of paramount importance to the success of their business objectives. Consequently, it is important for managers to seek out employees with competencies and abilities that will contribute significantly to their teams. A collection of these gifted workers will build teams that can achieve great results since it is a well appreciated fact that talent is what ultimately drives business success and creates value.

2.2 Talent Management Practices

Byham *et al.* (2002) argue that an increasing number of organizations face shortage of leadership at both the executive and general management levels. This shortage is driven by a number of factors, including rapid growth, a dramatic rise in retirements, poaching of key people by competitors, and the difficulty of retaining talented people. Business or organizational success relies on successful talent management. The challenges of finding, keeping, developing, and motivating people in key positions are precisely what progressive human resource professionals should be focusing on. These managers face on-going talent management challenges that are critical to their achieving business goals. The effective management of organizational talent is without doubt a complicated process, with many issues and functions to consider ensuring a systematic approach. The challenge to maintain skilled employees is one of the greatest problems that plague companies in the competitive market place and organizations need to map up strategies for retention of employees in the organization for a long time (Hausknect *et al.*, 2009). According to Heinen and O'Neill (2004) sustained competitive advantage comes from talent-management practices. This means examining how the tenets of the talent management process have been implemented in an organisation. These include talent planning, recruitment, talent development, compensation and rewards, performance management and employee empowerment, employee engagement and organizational culture.

2.2.1 Talent Management Planning

The strategic talent plan starts with a business review and strategy. The top managers must lead this talent drive to help assess the needs of the company. Talent planning is designed to use an organization's existing capabilities and potential to meet current and future business needs. Some of the important areas to be assessed include how the company performed the previous year, what the short-term and long-term business goals are to be attained and what are the future product plans (Morgan, 2004). Other areas include the necessary skills needed to achieve the laid down plans and what important posts are necessary to reach these organisational goals

Gakovic and Yardley (2007) state that to achieve the desired goal a comprehensive management process needs to be adopted as a means for accomplishing the talent management strategy. It should involve attracting, motivating and retaining the very talented staff. Talent management strategy must be aligned to the organizational strategy. To this end, Stevens (2008) explains that a talent audit system — a database where the organisation captures information on all its employees' skills and skills gaps, their strengths and weakness as well as their current performance appraisals of how each employee has featured in their current position. Such a collection of data will distinguish talent in each department and show where gaps exist as well as guide planners to bridge the gaps.

2.2.2 Talent Recruitment

Recruitment is the process of generating a pool of qualified candidates for a particular job (Gomez-Mejia *et al.*, 2004). Recruitment strategy and policy decisions mean that

human resource decides how to go about filling a vacancy, whether from within the organisation or from the outside. Whatever choice is made whether to employ from within or from outside has advantages and disadvantages. Strategic human resources managers in conjunction with line managers must determine what range of interviews to give candidates in the selection process. They should also ensure that background checks are made and medical screening is done before the applicant can be offered a job (Grobler *et al.*, 2006).

2.2.3 Compensation and Reward

The rewards and recognition system serves as an important component to building and retaining talent in an organisation. Kirkland (2007) states that the manner in which rewards are administered can promote the talent management drive or discourage it and adds that managers today have great apprehension concerning attracting, recruiting, and selecting new employees as well as retaining present ones. Their great focus is meticulously talented staff with high competences and productivity. For that reason, the rewards and compensation factor of talent management has become progressively essential to retention and engaging valued employees. Employees value incentives and bonus schemes unlike promotion which takes them away from a position which they like. Incentives like shorter working hours or a flexible working schedule, ability to attend conferences; short courses will appeal to their interest more (Richman *et al.*, 2008).

Coetsee (2004) underscores the significance of linking rewards, which are terms the outcomes to good performance and explains that this giving of compensation to deserving employees will encourage the employee to work harder and therefore affect

their behaviour by motivating them. Indeed, good performance comes from gifts an employee poses and this will distinguish them. For talent to be cultivated, an employee must be able to experience both intrinsic and extrinsic rewards from their job. Should the employee find his job interesting and challenging, they will exert all the necessary effort in doing the job and therefore increase productivity. This application of oneself needs to be rewarded to foster talent development.

2.2.4 Performance Management

According to Mathias and Jackson (2006) performance management involves a process of identifying, measuring, communicating, developing and rewarding employee performance. The performance management activity must be aligned with the overall organization's business strategy. The purpose for conducting this review is to nurture the talent of the employee so that they reach their full potential in their job. The result of this evaluation is then used to build the weak areas of an employee through identifying the right training an employee needs.

Performance review is at the core of talent management as it provides insight for the reward system, succession plans and staff development. It helps evaluate competences of the workforce and provides feedback to the employee, which is important to retention. However, because of its sentimental element, it is probably the most apprehensive facet of the talent management process. The results of an evaluation system can be either positive or negative leading to the staff member receiving rewards or losing out altogether - intrinsic or extrinsic rewards (DuBrin, 2005). In this regard, the reward system should be equitable and transparent if it is going to promote retention of employees. To achieve this, performance standards must be outlined by

management and staff members must commit in writing to achieving these standards. The manager and the employee should then commit to adopting these standards as laid down goals or targets (Mathis and Jackson, 2006).

Most organizations that have placed talent management in the centre of their strategic human resources strategy also practice talent reviews which are very beneficial to managerial staff. For any work to be evaluated, it must have been communicated through clear job descriptions. In talent reviews, potential and performance of an employee are assessed. The human resource leaders, line managers and talented employees will evaluate whether there is sufficient staff, tools to support the goals and objectives of the organisation. Technical know-how, skills and competencies and team spirit are evaluated in these reviews. Where gaps are noticed, the managers should design a mentoring programme where upcoming managers can be built, (Brewster *et al.*, 2010).

2.2.5 Employee Development

Employee empowerment concerns both the organisation human resource professionals and the employee. This is a continuous process that an employee engages in as he pursues his personal goals. The personal goals are in line with the organizational goals leading the employee to improve his skills, raise his competence and become a knowledge base for the organization (Lewis and Heckman, 2006). Such development will uplift the performance of the employee and raise productivity and profitability for the organisation.

Talent development is essential to employee retention. Even though employees are employed with the necessary skills, it is important that once employees are recruited in an organisation that they are further trained to carry out their specialized tasks. It is in this regard that staff development serves to sharpen skills that are necessary for a given job. Another way of broadening an employee's knowledge is through job rotation. Job rotation is the process of assigning different jobs to an employee in order for them to broaden their knowledge. This provides employees with exposure to different assignments and helps them have a wider understanding from which they can build their career (Gomez-Mejia *et al.*, 2006). Before any training can be undertaken in an organisation, should do a skills audit and determine what areas of training the team needs. The training should benefit the employee as well as the organisation. An employee can be exposed to training as a means of developing himself. Employees acclimatize to the organisation through socialization and induction or orientation. Induction courses are an important aspect to training and orientation of an employee into a new organisation. This helps the employee to get exposed to the new organisation culture.

2.2.6 Employee Engagement

Employee engagement in strategic human resourcing is one powerful HR measure which helps connect employee behaviour with business performance. Schaufeli and Bakker (2002) define engagement —as a positive fulfilling, work-related state of mind that is characterized by vigour, dedication, and absorption. If the necessary tools are used to measure results, it is likely to link business performance and identify the key measures that can improve a business output. Retaining talented productive

employees and eliminating poor performing employees is essential to the long run success of an organization. The loss of talented employees may be very detrimental to the company's future success. It becomes imperative for organizations to put in place strategies to retain their workforce for performance. As a practical matter, with lower turnover, every individual who is retained means one less person to have to recruit, select and train (Mathis and Jackson, 2006). According to Peterson (2005) it is incredibly frustrating to go through a long hiring process, employee training, providing uniforms and other necessities, and then have the employee quit after two months. Then the company has to start over.

Richman et al (2008) says workplace flexibility relates to contributions by the employee and the organization's output improves. Impliedly, this affords opportunities to an employee to find career progression opportunities that fit his personality and the job. This leads to staff development yielding employee recognition. Herman and Gioia-Herman (2001) discuss various incentives that can improve the work-life balance for any employee so as to encourage them to experience fun and job satisfaction. This includes superiors recognizing birthdays, a paid vacation and child care services. They also ensure that the work place is safe to work in and that the general environment has a cordial friendly atmosphere. Once the organisation has attracted and recruited new employees, they expect that their performance will correlate with the rewards from the organisation. Employees raise their expectation about rewards and compensation (including benefits and privileges they will receive). However, he adds that a manager or supervisor cannot motivate people directly but can create a motivating climate in which people will be encouraged to be more efficient.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This chapter covers research design used in the study, data collection which includes the respondents and data analysis.

3.2 Research Design

The research design used is case study. The study uses case study in order to understand and explain the phenomena, which is the effect of talent management on employee retention at CFC Stanbic Bank, by placing them in a wider context, which is the specific company within the banking industry. The reason for this choice is based on the knowledge that case studies gives a researcher the ability to undertake an investigation into a phenomenon in its context.

3.3 Data Collection

The study used primary data which was collected using an interview guide. The interview guide has sections that profile the respondents and main questions relating to the research. The respondents interviewed are the managers in charge of all the key departments in the bank: human resource management, planning, administration, marketing manager, operations, finance and I.T. These are considered to be key informants for this research as they represent key sections in the bank that will give us sufficient data for this research.

3.4 Data Analysis

The data obtained from the interview guide was analyzed using content analysis. Content analysis is not restricted to the domain of textual analysis and is used to measure the effectiveness aligned with the overall objectives or reason for existence. It is appropriate because of its indepthness. The analysis provides an emperical basis for monitoring shifts in public opinion and as Weber(1990) notes that different people should code the same text in the same way in order to make valid inferences for consistency.

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSION

4.1 Introduction

This chapter deals with data analysis and presentation of the findings. It covers the talent management practices that have been implemented at CfC Stanbic bank and the effects of these practices on the bank.

4.2 Response Rate

The study utilized an interview guide and the researcher met 13 senior managers of the bank to discuss the talent management practices at the bank. The response rate was 100% as two managers who were committed delegated the role to their subordinates who were of utmost importance in achieving our objectives. Those interviewed were head of human resources, head of risk, compliance manager, Global Markets manager who represented head of Global Markets, team leader finance who represented manager trade finance, head of regional channels, head of legal, head of credit, International business centre manager, head of trade, head of operations, manager product control and cash centre manager. From these it can be proven that the data was collected from a good representation of senior people in the bank who have sufficient knowledge on its talent management practices. Of those interviewed heads of credit, trade and legal had worked with the bank for less than two years while the rest had all worked for more than 2 years. None of the interviewees had worked for less than one year. From this analysis, they have been there long enough to understand the practices in place.

4.3.1 Talent Planning

Talent planning practice is existant within CFC Stanbic bank. The plan indeed starts with business review and strategy which is done by senior managers in consultation with those who report to them. The process involves assessment of how the company perfomed the previous year, its short term as well as long term goals. The study noted that through talent planning CFC Stanbic bank's talent demonstrated both subject matter expertise and proficiency in solving some of the most pressing challenges the company faced. Many tasks that need to be accomplished within the bank are tactical in nature; a problem existed and had to be solved. The bank has adopted a comprehensive management process as recomended by Gakovic and Yardley (2007) as a means for accomplishing its talent management strategy. The plan involves offering a holistic package that guarantees attracting, motivating and retaining talented staff. To prapare for uncertainties a futuristic approach is used that involves setting up business continuity centres and plans in case of disruptions such as loss of office space through fire or tragedies impacting on certain staff.

A lot of focus on the organization's workforce plan is on the size and composition of the workforce,its deployment across the organization and the knowledge, skills and competencies necessary to pursue the business objectives. The bank uses a skills matrix for all of its staff that is used to audit the knowledge and skills gaps that the staff has as part of its talent planning. The skills matrix differs from one department to the other based on the needs for that department. An example of this matrix is the one that was used by Global Markets Operations department in the appendix section of this paper.

The study also revealed that the organization has a good gap analysis data on its HR work form. Human resource business partners have successfully identified the difference between demand and supply and established a road map on how to fill the positions. At the moment of the research a great supply gap lay with its South Sudan branch with a majority of needed bankers not being easily available since the organization specifically wanted to fill the positions with South Sudanese who were not readily available. The bank defines its workforce in terms of specific grades, skills and experience, competencies and in most cases a combination of these. Grading is based on general service, professional, technical and industrial knowledge. Skills are rated on professional qualification and relevant training while core competencies defined as the behavioral characteristics that a person needed to perform the job effectively. Finally an interesting finding from the study was how certain departments had successfully segmented their workforce. The segmentation was seen in key areas that were considered as core for the business running and non-core. Critical segments of the bank were those segments that were highly skilled and highly trained, provided a disproportionate amount of value, had the most valuable skills and were considered very difficult to replace.

4.3.2 Talent Recruitment

There is talent recruitment practice within CFC Stanbic bank. Talent is recruited both internally and externally. For several years CFC Stanbic bank used a combination of a college degree and a number of years of work experience. A degree was essential. The study has however revealed that this has radically changed and there is a lot of emphasis on passion, attitude, capability and drive. The use of degrees to hire has

certainly not gone away especially amongst conservative and risk averse managers within the bank but slowly there is a shift from past knowledge to ability to acquire future knowledge.

CFC Stanbic bank showed to be striving towards creating a culture where the best employees want to work, a culture in which people are treated with respect and consideration at all times. Managers are expected to set high performing standards both for themselves at everyone working for them while at the same time upholding values of respect for all and avoidance of arrogance. Employees were maximised by deliberately placing them in positions of great influence. This for example involved empowering the front office employees and ensuring only highly driven and motivated employees faced the clients. The study further revealed that the organization maintained its talent pool. There was a pool of passive employees i.e top candidates who are not currently seeking employment that was cultivated with referrals from current employees and networking. Regular calls and meetings with these employees helped keep their interest in the company. By re-evaluating former employees, the bank had a pool of candidates with the needed skills and capabilities within their fingertips. When facing resume overload for tough to fill positions, turning to a network of alumni can save recruiters both time and energy.

It was also noted that the bank had implemented a formalized on-boarding process. It openly engaged alumni to ensure a smoother transition and improve time to productivity. Alumni helped strengthen employee referral programs. As part of the selection process oral interviews are done followed by aptitude tests. Successful candidates from the two tests undergo background checkups followed by medical screening as recommended by Grobler et al(2006).

4.3.3 Compensation and Reward

The talent management practice of compensation and reward is existent in CFC Stanbic bank with its key objective being to attract, recruit and retain the best talent in the industry. Respondents confirmed that compensation and other rewards given to employees directly affected their loyalty to the organization. To retain talent CFC Stanbic bank has ensured that their compensation is comparable to that of the industry peers in line with Kirkland(2007)'s argument that the manner in which rewards are administered can promote the talent management drive or discourage it. As part of this process they have intergrated compensation reviews with goals and performance reviews to ensure employees are paid their fair market value to avoid the best talent becoming a flight risk.

The bank has established a continuous process that compares all information on new hires, promotions and market events, at least as part of an annual performance review or preferably every quarter in certain departments. Managers are strictly advised not to delay change until employee feedback or exit interviews indicate that being underpaid is a primary reason for them leaving. The bank has annual salary review for inflation adjustment to cater for increased cost of living that all employees on permanent and pensionable terms are entitled to. Employees who have performed well in the annual appraisals additionally benefit from a 10% raise on their monthly income. Depending on the bank's performance, these employees also enjoy an annual bonus that is provided at the discretion of the organization but strongly dependent on the employee's performance appraisal. Indeed Coetsee(2004) underscored the importance of linking rewards to good performance and explained that giving of

compensation to deserving employees will encourage them to work harder and therefore affect their behaviour by motivating them.

All permanent and pensionable employees at CFC Stanbic bank also benefit from medical insurance for themselves, their spouses and children under the age of 18. Medical cost is one of the most expensive and valued commodities amongst employees at CFC Stanbic bank and this aspect of talent management plays a key role in employee satisfaction, loyalty and retention. Employees of a certain cadre, more specifically managers are offered free parking space within the bank's compound as part of their compensation. Additionally employees who work late are provided with taxis at the cost of the bank. It is an essential way of managing employees that assure them that the bank cares for them.

CFC Stanbic bank has a reward programme called true blue whereby its employees who exceed expectation are offered cash rewards and certificates of excellence. This is in line with Richman et al(2008) who emphasised that such incentives appeal more to employees. The recognition motivates employees and plays a key role in their motivation, loyalty and retention. The bank also has a food subsidy programme for all of its employees that entails them offering a 50% subsidy on all meals consumed at the staff canteen. Expatriate employees enjoy a key array of benefits that involve free car of their own choice, free accommodation and medical care for them and their dependants and payment of utility bills by the organization. Additionally school fees for all their children under the age of 18 is paid for by the organization at a school of their choice within Kenya. This has enabled the bank to attract high calibre of talent from all over the world for its executive roles.

The study also revealed that employees of CFC Stanbic bank benefit a great deal from easily available cheap credit facilities. The organization offers interest free study loans to all employees, home loans at 5% (none employees access these loans at 17% interest) and unsecured loans of upto one million shillings. These loans have enabled employees to improve their living conditions hence endearing them to the employer. Retention is almost guaranteed because an exit implies the interest rate for the loan will be adjusted upwards to market rate, which in most cases is not affordable. CFC Stanbic bank has the third highest wage bill in the banking sector as at 2012 with a quantum of Sh 441m even though it has an asset base of only Sh107b and a net loan book of Sh87.1 billion. This shows how much the bank is putting in towards compensation and reward for its employees.

4.3.4 Performance Management

CFC Stanbic bank also has performance management as one of its talent management practices. The key objective of this practice is to have high performing talent, to improve on the gaps of those who may not be performing as per expectations and ultimately to eliminate any of those who are unable to perform. Performance management at CFC Stanbic bank meets Mathias and Jackson (2006) criteria which required that it involves measuring, communicating, developing and rewarding employee performance. Interviewees indicated that performance management is done semi-annually through proper coordination and cooperation between management and the employees. The employees are encouraged to also have informal sessions with their managers to ensure that they are always aware of their progress. The organization has set up clear achievable objectives for all employees. An online

appraisal system called Enduring Performance Management has been set up for all employees. At the beginning of the year employees are required to load the goals and objectives for the year as agreed with their managers. A mid year review is done to confirm that there is progress towards achieving these goals and objectives. At the end of the year a final review and rating is done.

Performance rating at CFC Stanbic is well defined based on the goals and objectives set. There is a cadre of exceed expectations, met all expectation, met some expectations and did not meet expectations. The rating determine both compensation and promotions. Poor performers are placed on a program aimed at helping them to upskill and address any shortcomings barring them from achieving their goals while high performers get promotions, pay increments and bonuses. The study revealed that indeed employees take very seriously the appraisal process. A grievance process has been set to address any fall outs that arise after the performance appraisals. However the study shows that this process may not be as effective as it should be. The appraisers (managers) still have a lot of say on the appeals board and a number of employees do not feel that their complaints are well addressed. Additionally some employees opt not to appeal their managers' decision in fear of retributions or victimizations. Some staff have opted to resign sighting repeated "unfair appraisal ratings" that ultimately led to bitterness and poor working relationship with their superiors.

The study also revealed few cases where the performance appraisal process at the bank was clouded with intrigue and mystery hence reducing its objectivity. Personal relationships especially between male and female employees was felt by a number of staff to play a role in how their colleagues performed. Such lack of confidence in the

system also played a key role in negating the benefits accrued from the well implemented system. The study further revealed the key strategies of performance management at CFC Stanbic bank that helped anchor this practice in its tower of talent management. The process is job specific , covering a broad range of jobs in the organization. Every job has different goals and objectives, determined by the nature, challenges and expectations of that job. The process was further aligned with the organization's strategic culture, direction and values. The bank's appraisal tool is practical and easy to understand and use. New employees are given an induction on the usage and benefits of the process. It therefore provides a fairly accurate picture of each employees performance. Further a collaborative process of setting up goals has been included and performance review is two way between employee and manager. An oversight moderation panel has also been set to ensure that fairness is tampered on the process especially on cases where this may be required. Above the moderators lies the appeals board that has the final say and mainly handles grievances once moderation is completed and the employees is not satisfied with the final rating.

Feedback from the interviewees further revealed that employees felt that indeed the performance management process succeeded in monitoring and measuring results and behaviour. It included both positive and negative feedback for a job well done and constructive feedback when improvement was needed. The process is linked to training and development to ensure that training opportunities are offered where improvement is needed. The study further revealed that the performance management system ensured that employees work plans supported the strategic direction of the organization. There was a clear and well defined communication between managers and employees on what they were expected to accomplish. Managers were

required to provide constructive and continuous feedback on performance and not let the entire process be a one off issue.

CFC Stanbic bank has further ensured that its performance management process identifies and recognizes employees accomplishments. It also identifies areas of poor performance and has a well established plan on how to improve on such areas with a clear recognition that a poor performing employee means a poor performing team and ultimately a poor performing organization. The entire process is aimed at ensuring that support is given to employees to assist in achieving their work and career goals by identifying training needs and employment opportunities. These amongst others has helped in ensuring that the system supports administrative decision making about promotions, terminations, compensation and rewards. Simplicity was seen to be the key goal for CFC Stanbic bank's performance management. Determining appropriate number of goals and type of metrics was considered the number one performance management success factor. A supportive culture has also been created whereby to foster success senior management give the system a priority. Performance management was shown to be a bankwide practice and this helped ensure real value was achieved. The study revealed that performance management at CFC Stanbic was a practice and not an event. It not only looked backward but also forward. Making it an ongoing process ensured that the process required anticipating problems and focussing on both the present and the future.

4.3.5 Employee Development

Employee development is part of CFC Stanbic bank talent management practices. The organization engages in a continuous process to empower the employees, raise their competence and become a knowledge base for the organization in line with the views of Lewis and Heckman (2006). Feedback from the interviews revealed that there are several strategies employed by the bank to empower its employees. One key one was pairing of employees with effective mentors. This has proven to be very enormously valuable especially for employees who thrive on interaction with influential colleagues. The challenge the bank has faced has been with finding the perfect match between a seasoned employee with the willingness and openness to mentor someone and a high potential employee who respects that mentor and is eager to incorporate the knowledge. Whenever they successfully achieved this, it was a great employee empowerment and retention approach.

The organization had also opted to empower employees by giving them high visibility assignments. This took many options that involved handing over high stretch assignments that are pivotal to the organizations success to its knowledge workers. Other options involved swapping positions, coaching/mentoring, or other creative talent development solutions that expand a high potential employee's visibility and depth of experience. CFC Stanbic empowers employees through open communication channels that gives employees access to wide array of information and a one-on-one attention they deserve with all levels of management and foster their creativity. It communicates to them that they believe they are high potential, and as such, enormously valuable to the organization. Some managers may worry that this will

cause the employee to develop a sense of entitlement, but the more likely scenario is that it will boost their desire to work toward fully realizing their potential.

Investing in learning and development of employees is a key empowerment strategy. Employees who yearn for dynamic and ever-changing tasks are offered training opportunities to upskill them. It is mandatory for all employees to undergo a minimum of 72 off desk training hours annually. A key aspect of the banks empowerment strategy is job enlargement. The bank often changes the scope of their jobs to include greater portions of the horizontal process. Jobs are also enriched by increasing the depth of the jobs to include responsibilities that have traditionally been carried out at higher levels of the organization hence deliberately providing employees with exposure to different assignments and helping them to have a wider understanding from which they can build their career just as recommended by Gomez Mejia et al (2006).

4.3.6 Employee Engagement

The bank also practices employee engagement as part of its talent management practices with the key objective being to have well rounded employees who feel part of the organization and enjoy being where they are. Interview feedback showed that employees felt that indeed the bank was determined to engage its employees through guiding their attitudes and behaviours based on the working environment offered by the bank. It is important for the organization to ensure that employees are focussed, enjoy their work and learn something new each day.

CFC Stanbic ensures that employees are offered challenging work. Employees are delegated responsibilities as per their specialization and background for them to perform up to the mark. There is a deliberate effort to ensure that employees are given roles that interest them. There are several job groups and ranks that help ensuring that employees foresee prospects for growth and a bright future within the organization. Team leaders and management are therefore assigned the task of ensuring that employees are given challenging roles to avoid boredom and monotony. Employees therefore looked forward to achieving the organizations objectives and its best interests. The study revealed that the bank set to actively engage its employees by setting up employees to succeed by creating realistic goals. It however didn't make it easy for them. It provided challenge so that they had to work hard to achieve their objectives. This provided employees with the opportunity to enhance their skills and grow within the bank. Additionally it offered employees with a sense of accomplishment and motivation. Management of the bank communicated their expectations clearly and consistently. This pushed employees to work harder to achieve their goals as they knew what the bank's vision was as well as its goals and expectations. This ensured that there was no frustration that would have resulted from ambiguity and inconsistency. Further feedback showed that there was a deliberate effort by management to take time to listen to the needs of the staff members. This made the employees feel significant. A guidance and counselling unit had been hired specifically to deal with emotional issues affecting employees that would require confidentiality.

The organization delivered timely feedback to its employees on a regular basis. This was used as an opportunity to inform employees of their performance as a whole and

to motivate them to continue working at their best. The feedback opportunities were provided as a form of personal reviews on certain instances. Employees however felt that there was need for management training on how to offer feedback since a number of them only offered feedback when something negative had happened hence ultimately demotivating the employees.

The bank further provided opportunities in which employees could advance within it. The possibility of advancement proved to be an incentive for employees to become engaged. Employees interested in climbing the ladder within the business were motivated to be more productive for their roles to be seen and recognized. The study also revealed that the bank invested heavily on its staff by providing them with the latest technology to make work easier and training opportunities to build upon their skills. Additionally there was deliberate effort to maintain positive employee relationships. Employees had a good rapport with their superiors and are often more inclined to work harder at achieving their goals. Indeed Herman and Gioia-Herman (2001)'s recommendations of better ways of engaging employees have been fully embraced at CFC Stanbic bank. These include birthday recognitions and paid vacations.

4.4: DISCUSSION

Talent planning practice in CFC Stanbic bank is in line with best practice as discussed in literature review. The plan indeed starts with business review and strategy which is done by senior managers in consultation with those who report to them. The process involves assessment of how the company performed the previous year, its short term as well as long term goals. The study noted that through talent planning CFC Stanbic

bank's talent demonstrated both subject matter expertise and proficiency in solving some of the most pressing challenges the company faced. Talent Recruitment has also been well implemented at the bank. Background checkups are done during recruitment followed by medical screening as recommended by Grobler et al(2006). The whole process is wholesome and inclusive ensuring that only the best get into the institution.

The talent management practice of compensation and reward is existent in CFC Stanbic bank with its key objective being to attract, recruit and retain the best talent in the industry. Respondents confirmed that compensation and other rewards given to employees directly affected their loyalty to the organization. To retain talent CFC Stanbic bank has ensured that their compensation is comparable to that of the industry peers in line with Kirkland(2007)'s argument that the manner in which rewards are administered can promote the talent management drive or discourage it. As part of this process they have integrated compensation reviews with goals and performance reviews to ensure employees are paid their fair market value to avoid the best talent becoming a flight risk.

The study found loopholes in the performance management process at CFC Stanbic bank that requires it to be made more objective, transparent and inclusive. However the practices of employee empowerment and engagement are well entrenched and in line with best practice. Herman and Gioia-Herman (2001)'s recommendations of better ways of engaging employees have been fully embraced at CFC Stanbic bank. These include birthday recognitions and paid vacations.

CHAPTER FIVE:SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This study is aimed at establishing talent management practices at CFC Stanbic bank in Kenya. Data was collected by self administered interview guide from 13 senior managers at the bank or their delegated representatives constituting 100% response rate. The research focussed on several talent management practices that have been discussed in detail. In this chapter, discussions on the analyzed data, conclusions and recommendations are presented.

5.2 Summary

The objective of the study was to establish the talent management practices at CFC Stanbic Bank. An interview guide based on the literature review and prior knowledge of this organization was used as the instrument of data collection. The data was analyzed using content analysis.

From the content analysis results, CFC Stanbic bank has a clear talent management strategy and there is a well formalized and communicated talent strategy that acts as a guide towards achieving competitive results. The talent strategy practices are clear. Talent planning and talent acquisition practices have been fully embraced by both junior and senior employees. The skills matrix used by the bank as part of its talent planning process is both original, unique and effective. They have managed to plan for the talent in a way that effectively takes care of both the present and the future needs of the organization. There is a well defined retention policy and talent management practice. Talent Recruitment strategy is also well embraced at CFC

Stanbic bank. The organization couples both internal and external recruitment in a seamless way that ensures that it has only the best talent getting absorbed. It has a strong pool of employees as well as potential employees that can be reached for urgent negotiations on need basis. Total reward compensation has also been well adopted. The bank has a buffet of both monetary and non-monetary compensation package that has managed to help it to attract and retain some of the best talent in the industry. It has also successfully linked compensation and reward to performance. The performance management process is well defined though a key weakness is that it is perceived by a number of employees as subjective and used by some managers as a tool for settling scores. As part of its employee development, the organization has set aside reasonable funds for learning and development programs. Job enlargement has also proved to be very effective. The programs are being well implemented and aligned to talent management. Employee engagement practice has been largely successful and assisted also in having a successful employment brand with many employees seeing the company as an employer of choice. Employees are fully engaged in challenging and rewarding work and feel part of a successful brand that cares about them. There is a deliberate effort by the management to have not just the organization but also the employees succeed in both their professional and personal life.

5.3 Conclusion

CFC Stanbic bank has embraced the talent management practices in their operations. There are clear policies on most of the practices studied and all the practices scored highly indicating a good adoption with the exception of performance management. We can therefore qualify adoption talent planning, talent recruitment, compensation and reward, employee engagement and employee development as good. Performance Management is however weak and its objectivity needs to be strengthened to boost employee confidence and achieve desired results. A mentoring program could be developed to build upcoming managers as suggested by Brewster et al(2001) as part of gap filling procedure in the performance management program.

5.4 Limitations of the Study

The study was intended to cover only CFC Stanbic bank. Although there was a high response rate, some senior managers delegated the exercise to officers at lower levels hence resulting to low understanding of the interview questions. This posed a challenge since some of these officers did not quite comprehend the concept of talent management.

5.5 Suggestions for Future Research

There is an opportunity for a similar study on talent management practices. The study should focus on all other banks to determine an industry wide trend and application of talent management practices in the country. This is particularly important because talent management is a fairly new concept in Kenya and there is need to better understand and embrace it for competitive advantage.

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LIST OF APPENDICES

APPENDIX I: INTERVIEW GUIDE

What is your position at the organization?

How long have you worked with the bank?

Talent Planning:

Do you have formal talent planning mechanisms?

What value does this add to your employees?

How do you use talent planning to manage uncertainties?

Do you have a skills matrix for your current employees?

Have you done any gap analysis to plan your workforce talent?

Has the workforce been segmented in any way to determine what is core and what is not?

Talent Recruitment:

How do you recruit, externally or internally?

What are key essentials in your recruitment process?

What selection process is used, oral interviews, aptitude tests?

Are there any background checks done on the candidates?

Do you do medical screening?

Compensation and Reward

Does compensation affect loyalty of employees to the organization?

How do you ensure that employees don't leave you for the competition because of pay?

Are there any reviews done on employees' compensation?

What is comprised of your compensation package?

Are there non monetary benefits offered to staff?

What is your wage bill in comparison to your peers in the industry?

Employee Empowerment

Which strategies if any have you employed to empower your employees?

What are the benefits of these strategies?

Performance management

Do you have performance management in place?

When is it done if it exists?

Discuss the appraisal process, its objectives and benefits if any.

Do you consider the process as objective and achieving desired results?

Employee engagement

Does the bank endeavour to engage employees?

What engagement processes are in place?

Table 4.2 Skills Assesment Matrix

Skills Matrix

Please rate your skills/knowledge in the areas outlined on the chart below using the five-point scale, where: (4) indicates that you would be regarded as having expert skills/knowledge and where (0) indicates that you have no knowledge or skills in the particular area. Please tick **only one** of the options in the 0 – 4 in each row.

Skills / Knowledge	Specifics	0	1	2	3	4
• Account Analysis		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• T24 Knowlege		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Microsoft (Word, e-mail, Excel, Access, PowerPoint)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• External Systems: e.g. Internet / online or paper based reference/research systems		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Information Technology: (Specialised areas)	Computer Operator	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Computer Programming	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Systems Analyst	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Network Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Databases	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Specialist internal systems, e.g. SAP		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Accounting packages (Sage, etc.)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Industry Sector Knowledge	General business knowledge	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Specialist sector knowledge. Please specify sector:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

• Management	Project Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Budgets & Resources	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Staff Management	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Human Resources	Recruitment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Discipline	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Training	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Research	Primary Research	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Report Writing	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
• Other – please specify		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Qualification Details

Qualifications Achieved: – post Secondary:

Do you have a post secondary qualification?: Click either the Yes or No Box:

Yes No

(Where more than one qualification achieved, please provide details for each)

Qualification Type	If Other, please specify	Qualification Field	If Other, please specify	Qualification Title: e.g. BSc/BA/BCh/BE /BCL/MSc etc.	Qualification Year
- Select -		- Select -			
- Select -		- Select -			
- Select -		- Select -			
- Select -		- Select -			
- Select -		- Select -			

