

## Dimensions of Talent Management and Employee Retention: A study in the Financial field.

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### Abstract

Talent management is defined as identifying, attracting, engaging, providing training, developing, advancing, and keeping up with qualified people. The major objective of the study is to assess the status of dimensions of talent management i. e., talent attraction and employee engagement on employee retention in the financial institution of Nepal. The study applied a descriptive research design and convenience sampling technique. The sample size was 485 for the study. In this study, male respondents outnumbered female ones. Among all employees, operating level employees are the most followed by the supervisory and the managerial levels in the organizations. By age group, older people were in the lowest per cent and vice versa. As far as the level is concerned, there is the highest per cent of employees in the operating level and are followed by supervisory and managerial. By the organization, there is the highest number or per cent of employees working in Agriculture Development Bank and are followed by Kamana Sewa Bikas Bank Ltd., Nabil Bank, Rastriya Jeewan Beema Company and National Life Insurance Company. The current state of items or statements of talent attraction indicates that the mode pushes toward agreement. However, in a few items mode pushes toward indifference. Except for only one item for employee engagement, the mode pushes toward agreement in all items. It is recommended that financial institutions should invest in the sector of talent management to attract and engage the employees. It is suggested to carry out further research studies on non-financial sectors such as manufacturing, trading, social and securities.

**Keywords:** talent attraction, employee engagement, retention, banks, insurance

#### Article's information

Manuscript received: 2025/11/05; Date of review: 2026/03/01; Date of manuscript acceptance 2026/04/18

Publisher: Sahayaatra, Nepal, Bhojpur; DOI: <https://doi.org/10.3126/sahayaatra.v9i1.95636>

Homepage: <https://www.nepjol.info/index.php/sahayaatra>; Copyright (c) 2026 Sahayaatra Journal

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### Introduction

Talented employees have to be prioritized to be retained in the organization. A person who is remarkably qualified to contribute to an organization efficiently and effectively can be said talent or a talented individual. Talent management is defined as identifying, attracting, engaging, providing training and developing, advancing, and keeping up with qualified people (Tiwari et al, 2013). However, organizations today are facing the challenge of maintaining employees, which has been one of the critical issues and the biggest challenge faced by management in the modern organization and economy (Lathitha, 2012) due to the shortfall of talented employees, high personnel turnover, and economic growth. Turnover of employees is a major issue for any manager and organization because of increased recruiting, selection, and training costs, work disruptions, and, in turn, decreased efficiency and effectiveness (Robbins & Coulter, 2006).

To the best of our knowledge, very few studies have attempted to study the talent

management practices in Asian countries, especially Malaysia. Shortage of data is usually cited as the main reason for the lack of research on talent management practices in Asian countries like Malaysia (Ebrahim et. al., 2020). To the best of the researcher's knowledge, Nepalese financial institutions also must deal with these issues and challenges and build solutions for talent management to address these issues and challenges. It is significant to maintain highly qualified employees for future survival. Given this context, the present study aims to assess the status of the dimension of talent management i. e. talent attraction, employee engagement and employee retention at financial institutions in Nepal.

### **Statement of the Problem**

Employee turnover has been a critical issue for Human Resource Management (HRM) in an organization. . A high turnover-employee ratio would give an adverse impact on insurance companies because it decreases efficiency and productivity, increases recruitment costs, lessens competitiveness, and reduces the brand image of the company (Refan, 2021). To win these negative conditions, the company should have proper retention management. However, managing talent and retaining employees is a challenge and a major issue for organization. s. Academic attraction and retention are global issues in developing and developed countries as well (Kissoonduth, 2017). The issue of employee dedication, devotion, and retention in developing countries is documented in published literature. Retaining highly talented employees has become one of the challenges facing many organizations both public and private, because talented candidates in the global job skills market have a luxury of choice (Chew, 2004). The major question of the study is:

***“What is the status of talent management i.e., talent attraction and employee engagement on employee retention in the financial sphere of Nepal?”***

### **Objective of the Study**

The major objective of the study is to assess the status of dimensions of talent management i. e., talent attraction and employee engagement on employee retention in the financial sphere of Nepal.

### **Significant of the Study**

The significance of this research work is an attempt to study the status of talent attraction and employee engagement on employee retention in the financial institution of Nepal. The findings of this study will be useful and relevant for policy, plans, and strategy formulation in top-level management in those institutions. Indeed, this study will also equally be beneficial and favorable to policymakers in other organizations. In addition, this study will also be helpful to researchers and learners.

### **Research Gap**

Most of the empirical studies, such as a study by Schuler (2011), Staffan & Ellström (2012) & Kock & Ellström (2011) were undertaken in developed countries; however, there lacks a comprehensive study within the developing countries on the influence of talent management on employee retention. In the researcher's opinion, Nepal is no exception to this issue. This study intends to fill the contextual gap by providing quantitative data.

### **Literature Review**

This section includes conceptual, theoretical, and empirical studies.

### **Conceptual Reviews**

Talent management can be defined as a well-planned and systematic process that involves some organization. al activities such as identifying, selecting, developing, and sustaining the best employees (Oladapo,2014). Morton (2004) believed that talents are those people who are capable of making the main transformation to the function of an organization. . In other words, talent is an individual's knowledge, skills, techniques, and attitude of employees who can alter the organization. from the existing resources. Consequently, they contribute most to the accomplishment of its strategic objectives.

### **Definition of Key Terms**

Some of the key terms are given below:

#### **Talent Management**

Talent management is associated with typical human resource practices such as recruiting, selection, training, development, and career and succession management (Heinen & O'Neill, 2004). Talent management is a cyclic process including the identification, attraction, recruitment, development, engagement, deployment, and, eventually, the retention of competent employees who add value to an institution. This states that other dimensions involve the attraction, development, and deployment aspects; however, employee retention is only one dimension of TM. This implies that employers seek to optimise internal processes so that the right talent is available at the right time in the right place in the right capacity to achieve the strategic and operational goals of the institution (Bussin, 2014).

#### **Talent Attraction**

Elements of talent attraction consist of recruitment and selection, employer branding, employee value proposition, and employer of choice (Armstrong, 2009). Internal and external methods are applied to recruit employees. Selection is the process of choosing the best employees for an organization.

#### **Employee Engagement**

Identifying strategic competencies for an organization and incorporating them throughout the various HR processes, such as recruitment, selection, training, and job evaluation, etc., of the company (Kesdee, 2013). Contemporary business organizations need employees who are willing, able, and psychologically connected to their performance with a commitment to the organization. When employees are engaged in role performance, they are connected to their work physically and psychologically, which will result in maximum performance outcomes (Ahmed et al., 2018). In engagement, people employ and express themselves physically, cognitively, and emotionally during their work performances.

Joo & Mclean (2006) further state that engaged employees are strong organization. al assets for sustained competitive advantage and a strategic asset. These engaged employees are difficult to imitate and are unique to an organization. , thus leading credence to the resource-based perspective of the firm. Employee engagement is key to talent management.

A well-functioning organization. is the product of its healthy, committed, and motivated employees. Engagement takes place when employees are committed to their jobs. It involves loyalty, faith, and pride in an organization. A willingness to advocate for his/her organization as a personal responsibility. It is the key driver of organization. al effectiveness as employees need to have a sense of belonging and share in the organization. 's vision and find their roles in the organization. (Kennedy & Dain , 2010).

#### **Employee Retention**

Today, employee retention has become one of the main aspects due to its effect on the organization. . This refers to policies and practices that organization. s apply to prevent precious employees from leaving their jobs. Hiring a qualified employee for the job is a must for an employer. On the other hand, retention is even more significant than hiring (Baharin & Harafi, 2018).

The word retention means a state where employees, in their own free will, determine to work and stay with their organization. s. It is a voluntary move. Iles et al. (2010) define employee retention as a systematic attempt by employers to build a conducive working atmosphere that promotes a culture of retention.

#### **Social Exchange Theory**

Economic exchange relationships can be viewed as a barter trade that entails the exchange of economic benefits in return for employees' hard work and usually depends upon formal contracts, which are lawfully enforceable. Conversely, social exchanges are voluntary

actions. This study is based on the Social Exchange Theory (SET). SET can be defined as an exchange process based on voluntary activities and mutual relationships where one person can perform work expecting to receive something from another (Paillé & Raineri, 2015). The theory advises that when an organization knows talent and invests in them, they can gain better returns on these investments. Concerning employee retention, this theory recommends that employees are more likely to remain longer with an organization if they are motivated by the work environment provided to them. In other words, when the employees feel motivated, they will contribute more output in their organization.

### **Empirical studies**

A research study by Budu (2016) found that talent management, which includes talent attraction, learning, and development, has a significant influence on employee retention. Thus, it is necessary to develop these factors to attract and retain the best talent.

A study by Kibui (2015) concluded that there was a significant positive relationship between all the independent variables, including talent attraction and employee engagement in the current study and employee retention. Age has a significant positive moderating effect on the relationship between the variables studied and employee retention.

A study by Shaikha (2024) revealed that employee engagement has an impact on employee retention. Correlation was carried out to assess the degree to which two variables are associated.

### **Study Design**

The study applied a descriptive research design.

### **Population**

To date, a total of 20 “A” class commercial banks are in operation in Nepal. As of today, a total of eight national-level “B” class development banks are in operation in Nepal. Presently, there are altogether thirteen life insurance companies in Nepal. All are from the corporate office, from where the data was collected. The corporate offices of Agricultural Development Bank Limited, Nepal State Bank of India, and Nabil Bank have a total of 525, 315, and 540 employees, respectively. The corporate office of Muktinath Bikas Bank and Kamana Sewa Bikash Bank have a total of 210 and 175 employees, respectively. Similarly, the Corporate office of Rastriya Beema Sansthan and National Life Insurance Company Limited have a total of 132 and 65 employees.

### **Sample Unit, Size, and Sampling Technique**

The sample size is 485 for the study. Samples collected from the head office of Agricultural Development Bank Limited (ADBL), Nepal State Bank of India (NSBI), and Nabil Bank were 117, 59, and 96, respectively. Similarly, sample sizes gathered through the corporate office of Muktinath Bikas Bank and Kamana Sewa Bikash Bank were 56 and 108, respectively. Likewise, samples collected through the corporate office of Rastriya Beema Sansthan and National Life Insurance Company were 25 and 24, respectively.

Convenience sampling techniques have been used appropriately to collect data from respondents, which has incorporated managerial, supervisory, and operating-level employees. Roscoe (1975) suggested a sample size between 30 to 500 cases for quantitative analysis.

The target population of the study was managers, supervisors, and operating-level employees in a corporate office in Nepal. The sample was selected from the leading and larger corporate group in Nepal, which was the target population for the study.

### **Result**

The Following Results are presented below:

**Table 1**

*Socio-economic and demographic distribution of the employees in the sample* (n= 485)

Characteristics	Category of position			Total
	Managerial level	Supervisory Level	Operating level	
Sex				
Female	14 (2.9)	71 (14.6)	134 (27.6)	219 (45.2)
Male	25 (5.2)	111 (22.9)	130 (26.8)	266 (54.8)
Age-group				
20-30		41 (8.5)	161 (33.2)	202 (41.6)
30-40	14 (2.9)	102 (21.0)	99 (20.4)	215 (44.3)
40-50	22 (4.5)	31 (6.4)	3 (0.6)	56 (11.5)
50-60	3 (0.6)	8 (1.6)	1 (0.2)	12 (2.5)
Organization				
Agriculture Development Bank	9 (1.86)	84 (17.32)	24 (4.95)	117 (24.12)
Kamana Sewa Bikas Bank Ltd.		8 (1.65)	100 (20.62)	108 (22.27)
Muktinath Development Bank	3 (0.62)	21 (4.33)	32 (6.6)	56 (11.55)
Nabil Bank	8 (1.665)	35 (7.22)	53 (10.93)	96 (19.79)
National Life Insurance Company	1 (0.21)	12 (2.47)	11 (2.27)	24 (4.95)
Nepal SBI Bank Limited	4 (0.82)	21 (4.33)	34 (7.01)	59 (12.1)
Rastriya Jeewan Beema Company	14 (2.89)	1 (0.21)	10 (2.06)	25 (5.15)

*Note: The figures in parentheses are the values in percentage in a total of 485 sample observations.*

Table 4 displays the distribution of 485 employees over different characteristics (variables) with features in per centages. As far as sex is concerned, there were 54.8 per cent males, whereas 45.2 per cent were females, showing a slight lower in their majority over the female employees. Among all employees, 26.8 per cent are males working in the operating level and are followed by the supervisory level of 22.9 per cent and the managerial level of 5.2 per cent in the organization. s with six banks and one insurance company.

There are 27.6 per cent of females working in the operating level, and are followed by the supervisory level of 14.6 per cent, and the managerial level of 2.9 per cent in the organization. s with six banks and one insurance company.

By the age-group, there is the highest number or percentage of employees of the age-group of 30-40 years of 44.3 per cent, and are followed by the age-group of 20-30 years of 41.6 per cent. Then, they are followed by 40-50 of 11.5 per cent and 50-60 of 2.5 per cent. Within the employees of the age group of 30-40 years, 21 per cent are at the supervisory level, 20.4 per cent at the operating level, and 2.9 per cent at the managerial level.

By the organization, there is the highest number or percentage of employees working in Agriculture Development Bank of 24.12 per cent, and are followed by Kamana Sewa Bikas Bank Ltd. of 22.27 per cent, and Nabil Bank of 19.79 per cent, and so forth. Rastriya Jeewan Beema Company and National Life Insurance Company have 5.15 per cent and 4.95 per cent, respectively.

## **Table 2**

*Current state, nature, and perspective of talent management at financial institutions in Nepal.*

Mean ± SD	Median ± IQR	Mode	Min	Max	Mean and Mode represent a level of agreement	
<b>Talent Attraction</b>						
3.21±0.61	3.20±0.60	4	2	4	Slightly agree	Mode pushes towards agreement
<u>My organization's good working conditions have attracted talented employees.</u>						
3.25±1.13	3.00±1.00	4	1	5	Slightly agree	Mode pushes towards agreement
<u>My organization's handsome salary has motivated me to attract the right talents.</u>						
2.75±1.17	2.00±2.00	2	1	5	Slightly indifference	Mode pushes towards disagreement
<u>This organization assures employees' job security, which helps to attract the right talent.</u>						
3.41±1.13	4.00±1.00	4	1	5	Slightly agree	Mode pushes towards agreement
<u>My organization selects people based on qualifications.</u>						
3.56±1.12	4.00±1.00	4	1	5	Approximate agree	Mode pushes towards agreement
<u>My organization is involved in the implementation of strategies to enhance employees' image.</u>						
3.08±1.07	3.00±2.00	3	1	5	Indifference	Mode pushes towards indifference

**Table 3**

*Current state, nature, and perspective of employee engagement at financial institutions in Nepal.*

Mean ± SD	Median ± IQR	Mode	Min	Max	Mean and Mode represent a level of agreement	
<b>Employee Engagement</b>						
3.23±0.72	3.33±0.83	4	1	5	Slightly agree	Mode pushes towards agreement.
<u>Employees are encouraged to participate in strategic decisions.</u>						
2.99±1.01	3.00±2.00	3	1	5	Slightly indifference	Mode pushes towards indifference.
<u>Employees are encouraged to be part of their performance appraisal.</u>						
3.26±1.100	3.00±1.00	4	1	5	Slightly agree	Mode pushes towards agreement.
<u>Tasks in my department are provided according to employees' abilities.</u>						

3.38±1.10	4.00±1.00	4	1	6	Slightly agree	Mode pushes towards agreement.
<u>I always get opportunities to share new ideas.</u>						
3.32±1.10	3.00±2.00	3	1	5	Slightly agree	Mode pushes towards indifference.
<u>Employees always get updates about the organization's problems through internal communications.</u>						
3.12±1.07	3.00±2.00	4	1	5	Slightly agree	Mode pushes towards agreement.
<u>All supervisors in this organization have a good relationship with employees.</u>						
3.31±1.09	3.00±1.0	4	1	5	Slightly agree	Mode pushes towards agreement.

### Findings of the Quantitative Analysis

Talent attraction and employee engagement each have a Cronbach's Alpha of more than 0.80. So, there is no issue of reliability concern. Employee retention is taken as a single dependent variable. It also has a Cronbach's Alpha of more than 0.70. So, there is no issue of reliability concern.

Among all employees, 26.8 per cent are males working in the operating level and are followed by the supervisory level of 22.9 per cent and the managerial level of 5.2 per cent in the organization. s with five banks and two insurance companies.

There are 27.6 per cent of females working in the operating level, and are followed by the supervisory level of 14.6 per cent and the managerial level of 2.9 per cent in the organization. s. By the age-group, there is the highest number or percentage of employees of the age-group of 30-40 years of 44.3 per cent, and are followed by the age-group of 20-30 years of 41.6 per cent. Then, they are followed by 40-50 of 11.5 per cent and 50-60 of 2.5 per cent. As far as level is concerned, there is the highest percentage of employees in the operating level (54.445%), and are followed by supervisory (37.52%) and managerial (8.04%).

By the organization. , there is the highest number or percentage of employees working in Agriculture Development Bank of 24.12 per cent, and are followed by Kamana Sewa Bikas Bank Ltd. of 22.27 per cent, and Nabil Bank of 19.79 per cent, and so forth. Rastriya Jeewan Beema Company Limited and National Life Insurance Company Limited have 5.15 per cent and 4.95 per cent, respectively.

### Statement on Ethical Issue

Ethics in research indicate a code of conduct to be followed while performing research work. Ethics indicates that no people should be hurt while conducting research activities (Copper & Shindler, 2006, p. 116). They state that once the guarantee of confidentiality is given, protecting the same is essential. So, the researcher preserved and maintained confidentiality and privacy in several ways. The researcher addressed all the ethical issues. Respondents have not been forced to provide data and information.

### Acknowledgement

The authors would like to acknowledge the University Grants Commission (UGC) for providing a significant grant amount to conduct this faculty research. This article is based on this faculty's research. UGC Award No. of the faculty research is FRG-79/80-Mgmt-2.

### Conclusion

The objectives of the study are to assess the status of talent attraction and employee engagement on employee retention in the financial institution in Nepal. In this study, male respondents outnumbered female ones. Among all employees, operating level employees are the most followed by the supervisory and the managerial levels in the organization. s. By age

group, older people were in the lowest percentage and vice versa. As far as the level is concerned, there is the highest percentage of employees in the operating level and are followed by supervisory and managerial. By the organization, there is the highest number or per cent of employees working in Agriculture Development Bank and are followed by Kamana Sewa Bikas Bank Ltd., Nabil Bank, Rastriya Jeewan Beema Company and National Life Insurance Company. The current state of items or statements of talent attraction indicates that the mode pushes toward agreement. However, in a few items mode pushes toward indifference. Except for only one item for employee engagement, the mode pushes toward agreement in all items.

### **Recommendation**

Financial institutions should invest in the sector of talent management to attract and engage the employees. It is recommended to carry out further research studies on non-financial sectors such as manufacturing, trading, social and securities.

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