

Career Development and Talent Management in Banking Sector

Article by Lawal Comfort Iyabode

MBA, FCA, Department of Business Studies, Texila American University, Guyana, USA

E-mail: simlawal@yahoo.com

Abstract

This paper empirically investigates how career development and talent management complement each other in shaping employees' career progress and productivity in the banking sector. This article describes career growth and development, the conceptual framework on career and talent management, talent management, and career management policy implementation. The management staff were interviewed through structured questions in Lagos from six commercial banks: First Bank, Wema Bank, GTB, FCMB, Stanbic Bank, and Access bank. The finding from the study indicates that talent philosophy is a prominent concept in bank management policies, and several organizations including commercial banks are already utilizing a particular form of talent management policies based on their perception of talent, but only a few policies impacted career development of staffs in commercial banks in Lagos. Although commercial banks give the opportunity for career development and program that encourages career progression, conversely, career management is the joint responsibility of organizations and individuals, but human resource management in organizations such as commercial banks duly triggered training and development of staff.

Keyword: Career Development, Bank, and Talent Management.

Introduction

Career development is a methodical planning process used to connect an employee's career goals and objectives with the organizational goals (Kakui and Gachunga, 2016). It can be described as activities uptake by employees themselves and the organization to achieve job requirements and career objectives. Robbins (2010) argues that development of career is a crucial strategic consideration for all organizations irrespective of market, sector, size, or profile. For organizations to be successful in the present day, highly competitive markets, there is a need for employees with the right competencies to support in order to have a competitive edge on other.

Mwanje (2010) posits that the career development of staff has a profound impact on the value, efficiency, morale, and profitability of the organization. Also, employers in some parts of the world have realized that they can only obtain good results from workers through firm career development practices. The development of employees' career is the basis for competence and confidence (Robbins, 2010). Career

development assists organizations in bridging the gap between expected future performance and current performance.

Generally, the development of career has grown as a professional field, which has developed a vast theoretical and empirical framework that guides its practice in the contemporary global economy (Hartung, 2012). Likewise, career development on the global stage has increased the importance of manpower development in the global economy.

Career can be depicted as a chain of positions that an individual occupied throughout his or her lifetime (Robbins and Coulter, 2002). Career is the constant development, practice, and skill acquisition of a person in a specific area. Career is generally defined as the total of the jobs a person did through his or her lifespan; it has a broader meaning than this definition. According to Yalçın (1994), individuals' careers are not just the jobs, but their training for satisfying the expectation, objective, emotion, and desires related to their job role, which resulted in progression within the workplace with the skill, knowledge, quality, and willingness to work.

Yılmaz (2006) opined that career is the process that is frankly linked to organizational and personal goals and creates an aggregation of experiences that emerge from tasks, jobs, positions, or transitions such as promotions or transfers. Most of the successes and failures related to the job experiences gained over time constitute the person's career and, at the same time, provide development in the person's career. All skills acquired during this stage of development interrelate with each other.

Development and training are currently seriously important in the incessantly changing knowledge and skills profiles of personnel and an organization's competitiveness and effectiveness (Schuler, Tarique, and Jackson, 2011). Staff development to support talent development and career management is essential to organizations and individual employees' career growth (Garofano and Salas, 2005). Organizations have identified that unbroken improvements, attraction, and retention of bright, high-quality employees are significant determinants of achieving success (Phillips, 2014).

Accordingly, talent management and career management are primarily considered from both the organization's and individual employees' viewpoints. Career management entails an assessment of one's work-related interests, values, competencies, and goals (Noe, 1996), while talent management is related to tasks and actions that were taken by the organization in attracting and retaining the best personnel within the organization. Career management and talent management are important to organizations with several competitors, such as the banking industry.

The banking industry is one of the fast-growing organizations in the global economy. Eva (2015) declared, through available statistical, that there is a high turnover rate in the banking industry; therefore, an uninterrupted supply of loyal and capable labor forces to bring about performance is to maintain the growing industry is essential. As a result, the major challenge facing the banking sector is talent and career management.

Objectives

1. To investigate career development in commercial banks in Lagos.

2. To evaluate talent management practice among commercial banks in Lagos.
3. To explore the impact of talent management policies on career development of staff in commercial banks in Lagos.

Conceptual Review on Career and Talent Management:

'Career implied the succession of work experiences in an individual's existence' (Arthur 2008). Career growth is defined as one's insight on the chances of development and advancement within an organization. Spector (2003) identified that career growth has an improvement in position of an employee who put in an effort to gain needed skills and improve performance. Career management is a vital factor in achieving personal goals and organizational goals (Atkinson, 2002).

Career management can be valued in terms of policies on employee growth, established career paths, career mentors, career progression, counseling facilities, the existence of succession planning, career centers, and retirement preparation programs. Greenhaus et al., (2000) defined career management as the method by which an employee collects information about values, interests, strengths, skills, and weaknesses and utilizes it to recognize a career objective. Further clarification by Dargham (2013) on career management suggested that career management is made up of both informal and formal activities such as job rotation, career progression ladders, and job enrichment.

According to Mohsin, Lengler, and Kumar (2013), companies value skilled workers and need to retain them for long-term service. Organizational Career Management (OCM) can ensure the long-term availability of skilled and competent workers to reach business goals (Appelbaum, Ayre, and Shapiro, 2002). Organizational Career Management refers to organizations' programs or activities to help their employees' career success (Kong et al., 2010). Organizational Career Management techniques include educational and training opportunities, performance appraisal, and mentoring programs for career planning (Lewis and Arnold, 2012).

Aside from Organizational Career Management, individual employees can also engage in career self-management, otherwise called Individual career management. With the concept of individual career management (ICM), staff members are the fundamental actors in the

management of their careers. Individual career management guides individuals' career development, clarifies individuals' career goals, enhances environmental, and self-awareness, all of these functions influences better career decision.

The difference between individual career management and organizational career management is that Organizational Career Management is planned and managed by organizations while individuals plan and controlled their careers in Individual career management (Sturges et al., 2002). Bambacas and Bordia (2009) observed that organizations increasingly expect employees to manage their careers and support employees with career developmental programs. Barnett and Bradley (2007) further explain the type of support organization offers to employees to consist of formal support such as career training and planning; informal support such as coaching and mentoring. Apparently, effective career management, both OCM and ICM promote employability in individuals (Baruch, 2006; McCabe, 2008), and improve employees' career satisfaction (Kong et al., 2012; King, 2004).

Kahnweiler (2006) affirmed that career management strategies are basic to the management of individuals' successful careers. Kahnweiler mentioned that career self-management training programs should be developed to support employees in playing a more valuable role in their careers. Human resource professionals could be a pointer in individual career management. Basically, human resource professionals are the major players that support career self-management in a member of staff. Human resource professionals generally encourage other workers to manage their career progression.

Career growth and development

Career growth is another feature of career management; it entails career development and career advancement. Tsui, et al., (1997) study revealed that career growth privileges are essential factors of employee-employer relationships. Organizations that provide mechanisms for members of staff career growth create a mutual investment that benefits both parties. Thus, an employee's development is a significant part of an organization's activities (Belcourt and Wright, 1994). Weng and Hu

(2009) proposed that employee career growth could be expressed by four factors: professional ability development, career goal progress, promotion speed, and remuneration. This multidimensional conceptualization means that career growth is a function of both employees' individual efforts improvement toward their personal career objectives and obtaining new skills and the organization's efforts in rewarding employees through salary increment and promotions. Similarly, Weng's (2010) multidimensional view of the career growth model suggests four main factors: developing one's professional abilities, meeting career goals, receiving promotions, and commensurable compensation.

Career development deals with an individual's development at a different phase of career that fulfills an individual's need and that of the organization (Torrington and Hall, 1998). An organization uses various activities, programs, and techniques to map out their workers' careers, which helps maintain the balance between an individual's need: job security, promotion and development, and the organization's need (Greenhaus and Callanan, 1994).

McDougall and Vaughn (1996) argue that "career development involves the alignment of individual objective and subjective career aspects of an organization to find equal between organizational and individual needs." McDougall and Vaughn view career development as a joint role based on both individual's and organizations' wants and situations.

Career development covers a worker's working life. It entails staff orientation, experience, on-job training, professional courses, short courses, postgraduate degrees, or diplomas. According to the National Strategy for the Development of the social service workforce (2005), staff development is the bases on which the competence and confidence of staff are built. Employees are the main assets of any organization, and they play a vital role towards organizational success. Equipping these unique assets through effective training becomes imperative to make the best use of job performance.

Career development extrapolates with the Human Resources Development framework for the expansion of human capital within an organization. Career development is a

combination of training and education that ensures the continual improvement and growth of both the individual and the organization. Human Resources Development is the medium that drives the process of learning and training. Human Resources Development is a series of planned processes, with explicit learning objectives. It allows personnel development and fulfilling the organization's goals and has become very important because of new challenges in the environment. According to Awopogba (2002), human capital formation goes beyond mere possession of intellectual capability through a formal education system. It has to do with the revolution of the total employee to enhance productivity. Therefore, human capital development is a necessary component of the development process in an organization.

Talent management and career management policies implementation:

Career policy implementation could be concluded to be the sole responsibility of the human resource department of any organization. The human resource department implies that learning will be a strategic consideration in an organization and acts as a triggering device for the progression of policies aimed at recruitment, retention, and rewarding workers.

Recently, practice and ideas on human resources are beyond a narrow conception of training and development. Several organizations take a holistic view that encompasses training, identifying talents, and retaining talents. Fundamentally the term talent management can be different from organization to organization based on perception and requirements. Some organizations have a specific set of standards or yardstick to measure talent, while other conceptualized talent from the general definition of theories. Hiring and retention of talented personnel are challenging. To achieve talent management organizations, including banks, conduct various programs to attract and retain talented employees. Due to an increase in competition, keeping talented employees in an organization is a tough task. To overcome this, bank should continue its focus on engagement and retention through initiatives that provide a total environment where employees have the prospect to realize their potential. Talent management as an integral part of the overall performance management process in the banks

aims at providing long term, sustained, and meaningful careers to workers with the organization.

Further analysis and interpretations of talent management strategies in accordance with scholars validate that the application of talent management policies should start with recruitment (McCartney, 2009). Talent management strategies apply unbroken performance management system and succession planning to rear employees' future abilities. Talent management strategies entail the capacity to identify talents. Talent management is also connected with organizational performance management that focuses on identification, measurement, and development of employee's performance to be aligned and attuned with strategic objectives and goals (Mir and Pinnington, 2014).

Talent management cannot be accomplished without the policy formulation because of the continual rise in requests for talent and the scarcity of talents nationwide, especially in the banking sector. This elicits a challenge to the management of banking industries to build up appropriate strategic plans and policies to attract and keep a talented workforce. According to Kamil and Salleh (2013), 'finance industries experience more financial services providers implementing comprehensive talent management.' This practice was believed to help the banks to maintain the right talent. The use of suitable talent in the bank will strengthen the banking sector.

For a proper blend of organizational performance, a profit-oriented organization must give adequate attention to staff career management, which entails attraction and retention of a talented worker. The development of talent is part of career progression that is beneficial to both employees and the organization. Talent retention has a huge consequence because the costs of development and training of employees who leave the organization are massive, and retention of less productive ones can negatively impact firm productivity (Jonathan et al., 2011). Retention of talented staff is a systematic effort that employers embark on to create and develop an environment that encourages workers to remain in the organization. According to Fayyazia et al. (2015), employee retention is a major task that poses a considerable challenge to many

organizations. It is a strategic tool use by firms to maintain competitively. Talent turnover has a positive impact on organizational performance, and it brings indirect and direct income to the organization (Burbach, 2010). Retention of talent as viewed by authors has enormous financial repercussion on organizational budget while some author believes it is worth well for organizations to invest in talent retention because retention of unskilled staff will have a negative effect on the organization. Talent retention may be in form general policies, practices, and strategies adopted by firms to satisfy their talents and prevent them from dumping the organization (Bangwal and Tiwari, 2015). As Bangwal and Tiwari opined that retention of talents should be inclusive in the human resource department's policies, Paille (2014) equally suggested that talent management strategies could be potentially used to maintain high talent with an organization. Although some of these concepts are well known to banks, how effective are these policies in terms of staff retention and career progress.

Copious scholars, such as Masri and Jaaron (2017); Neal and Gebauer (2006); Kehinde, Masri, and Jaaron (2012) explained that retention could be enhanced when talents are encouraged by non-monetary or monetary rewards, which may support their devotion for the organization. Talents view the monetary incentives as a crucial tool to retain them. For instance, the salary should not be known as a sum of many, but as a package of remunerations required to satisfy talent retention. Therefore, all business associations are invited to adopt an effective drive mechanism to preserve their talented employees. Monetary reward is essential for talent attraction. Monetary incentive is a factor in any talent management concept. Similarly, Kontoghiorghes and Frangou (2009) established a strong connection between organizational performance and talent retention. They opined that retention of talented employees improved other co-workers' quality of productivity, offered quality value to clients, and enhanced the rate of technological usage, which has a positive effect on organizational performance.

Talent management philosophy in banks

Talent philosophies can be defined as the 'fundamental assumptions and beliefs about the

value, nature, and instrumentality of talent that are determined by an organization's major decision-makers' (Meyers and van Woerkom, 2014). Dries (2013) shows that talent philosophies vary significantly between individual managers within an organization.

According to Meyer, van Woerkom and Dries(2013), talent philosophy differs on whether talent is either common or rare (inclusive versus exclusive) and on whether talent is determined by either nurture or nature (developable versus innate). Talent philosophy is conceptualized in four separate talent philosophies that are at variance along the two dimensions, namely innate/developable and exclusive/inclusive.

The exclusive/stable talent philosophy belief that only a small percentage of workers are talented and that nature has provided these small individuals with special skills or capabilities (Tansley, 2011). Also, managers who hold developable/exclusive talent philosophy believe that talent is uncommon and a hidden construct that can be wasted if it is not discovered (Gagné, 2004). Employees will be considered as talented if he/she shows the potential to perform in a more demanding position. The inclusive/stable talent philosophy is base on positive psychology and the intrinsic supposition that every individual possesses stable positive traits (Seligman and Csikszentmihalyi, 2000).

Furthermore, managers who hold an inclusive/developable talent philosophy presume that all apparently 'ordinary' people can become a fantastic person through devoted training (Biswas-Diener, Kashdan and Minhas, 2011). Managers with this philosophical belief that leaders and others are sitting in vital organizational positions are holding those positions because of their amassed experiences and lessons learned over time, not because they were 'born' in like manner (Ericsson, Prietula and Cokely, 2007).

Several studies were carried out on talent management, focusing on employee retention, talent attraction, deployment, and career development. Lovebrant and Gerdrup (2012) conducted a study among three Sweden banks on the management of talent. They discovered that the major foundation for talent management idea is to make sure that there is a qualitative succession for major bank's positions. The study concluded that all sampled banks focus their

appraisal on talent while measurements of programs' impact are left unattended to.

Putzer, Tsopelas, and Sermpetis (2008) study was carried out on thirteen banks in Europe and discovered that banks' growth in Europe makes it difficult for banks to occupy significant positions with a qualified workforce. The study concluded that many of the banks are deficient in capable staff within the organization to attain vital positions because only a few bank managers occupy vital vacant positions internal talent; this shows that the progress of talented employees was not given sufficient consideration. A study on talent management among banks in India found a high job attribute scale among the banks in the following order: government banks, private banks, and cooperative banks. The result shows that government bank employees are better motivated in career development (Pinto and Dhulla, 2012).

Nwigbo, Joel, and Boma (2016) evaluated talent management policies in the Nigerian banking sector. The study's finding reveals that competitive strategy is the effective talent management strategy used by Nigerian banks for career development. Similarly, Augustus and Joel (2015) explored talent management and corporate survival of the Nigerian banking sector. The study revealed that different dimensions of talent management have considerable relationships with corporate survival and career progression. Equally, Grace (2015) examines the impact talent management has on Nigerian banks' organizational performance. The study confirmed that talent management and average years of schooling of employees significantly improve Nigeria's bank performances.

Another study by Jyoti (2014) highlights formal and informal practices for retaining talented employees. The study shows that bank managers have a mindset for talents, which helps them to identify the worth of available workers within their establishment. They willingly participate in talent retention practices, through identification, retention, development, and engagement of talented staff. The study also reviewed employees' perceptions and discovered that managers identified their talented internal employees through performance appraisal. Also, the intermittent evaluation has a positive effect on staff career.

Methodology

The study takes cognizance of the fact that the study's objectives can be met through questions and answers; the researcher adopted the sample survey technique as the research design. Sample survey is a method of collecting data based on communication (questions and answers) with a representative sample of respondents. In a sample survey, the respondents' answer is presumed to be a sample of the way a larger population would respond. One hundred seventeen managerial staff were interviewed in Lagos from six commercial banks, which are First Bank, Wema Bank, GTB, FCMB, Stanbic Bank, and Access bank. These banks were randomly selected. Since only a few bank officials could assist with the kind of information needed, purposive sampling techniques were adopted to select the required sample size.

Data gathering and analysis

After observing the initial protocol, such as formal phone communication to the headquarters offices and obtaining the phone numbers of branch manager and consent of available managerial staff that are willing to participate in the study. Questionnaires were distributed and collected back after a few days as different officials gave their own convenient time to return the questionnaire. However, after several monitoring phone conversations, only 98 questionnaires were returned and used for the descriptive analysis. Table 1 shows the bank selection and questionnaire distribution summary.

Result

Objective #1: Investigate career development in commercial banks in Lagos.

Table 2 shows the analysis of career development in commercial banks in Lagos. The mean value of positive responses of 76.6 is higher than 21.4 of negative responses. Therefore it could be inferred that there is an opportunity for career development and program in commercial banks in Lagos.

Objective #2: Evaluate talent management practice among commercial banks in Lagos.

Table 3 shows the analysis of talent management practices among commercial banks in Lagos. The mean value of positive responses of 66.0 is higher than 32.0 of negative

responses. Therefore it could be inferred that there is talent management practice among commercial banks in Lagos.

Objective #3: Explore the impact of talent management policies on the career development of staff in commercial banks in Lagos.

Table 4 shows the analysis of the impact of talent management policies on the career development of staff in commercial banks in Lagos. The mean value of positive responses of 23.4 is lower than 74.6 of negative responses. Therefore it could be inferred that talent management policies do not really impact the career development of staff in commercial banks in Lagos.

Discussion

Result shows that there is an opportunity for career development and program in commercial banks in Lagos. This finding affirms with Mohsin, Lengler, and Kumar (2013) that companies value skilled workers and need to retain them for long-term service; however, the finding is in contrast with Kahnweiler (2006) which affirmed that organization basic leave career development to individuals.

Also, the result of study revealed that talent management practice among commercial banks in Lagos. This finding also supports the study of Nwigbo, Joel, and Boma (2016) that competitive strategy is the predominant talent management strategy used by Nigerian banks; and with that of Jyoti (2014) that affirmed that bank managers have a mindset for talents, which helps them to identify the worth of available workers within their establishment.

Furthermore, result indicated that talent management policies do not really impact the

career development of staff in commercial banks in Lagos. This finding is inconsonant with Lovebrant and Gerdrup (2012) study, which concluded that bank talent measurement programs are not very impactful, and at times, little attention is given to policies on talent. However, this finding is in contrast with Augustus and Joel (2015) finding that revealed that different dimensions of talent management have considerable relationships with corporate survival and career progression.

Conclusion

Talent philosophy is a prominent concept in bank management policies, and several organizations, including commercial banks, are already utilizing a particular form of talent management policies based on their perception of talent, but only a few policies really impacted career development of staff in commercial banks in Lagos. Although commercial banks allow career development and program that encourages career progression, conversely, career management is the joint responsibility of organizations and individuals, but human resource management in organizations such as commercial banks duly triggered training and development of staff. Career management profits, both individual and organization; however, consideration based on talent is limited; therefore, I recommend it as follows:

- Commercial banks should always encourage both individual and organizational career development.
- Banks should improve the implementation of talent management policies to be more impactful on staff career.

Figures and Tables

Table 1. Bank selected and the number of managerial staff selected from each bank

Sn	Bank	Nos of Questionnaire Distributed	Nos. Returned
1	First Bank	24	21
2	Wema Bank	16	14
3	GTB	22	22
4	FCMB	18	16
5	Stanbic Bank	16	11
6	Access bank	21	14
	Total	117	98

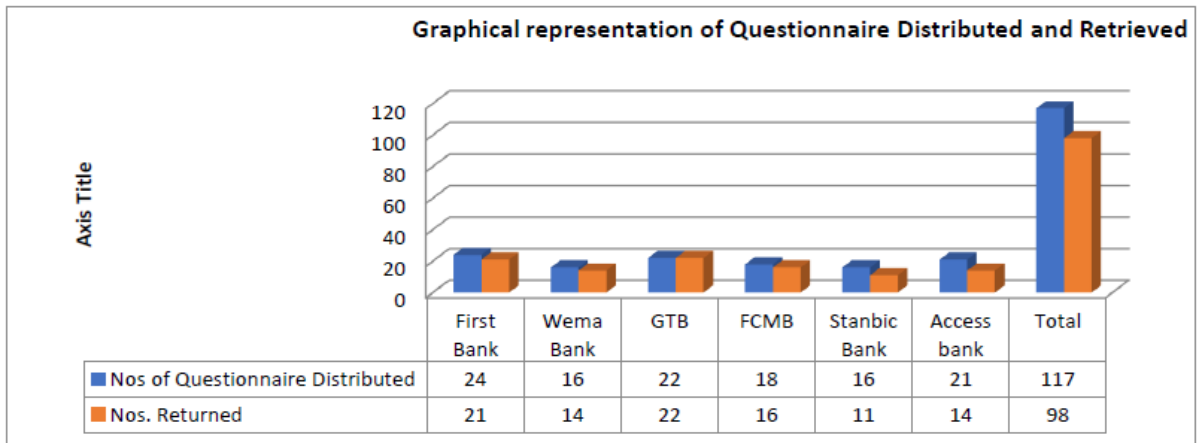


Table 2. Responses on career development in commercial banks in Lagos

Sn	Question	YES	NO	Total
1	Career development seminar is regularly organized in our organization	88 (89.8%)	10 (10.2%)	98
2	The management always encourage staff to embark on course that will improve their career progression	92 (97.9%)	6 (2.1%)	98
3	Our organization appropriate fund for staff development plans	69 (70.4%)	29 (29.6%)	98
4	Only managerial staff are given the opportunity of career advancement	64 (65.3%)	34 (34.7%)	98
5	It is compulsory within our organization to have added certification after employment	70 (71.4%)	28 (28.6%)	98
	Mean value	76.6	21.4	98.0

Table 3. Responses on talent management practice among commercial banks in Lagos

Sn	Question	YES	NO	Total
1	Managers divide the workforce into a small group of employees possessing talent	67 (68.4%)	31 (31.6%)	98
2	Talent acquisition is the key driver of competitive advantage of my organization	72 (73.5%)	26 (26.5%)	98
3	Talent selection is a key activity in our organization for all vacant positions	57 (58.2%)	42 (42.8%)	98
4	Talent acquisition greatly influences knowledge management in the company	76 (77.6%)	22 (22.4%)	98
5	We have a department that deals explicitly with talent management in the organization	68 (69.4%)	30 (30.6%)	98
6	There is talent placement strategy that guides the appropriate placement of talent in my organization	57 (58.2%)	41 (41.8%)	98
	Mean	66.0	32.0	98.0

Table 4. Responses on the impact of talent management policies on the career development of staff in commercial banks in Lagos

Sn	Question	YES	NO	Total
1	Priority is given to talented staffs career training	21 (21.4%)	77 (78.6%)	98
2	Our organizations set aside finances to cater for the career progression of talented staff only	17 (17.3%)	81 (82.7%)	98
3	Our talent management policies cover only give talented staff career progression	11 (11.2%)	87 (88.8%)	98
4	Commercial banks give more preferences to activities that motivated talented staff	24 (24.6%)	74 (75.5%)	98
5	Commercial banks have few policies on talent management and career development	44 (44.9%)	54 (55.1%)	98
	Mean	23.4	74.6	98.0

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