

Exploring Talent Management Strategies in NCR's Private Banking Sector

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ABSTRACT

This study examines the strategies employed by private sector banks in the Delhi region for personnel management, retention, and development. Employing a descriptive research design, primary data were gathered from 450 respondents working in diverse private banking institutions. A standardized questionnaire was utilized to gather perspectives regarding talent management processes, encompassing recruitment, training, career development, performance appraisal, and employee engagement. The data were examined by Exploratory Factor Analysis (EFA) to ascertain the fundamental features of talent management techniques. The findings identified several aspects that jointly elucidate banks' strategies regarding human capital management, emphasizing strengths such as organized training initiatives and performance assessment frameworks, alongside deficiencies in career progression chances and employee autonomy. The results offer empirical data about the efficacy of talent management techniques in the private banking sector of NCR and enhance the broader discussion on organizational competitiveness and workforce sustainability.

Keywords: Talent Management, Human Resource Practices, Private Banking, Delhi NCR Region, Diversity.

1. INTRODUCTION

Talent management has become an essential element of corporate success, especially in the fiercely competitive private banking industry. Contemporary banks function within a volatile landscape marked by swift technical advancements, shifting consumer demands, and fierce rivalry. To continue profitability, private banks must attract, retain, and grow qualified people. Talent management techniques comprise various disciplines, including recruitment, training, career development, performance review, and employee engagement, all designed to optimize human capital potential.

In private banking, personnel management is intricately connected to service quality and client happiness. Employees serve as the principal interaction between banks and clients, and their competencies, motivation, and dedication directly affect customer trust and loyalty. Efficient personnel management guarantees that staff are adequately trained, motivated, and synchronized with company objectives. This entails developing organized training programs, providing professional progression possibilities, and instituting equitable performance assessment methods. Investing in staff enables banks to augment production while fostering a culture of loyalty and innovation.

An additional critical aspect of people management in private banks is retention. Elevated personnel turnover can impede operations and escalate expenses, rendering retention tactics imperative. Banks frequently implement strategies including competitive remuneration, acknowledgment initiatives, and helpful workplace rules to retain proficient workers. Moreover, promoting diversity, empowerment, and work-life balance has become crucial in attracting and maintaining talent, particularly in urban areas where employees possess many employment opportunities [3].

Examining personnel management solutions in the private banking sector underscores the necessity for a comprehensive approach that encompasses recruitment, training, development, and retention. It is not solely about occupying roles but about cultivating employees as strategic assets that propel company advancement. As private banks in areas like NCR and Delhi persist in their expansion, talent management will remain fundamental to their competitiveness, enabling them to react to evolving market demands while sustaining a motivated and proficient workforce.

2. REVIEW OF LITERATURE

Menezes et al. (2025) examined the mediating function of psychological empowerment in the correlation between talent management and employee retention. The study utilized a cross-sectional survey of 226 employees from various industries in São Tomé and Príncipe, revealing that talent management significantly enhances both psychological empowerment and employee retention. The results indicated that psychological empowerment served as a mediator in the association between personnel management strategies and retention outcomes. The study highlighted that firms can cultivate enduring commitment and drive by empowering employees via effective personnel management strategies. These findings advanced human resource management theory by emphasizing psychological empowerment as a crucial mechanism connecting talent initiatives to enhanced retention [5].

Behera et al. (2024) examined talent management strategies in higher education institutions by bibliometric analysis. The authors analyzed literature produced from 2018 to 2022 using data from the Scopus database and tools like VOSviewer, Biblioshiny, and the Bibliometrics library in RStudio®. The study revealed significant themes such as prominent authors, institutions, publications, and geographical trends. The results indicated that talent management in academia was influenced by global interconnection, highlighting uniform strategies for talent attraction, development, and retention. The study enhanced comprehension of the strategic significance of personnel management in maintaining educational quality and competitiveness, while also identifying avenues for future cross-cultural research [6].

Vieira et al. (2024) performed a systematic literature analysis to examine the impact of corporate branding on talent management initiatives aimed at Generation Z. The study amalgamated existing research to pinpoint essential characteristics that allure and retain Gen Z talent, emphasizing the generational transformation in workplace expectations and habits. The authors discovered that conventional ideas of talent attraction and retention frequently fall short in accommodating the distinct preferences of Gen Z, who prioritize flexibility, digital interaction, and purpose-oriented work settings. The review revealed deficiencies in the literature, especially about the relevance of traditional employer branding frameworks to this nascent workforce. The report suggested future research avenues to more effectively match talent strategies with the growing aspirations of Generation Z [7].

Hamdaoui et al. (2024) examined the impact of the banking industry on economic development and commodity prices in Spain, France, and Romania through panel data analysis spanning from 2000 to 2020. The study demonstrated a significant association between the robustness of the banking sector and economic growth, underscoring its essential role in facilitating macroeconomic expansion and enhancing commodity price dynamics. The authors analyzed regulatory measures including credit risk management, lending regulations, liquidity limits, and international finance strategies, concluding that these elements substantially influenced banking sector performance. The study offered useful insights for policymakers seeking to improve financial stability and promote sustainable economic development by integrating variables such as non-performing loans, household debt, liquid liabilities, government consumption, foreign investments, and trade openness [8].

Manta et al. (2024) performed a bibliometric analysis to investigate the influence of artificial intelligence (AI) on the banking industry in the framework of Industry 4.0 transition. The study utilized VOSviewer and data from 1,089 papers indexed in the Web of Science database to deliver a thorough assessment of contemporary research trends, principal subject domains, and nascent tendencies in AI adoption. The authors pinpointed important areas in which banks utilized AI for competitive advantage, encompassing client service, fraud detection, and operational efficiency. The results also identified underexamined domains and research deficiencies, providing direction for subsequent inquiries. The paper highlighted the significance of AI in driving banking innovation and proposed considerations for policymakers in developing equitable regulatory frameworks that foster technological progress while ensuring ethical standards and consumer safety.

Nijanthan (2024) examined the function and methods of talent management within the Information Technology (IT) sector in Coimbatore City. The research concentrated on small and medium-sized firms, evaluating the impact of talent management techniques, including talent discovery, development, and retention, on organizational performance and labor attrition reduction. The results indicated that efficient talent management improved employee morale, highlighted latent potential, and facilitated strategic workforce planning. The research highlighted the significance of matching individual abilities with appropriate job

positions to enhance productivity and organizational effectiveness. It underscored the necessity for organized personnel management frameworks to tackle workforce difficulties in the competitive IT industry [10].

Sharma et al. (2024) performed a comparative examination of public and private sector banks in India utilizing the CAMEL model to assess financial performance. The survey encompassed 30 banks, comprising 15 public and 15 private institutions, selected according to ratings from Money Control, with data covering the years 2014 to 2017. Indicators including capital adequacy, asset quality, management efficiency, earnings, and liquidity were evaluated by ranking methods, t-tests, and Mann-Whitney U tests. The results indicated that private sector banks regularly surpassed public sector banks in all CAMEL metrics. The study presented both theoretical and practical consequences, elucidating the factors contributing to the worse performance of public banks and proposing measures for enhancement. It enhanced the literature by utilizing both parametric and non-parametric methodologies inside a recognized financial evaluation framework [11].

Singh et al. (2024) performed a conceptual evaluation of talent management strategies, highlighting their strategic significance in contemporary enterprises. The research examined essential concepts including personnel acquisition, development, performance management, succession planning, and retention. It synthesized findings from previous research to emphasize how personnel management fosters competitive advantage, particularly in dynamic and globalized company contexts. The authors observed that firms increasingly acknowledged human capital as their paramount asset and were investing in systematic talent initiatives to attract and retain high-performing workers. The review sought to establish a theoretical basis for forthcoming research and practical frameworks for the implementation of efficient talent management systems [12].

Mishra et al. (2024) performed an extensive review to investigate the multifaceted effects of financial inclusion on socio-economic development. The research first discovered 620 papers through databases such as Scopus, concentrating on topics such financial literacy, fintech, women's empowerment, and sustainable development. Following the refinement of the scope, 325 papers were meticulously analyzed, concentrating primarily on India and other emerging nations. The review indicated that financial inclusion was crucial for incorporating underserved individuals into the formal financial system, thus fostering inclusive growth. It underscored that government-driven initiatives and improvements in credit systems were crucial in enhancing access to financial services. The analysis delineated prospective research agendas to enhance financial accessibility and socio-economic resilience [13].

Almashyakhi (2024) examined the correlation between talent management strategies and employee retention in the Saudi Arabian government sector, specifically targeting civil service personnel. The study, utilizing a sample of 440 participants, examined the impact of recognizing employee skills and connecting them with suitable career trajectories on retention outcomes. The results indicated a favorable relationship between efficient personnel management practices and sustained staff retention. The study highlighted the critical significance of talent development and retention strategies in improving organizational productivity and sustainability. It also facilitated the enhancement of comprehension about talent management in the public sector environment of Saudi Arabia [14].

Thomas et al. (2024) conducted a critical assessment of the performance of public and private sector banks in India utilizing the CAMEL model from 2016–17 to 2021–22. The study sought to evaluate if privatization may improve the efficiency of public sector banks. Their analysis indicated that public sector banks, although motivated by social aims rather than profit maximization, adeptly navigated the economic challenges posed by the COVID-19 pandemic. The findings indicated that early privatization may not produce long-term performance enhancements and could potentially jeopardize the wider socio-economic functions served by public banks. The authors determined that a prudent, performance-oriented approach is preferable than an expedited privatization strategy [15].

Holloway (2024) examined the impact of human resource management (HRM) strategies on supply chain efficacy across multiple industries. The study utilized semi-structured interviews with 25 experts to investigate essential characteristics of human resource management, including talent management, training and development, leadership, organizational culture, and technology integration. The results emphasized that strategic alignment between human resource management (HRM) and supply chain management (SCM) is crucial for improving performance and responsiveness. Effective recruitment, succession planning, and leadership development are essential for operational stability and innovation. Training programs enabled staff to adjust to technical advancements and market intricacies, while inclusive corporate cultures promoted

collaboration and trust among supply chain participants. The research highlighted the relevance of Human Resource Management in enabling digital transformation and fostering environmentally sustainable practices, while simultaneously confronting problems such as resource limitations and global supply chain disruptions [16].

A. Research Gap

Although talent management has been widely studied in the banking sector, most existing research has focused on public sector banks or has examined human resource practices in a generalized manner without specifically addressing private sector banks in the NCR region. Furthermore, many studies have emphasized recruitment and retention but have not comprehensively explored the interconnected dimensions of training, career development, performance appraisal, and employee engagement within private banking institutions. There is also limited empirical evidence using advanced statistical techniques such as Exploratory Factor Analysis (EFA) to validate the underlying constructs of talent management strategies in this context. This gap highlights the need for a focused study that systematically investigates how private sector banks in NCR design and implement talent management practices, and how these practices are perceived by employees.

3. RESEARCH OBJECTIVE

The primary objective of this study is to explore and evaluate the talent management strategies adopted by private sector banks in the NCR region, with a particular focus on recruitment, training, career development, performance appraisal, and employee engagement. By collecting primary data from 450 respondents and applying Exploratory Factor Analysis (EFA) [17], the study aims to identify the key dimensions of talent management practices and assess their effectiveness in enhancing employee satisfaction and organizational competitiveness. The research seeks to provide empirical insights into the strengths and weaknesses of current strategies, thereby offering a validated framework that can guide private banks in refining their human capital management approaches.

4. RESEARCH METHODOLOGY

Talent management has emerged as a fundamental element of organizational performance in the private banking sector, especially within the dynamic and competitive landscape of the NCR region. Contemporary banks encounter difficulties in maintaining proficient personnel, adjusting to technological innovations, and satisfying changing client expectations. To tackle these issues, private banks implement tactics that include recruitment, training, career advancement, performance evaluation, and staff engagement. These techniques aim to attract, cultivate, and retain talent, ensuring staff remain motivated, productive, and aligned with business objectives. Effective human management in banking is intrinsically connected to service quality, customer satisfaction, and sustained competitiveness, rendering it a strategic imperative for institutions in the NCR. Simultaneously, examining personnel management strategies uncovers both strengths and deficiencies in existing procedures. Despite private banks in NCR investing in organized training programs, performance evaluation systems, and competitive remuneration packages, issues remain in career growth prospects, employee empowerment, and work-life balance. Employees frequently regard talent management methods as somewhat effective, indicating that although the foundations are robust, there is a necessity for further focus on diversity, innovation, and long-term growth.

A. Research Design

The study adopts a descriptive research design, which is appropriate for exploring and analyzing the existing talent management practices in private sector banks. A descriptive design enables the researcher to capture the status of recruitment, training, career development, performance appraisal, and employee engagement without manipulating variables. This design provides a systematic framework for collecting quantifiable data and analyzing employee perceptions, making it suitable for identifying patterns and relationships in talent management strategies.

B. Data Collection Method

The research relies on primary data collection through a structured questionnaire. The questionnaire was designed to include Likert-scale statements that measure employee perceptions of various dimensions of talent management. Primary data collection ensures that the information is firsthand, reliable, and directly relevant to the study objectives. The use of standardized questions also allows for statistical analysis and comparison across respondents, thereby enhancing the validity of the findings.

C. Sample Size and Sampling Area

A total of 450 respondents were selected from private sector banks operating in the Delhi region of NCR. This sample size is sufficiently large to ensure representativeness and statistical reliability, while also being manageable for detailed analysis. The Delhi region was chosen strategically because it is a major hub for private banking operations, offering a diverse pool of employees across different roles and departments. This enhances the generalizability of the findings to the broader private banking sector in NCR.

D. Analytical Tool

The study employs Exploratory Factor Analysis (EFA) as the primary analytical technique. EFA is particularly suitable for identifying the underlying dimensions of talent management practices from multiple survey items. By reducing the data into a smaller set of factors, EFA helps uncover the latent constructs that define how employees perceive talent management strategies. This method ensures that the results are both statistically valid and theoretically meaningful, providing a clear framework for understanding the multi-dimensional nature of talent management in private banks.

E. Rationale for Methodology

The combination of descriptive design, primary data collection, and EFA provides a robust methodological framework for the study. The descriptive design captures the current practices, the questionnaire ensures standardized and reliable data, the sample size and area selection provide representativeness, and EFA validates the constructs underlying talent management strategies. Together, these methodological choices ensure that the study produces credible, comprehensive, and actionable insights into how private sector banks in NCR manage their human capital.

F. Sampling Technique

For this study on Talent Management Practices of Private Sector Banks in Delhi, the sampling technique employed is a combination of purposive sampling and quota sampling.

5. DATA ANALYSIS

Exploratory Factor Analysis (EFA) is employed in this study because the objective is to identify and group the underlying dimensions of talent management practices from a large set of observed variables (30 statements). Each statement reflects a specific aspect of HR processes such as recruitment, training, appraisal, leadership development, succession planning, and employee engagement, but these practices are often interrelated.

Table 1: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.765
Bartlett's Test of Sphericity	Approx. Chi-Square	4697.687
	df	435
	Sig.	.000

Source: SPSS Tool

The Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy value of 0.765 in table 1 indicates that the dataset is suitable for factor analysis, though the adequacy is in the *acceptable* range (values between 0.60–0.70 are considered average, while values above 0.70 are acceptable). This suggests that correlations among the 30 talent management statements are sufficient to justify the use of Exploratory Factor Analysis (EFA), but the factor structure may not be extremely strong. The Bartlett's Test of Sphericity ($\chi^2 = 4697.687$, $df = 435$, $Sig. = .000$) is highly significant, meaning the correlation matrix is not an identity matrix. In other words, the variables are correlated enough to proceed with factor extraction, confirming that EFA is statistically appropriate for this dataset.

Overall, the communalities demonstrate that most of the 30 statements are adequately explained by the extracted factors, validating the robustness of the EFA model. The presence of consistently moderate to high communalities indicates that talent management practices in private sector banks can be meaningfully grouped into latent dimensions such as recruitment, training, performance management, leadership

development, and succession planning. This reduction of complexity allows researchers to move from individual practices to broader constructs, making the analysis more interpretable and useful for identifying which aspects of talent management are most influential in shaping employee perceptions and organizational outcomes.

Table 2: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	4.208	14.026	14.026	4.208	14.026	14.026	3.289	10.965	10.965
2	3.400	11.332	25.359	3.400	11.332	25.359	2.609	8.697	19.661
3	2.732	9.107	34.466	2.732	9.107	34.466	2.308	7.693	27.354
4	1.862	6.205	40.671	1.862	6.205	40.671	2.217	7.388	34.742
5	1.531	5.103	45.773	1.531	5.103	45.773	2.013	6.709	41.451
6	1.419	4.729	50.502	1.419	4.729	50.502	1.927	6.422	47.874
7	1.363	4.544	55.046	1.363	4.544	55.046	1.538	5.125	52.999
8	1.302	4.340	59.386	1.302	4.340	59.386	1.529	5.098	58.097
9	1.224	4.080	63.467	1.224	4.080	63.467	1.434	4.780	62.877
10	1.070	3.567	67.034	1.070	3.567	67.034	1.247	4.157	67.034
11	.992	3.308	70.341						
12	.858	2.858	73.200						
13	.834	2.782	75.981						
14	.744	2.479	78.461						
15	.675	2.251	80.711						
16	.620	2.067	82.778						

17	.579	1.931	84.710						
18	.551	1.837	86.547						
19	.523	1.742	88.289						
20	.506	1.686	89.975						
21	.445	1.485	91.460						
22	.429	1.431	92.891						
23	.392	1.306	94.196						
24	.355	1.183	95.379						
25	.335	1.116	96.495						
26	.279	.931	97.426						
27	.242	.806	98.232						
28	.212	.706	98.938						
29	.169	.563	99.500						
30	.150	.500	100.000						
Extraction Method: Principal Component Analysis.									

Source: SPSS Tool

The Initial Eigenvalues (table 2) column shows the total variance explained by each component before extraction. According to Kaiser's criterion, only components with eigenvalues greater than 1 are retained, which in this case are the first ten components. Together, these ten components explain 67.034% of the total variance, meaning they capture most of the information contained in the 30 observed statements. The Extraction Sums of Squared Loadings confirm that the same ten components were retained after applying Principal Component Analysis (PCA), with their cumulative variance contribution remaining at 67.034%. This indicates that the factor solution is statistically strong and reduces the complexity of the dataset by condensing 30 variables into 10 meaningful components. This factor-wise explanation shows how each dimension contributes uniquely to the overall talent management framework, with Inclusive Leadership and Strategic Talent Development emerging as the strongest perceived area, while Structured Recruitment and Continuous Development Practices appear relatively weaker.

Table 3: Talent Management Practices

Talent Management Practices	Average Mean
Fair Performance and Development-Oriented Talent Practices (FPDT)	3.64
Strategic Leadership and Talent Growth Infrastructure (SLTG)	3.83
Structured Recruitment and Continuous Development Practices (SRCD)	3.52
Career Development and Succession (CDS)	3.75
Strategic Communication and Employee-Centric Talent Development (SCCT)	3.79
Strategic Human Capital Investment and Alignment (SHCI)	3.65

Data-Driven Talent Strategy and Performance Linkage (DTSP)	3.74
Evaluation and Self-Directed Talent Development (ESTD)	3.82
Merit-Based Career Advancement and Talent Nurturing (MCTN)	3.66
Inclusive Leadership and Strategic Talent Development (ILTD)	3.92

Source: SPSS Tool

Table 3 presents the average mean scores of ten extracted talent management factors, reflecting employee perceptions of their strength within the organization. Among these, Inclusive Leadership and Strategic Talent Development (ILTD) record the highest mean (3.92), indicating strong confidence in leadership commitment and inclusivity, followed closely by Strategic Leadership and Talent Growth Infrastructure (SLTG) (3.83) and Evaluation and Self-Directed Talent Development (ESTD) (3.82), which highlight leadership-driven initiatives and systematic program evaluation. Mid-range factors such as Strategic Communication and Employee-Centric Talent Development (SCCT) (3.79), Career Development and Succession (CDS) (3.75), and Data-Driven Talent Strategy and Performance Linkage (DTSP) (3.74) suggest positive but slightly less pronounced perceptions of communication, succession, and analytics-driven practices. Lower mean scores are observed for Structured Recruitment and Continuous Development Practices (SRCD) (3.52) and Fair Performance and Development-Oriented Talent Practices (FPDT) (3.64), indicating areas where employee perceptions are comparatively weaker and may require improvement. Overall, the results show that while leadership commitment, inclusiveness, and evaluation are organizational strengths, recruitment, fairness, and continuous learning practices need further reinforcement to achieve balance across the talent management framework.

6. CONCLUSION

The study concludes that talent management in NCR's private sector banks is multi-dimensional, encompassing recruitment, training, career development, performance appraisal, and employee engagement. The EFA results confirm that these practices are interlinked and collectively shape employee satisfaction and organizational performance. While banks have made significant progress in institutionalizing training programs and performance evaluation mechanisms, challenges remain in ensuring equitable career advancement opportunities and fostering long-term employee commitment. The descriptive analysis further indicates that employees perceive talent management practices as moderately effective, suggesting that while the foundations are strong, there is scope for improvement in aligning these strategies with employee expectations and organizational goals. Overall, the study underscores the importance of talent management as a strategic tool for sustaining competitiveness in the banking sector.

7. FUTURE IMPLICATIONS

The findings open several avenues for future research and practical application. Academically, the validated factor structure can serve as a framework for comparative studies across other regions or sectors, enabling researchers to assess the universality or contextual specificity of talent management practices. Future studies could expand the sample size, include longitudinal data to track changes over time, or employ mixed method approaches to capture qualitative insights into employee experiences. By addressing these dimensions, future research can contribute to building a more resilient and adaptive workforce in India's banking sector.

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