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Talent Management and Organizational Success: Evidence from the Banking Industry in Ghana

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Abstract. This study examined the impact of talent management practices—specifically talent attraction, talent development, and talent retention—on organizational success at Fidelity Bank Ghana Limited. Drawing on Human Capital Theory (HCT) and the Resource-Based View (RBV), the study proposed that strategically managed human resources represent a crucial source of sustained competitive advantage and improved organizational performance. A quantitative cross-sectional design was employed, and data were collected from 130 employees across 36 branches in the Accra operational region using structured questionnaires. Data were analyzed with Partial Least Squares Structural Equation Modeling (PLS-SEM) to evaluate the hypothesized relationships among variables. Results indicated that the proposed model explained 36.7% (R2 = 0.367) of the variance in organizational success, reflecting moderate predictive strength. Of the three dimensions, talent retention (B = 0.324, p = 0.009) had the strongest and most significant positive effect on organizational success, followed by talent development (B = 0.255, p = 0.064), which showed a positive but marginally non-significant effect. Talent attraction (B = 0.125, p = 0.355) exhibited a weak and statistically insignificant effect, suggesting that recruitment alone does not directly enhance performance without complementary development and retention strategies. These findings emphasize that while attraction initiates the talent process, the long-term success of financial institutions primarily depends on their capacity to develop and retain skilled employees.

Keywords: Human Capital Theory, Organizational Success, Resource-Based View, Talent Attraction, Talent Development, Talent Management, Talent Retention.

1. BACKGROUND OF STUDY

In today's globalized and knowledge-driven economy, organizations increasingly recognize that human capital is the most critical strategic differentiator and the foundation of sustainable competitive advantage (Yuniati et al., 2021). As markets evolve and technological disruptions intensify, the ability of firms to identify, develop, and retain highly capable employees—collectively referred to as *talent management*—has become an indispensable strategic imperative (Menezes et al., 2025). Talent management is no longer a peripheral human resource activity but a central pillar of corporate strategy, enabling organizations to attract exceptional individuals, enhance their competencies, and sustain commitment toward achieving long-term organizational success.

Within this context, knowledge-intensive sectors such as banking are especially dependent on the quality of their human capital, as intellectual expertise directly fuels innovation, operational efficiency, and superior service delivery (Ibrahim & Alomari, 2019). The banking industry functions in an environment characterized by rapid technological advancement, stringent regulatory requirements, and increasing customer expectations—conditions that demand agile and skilled employees. Consequently, the effective implementation of integrated talent management practices, including attraction, development, engagement, and retention, is pivotal for maintaining competitiveness and achieving strategic success (Kusi et al., 2020; Howe-Walsh et al., 2022). These practices enable organizations to continuously nurture and leverage their most valuable resource—people with distinctive capabilities, insight, and leadership potential.

Globally, scholars and practitioners concur that talent management is vital for organizational growth and sustainability, aligning with the principle that the development of human capital precedes product or market development. Organizational performance is, therefore, a reflection of employee productivity, innovation, and engagement (Muhammad & Yunfei, 2013; Kalman & Turner, 2014). Managing and nurturing employee potential has thus become essential for achieving corporate excellence, particularly in competitive industries characterized by high employee mobility and frequent talent poaching. In this regard, talent management represents a systematic and proactive processof attracting, developing, and retaining employees with exceptional skills and abilities to meet evolving organizational demands (Oladapo, 2014; Kaur, 2013).

Despite widespread acknowledgment of its strategic importance, empirical studies examining the relationship between talent management and organizational success remains limited in emerging economies, including Ghana. While extensive studies conducted in advanced contexts demonstrate that effective talent management enhances productivity, innovation, and firm performance (Almashyakhi, 2024; Almaaitah et al., 2020), the evidence base in Sub-Saharan Africa remains underdeveloped. Ghana's banking sector, a pivotal component of the national economy, provides a particularly compelling context for such investigation. Over the past decade, the sector has experienced significant transformation—driven by recapitalization policies, mergers, and regulatory reforms—that has heightened competition and compelled banks to re-examine their human resource strategies (Azumah et al., 2023; Gyamerah et al., 2020).

However, these transformations have not been matched by proportionate advancements in talent management practices. Empirical evidence and industry reports indicate that Ghanaian banks continue to face persistent challenges, including high employee turnover, and limited professional development opportunities (Kusi et al., 2020). These issues erode institutional knowledge, reduce workforce motivation, and constrain organizational success. While studies in other regions demonstrate that robust and technology-driven talent management frameworks can enhance organizational outcomes (Bamfo, 2024; Dwamena & Yusoff, 2022), it is underexplored within Ghana's banking environment. This research gap underscores the need for a contextualized analysis of how specific dimensions of talent management—namely attraction, development, and retention—affect organizational success in the Ghanaian financial sector.

Accordingly, the study assess the effect of talent management practices—specifically talent attraction, development, and retention—on organizational success in Ghana's banking industry. The remainder of the stuy is arranged as folows, section 2 presents literature review, theoritical underpinning and hypotheses; section 3 presents the methodology utilized for the study; section 4 present outcome of empirical analysis and finally the conclusion is discussed in section 5.

2. LITERATURE REVIEW

2.1. Concept of Talent Management

Talent management (TM) has evolved into a strategic cornerstone of contemporary organizational management, emphasizing the systematic attraction, development, motivation, and retention of employees with exceptional capabilities (Oladapo, 2014; Kaur, 2013). It is premised on the understanding that human capital represents a unique and inimitable resource capable of generating sustained competitive advantage. According to Thunnissen, Boselie, and Fruytier (2013), talent management encompasses an integrated set of practices designed to ensure that organizations possess the right people with the right skills in the right roles to meet current and future business demands.

The concept of TM is multifaceted and varies among scholars, reflecting differing strategic orientations and contextual applications. Lewis and Heckman (2006) conceptualize TM as a comprehensive human resource (HR) system that integrates recruitment, training, performance management, and succession planning into a unified framework. Conversely, Tansley (2011) defines TM as a targeted strategic process that focuses on identifying and developing high-potential employees whose performance and leadership capabilities directly contribute to organizational success. Building upon these perspectives, this study conceptualizes talent management as an integrative and continuous process encompassing three interrelated dimensions—talent attraction, talent development, and talent retention—that collectively enhance organizational success through improved performance, engagement, and innovation (Menezes et al., 2025).

Expanding on this, recent scholarship positions TM as a strategic and adaptive approach that transcends traditional HR functions. Tsaousiotis et al. (2025) define talent management as a deliberate, organization-wide strategy aimed at aligning individual capabilities with corporate objectives to ensure long-term sustainability and competitiveness. Similarly, Hosen et al. (2018) argue that TM serves as a bridge between individual potential and organizational strategy, enabling firms to cultivate a competent and agile workforce capable of responding to dynamic market demands. This holistic approach recognizes that human capital is not merely a support function but a critical driver of innovation, productivity, and organizational performance (Ibrahim & Alomari, 2019).

Effective talent management practices extend beyond recruitment and training to encompass employee motivation, engagement, and retention mechanisms that enhance job satisfaction and commitment (Abhinanda & Muralidharan, 2021). A robust TM framework involves continuous evaluation and adaptation, ensuring that organizational talent strategies remain responsive to evolving business goals and external market shifts (Ibrahim & Alomari, 2019). Such adaptability is particularly vital in the banking sector, where competitive pressures, technological disruption, and regulatory reforms demand workforce agility and specialized expertise. As Kuchciak and Warwas (2021) note, banks that effectively attract, develop, and retain skilled professionals are better positioned to maintain operational resilience, service quality, and customer trust.

2.2. Dimensions of Talent Management

Talent management is a multidimensional construct encompassing the systematic attraction, development, and retention of employees whose skills and competencies are vital to achieving organizational goals. Talent attraction involves the deliberate processes and strategies organizations adopt to identify and recruit individuals with the right qualifications, experience, and value alignment to meet strategic goals (Kaur, 2013). Effective attraction strategies are characterized by strong employer branding, competitive compensation packages, and inclusive recruitment practices that appeal to high-caliber professionals (Ballesteros, 2010). In the banking sector, where performance, innovation, and compliance are critical, attracting top talent remains central to sustaining competitiveness and ensuring superior service delivery (Ibrahim & Alomari, 2019). Organizations with transparent and merit-based recruitment systems tend to attract and retain skilled employees, resulting in improved organizational performance and reduced turnover (Muhammad & Yunfei, 2013).

Talent development, on the other hand, refers to the structured efforts aimed at enhancing employee

capabilities through continuous learning, mentoring, coaching, and career progression initiatives (Heinen & O'Neill, 2004). It aligns with Human Capital Theory, which emphasizes that investment in employee education and training produces measurable returns in productivity, creativity, and innovation (Becker, 1993). Within the banking industry, where products, services, and technologies evolve rapidly, sustained talent development ensures employees remain competent and responsive to market changes. Activities such as professional training, leadership development, and regular performance feedback foster engagement and long-term commitment, thereby reducing attrition rates and improving institutional performance (Kusi et al., 2020).

Talent retention, the third dimension, focuses on maintaining the loyalty and sustained engagement of high-performing employees through supportive work environments, fair recognition systems, and opportunities for advancement (Oladapo, 2014). Retention has become a strategic priority because high turnover disrupts operational continuity, increases replacement costs, and weakens institutional memory (Almaaitah et al., 2020). Implementing effective retention mechanisms—such as flexible work arrangements, professional development pathways, and performance-linked incentives—has been found to significantly improve job satisfaction and organizational commitment (Howe-Walsh et al., 2022). In Ghana's banking sector, where competition for skilled professionals is intense, retaining competent staff has emerged as a determinant of operational stability, customer trust, and long-term organizational success (Azumah et al., 2023).

2.3. Talent Management and Organizational Success

Organizational success refers to an institution's capacity to achieve its strategic objectives, sustain long-term viability, and consistently deliver value to its stakeholders (Muhammad & Yunfei, 2013). It is commonly assessed through indicators such as productivity, innovation, profitability, customer satisfaction, and employee engagement. Within the contemporary business environment that is characterized by volatility and global competition requires effective management of human capital. Oladapo (2014) found that organizations implementing comprehensive TM frameworks experience significant improvements in employee retention and productivity, while Tansley (2011) observed that TM fosters organizational agility and a stronger competitive edge. Similarly, Kusi et al. (2020) demonstrated that effective TM practices drive efficiency, innovation, and superior service delivery in Ghanaian enterprises, underscoring the central role of human capital in achieving sustained success.

In the banking sector, organizational success is intrinsically linked to the capacity to manage knowledge, human expertise, and customer relationships effectively. Ibrahim and Alomari (2019) established that banks with structured TM frameworks exhibit higher levels of innovation, service quality, and adaptability. Bamfo (2024) further argued that well-executed TM initiatives enhance employee commitment, lower turnover, and improve financial performance. However, Dwamena and Yusoff (2022) noted that in many developing economies, the absence of integrated, technology-driven HR systems and underinvestment in human capital development limit the full realization of TM's potential benefits. This highlights the pressing need for context-specific talent management models that address infrastructural, technological, and cultural limitations unique to emerging economies such as Ghana.

The increasing pressures of globalization, digitalization, and economic uncertainty have intensified the need for organizations to cultivate resilient, skilled, and innovative workforces. Akanda et al. (2021) emphasized that robust talent management frameworks and retention strategies are indispensable for organizational resilience and sustained growth. In the banking industry, where operational efficiency and service excellence are directly dependent on human expertise, prioritizing strategic HRM practices has become imperative for ensuring profitability and competitiveness (Theodorsson et al., 2022). Empirical studies further substantiate that talent management significantly contributes to competitive advantage and market positioning, as firms that attract, develop, and retain skilled employees outperform their counterparts in productivity and innovation (Al-Rawashdeh, 2020; Kravariti et al, 2023; Egwakhe et al, 2023). Effective talent management is not merely a support function but a strategic lever that determines long-term success and survival (Alzghoul & Khaddam, 2024).

The importance of TM is particularly pronounced in the financial services sector, where innovation, customer trust, and responsiveness are largely driven by human expertise. As Ibrahim and Alomari (2019) and Mohammed et al. (2024) observed, the dynamic and highly competitive nature of banking necessitates proactive talent strategies to manage challenges such as rapid technological evolution, shifting consumer expectations, and regulatory complexities. Effective TM in banking thus involves systematically attracting, developing, and retaining individuals with specialized competencies in finance, digital technology, and customer relations—skills essential for sustaining innovation and maintaining a competitive edge (Theodorsson et al., 2022). Supporting this view, Muriithi (2020) found that in emerging economies such as Kenya and India, talent management practices including structured recruitment, career development, and succession planning play a critical role in enhancing employee retention and institutional continuity.

2.4. Theoretical Background and Hypotheses

2.4.1. Human Capital Theory and Resource Based Theory

This study is fundamentally underpinned by the Human Capital Theory (HCT) and the Resource-Based View (RBV), which together provide a robust theoretical foundation for analyzing the nexus between talent management and organizational success. The Human Capital Theory posits that strategic investments in employees' skills, knowledge, and abilities yield increased productivity and enhanced economic value for organizations (Menezes et al., 2025). This theoretical perspective emphasizes that human capital represents a critical source of sustainable competitive advantage, as it embodies unique and inimitable capabilities that cannot be easily replicated by competitors. A skilled and knowledgeable workforce, therefore, should not be perceived merely as an operational expense but as a strategic asset capable of generating substantial and enduring returns (Kurdi et al., 2020). Within this framework, talent management practices—such as targeted recruitment, continuous training, and professional development—are viewed as essential mechanisms through which organizations enhance their human capital and overall performance (Prabakar, 2024). Consequently, firms that invest strategically in educating and developing their employees realize positive economic outcomes through improved efficiency, creativity, and innovation (Ibrahim & Alomari, 2019). This theoretical orientation aligns closely with the argument that effectively managed talent constitutes a unique and valuable resource that drives sustained organizational competitiveness.

Complementing this, the Resource-Based View extends the discussion by asserting that a firm's sustained competitive advantage arises from the possession and strategic deployment of resources that are valuable, rare, inimitable, and non-substitutable (VRIN) (Howe-Walsh et al., 2022). From this perspective, talent represents a quintessential internal resource fulfilling these VRIN criteria, thereby serving as a powerful driver of organizational success. Through effective talent management, organizations develop dynamic capabilities—such as strategic agility, resource fluidity, and adaptive learning—that enable them to respond efficiently to internal and external market demands (Jooss et al., 2023). These capabilities foster long-term resilience and differentiation in highly competitive environments. Moreover, when talent is effectively nurtured and retained, it becomes a source of sustained competitive advantage that rivals find exceedingly difficult to imitate (Kabwe & Okorie, 2019; Ayanponle et al., 2024).

In this regard, the RBV underscores the need for organizations to manage human capital as a core intangible asset, one that underpins innovation, strategic responsiveness, and long-term profitability (Boakye et al., 2024). Together, the Human Capital Theory and Resource-Based View converge on a central tenet: strategically managed talent is both a driver and determinant of sustained organizational success. These theoretical perspectives collectively emphasize that investment in and effective management of human capital are critical to differentiating an organization from its competitors (Yuniati et al., 2021).

Applied to the Ghanaian banking context, this integrated theoretical framework provides a comprehensive lens for examining how specific talent management practices—particularly attraction, development, and retention—affect organizational performance. It enables an in-depth understanding of how banks can leverage their human capital to achieve strategic agility and long-term success within a dynamic and competitive financial environment (Kabwe & Okorie, 2019; Ibrahim & Alomari, 2019).

2.5. Hypotheses Development

2.5.1. Talent Attraction

Talent attraction represents the strategic process through which organizations identify, engage, and recruit individuals possessing the requisite skills, competencies, and values needed to achieve corporate objectives. In the competitive and knowledge-intensive environment of the banking industry, attracting and selecting high-caliber employees is a critical determinant of operational excellence and innovation. This process is crucial for establishing a robust human capital foundation, enabling firms to acquire personnel who can significantly contribute to strategic agility and sustainable growth (Jooss et al., 2023). Organizations that proactively cultivate a positive employer brand and offer competitive benefits prove more successful in attracting top-tier talent, which in turn enhances innovation and market responsiveness (Ibrahim, 2024; Ibrahim & Alomari, 2019).

Predicated on Human Capital Theory and the Resource-Based View, this strategic alignment ensures that the acquisition of human capital is not merely transactional but is deeply integrated into the overarching organizational strategy, thereby fostering a sustainable competitive edge (Ibrahim & Alomari, 2019). This proactive approach to talent attraction is essential for maintaining a robust pipeline of qualified professionals, which is particularly vital in sectors like banking where specialized skills are constantly in demand and turnover can impact service delivery and regulatory compliance (Yuniati et al., 2021).

Indeed, evidence from prior research in the Ghanaian banking sector demonstrates a direct positive correlation between effective talent attraction strategies and enhanced organizational performance, particularly through improved employee job satisfaction and affective commitment (Mensah et al., 2016). Furthermore, a robust talent attraction framework critically supports the organization's ability to innovate, as it brings in diverse perspectives and specialized skills crucial for developing new products and services within the dynamic financial landscape (Ibrahim & Alomari, 2019).

Effectively attracting superior talent and implementing robust acquisition strategies significantly impact firm success. Effective talent acquisition strategies, encompassing workforce planning, job analysis, selection, and onboarding, are foundational for ensuring the availability of skilled personnel, thereby significantly boosting organizational performance and competitiveness (Opada et al., 2024).

By embracing candidate-centric approaches, leveraging technology, and prioritizing diversity and inclusion, organizations can develop recruitment policies that not only meet organizational objectives but also foster a positive candidate experience, drive innovation, and ensure long-term success. These comprehensive strategies are crucial for maintaining a competitive edge in an increasingly globalized market, where the war for talent intensifies (Opada et al., 2024). Based on above theory, the hypothesis 1 that articulates a positive association between talent attract and organizational success.

H_1 Takent attraction has a apositive and significant effect on organizational success

2.6. Talent Development and Organizational Success

Talent development encompasses the deliberate and continuous efforts by organizations to enhance employee capabilities through structured training, mentoring, coaching, and career progression initiatives. It represents a strategic investment in human capital that directly contributes to organizational learning, adaptability, and sustained competitiveness. According to the Human Capital Theory (HCT), organizations that allocate resources toward employee education and skill enhancement realize measurable returns in productivity, creativity, and innovation (Becker, 1993; Menezes et al., 2025). Human capital is therefore not an operational cost but a vital strategic asset that, when developed, yields enduring value for both the employee and the organization (Kurdi et al., 2020).

In the context of Ghana's banking sector, where technological disruption, regulatory reforms, and market competition are constant, talent development becomes essential for maintaining institutional resilience and service excellence. As highlighted in the manuscript, sustained employee development ensures that the workforce remains competent, motivated, and responsive to changing customer and industry demands (Kusi et al., 2020). Activities such as leadership training, professional certification, and performance feedback mechanisms foster higher engagement, innovation, and retention, which in turn enhance overall organizational performance.

From the Resource-Based View (RBV) perspective, talent development creates rare and inimitable internal capabilities that strengthen a firm's strategic advantage. Well-developed employees possess tacit knowledge and context-specific expertise that competitors cannot easily replicate, making them a source of long-term differentiation and competitiveness (Howe-Walsh et al., 2022; Jooss et al., 2023). Furthermore, continuous learning and skill enhancement cultivate dynamic capabilities—such as strategic agility and resource fluidity—that enable banks to adapt effectively to evolving financial technologies, customer expectations, and market dynamics.

Empirical evidence reinforces this theoretical connection: organizations with robust talent development systems demonstrate higher productivity, stronger innovation capacity, and greater operational efficiency (Ibrahim & Alomari, 2019; Kusi et al., 2020). In Ghanaian banks, such development initiatives not only elevate employee performance but also contribute to improved profitability, customer satisfaction, and institutional reputation.

H_2 Talent development has a positive and significant effect on organizational success.

2.7. Tlent Retention

Talent retention represents a strategic process through which organizations sustain the commitment, engagement, and loyalty of their most capable employees to ensure the long-term realization of organizational goals. It involves deliberate managerial actions such as creating supportive work environments, fostering a culture of recognition, and providing clear career progression opportunities that encourage employees to remain and contribute productively (Ott et al., 2018). The banking and financial sector environment—characterized by intense competition, regulatory complexity, and rapid technological change—retaining talented employees is not only a human resource priority but a strategic necessity for ensuring operational stability, service excellence, and customer trust.

From the lens of Human Capital Theory, talent retention is viewed as a strategic investment that yields measurable returns in productivity, innovation, and organizational resilience. Human capital, when effectively developed and retained, becomes a valuable source of knowledge, experience, and skill that directly enhances an organization's capacity to perform and adapt (Menezes et al., 2025; Kurdi et al., 2020). Investing in retention initiatives such as continuous training, mentoring, and career growth strengthens employees' psychological commitment and reduces turnover intentions, thereby improving organizational efficiency (Ibrahim & Alomari, 2019). Retained employees carry accumulated institutional knowledge that enables better problem-solving, decision-making, and innovation—key determinants of organizational success.

In addition talent retention by firm's enabled sustained competitive advantage. Talented and experienced employees embody valuable characteristics such as skills, tacit knowledge, and organizational experience cannot easily be replicated by competitors (Howe-Walsh et al., 2022). As Ott et al. (2018) argue, fostering a strong

organizational culture, aligning values, and offering dynamic career pathways deepen employees' sense of belonging and organizational identification, thereby enhancing retention. When employees' goals and values are harmonized with organizational objectives, they develop a profound emotional attachment that strengthens their commitment and performance.

Empirical evidence supports this theoretical linkage, showing that talent retention is a powerful driver of organizational performance and sustainability. Mazlan and Jambulingam (2023) observe that career development opportunities, workplace well-being, and supportive management structures are among the most influential factors in retaining high-performing employees, particularly in competitive sectors such as banking. Their findings align with the broader literature emphasizing that retention mitigates the financial and operational costs of turnover while promoting institutional continuity, service quality, and employee morale. By maintaining a stable and skilled workforce, banks can achieve greater consistency in performance, enhance innovation capacity, and secure long-term competitive advantage.

H_8. Talent retention has a positive and significant effect on organizational success.

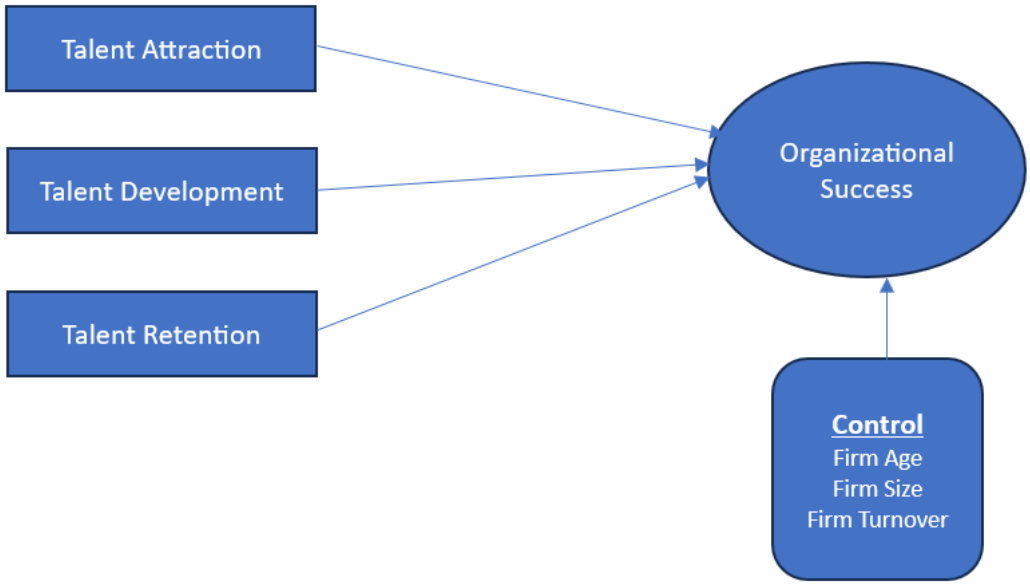


Figure 1. Conceptual Framework.

3. METHODOLOGY

3.1. Study Design and Method

This study adopts a rigorous methodological approach to investigate the intricate relationship between talent management practices and organizational success within the Ghanaian banking industry. A cross-sectional design coupled with a quantitative research approach was employed to systematically analyze the influence of talent attraction, talent development, and talent retention on organizational success (Creswell, 2014). This approach provides a comprehensive snapshot of how these dimensions of talent management operate within the dynamic financial services environment, allowing for the assessment of their direct and immediate effects on organizational success(Kusi et al., 2020; Opada et al., 2024).

The cross-sectional design was considered particularly suitable because it captures variations in talent management practices and organizational success at a specific point in time, enabling the identification of existing relationships among variables without requiring longitudinal data (Raza et al., 2024). The quantitative orientation of the study allows for objective measurement, statistical testing, and generalization of findings across institutions, ensuring both analytical precision and empirical validity. Such an empirical investigation provides evidence-based insights for refining human resource strategies and enhancing organizational competitiveness in Ghana's financial sector.

3.2. Study Population and Sampling

The study focused on employees of Fidelity Bank Ghana Limited, specifically within the Accra operational region, which serves as one of the bank's most vibrant and strategically significant business hubs. Fidelity Bank was selected because of its extensive branch network, dynamic human resource management systems, and its strong emphasis on service excellence and innovation—attributes that make it a representative case for examining the relationship between talent management practices and organizational success within Ghana's financial sector. The population for the study comprised employees from diverse functional areas and hierarchical levels, reflecting the multidimensional nature of talent management within banking institutions.

In total, forty-four (44) branches of Fidelity Bank located across the Accra Metropolis were considered for the study, providing a geographically and operationally diverse base for data collection. From these, thirty-six

(36) branches were selected to participate in the survey, yielding a sample size of one hundred and thirty (130) respondents. The sample included employees drawn from six major job categories: Branch Managers, Operations Officers, Finance Officers, Customer Service Officers, Credit Officers, and Relationship Managers. This selection ensured that both managerial and non-managerial perspectives were adequately represented, capturing the full spectrum of experiences relevant to talent attraction, development, and retention practices.

A stratified random sampling technique was employed to enhance representativeness and minimize bias. The stratification process was based on branch size, staff strength, and departmental composition, ensuring proportional representation across various organizational levels and functional units. Each branch contributed between two and six respondents, depending on its workforce capacity and operational structure. This approach allowed for a balanced and contextually grounded analysis of how talent management practices are perceived and implemented within the bank.

Altogether, the sample distribution spanned branches such as Abeka, Dansoman, Dzorwulu, Airport Residential, High Street, Head Office, East Legon, Osu Oxford Street, and Weija, among others, providing a comprehensive reflection of Fidelity Bank's operational landscape. The selected sample size of 130 was considered methodologically appropriate and statistically adequate for regression-based analysis, consistent with Hair et al. (2019), who recommend a minimum of 100–150 observations for multivariate studies. The inclusion of staff across different branches and roles ensured diversity in responses, thereby strengthening the generalizability and reliability of the study's findings.

4. DATA ANALYSIS

The data collected from the 130 respondents across thirty-six (36) branches of Fidelity Bank Ghana Limited were systematically analyzed using quantitative analytical techniques to test the study's hypotheses and achieve its objectives. The responses obtained from the structured questionnaires were first screened for completeness, consistency, and accuracy. Incomplete or ambiguous responses were excluded from the analysis to ensure the reliability of results. The cleaned data were then coded and entered into the Statistical Package for the Social Sciences (SPSS) Version 26, which served as the primary analytical tool.

The analysis followed a multi-stage process designed to provide both descriptive and inferential insights. Descriptive statistics, including frequencies, percentages, means, and standard deviations, were computed to summarize respondents' demographic characteristics and provide an overview of the distribution patterns of the study variables—namely *talent attraction*, *talent development*, *talent retention*, and *organizational success*. These descriptive measures offered initial insights into how employees perceived talent management practices and the overall success of the bank.

Subsequently, reliability analysis was conducted using Cronbach's Alpha coefficients to assess the internal consistency of the measurement scales for each construct. A Cronbach's Alpha value of 0.70 or higher was considered acceptable, indicating that the items within each construct were sufficiently correlated and reliable for further statistical testing. Exploratory factor analysis (EFA) was also performed to confirm the dimensional structure of the constructs and to ensure that all measurement items loaded appropriately on their corresponding factors. This procedure enhanced the construct validity of the scales and reduced measurement error.

Following the descriptive and reliability analyses, Pearson's correlation analysis was employed to examine the direction and strength of the linear relationships among the main variables. Correlation coefficients (r-values) were interpreted in accordance with standard thresholds—weak (0.1–0.3), moderate (0.31–0.6), and strong (above 0.6)—to assess the degree of association between the talent management dimensions and organizational success. This stage provided preliminary evidence of whether the hypothesized relationships were statistically significant before proceeding to the regression model.

To test the study's hypotheses and determine the predictive effects of talent management practices on organizational success, a multiple linear regression analysis was conducted. The regression model examined the combined and individual influence of *talent attraction*, *talent development*, and *talent retention* on organizational success, while controlling for demographic variables such as years of experience, job category, and branch location. The analytical model was specified as:

$$OS=\beta0+\beta1TA+\beta2TD+\beta3TR+\varepsilon OS=\beta0+\beta1TA+\beta2TD+\beta3TR+\varepsilon$$

Where:

- OS = Organizational Success (dependent variable)
- TA = Talent Attraction
- TD = Talent Development
- TR = Talent Retention
- β_0 = Constant (intercept)
- β_1–β_3 = Regression coefficients (representing the effect of each independent variable)
- ε = Error term

The coefficient of determination (R^2) was used to assess the proportion of variance in organizational success explained by the independent variables, while the F-statistic tested the overall significance of the model. Individual regression coefficients were evaluated using t-tests to determine the strength and significance of each

predictor. The significance level for all tests was set at $p < 0.05$, following conventional social science research standards. Additionally, diagnostic tests were performed to verify the assumptions of multiple regression, including linearity, multicollinearity, homoscedasticity, and normality of residuals. The Variance Inflation Factor (VIF) and Tolerance values were used to check for multicollinearity, ensuring that the independent variables were not excessively correlated.

5. EMPIRICAL ANALYSIS AND FINDINGS

5.1. Profile of Respondents

The study gathered data from a total of 130 respondents drawn from thirty-six (36) branches of Fidelity Bank Ghana Limited within the Accra operational region. These respondents represented a diverse mix of professional categories and branch locations, providing a broad and balanced view of the bank's human capital landscape. The distribution ensured inclusion across both managerial and non-managerial levels, enabling a more comprehensive understanding of how talent management practices are perceived and implemented within the institution.

As shown in Table 1, the respondents were drawn from a wide geographical and operational spread of Fidelity Bank branches. Branches such as Abeka, Dansoman, Dzorwulu, Head Office, High Street, Kaneshie Market, and Labonehad the highest representation, each contributing approximately 4.6% of the total sample. Medium-sized branches such as A & C Mall, Achimota, Madina, Osu Oxford Street, and Nungua each accounted for around 3.1%, while smaller outlets like Action Chapel, Dome, Lapaz, and Haatso contributed between 1.5% and 2.3% of respondents. This distribution reflects a balanced sampling approach that proportionally represented the various branch sizes and employee capacities across the metropolis.

Table 1. Profile of Respondents.

S/N	Branch	Frequency	Percent (%)
1	A & C Mall	4	3.08
2	Abeka	6	4.62
3	Abossey Okai	3	2.31
4	Achimota	4	3.08
5	Action Chapel	2	1.54
6	Adabraka	3	2.31
7	Adenta	3	2.31
8	Airport Residential	4	3.08
9	Dansoman	6	4.62
10	Dome	2	1.54
11	Dzorwulu	6	4.62
12	East Legon	2	1.54
13	Haatso	2	1.54
14	Head Office	6	4.62
15	High Street	6	4.62
16	IPS	3	2.31
17	JW Bush	3	2.31
18	Kaneshie Market	6	4.62
19	Kantamanto	3	2.31
20	Kwame Nkrumah Ave	2	1.54
21	Labone	6	4.62
22	Lapaz	2	1.54
23	Madina	4	3.08
24	Mamprobi	4	3.08
25	Mile 7	2	1.54
26	Nungua	4	3.08
27	Okaishie	4	3.08
28	Osu Oxford Street	4	3.08
29	Ring Road Central	3	2.31
30	Spintex	3	2.31
31	Tema Community 2	2	1.54
32	Tema Community 1	3	2.31
33	Tesano	4	3.08
34	Teshie	3	2.31
35	Trade Fair	3	2.31
36	Weija	3	2.31

In addition to the branch distribution, the study also examined the sex composition of the respondents, as presented in Table 2. Out of the 130 participants, 66 (50.77%) were female, while 64 (49.23%) were male, indicating a fairly balanced gender representation. This gender distribution demonstrates that both male and female employees actively contribute to Fidelity Bank's workforce and decision-making processes. The near parity between male and female respondents enhances the objectivity of the findings, as it captures gendered perspectives on workplace practices and employee development opportunities.

Table 2. Gender of Respondents.

Sex	Frequency	Percent (%)
Female	66	50.77
Male	64	49.23

5.2. Demographic Characteristics of Respondents

A total of 130 employees from thirty-six (36) branches of Fidelity Bank Ghana Limited in the Accra operational region participated in the study. The demographic characteristics of respondents covered their gender, position, age, working experience, and level of education. The composition of respondents reflects a diverse and balanced workforce, enabling a comprehensive understanding of the human capital dynamics that influence talent management and organizational success in Ghana's banking industry. Out of the total sample, 66 respondents (50.77%) were female, while 64 respondents (49.23%) were male, indicating an almost equal gender representation across the bank. In terms of professional position, Customer Service Officers, Operations Managers, Relationship Officers, and Credit Officers each accounted for 22 respondents (16.92%), while Branch Managers and Finance Managers each represented 21 respondents (16.15%). Regarding age distribution, the majority of respondents (38.46%) were within the 31–40 years age group, followed by 26–30 years (21.54%) and 41–45 years (20.77%). Only 7.69% of respondents were aged 20–25 years, and 10.77% fell within 46–50 years, while a single respondent (0.77%) was above 50 years. This age structure indicates that most employees are in their productive working years, suggesting strong career growth potential and organizational stability.

With respect to working experience, 51 respondents (39.23%) had been with the bank for 1–3 years, 28 (21.54%) for 4–6 years, 22 (16.92%) for less than one year, 18 (13.85%) for 7–9 years, and 11 (8.46%) had served for 10 years or more. This distribution reflects a balanced mix of newer and more experienced employees, ensuring both institutional knowledge retention and the infusion of new talent. In terms of educational attainment, 53 respondents (41.09%) held a first degree, 30 (23.26%) possessed a master's degree, 16 (12.40%) combined a first degree and professional qualification, 14 (10.85%) held master's degrees with professional qualifications, 13 (10.08%) had HNDs, and 4 (2.33%) had professional qualifications only. This indicates a highly educated workforce with substantial professional expertise, aligning with the skill requirements of the banking sector.

Table 3. Demographic Profile of Respondents.

Variable	Category	Frequency	Percentage (%)
Sex	Female	66	50.77
	Male	64	49.23
Position	Branch Manager	21	16.15
	Credit Officer	22	16.92
	Customer Service Officer	22	16.92
	Finance Manager	21	16.15
	Operations Manager	22	16.92
	Relationship Officer	22	16.92
Age (Years)	20–25	10	7.69
	26–30	28	21.54
	31–40	50	38.46
	41–45	27	20.77
	46–50	14	10.77
	Above 50	1	0.77
Working Experience (Years)	Less than 1 year	22	16.92
	1–3 years	51	39.23
	4–6 years	28	21.54
	7–9 years	18	13.85
	10 years and above	11	8.46
Education	HND	13	10.08
	First Degree	53	41.09
	First Degree & Professional	16	12.40
	Master's Degree	30	23.26
	Master's & Professional	14	10.85
	Professional Only	4	2.33

5.3. Descriptive Statistics

The descriptive analysis revealed that employees of Fidelity Bank Ghana Limited generally held highly positive perceptions of the bank's talent management practices and their contribution to overall organizational success. The mean values across all measurement indicators exceeded 4.0, demonstrating strong agreement among respondents that the bank effectively implements strategies for talent attraction, development, and retention.

For Talent Attraction (TA), the mean scores (ranging from 4.09 to 5.79) indicated that the bank's employer branding, competitive compensation, and transparent recruitment systems are perceived as effective in attracting qualified professionals. The relatively low standard deviations and mild negative skewness suggest consistent and

favorable views across different branches.

In the case of Talent Development (TD), mean values between 4.96 and 5.59 confirmed that employees appreciate the bank's investments in staff training, mentorship, and capacity-building initiatives. The narrow spread of responses and negative skewness demonstrate that most employees strongly agreed on the effectiveness of these developmental programs in enhancing performance and career growth. Similarly, Talent Retention (TR) recorded high mean values (4.70–5.78), reflecting respondents' satisfaction with the organization's supportive work environment, recognition mechanisms, and promotion of job security. These findings affirm that Fidelity Bank's retention strategies are fostering employee loyalty and engagement—key drivers of long-term institutional stability.

The Organizational Success (OS) indicators achieved the highest mean values (5.54–6.18), with low standard deviations and consistently negative skewness, signifying strong employee confidence in the bank's ability to achieve its strategic objectives, maintain service quality, and adapt to changing market conditions.

Table 4. Summary descriptive Statistics.

Indicators	Mean	Min.	Max.	Standard deviation	Excess kurtosis	Skewness
TA1	5.434	1.000	7.000	1.539	0.023	-0.926
TA2	4.473	1.000	7.000	1.933	-1.108	-0.320
TA3	4.093	1.000	7.000	2.197	-1.539	-0.027
TA4	4.357	1.000	7.000	2.026	-1.273	-0.196
TA5	5.791	1.000	7.000	1.429	1.837	-1.432
TD1	5.202	1.000	7.000	1.592	-0.386	-0.698
TD2	4.961	1.000	7.000	1.832	-0.289	-0.884
TD3	5.589	1.000	7.000	1.538	1.074	-1.263
TD4	5.310	1.000	7.000	1.711	0.375	-1.076
TD5	5.388	1.000	7.000	1.667	0.198	-1.060
TR1	5.783	1.000	7.000	1.288	2.117	-1.460
TR2	5.597	1.000	7.000	1.406	0.391	-1.030
TR3	4.884	1.000	7.000	1.833	-0.917	-0.530
TR4	4.698	1.000	9.000	1.687	-0.537	-0.347
TR5	5.054	1.000	7.000	1.630	-0.041	-0.893
OS1	5.543	1.000	7.000	1.335	0.902	-1.130
OS2	6.178	2.000	8.000	1.089	1.528	-1.346
OS3	5.946	1.000	7.000	1.349	3.968	-1.857
OS4	5.946	2.000	7.000	1.228	2.260	-1.521
OS5	6.062	3.000	7.000	1.062	0.199	-0.989

5.4. Factor Analysis, Reliability and Validity

The results of the factor loading, reliability, and validity analysis confirm that the measurement model used in this study demonstrates strong internal consistency and acceptable construct validity. All factor loadings exceeded the minimum acceptable threshold of 0.50, indicating that each item adequately represents its respective construct. The indicators for Organizational Success ranged from 0.681 to 0.776, Talent Attraction from 0.539 to 0.733, Talent Development from 0.692 to 0.821, and Talent Retention from 0.584 to 0.780, suggesting that all items contribute meaningfully to their underlying dimensions.

The Cronbach's Alpha coefficients ranged between 0.698 and 0.804, surpassing the recommended benchmark of 0.70 (Hair et al., 2019), and thus confirming the internal reliability of the constructs. The Composite Reliability (ρa and ρc) values were all above 0.75, further supporting the consistency and reliability of the items used to measure each variable. These results imply that the scale items are stable and dependable for measuring perceptions of talent management practices and organizational success within Fidelity Bank Ghana Limited.

In terms of convergent validity, the Average Variance Extracted (AVE) values ranged between 0.42 and 0.56, indicating that the constructs explain a satisfactory proportion of variance in their observed indicators. Three of the constructs—Organizational Success (0.532), Talent Development (0.558), and Talent Retention (0.512)—exceeded the recommended 0.50 threshold, demonstrating adequate convergent validity. Although Talent Attraction (0.42) fell slightly below this threshold, its high composite reliability and significant factor loadings suggest that the construct remains conceptually sound and statistically acceptable.

Table 5. Outcome of Factor loadings, reliability and validity test.

Construct	Indicators	Factor Loadings	Cronbach's α	Composite Reliability (ρa)	reAverage Variance Extracted (AVE)
Organizational Success (OS)	OS1	0.681	0.782	0.784	0.532
	OS2	0.714			
	OS3	0.738			
	OS4	0.736			
	OS5	0.776			
Talent Attraction (TA)	TA1	0.733	0.698	0.698	0.420
	TA2	0.621			
	TA3	0.618			
	TA4	0.539			
	TA5	0.711			
Talent Development (TD)	TD1	0.713	0.804	0.825	0.558
	TD2	0.735			
	TD3	0.768			
	TD4	0.821			
	TD5	0.692			
Talent Retention (TR)	TR1	0.584	0.765	0.756	0.512
	TR2	0.714			
	TR3	0.780			
	TR4	0.758			
	TR5	0.724			

5.5. Correlation Analysis

The correlation results reveal strong and positive relationships among all the major constructs—Talent Attraction, Talent Development, Talent Retention, and Organizational Success—indicating that effective talent management practices collectively enhance organizational outcomes at Fidelity Bank Ghana Limited. Specifically, Talent Development ($r = 0.563$) and Talent Retention ($r = 0.562$) exhibited the strongest correlations with Organizational Success, suggesting that employees' continuous learning, skill enhancement, and long-term engagement significantly contribute to improved performance, innovation, and competitiveness within the bank.

The relationship between Talent Attraction and Organizational Success ($r = 0.416$), though slightly weaker, still indicates that recruiting competent and skilled individuals provides a foundational advantage for achieving superior results, particularly when complemented by sustained development and retention strategies. Additionally, the positive correlations among the talent management dimensions themselves—Talent Attraction and Talent Development ($r = 0.604$), Talent Development and Talent Retention ($r = 0.753$), and Talent Attraction and Talent Retention ($r = 0.502$)—underscore their interdependence.

This pattern suggests that attraction, development, and retention functions operate synergistically rather than in isolation, with each reinforcing the other to strengthen human capital and enhance overall organizational effectiveness. Collectively, these results imply that the successful management of talent in the banking sector relies on an integrated approach in which continuous employee development and long-term retention act as the primary conduits through which attraction efforts translate into sustainable organizational success.

Table 6. Correlation Analysis Outcome.

	Organizational Success	Talent Attraction	Talent Development	Talent Retention
Organizational Success	1.000			
Talent Attraction	0.416	1.000		
Talent Development	0.563	0.604	1.000	
Talent Retention	0.562	0.502	0.753	1.000

5.6. Path Analysis

The structural path model, as illustrated in Figure 1, examines the direct effects of Talent Attraction (TA), Talent Development (TD), and Talent Retention (TR) on Organizational Success (OS) within Fidelity Bank Ghana Limited. The model produced a coefficient of determination ($R^2 = 0.367$), which indicates that approximately 36.7% of the variation in organizational success is explained by the three talent management dimensions. This level of explanatory power demonstrates a moderate model fit and suggests that talent management practices play a substantial role in driving organizational outcomes in the banking sector.

The path coefficients reveal distinct but complementary influences among the constructs. Talent Attraction ($\beta = 0.096$)recorded a positive but weak relationship with organizational success, implying that while effective attraction strategies contribute to improved performance, their direct influence is relatively limited. This result suggests that attraction efforts—such as branding, competitive compensation, and recruitment transparency—primarily serve as the foundation for subsequent human capital processes rather than directly determining organizational outcomes. In practical terms, attracting talented employees creates potential value, but such value

is only realized through continuous development and retention efforts that transform potential into actual performance gains.

Conversely, Talent Development (β = 0.274) showed a moderate and positive influence on organizational success. This indicates that Fidelity Bank's continuous investment in employee learning, professional training, mentoring, and skill enhancement significantly strengthens its operational efficiency, service delivery, and overall competitiveness. The finding strongly supports the Human Capital Theory, which asserts that organizations that strategically develop the knowledge and competencies of their employees achieve superior productivity and innovation. It highlights the importance of structured development frameworks as catalysts for performance improvement and long-term growth.

Among the three dimensions, Talent Retention (β = 0.307) emerged as the strongest predictor of organizational success. This demonstrates that retaining skilled and experienced employees yields the most substantial performance benefits for the bank. High retention rates ensure institutional stability, preserve tacit knowledge, and sustain customer relationships—factors that contribute directly to improved profitability and corporate reputation. This finding aligns with the Resource-Based View (RBV), which posits that unique, inimitable human resources form the foundation of sustained competitive advantage. It also implies that effective retention policies—such as career progression, recognition, and job satisfaction—translate directly into tangible organizational outcomes.

To culminate, path model analysis underscores the interconnectedness of talent management practices and their collective influence on organizational performance. While Talent Attraction establishes the initial human capital base, Talent Development enhances employee competencies, and Talent Retention consolidates organizational knowledge and commitment—creating a cumulative effect that drives sustained success. The moderate explanatory power of the model (R^2 = 0.367) demonstrates that these practices, when strategically aligned, contribute significantly to the bank's ability to achieve its objectives and maintain competitiveness in the dynamic Ghanaian financial environment.

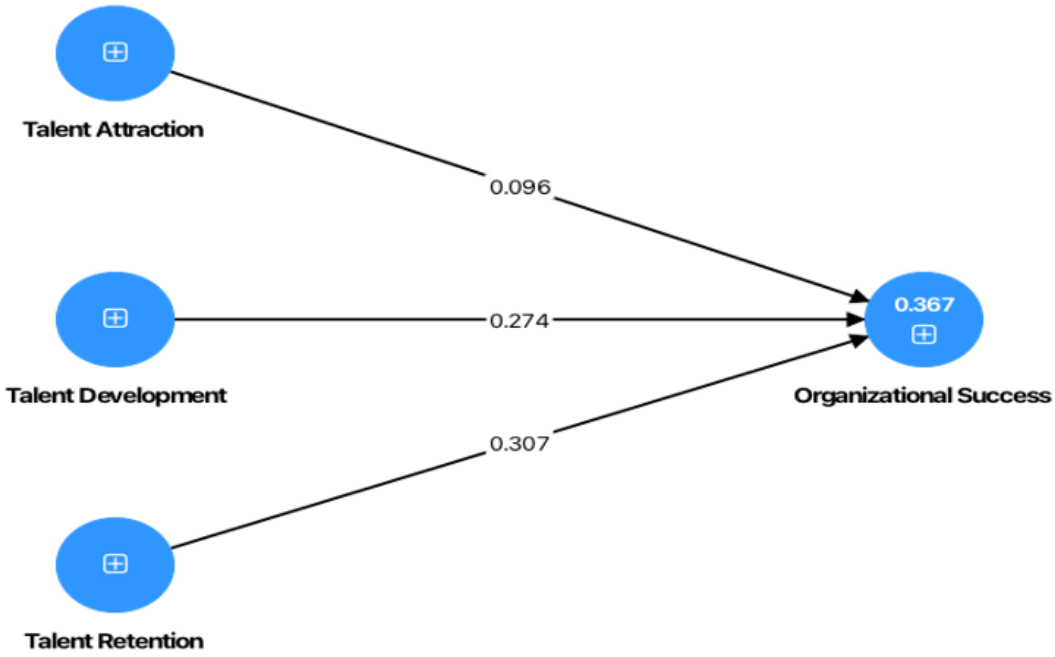


Figure 1. Path Model.

5.6. Hypotheses Testing

The results of the hypothesis testing, as summarized in Table 4.6, provide critical insights into the relationships between the dimensions of talent management—Talent Attraction, Talent Development, and Talent Retention—and Organizational Success at Fidelity Bank Ghana Limited. The structural model revealed varying degrees of influence among the predictors, reflecting the differential roles that each talent management component plays in driving institutional performance. The path analysis indicated that Talent Retention (β = 0.324, t = 2.611, p = 0.009) exerted the most substantial and statistically significant positive effect on organizational success. This finding implies that employee retention strategies, such as career advancement opportunities, recognition, supportive supervision, and a stable work environment, are central to the bank's sustained performance. Employees who feel valued, secure, and motivated are more likely to exhibit higher productivity, stronger commitment, and alignment with organizational goals. This outcome reinforces the Resource-Based View (RBV), which argues that a committed and experienced workforce constitutes a valuable, rare, inimitable, and non-substitutable resource that drives sustainable competitive advantage.

The relationship between Talent Development and Organizational Success (β = 0.255, t = 1.850, p =

0.064) was positive but not statistically significant at the 5% level, though marginally close to significance. This suggests that Fidelity Bank's investments in staff training, skill enhancement, and mentoring initiatives positively influence organizational outcomes, but their effects may take time to fully materialize. The result aligns with the Human Capital Theory, which posits that continuous investment in employee development enhances capabilities and performance over time, contributing to long-term organizational growth rather than immediate gains. It highlights the importance of maintaining structured and sustained development programs that align with employees' career aspirations and institutional objectives.

In contrast, Talent Attraction ($\beta = 0.125$, $t = 0.925$, $p = 0.355$) demonstrated a weak and statistically insignificant relationship with organizational success. Although attracting skilled and competent employees is essential for organizational growth, this result indicates that recruitment and employer branding efforts alone are insufficient to produce measurable performance outcomes unless followed by effective development and retention strategies. Attraction creates potential value by bringing talent into the organization, but that potential must be actualized through learning opportunities, engagement initiatives, and long-term career support.

The findings suggest that while all three dimensions of talent management positively influence organizational success, retention and development practices have the most meaningful impact within Fidelity Bank. This reinforces the argument that sustainable performance in financial institutions depends not merely on recruiting talent but on developing and retaining it strategically. The model's explanatory power ($R^2 = 0.367$) further indicates that talent management accounts for approximately 36.7% of the variance in organizational success, underscoring its vital role in enhancing productivity, innovation, and competitive positioning. Consequently, the study concludes that the most effective pathway to achieving organizational success lies in cultivating a stable, skilled, and motivated workforce through deliberate investment in talent development and retention strategies.

Table 7. Hypotheses Testing.

	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Talent Attraction -> Organizational Success	0.125	0.104	0.925	0.355
Talent Development -> Organizational Success	0.255	0.148	1.850	0.064
Talent Retention -> Organizational Success	0.324	0.118	2.611	0.009

6. DISCUSSION OF FINDINGS

The findings of this study provide valuable insights into the influence of talent management practices—specifically talent attraction, development, and retention—on organizational success within the context of Fidelity Bank Ghana Limited. The results revealed that although all three dimensions exerted positive effects on organizational success, the magnitude and significance of these effects varied considerably. The structural model accounted for 36.7% of the variance ($R^2 = 0.367$) in organizational success, indicating that talent management constitutes a moderate yet meaningful predictor of institutional performance in the Ghanaian banking sector.

The analysis demonstrated that Talent Retention emerged as the strongest and most significant determinant of organizational success. The positive and significant path coefficient ($\beta = 0.324$, $p = 0.009$) underscores the critical role of employee loyalty, engagement, and long-term commitment in sustaining competitive advantage. This finding aligns with the Resource-Based View (RBV), which posits that human capital—when effectively retained—becomes a unique, inimitable, and non-substitutable organizational resource (Barney, 1991). Retained employees accumulate institutional knowledge, experience, and client relationships that enhance the bank's operational efficiency, service quality, and innovation capacity. The result corroborates empirical evidence from Ott et al. (2018) and Mazlan & Jambulingam (2023), who found that retention practices such as job security, recognition, and career progression have a direct and positive impact on firm performance. In the Ghanaian context, where the banking sector faces intense competition and frequent staff mobility, maintaining a stable workforce is strategically essential for achieving sustainable success.

Talent Development also demonstrated a positive, though marginally insignificant, relationship with organizational success ($\beta = 0.255$, $p = 0.064$). This suggests that while development programs contribute positively to performance, their impact may not be immediately observable but accumulates over time through enhanced skills, creativity, and adaptability. This finding resonates with the Human Capital Theory (Becker, 1964), which asserts that investment in employee learning and capability-building enhances productivity and innovation, ultimately translating into organizational growth. In Fidelity Bank, consistent training, mentoring, and professional development initiatives foster employees' technical proficiency and service competence—factors that indirectly improve customer satisfaction and profitability. Similar findings by Kurdi et al. (2020) and Jooss et al. (2023) emphasize that systematic employee development not only improves performance but also strengthens retention, reinforcing the interconnected nature of talent management dimensions.

Conversely, Talent Attraction exhibited a weak and statistically insignificant relationship with organizational

success ($\beta = 0.125$, $p = 0.355$). Although attraction remains a critical entry point in the talent management process, its limited direct influence suggests that recruitment outcomes alone do not drive performance unless supported by effective development and retention strategies. This aligns with Kusi et al. (2020), who found that while recruitment and selection practices are essential for building a skilled workforce, their performance impact is realized only when employees are continuously supported through growth opportunities and job satisfaction. Within Fidelity Bank, this implies that successful talent attraction must be strategically integrated with internal capacity-building systems to transform potential talent into sustained organizational value.

Collectively, these findings emphasize that the effectiveness of talent management depends on the synergistic relationship among attraction, development, and retention. Attraction provides access to human capital, development enhances that capital's value through skill acquisition, and retention ensures that the organization continues to benefit from accumulated expertise and loyalty. This synergy aligns with both HCT and RBV, reinforcing the argument that strategically managed human capital represents a dynamic capability that drives long-term competitive advantage.

Empirically, the results are consistent with previous research in both developed and emerging markets. For instance, Ibrahim & Alomari (2019) and Boakye et al. (2024) reported that organizations that invest in employee retention and development outperform those focusing solely on recruitment. Similarly, Ayanponle et al. (2024) found that talent management dimensions collectively enhance organizational performance when integrated into a continuous strategic cycle rather than treated as isolated HR activities. The current findings thus contribute to the growing body of evidence that positions talent retention and development as the most influential levers of organizational success, particularly in human-capital-intensive industries such as banking.

6.1. Managerial Implications

The findings of this study carry important implications for managers and policymakers within Ghana's financial sector, particularly in designing and implementing effective talent management strategies that promote long-term organizational success. The analysis demonstrated that while all three talent management dimensions—attraction, development, and retention—positively influence organizational outcomes, the strongest effects emerge from talent development and talent retention. This provides a clear strategic direction for human resource managers to shift focus from short-term recruitment drives toward building a more holistic, continuous, and retention-oriented talent ecosystem.

First, the significant impact of Talent Retention underscores the need for managers to prioritize initiatives that enhance employee commitment and reduce turnover. Retention should be viewed not merely as a human resource function but as a strategic imperative that preserves institutional knowledge, fosters innovation, and maintains service quality. Managers should invest in policies that strengthen employee engagement, such as transparent promotion systems, recognition and reward programs, and flexible career progression pathways. Moreover, fostering a supportive organizational culture that values inclusion, trust, and open communication can enhance employees' sense of belonging, thereby deepening their emotional attachment to the institution. This approach aligns with the Resource-Based View, which highlights retained employees as rare and valuable assets capable of generating sustained competitive advantage.

Second, the positive though marginally significant influence of Talent Development calls for a stronger managerial emphasis on structured capacity-building programs. Managers should institutionalize continuous professional development through targeted training, mentoring, and learning opportunities aligned with the bank's strategic goals. Such initiatives not only enhance individual competencies but also stimulate innovation, adaptability, and customer satisfaction. The Human Capital Theory reinforces this perspective, suggesting that investments in employee learning yield long-term productivity gains. Managers should therefore allocate adequate budgets for skill enhancement, introduce leadership development programs, and leverage technology-enabled learning platforms to ensure employees remain agile in an evolving financial environment characterized by digital transformation and regulatory changes.

Third, while Talent Attraction exhibited a weaker direct relationship with organizational success, it remains a crucial entry point for building a strong workforce. Managers should enhance the bank's employer brand by promoting its reputation for fairness, innovation, and professional growth opportunities. Competitive compensation, clear job descriptions, and a transparent recruitment process can strengthen the bank's appeal to top-tier candidates. Importantly, attraction strategies should be integrated with development and retention systems to ensure that recruited talent is effectively nurtured and retained.

From a broader strategic perspective, managers should view talent management as an integrated system rather than a set of isolated HR functions. The results of this study show that attraction, development, and retention reinforce each other—employees who are attracted to a strong employer brand, nurtured through structured development programs, and retained through supportive policies collectively drive superior performance. Fidelity Bank and similar financial institutions should therefore embed talent management into their corporate strategy, linking it to organizational goals such as customer satisfaction, innovation, and financial sustainability.

Finally, these findings suggest that senior management should regularly evaluate the effectiveness of their

talent management initiatives using data-driven performance metrics such as turnover rates, training ROI, and employee satisfaction indices. Such evidence-based management will enable continuous improvement and ensure alignment between workforce capabilities and business objectives.

6.2. Conclusion and Future Research Directions

The study set out to examine the impact of talent management practices—talent attraction, development, and retention—on organizational success within the context of Fidelity Bank Ghana Limited. Grounded in the Human Capital Theory and the Resource-Based View (RBV), the research emphasized that human resources, when effectively managed, represent a firm's most valuable and inimitable asset capable of driving sustained competitive advantage. Using a quantitative cross-sectional design and data collected from 130 employees across 36 branches, the study tested three hypotheses through PLS-SEM analysis.

The findings revealed that talent management practices collectively explain approximately 36.7 percent of the variance in organizational success, indicating a moderate yet meaningful predictive power. Among the three dimensions, talent retention exerted the strongest and statistically significant positive effect on organizational success, followed by talent development, which showed a positive but marginally insignificant effect. Talent attraction, though positively related, had the weakest influence and was statistically insignificant. These results suggest that the ability to *retain* and *develop* existing employees yields greater performance benefits than focusing solely on recruitment. The evidence confirms the propositions of both HCT and RBV—that investment in human capital and the preservation of unique workforce capabilities are central to achieving long-term organizational competitiveness.

From a practical standpoint, the study concludes that Fidelity Bank's success is anchored in its commitment to nurturing and retaining skilled employees through continuous learning, recognition, and supportive leadership. The findings highlight that while attracting talent is important for maintaining workforce quality, the real performance gains emerge when such talent is continuously developed and retained within the organization. The results therefore affirm that effective talent management should be approached as an *integrated strategic system* rather than as isolated HR functions.

Despite its contributions, the study acknowledges certain limitations that open avenues for future research. First, the cross-sectional design restricted the ability to capture longitudinal effects; future studies could adopt a longitudinal or mixed-methods approach to examine how talent management practices influence performance over time. Second, the research focused on a single financial institution; subsequent studies could extend the analysis to multiple banks or across different industries such as telecommunications, manufacturing, or higher education to enhance generalizability. Third, future research may incorporate mediating or moderating variables such as organizational culture, leadership style, employee engagement, or digital transformation to deepen understanding of the mechanisms through which talent management affects success. Moreover, comparative studies between public and private financial institutions could yield valuable insights into contextual differences in human capital strategies within Ghana and across sub-Saharan Africa.

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