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## Talent management strategy of commercial banks in Vietnam

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### Abstract

This article is about all possible strategies and policies to attract and retain talents regardless wherever they originate to serve the needs of Vietnamese giant banking corporation both with domestic and international genesis.

**Keywords:** talent management, talent strategy, commercial banking, Vietnam, human resources management

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### 1. Introduction

#### 1.1. Overview of talent management strategies of commercial banks in Vietnam

##### 1.1.1 The concept of commercial bank

Is a monetary and credit business organization whose main and regular activities are receiving deposits, lending and providing banking services to domestic and foreign economies.

##### 1.1.2. Commercial bank business efficiency

- Business efficiency of commercial banks in essence always includes two aspects: economic efficiency is reflected in the value of economic benefits achieved by the bank and social efficiency is shown through the following objectives. the bank's social target is achieved.
- That's why in today's modernized society, commercial banks are always the place where people trust and use, almost everyone has one or more bank accounts to serve the purposes. personal destination. The increasing demand for use creates a high demand for human resources.
- Other commercial banks are strict in recruiting human resources as well as finding talented people. However, to manage talents, commercial banks often offer different talent management strategies.
- The urgency of talent management strategies of commercial banks in Vietnam
- Vietnamese commercial banks were initially mainly small in scale, with weak financial capacity, and only focused on providing a number of specialized banking services and products for the domestic market. After integration, opening up to trade has led to an increase in competition between domestic and foreign banks. The rapid development process has led to consequences for the Vietnamese banking system such as high NPL ratio, cross-ownership of large banks, while the number of foreign banks is increasing strongly, the quality of The number of domestic banks tends to decrease. From here, in order to increase profits, some Vietnamese banks have chosen to improve the quality of their products and services for customers. The two strategies chosen by Vietnamese banks are merger, integration and acquisition or diversification and improvement of their financial capacity.
- Summary of three weaknesses of our country's commercial banks:

**Firstly**, the majority of foreign studies are quantitative, while domestic studies are still mainly qualitative. Quantitative research in the country has been carried out, there are still limitations in terms of scope and influencing factors.

**Second**, the studies have evaluated the general business situation of commercial banks, which can be evaluated specifically for each commercial bank's activities. However, studies have not yet provided a comprehensive assessment of the performance of commercial banks in terms of both qualitative and quantitative aspects.

**Third**, the international environmental conditions, the national environment and the development trend of commercial banks also gradually changed with the development of science and technology. The performance evaluation criteria as well as the application of new international standards for commercial banks have not been mentioned in the topics.

Since then, the requirements for talent management strategy are set out and ensure to improve the business efficiency of Vietnamese commercial banks. At the same time, through the use of quantitative models to study the influence of factors on the business performance of Vietnamese commercial banks, propose solutions to improve operational efficiency in general, for joint stock commercial banks. Investment and Development of Vietnam in particular.

The significance of talent management strategies of commercial banks in Vietnam

Help businesses improve performance: Talent management is most effective when it combines three key components: rapid talent allocation, positive employee experiences, and a strategic HR team.

Allows companies to remain competitive. By hiring and developing talented employees, your organization becomes stronger and better prepared to face changes and risks.

Drive technological innovation that is always hitting the market, regardless of industry and your industry. Talented employees may be looking to harness the capabilities of new tools and problem-solve or come up with original ideas.

Helps form workgroups. This is much more helpful than just having a bunch of creative and talented people in your organization.

Leads to building a strong employer brand. Talent management brands your company as an employer. This helps you attract the best candidates for future hires.

#### **1.4 Strategic goals of talent management of commercial banks in Vietnam**

- Discovering criteria for determining talent for commercial banks
- Identify important factors affecting talent retention
- Proposing management methods and innovating management methods to recruit and retain talented people.

## **2. Theoretical basis**

### **2.1 Concept of talent**

Talent is defined as a person who has the capacity (knowledge, skills, attitudes) to successfully perform one or several specific tasks in a specific industry or field, has political ideals, and goals. clear living goals for society, be a talented contributor to social development and be recognized, respected and honored by society. Are talented and ethical people, are people with a certain level of special knowledge and skills, contribute to society through creative labor, are

people with characteristics such as high intelligence, High creativity, high motivation, excellent career skills combined with the psychological and social impact of family, school, friends and social relationships.

### **2.2 Criteria for identifying talent**

Humans in general and talents in particular are influenced by all three factors in the process of creation, development and growth: Genetics of parents and the impacts of the natural and social environment. Promote personal qualities (effort, adaptability, dynamism, creativity, etc.). These three factors have a close relationship with each other, interact, create conditions, each other create premise, play a central role in the comprehensive development and maturity of each person, contributing to the formation of the image. human capacity and intelligence, contributing to the formation of practical capacity and moral qualities. Determining who is really talented, both in terms of "virtue" and "talent" requires relying on a system of specific factors to evaluate and identify talents.

### **Intellectual ability**

Intelligence, good thinking ability, high generalization ability. The ability to evaluate things and make broad predictions. Ability to absorb quickly, remember for a long time, understand well, react quickly and be flexible. He is a highly creative thinker and always persistent in pursuing new things. Creative thinking is a noble attribute of talents, they are always sharp, grasp information and absorb new knowledge. In fact, intelligence quotient (IQ) tools can be used to assess a person's intellectual abilities.

### **Actual performance**

When emphasizing certain qualities of talent, people often pay more attention to intellectual ability than physical ability, will, social ability, organizational ability, and operational ability. Communication skills and practical ability to complete tasks. Actual performance here requires excellent communication skills, the ability to sift through useful information, and present problems clearly and succinctly. Good practical observation skills and right assessment of things. In fact, devices that measure emotional intelligence (EQ) can be used to assess a person's actual ability. It is also based on achievements, achievements and socially recognized work results.

### **2.3 Talent retention and factors affecting talent retention**

#### **2.3.1 Maintaining talent**

According to Singh and Dixit (2011), talent is scarce in the market, so retaining talent is much more important than attracting them. Therefore, organizations that compete with different policies to attract talent must have rather "expensive" policies to have any chance of attracting talent. Now, if a person is not satisfied with their current industry or job, they are always invited and can easily switch to another bank. However, while there is no specific definition of talent retention, we understand that "retaining" people is a way for people to stay and dedicate their hearts to the company.

#### **2.3.2. Factors affecting talent retention**

Recruiting talent at commercial banks today faces many challenges. Many top talent leave the bank they work for and move to another bank that offers a more attractive program. For this reason, commercial banks have begun to think about

factors that can retain personnel to prevent other bank managers from stealing human resources. According to the results of qualitative research on bank employees, four factors have been identified that affect talent retention at commercial banks: job satisfaction, work motivation, loyalty and determination to quit.

**Level of Job Satisfaction:** There are many studies that have investigated the job satisfaction of employees with their workplace. According to Smith (1969), "job satisfaction is the influencing attitude and perception of employees about different aspects of work". Research by Vroom (1964) suggests that job satisfaction is a measure of employees' awareness and positive orientation towards their work in the organization. central factor for the success or failure of the organization. Job satisfaction is defined as the extent to which employees enjoy their jobs. Based on perceptions, an employee develops a positive or negative attitude toward their job and work environment (Abraham, 2012a). Therefore, for talents, when a talent is satisfied with his job, he can become a talent attached to the bank. When they are satisfied, they will increase their loyalty and work more effectively to create value. Therefore, it is necessary to have appropriate policies at work, with the career goals of talented people so that they feel satisfied with their work.

Loyalty is considered an abstract concept, ambiguous and difficult to measure. However, it has been a very little talked about concept for a long time and in today's increasingly competitive banking environment, it has become even more important for all commercial banks. Loyalty can be seen as an act rooted in honest motives. According to Kumar and Shekhar (2012), loyalty is the willingness to put aside personal problems to improve relationships in the organization. According to Antoncic and Antoncic (2011), employee loyalty to the organization is expressed in the form of willingness to work in the organization, they believe in the goals of the organization, consider it as their personal goals. themselves and work for the common good. Employee loyalty can also be seen as "a form of commitment" that compels employees to act in a purposeful manner in order to promote the best interests of the organization, although some aspects may be overlooked. make sacrifices for personal gain and even perform duties assigned to the organization. spirit and highest responsibility. (Elegido, 2013).

Persistent commitment of the brand in addition to contributing to effective recruitment and retention of talent. An organization's talent management strategy should also contribute to this talent engagement. Like work management, talent engagement is a concept that lacks precise definition. According to Gibbons (2006), employee engagement is an employee's emotional and intellectual commitment to their job, organization, manager or co-worker, influencing them to put in their efforts. and apply pressure at work. According to another study by Hewitt Associates (2004), it is stated that employee engagement is a measure of employees' energy and passion for their company. Engaged employees are those who take action to improve the business results of the organizations they work for. They stick with the organization, chat and strive, increase their commitment to the organization, say positive things about their workplace, and fight for advancement. So, for commercial banks with a higher level of talent engagement, they will say and do positive things for the organization, helping to build a positive employer brand. They want to stay in the organization, increase productivity and often have high effort

at work. Therefore, it is likely to affect variables such as service quality, customer satisfaction, productivity, sales, profitability.

Through the above studies, in general, besides the personal characteristics of talents, talent retention is actually strongly influenced by the loyalty and commitment of these talents. In which the factors of job satisfaction, work motivation and commitment to leave are three factors that directly affect loyalty and commitment to leave has an impact on employee loyalty in general and talent in particular.

## 2.4 Building a research model

In general, previous studies only mentioned one aspect of all the above factors affecting talent retention. At the same time, no research has focused on evaluating the relationship between these factors and the overall impact of these factors on maintaining the professional level of commercial banks. In addition, currently Vietnamese commercial banks have quite clear criteria for identifying talent, especially the relationship between job satisfaction, work motivation, loyalty and attachment has not been clearly shown. in previous studies. At the same time, the set of potential capabilities with many different perspectives and concepts has not been studied.

Due to the important role of talent retention for the development and sustainable existence of organizations in general and famous commercial banks in the current global integration context. Many academics around the world have had to work hard to research, not only in-depth research in talent retention, but also the relationships to other factors affecting good talent retention.

## 3. Research design

### 3.1 Research Process

Introduction to the research process and research methods used in the thesis. The research process is carried out through main steps, including:

**Identify research problem:** This step explores the gaps in previous studies and identifies the problem to be researched.

**Determine research goals:** Set research questions and determine the research goals of the thesis.

**Qualitative research:** Researching documents, establishing proposed research models and qualitative research to determine criteria for talent in the bank. This step includes literature review and in-depth interviews with experts to determine talent criteria.

**Quantitative research:** This step includes preliminary research and official research. In preliminary research, concepts that have been researched and tested in other fields and countries are included in the study.

- The official research step in the research program will be conducted by surveying talents at branches of Commercial Banks in Vietnam. The research model will be evaluated and tested based on data collected from the survey, with a sample size of 1,200 people, selected using the snowball sampling method. This method is used because the survey object is a hidden population, so this sampling method is the most appropriate.
- The main contents in the formal research step include:

**Test the reliability of the scale:** The scale will be tested for reliability through the calculation of Cronbach's Alpha coefficient and the correlation coefficient of the sum of each element constituting the scale.

Exploratory Factor Analysis (EFA): Exploratory factor analysis will be performed to determine the convergent and discriminant value of the scale. The factor loading coefficients in EFA need to reach the minimum value as described in Table 3.1 to ensure the reasonableness of the EFA analysis. Variables with factor loading below the minimum threshold (depending on sample size) will be excluded from the study. This retested scale will be used in the questionnaire for the official research program in the next step.

These are the main activities in the official research step of the program.

Table 3.1 Minimum factor loading according to sample size  
 Research results: After completing step 4, i.e. analyzing the collected data, the researcher will discuss the results of the study and compare them with relevant studies. Through this process, research results will be better defined and understood, and compared and contrasted with the results of other studies in the same field.

Qualitative research to discuss research results: To confirm and further discuss the research results of the thesis, as well as collect comments, the research will conduct qualitative activities. Through discussions, the researcher will discuss the research results and receive feedback from experts, to clarify the meaning and impact of the results achieved in the thesis.

Suggested managerial implications: Based on the research results, the thesis will propose some managerial implications to help managers have appropriate policies and measures to maintain talent. These governance implications are built on analysis and research results, in order to provide recommendations and suggestions on how to manage and develop talent in the banking sector.

These are the next steps after completing the formal research step, to define and discuss the research results, as well as provide governance implications to support talent management and development.

### 3.2 Qualitative research to identify talent criteria

In the qualitative research step, research aims to identify and discover criteria to identify talent. This study was conducted during the period from February 2016 to April 2016. The method is through direct meetings with each expert in the banking sector. These experts are leaders of commercial banks, have university degrees or higher, and have extensive experience in banking management. The time for each meeting is about 60 to 90 minutes, during which open questions are asked and experts answer.

- The questions asked in the meeting were developed based on the definitions of talent and the criteria for identifying talent reviewed in Chapter 2. Discussion questions included: Why do you need talent? work in a bank? In your opinion, what criteria should a talented person have to identify them? Among those criteria, which one is the most important?
- After in-depth interviews with banking experts, the author has summarized a total of 9 criteria to identify talents in the bank.

### 3.2 Method for evaluating scale value – exploratory factor analysis (EFA)

There are 5 basic measurement scales:

- Job satisfaction scale.
- Work motivation scale.

- + Commitment scale.
- + Thang due to loyalty.
- + Talent retention scale.
  - Before testing the theoretical model, it is necessary to evaluate the reliability and validity of the scale. The method of evaluating the scale value in the study is exploratory factor analysis (EFA). Three important factors to consider in EFA results include:

Number of extracted factors: The number of extracted factors must be consistent with the research hypothesis about the number of components of the scale or the number of unidirectional concepts. The number of extracted factors is determined based on the stopping factor with EigenValue  $\geq 1$ .

Factor loading factor: The factor loading coefficient of a variable must be uniform in other variables and all observed variables must download the correct original factor after factoring. The weights on factors that the variable does not measure must be low to ensure convergent validity of the scale.

Total extracted variance: Total extracted variance is used to evaluate the percentage of the measured variables that are explained by the extracted factors. The total variance extracted needs to be  $\geq 50\%$ , and the higher the total, the better.

- If the results of the EFA analysis meet the above three factors, the study concludes that the EFA model is appropriate and the use of the EFA analysis method in the research problem is appropriate.

## 4. Preliminary quantitative research

### 4.1 Object descriptive statistics

Through research and implementation of preliminary surveys with survey samples according to the recommendation of commercial bank leaders, in meeting talent criteria, subjects were surveyed at appropriate locations and convenient for respondents, and the answered information of respondents is committed to keeping confidential and will only be used for research purposes, not for other purposes.

### 4.2 Preliminary reliability assessment

- Through coefficients, to measure the consistency of observed variables in some research concepts.
- In conducting the preliminary research conducted with the satisfactory survey sample in this phase, the research is evaluated and adjusted accordingly.

### 4.3 Official research sample

- Thereby, the talents at commercial banks are selected through the criteria of talent identification, the interviewees work at commercial banks, the subjects are surveyed thanks to the introduction of the respondents. The first interviewer in this study was a commercial bank leader and made sure the interviewees' information was formally redesigned after the preliminary survey.
- Besides, the survey subjects will be introduced according to the principle of the first person to introduce and the next interviewee will be introduced by the surveyed talents until there are enough numbers for this study.
- But there are also some surveyed subjects who have many people who fill in incorrect information, many conflicting answers in the survey, so those surveys are excluded before being included in the analysis.

#### 4.4. Confirmatory factor analysis

- Shows that they all have a good degree of agreement with the data through the criteria of convergent value, the combined reliability discriminant value and the extracted variance with that for the concepts of testing the discriminant validity of all concepts are linked together to see if they really have a distinguishing value.
- The results show that these concepts and concepts achieve the unidirectionality of convergent discriminant value and achieve the reliability of the scale. All concepts of the research model are consistent with the data. of the market and achieve the above values.
- Finally, all the correlations and relationships stated in the research hypothesis are proved by testing.
- It is impossible not to mention that job satisfaction has a positive impact on work motivation, commitment to talent, loyalty and retention of talent, work motivation has a positive impact on all environments. The relationship is statistically significant, so the concepts achieve convergent value
- In view of increasing the commitment of talents, it is necessary to increase the inspiration to work, through direct leadership and colleagues who work together, so that these talents will feel their responsibility in the work. maintaining and growing their bank.
- From then on, they are always proud and proud to work at their bank with people who are committed to working and have a good sense of responsibility for their work.
- In addition to placing the intrinsic value of work as a central benefit of life, this form of commitment is related to work motivation.
- More specifically, to do those things, leaders need to understand the aspirations of talented people and appreciate when they work well, so they will feel satisfied with the relationships within the bank and understand their responsibilities. and common interests.
- Obviously asserts that without support from colleagues and leaders, it can make the working environment unfriendly and it is difficult for them to work for a long time in which loyalty to the organization includes The two main groups of factors are the group of human resources factors and the group of organizational factors.
- In fact, they see their responsibilities and do not leave the bank even though other places have policies to attract them. It is necessary to increase the satisfaction of that talent through forms of increasing job satisfaction. finance job appraisal and in banking.
- Intrinsic factors such as work, evaluation, satisfaction and stress
- External factors such as job security, salary, promotion and development.
- From then on, they feel that there are no difficulties in their work, no matter how difficult the job is and need to be improved, they are willing to work and work together with the bank to overcome difficulties.
- Besides, it must be acknowledged that job satisfaction is a factor that strongly influences work motivation, positively affecting the commitment and loyalty of talented people.

#### 4.5 Test for differences in demographic margins

- Finding that there is no difference in gender, age, education, experience, ownership, bank size, and working location.

- The same shows that for talent retention, regardless of age or gender, there is no difference in the performance of maintaining them.
- Whether that talent works in a joint stock bank, a bank with foreign capital or a commercial bank with state capital, there is no distinction between the different sizes of banks nor in the retention of employees. talent.
- And knowing that in which position the talent works in the bank, like other variables, there is no difference.

#### 4.6 Job satisfaction factor

- It is easy to see that through websites or in practice at commercial banks in Vietnam, in general, personal relationships in an organization are often not highly agreed by employees, each person is responsible and accountable job.
- There, commercial bank managers need to have a thorough look at giving opportunities and promotion, so that their hard work will bring results in each organization and individual doing the work, they all want their contributions to be appreciated.
- It is agreed that at present, commercial banks are in the competitive stage in the market economy, most of them are not interested in mobilizing in non-financial form, but in that case, banks often give effective incentives. The employee's work performance at the end of the year based on the target of completing the business plan of each employee will have a corresponding bonus.
- Above all, commercial banks need to have action policies to create excitement to work for such talents in order to motivate them.
- Therefore, for commercial bank leaders, it is necessary to promote the creative innovations of talents and affirm that the loyalty of talents is not for their personal interests but for the organization and for the benefit of the people.
- To beautify the value or profit in the long-term market of a bank that has the pride of talent and they are responsible for working and developing the bank, all respect and ultimately fulfill the commitment of talent measure their energy and passion for the organization's leadership and responsibility.
- To see that the difficulty of maintaining talent is a complicated topic, so make sure that talent wants to stay and work for the bank without intending to think of the job as requiring a combination of many reasons. Due to the fact that there are different aspects of the way the factors are analyzed and evaluated, all the objective and subjective aspects of the research factors have suggested that talents stay at work for many different reasons depending on the situation work and career development.

#### 5. Conclusion

Talent management plays an important role in creating competitive advantages for enterprises, improving operational efficiency and satisfying employees' needs. Talent management also requires flexibility, creativity and adapting to changes in the business environment. Talent management needs to be based on scientific principles, fairness, transparency and in accordance with organizational culture, there needs to be a close link between activities such as recruitment, training, evaluation, promotion, reward and punishment and professional development, it is necessary to involve stakeholders such as leaders, managers, employees and external partners, there must be innovation and

continuous improvement to be suitable with the needs of the business and its employees. Talent management requires assessment and quality control to ensure efficiency and stakeholder satisfaction.

Increasing the satisfaction of talent in the company is an important goal and there are many ways to achieve it. Give employees more autonomy. Employees will feel happier and more responsible when they can decide on their own work schedule, how to complete work and the working environment that suits them. Create career development opportunities for employees. Employees will feel satisfied when they see a promotion path, receive training and learn from good and experienced people. Recognize and reward employees. Employees will feel motivated and attached to the company when they are recognized for their contributions, efforts and achievements, as well as adequately rewarded in terms of salary, benefits and other forms. Build a positive corporate culture. Employees will feel comfortable and belong when working in a friendly, fun, mutually supportive environment, with appropriate team building and extracurricular activities. Create meaning for employees' work. Employees will feel pride and purpose when working for a company with a clear vision, mission and values that benefit society and customers.

Besides, it is necessary to improve the commitment of talented people through salaries and other benefits. Employees will feel appreciated and fair when being paid commensurate with their efforts and capacity, as well as enjoying insurance, bonus and allowance regimes. Organize team building activities, vacations, birthdays, etc. to increase cohesion among members in the organization. Communicate clearly and continuously about the values and goals of the organization, so that employees understand the role and meaning of their work.

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