Talent Acquisition Strategies and Staff Retention in A Deposit Money Bank in Nigeria

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Abstract

The study investigated talent acquisition strategies and staff retention in a deposit money bank in Nigeria. Specifically, the study evaluated the impact of employer branding and digital recruitment on employee retention; it also examined the role of employee satisfaction in retaining top talent within the bank and analysed the impact of employee engagement on employees' retention in a deposit money bank. The study employed a cross-sectional survey design; the population of this study comprised staff in the Human Resource department at the Lagos Head office and a branch in Ilorin. The total number of HR staff at the bank's head office is 37, while the total number of staff at the Ilorin branch is 98, the sample size of 101 was calculated using Taro Yamane's formula. A random sampling technique was adopted for the study and primary data were sourced through the administration of a structured questionnaire to the staff of the bank using Google Forms. The collected data were analysed using various statistical tests to confirm their validity and reliability. The data gathered were analysed using inferential statistical techniques, specifically the structural equation model (SEM). The data analysis was executed using the STATA package. The results showed that employer branding, employee engagement, employee satisfaction are positively linked to talent acquisition and employee retention while digital recruitment revealed a strong negative and statistically significant relationship with talent acquisition and retention. The study concluded that when employees are actively involved, emotionally invested, and feel a sense of ownership over their work, they are not only more likely to stay but also to act as ambassadors for the organisation. The study further concludes that a combination of strong employer branding, active employee engagement and employee satisfaction is key to attracting and retaining top talents.

Keywords: Talent acquisition strategies, Staff retention, Employer branding, Employee satisfaction, Nigerian banking sector, Deposit money bank

Introduction

Globally, talent management strategies is germane for any organisation that will remain competitive. Effective talent management strategy begins with the attraction, development and retention of talents. The banking sector is significant globally because of its complex roles in ensuring the stability of the economy and its development, the cross-border transactions aid the flow of capital and diverse resources that are needed for the growth of the economy and it builds resilience against financial crises.

The Nigerian banking sector is vital for the nation's economic growth; it provides a foundation for financial stability and development Lyndon & Princess (2021). The total number of deposit money banks in Nigeria is forty-three (43) and the total assets is ₦160 trillion (Central Bank Economic Report (2024). This sector plays a crucial role in mobilizing savings and facilitating transactions (Aigie, *et al.,* 2023). In a competitive landscape such as the Nigerian banking sector, effective talent acquisition strategies and employee retention are vital for achieving organisational success. The bank in focus employed over 20,000 individuals, the bank places considerable emphasis on attracting high-caliber talent and retaining skilled employees.

However, the bank faces challenges in reducing turnover due to competition from industries offering more attractive packages. Continuous efforts to enhance employee engagement are necessary for talent retention, while meeting diverse employee needs is essential for creating a cohesive work environment. As the bank navigates these challenges, effective human resource management is vital for sustaining success in the evolving banking sector. Effective talent acquisition strategies are essential for organisations to attract and retain skilled employees in the competitive banking sector. **Employer branding** is a key factor in this process, a strong employer brand has the tendency to increase the bank's appeal to prospective candidates. Employees are considered as a valuable asset of an organisation hence the need to invest in their development (Hasan & Lucy, 2017).

Digital recruitment is another significant factor that influences talent acquisition. It involves the usage of artificial intelligence to streamline the hiring process. Digital tools enable banks to efficiently identify and engage potential candidates, thereby reducing hiring times and broadening the talent pool (Kaplan & Haenlein, 2019). AI-driven tools are currently being used in sourcing candidate, preliminary assessments, and screening of resume thereby digitalizing the process of recruitment and reducing time-to-hire (Black & Van Esch, 2020). Employee retention is a key factor in determining an organisation's performance in the competitive banking industry. High employee turnover can be costly and disruptive, thus affecting organisational performance and morale (Ghani, *et al* 2022).

Employee satisfaction is another significant factor influencing retention. Factors such as compensation and benefits**,** organisational leadership, and

employee recognition play crucial roles in determining the overall employee satisfaction. Competitive compensation packages and comprehensive benefits can enhance employees' financial security and well-being. Organisations that care more about their employees' satisfaction have a greater possibility of having higher levels of employee retention and more satisfied customers (Kurdi et al. 2021). Improved employee engagement level is germane this is because a low engagement on the part of an employee can lead to decrease in productivity thereby affection employees satisfaction which in turn will prevent employee retention. Employee engagement is the contrast of job fatigue.

In the banking sector, talent acquisition and retention are critical challenges that require a multifaceted approach. Therefore, the study aimed at determining the effective strategies for talent acquisition and retention in the bank.

Literature Review

Talent acquisition is an essential aspect of human resource management that influences organisational success. It is all-inclusive, with a goal of building a strong employer brand, develop a robust relationships with top talents, and the creation of pathways that ensures the organisation's long-term success. It is beyond mere posting of a requisition, it is strategic in identifying, attracting, and onboarding top talent such that the business need is met efficiently and effectively. Talent acquisition refers to a strategy approach that revolves around locating, attracting, and employing the services of individuals to achieve the organisational aim (Cascio, 2018). Jain & Agarwal (2020) viewed talent acquisition as the process of identifying, attracting, and retaining skilled individuals to meet organisational needs. Also, Aashish *et al.,* (2024) defined talent acquisition as a tactical approach that entails the location, attraction and engagement of exclusive individuals to fulfil both the present and future requirements of an organisation. Talent acquisition is proactive, its purpose is to ensure that candidates who align with the values, culture, and strategic objectives of the organisation are steadily available and recruited. Talent acquisition is crucial in the competitive industrial landscape because it directly affects an organisation's ability to compete in the market. The deployment of technology into recruitment aids the acquisition and retention of individuals who are top talents, the integration of technology and artificial intelligence in the process of recruitment brings transformation in the acquisition of talents. Digital tools such as applicant tracking system, recruitment process that is AI driven and data analytics aids the quality of individual that are being hired Li & Orlina (2024). The integration of AI in talent acquisition assist in screening resumes, matching of candidates and fast decision making Mohture *et al.,* (2025). Components of talent acquisition are; employer branding, applicant relationship management, and workforce planning (Aashish *et al.,* 2024).

Digital recruitment aids talent acquisition, traditional recruitment as its shortfalls hence the need for the adoption of digital recruitment, innovative approach to recruitment will assist in the acquisition of

top talents (Brown & Johnson 2021). The rise of social media, online job platforms, and artificial intelligence-driven recruitment tools has made it easier for organisations to reach a larger pool of candidates (Prashasth & Sudhir (2024). These technologies have also enabled companies to streamline their recruitment processes, making it possible to identify and engage potential candidates more efficiently. Talent acquisition build strong employer brand that culminate into a workforce that is committed thereby reducing turnover rates (Afna & Janardhanan, 2024).

Employer branding entails the application of a branding strategy to change the perception of both the current and prospective work force Ahmad, Khan, & Haque (2019). The goal is to create a cohesive employer or employment brand that includes a range of symbolic, financial, economic, and psychological components that work together to increase hiring and retention. Employer branding is significant in the attraction of prospective candidates, a strong employer brand does not only guarantee the attraction of top talents but it ensures their retention, this is done by promoting a culture that is positive. Employer's branding also involves communicating the company's culture, values, and mission to potential employees in a way that resonates with their career aspirations and personal values. It is a key strategy in attracting top talent, especially in competitive industries where the best candidates have multiple job offers. A strong employer brand differentiates an organisation in a competitive job market, it communicates what the organisation stands for, its values, and the benefits of working there, which can significantly influence job seekers' decisions (Kaur, *et al* (2020). Shabnam & Pragya (2023) identified diverse factors that strongly influences employer branding they include; employee benefits, job security, career development opportunities and work-life balance among others. Organisations that embodies these employer branding factors has the tendency to attract the needed talents. A good employer brand motivates the employees thus it promotes job satisfaction, higher productivity, and increased loyalty among employees.

Employee retention is a multifaceted approach that involves understanding employee needs, providing adequate resources, and creating a culture of recognition (Umma 2023). Gallup (2021) described talent retention as the outcome of a robust employee engagement strategy it emphasizes that employees who feel valued and connected to their work are less likely to leave. This definition encapsulates the evolution of talent retention strategies, emphasizing that a strong retention strategy not only reduces turnover but also enhances employee morale and productivity. Organisations with high employee engagement levels tend to experience lower turnover rates, this highlights the necessity of creating a culture of recognition and support. Goel, *et al.,* (2021) asserted that competitive salaries, bonuses, and comprehensive benefits have the tendency to retain top performers. Haris *et al.,* (2025) asserted

that organisational culture, leadership and career development opportunities foster employee loyalty and engagement. Costa *et al.,* (2024) asserted that work environment that is flexible and the engagement of employees in projects that are innovative can boost their commitments to the organisation thereby ensuring retention. The concept of talent retention focuses on employee satisfaction and engagement.

Employee satisfaction resonates whether employees are happy, contended and fulfilling their desires at work. There exist a link between employees' satisfaction and retention in the workplace; satisfied employees have the tendency to stay longer in their place of work than unsatisfied employees. Compensation and leadership styles among others are factors that influences employee's satisfaction (Sjarifudin & Ali 2023). Compensation is the money an employee receives for their labour, it includes pay, wages, commissions, bonuses, and other incentives, as well as non-cash benefits like health insurance, pensions, paid time off, and vacation time among others. Compensation is useful in motivating employees, it changes their attitudes and propels them to enthusiastically strive towards accomplishment of organisation goals. Also, leadership styles is a key determinant of employee satisfaction. Kaap *et al.,* (2024) affirmed that a conducive work environment helps in ensuring their satisfaction.

Employee engagement is also linked to talent retention, it is the emotional commitment and involvement of employees in their organisation and its goals. Employees who are more emotionally connected to their jobs tend to be more productive, show higher levels of job satisfaction, and are less likely to leave the organisation Engidaw (2021).

Employee engagement is crucial for employee retention in this ever changing business landscape, employees that are engaged have the tendency to go beyond their routine job allocation Deepalakshmi*, et al*. (2024). There are different frameworks that gives a clear presentation of employee engagement, they are; Job Demands Resources model and social exchange theory. Job Demands Resources affirmed that a balance between the demands of the job and the resources available for the job will boost employee engagement thus leading to higher employee retention. The social exchange theory suggests that an investment in work environment that is supportive coupled with diverse opportunities to develop will promote employee engagement Deepalakshmi*, et al*. (2024).

Methodology

The study employed a cross-sectional survey design to examine talent acquisition strategies and staff retention in a deposit money bank. The choice of this design is informed by the need to provide a picture of the current state of talent acquisition strategies and employee retention in the selected deposit money bank within the time frame. This design is valuable to understand the current state of these set of variables in the selected

bank. The study is quantitative in nature, it is aimed at providing a comprehensive understanding of talent acquisition strategies and employee retention in the Nigerian banking sector, specifically at the bank. The population of this study comprised staff in the Human Resource department at the Lagos Head office and a branch in Ilorin. The total number of HR staff at the bank's head office is 37, while the total number of staff at the Ilorin main branch is 98. The Ilorin branch was chosen because the bank is situated in a prominent area thus there is high influx of customers from time to time. The total number of staff is 135, Taro Yamane's formula was used to calculate the sample size of 101. A simple random sampling technique was adopted for the study, which gives every member of the population an equal chance of being part of the study, the respondents were reached through the lottery method. Primary data were sourced for the study through the administration of a structured questionnaire to the staff of the bank using the online method, specifically Google Forms. The instrument was designed on a 5-point Likert scale where 5 is strongly agree, and 1 is strongly disagree. Additionally, the confidentiality and anonymity of the respondents were maintained, as the instrument was designed not to request any personal information. Staff retention is the dependent variable of the study while the independent variable is talent acquisition strategies which is measured by employer branding, employee engagement, employee satisfaction, and digital recruitment. The data collected were analysed using various statistical tests to confirm their validity and reliability. The data gathered were analysed using inferential statistical techniques, specifically the structural equation model (SEM). The data analysis was executed using the STATA package.

Results

The study administered 101 copies of the questionnaire where a total of 100 responses were received. The results of the data analysis are presented in this section. The study adopted a multi-linear regression model which is presented below.

$$er = \beta_0 + \beta_1 eb + \beta_2 ee + \beta_3 es + \beta_4 dr + \varepsilon$$

$$\beta_0 = intercept\ (constant)$$

$$\beta_1, \beta_2, \beta_3, \beta_4 = coefficient\ of\ the\ independent\ variable$$

$$\varepsilon = error\ term$$

$$er = employee\ retention$$

$$eb = employer\ branding$$

$$ee = employee\ engagement$$

$$es = employee\ satisfaction$$

$$dr = digital\ recruitment$$

Post-Estimation Tests

Goodness of Fit Tests

The study used equation level, test for homogeneity of variance, Wald, and Likelihood ratio tests to test for goodness of fit.

Equation Level Goodness of Fit Test

The equation-level goodness of fit test shows that the fitted and predicted values for talent acquisition are 0.7747 and 0.7363, respectively, resulting in a residual value of 0.0383. Consequently, the overall goodness of fit is 0.9505, thus indicating that variations in talent acquisition explain 95.05% and variation in retention (see Table 1). Thus, indicate that the model is good, since the value is not less than five percent (See Table 1).

Table 1: Equation-level goodness of fit

	Variance					
depvars	fitted	predicted	Residual	R-squared	mc	mc2
observed						
er	0.7747028	0.7363816	0.0383212	0.9595343	0.9649535	0.9505343
overall			0.9505343			

Source: Processed Data (2025)

mc = correlation between depvar and its prediction

mc2 = mc^2 is the Bentler-Raykov squared multiple correlation coefficient

Test for Homogeneity of Variance

Table 2: Breusch-Pagan / Cook-Weisberg test for heteroskedasticity

Ho: Constant variance

Variables: fitted values of str

chi2(1) = 66.83

Prob > chi2 = 0.4175

Source: Processed Data (2025)

Since p > 0.05, we fail to reject the null hypothesis of homoscedasticity. No evidence of heteroscedasticity based on this test; the residuals appear to have constant variance.

Wald's Test

The Wald test for equations was significant at the level, with computed Chi-square and p values of less than 0.01 for talent acquisition, thus indicating that the coefficients of the equations are significantly different from zero. The result of the Wald test (p = 0.000) confirms that the variable(s) or constraint(s) tested are highly significant and should be retained in the model.

Table 3: Wald Tests for Equations

	χ^2	df	p
observed			
er	1806.31	5	0.0000

Source: Processed Data (2025)

Likelihood Ratio Test

The results of the likelihood ratio test show that the calculated Chi-square for the model versus saturated was 0.000, thus indicating that the model is the same as the saturated. In other words, the model fits the data perfectly. Furthermore,

the p-value associated with the Chi-square for baseline versus saturated is less than 0.01, thus indicating a statistically significant difference between the baseline and the saturated. This indicates that the model specification is non-trivial, as the baseline can be regarded as trivial (See Table 4).

Table 4: Goodness-of-fit Test

Fit statistic	Value	Description
Likelihood ratio		
chi2_ms(0)	0.000	model vs. saturated
p>chi2	.	
chi2_bs(5)	282.609	baseline vs. saturated
p>chi2	0.000	

Source: Processed Data (2025)

Structural Equation Model for Talent Acquisition Strategies and Retention

The results of the structural equation model of strategies for talent acquisition indicate that the coefficients of employer branding, employee engagement, employee satisfaction, and digital recruitment are 1.8446, 0.5944, 0.1702, and -1.2168, respectively. This indicates that the model of employee retention is:

er = 1.8446 eb + 0.5944 ee + 0.1702 es – 1.2168 dr + e …….. (1)

Equation 1 indicates that eb, ee, es, dr explain 0.018%, 59.44%, 17.02%, and -0.012% of the variation in employee retention, respectively.

The calculated z values and the associated significant probabilities for eb, ee, es, and dr are 19.76 ($p< 0.001$), 9.52 ($p<0.001$), 2.81 (0.006), and -15.01 ($p<0.001$). The implication is that employer branding, employee engagement, and employee satisfaction have a positive relationship with talent acquisition and retention, but only employee satisfaction has a statistically significant influence on talent acquisition and retention. Digital recruitment has a negative relationship on talent acquisition and retention, and it has no statistically significant influence on talent acquisition and retention. (See Table 5).

Table 5: SEM Results

	Coef.	Std.Err.	z	P>|z|	[95% Conf. Interval]	
Structural						
er						
eb	1.844664	0.0933642	19.76	0.000	1.659123	2.030206
ee	0.5944206	0.624587	9.52	0.000	0.470297	0.7185442
es	0.1702939	0.0606865	2.81	0.006	0.0496922	0.2908955
dr	-1.216802	0.0810549	-15.01	0.000	-1.377881	-1.055722
_cons	-0.0083944	0.0739848	-0.11	0.910	-1.554237	0.1386349

Source: Processed Data (2025)

Discussion of Findings

The study tested four predictors to examine the impact of specific talent acquisition strategies on employee retention. The analysis was based on structural equation modeling using standardized coefficients, and the findings offer insight into the relative contributions of each factor.

The first construct tested was employer branding (EB)**.** The results revealed a strong positive and statistically significant relationship (β = 1.84, p = 19.76). This implies that a well-established and attractive employer brand is a major driver of talent acquisition and retention. It suggests that banks with a strong public image and reputation are more likely to attract and keep top talent. This aligns with previous studies, such as Shabnam & Pragya (2023) and Kaur, et al., (2020), which highlighted the growing role of employer branding in shaping workforce perceptions and decisions. A high coefficient value suggests that improvements in how the bank is perceived as an employer through its public image, workplace culture, and employee value proposition can substantially enhance its ability to attract and retain top talent. This finding aligns with existing literature like Aashish *et al.,* (2024) that emphasizes the strategic importance of branding in today's competitive job market. A compelling employer brand for Nigerian banks sends a strong signal to potential candidates about organisational values, stability, and growth opportunities which can increase interest in job openings and loyalty among existing employees.

The second construct, digital recruitment (dr)**,** presented an unexpected result: a strong negative and statistically significant relationship with talent acquisition and retention (β = -15.01, p < 0.001). This finding contradicts assumptions that digital platforms improve talent sourcing efficiency. The result suggests that while digital recruitment tools are widely adopted, they may be misaligned with strategic goals or not effectively personalized for the intended audiences. It could also reflect poor candidate experiences on digital platforms. This contrasts with prior findings like Brown & Johnson (2021) and Gallup (2021) that highlight digital recruitment as a

competitive advantage when correctly implemented. This counterintuitive result suggests that the current digital recruitment practices in the bank may be ineffective or even detrimental to talent outcomes. Possible reasons could include poor user experience on job platforms, lack of engagement with potential candidates through social media, or misaligned recruitment messaging. The implication is that while digital tools are widely considered efficient and cost-effective, their improper use can lead to missed opportunities or attract candidates who do not align with the bank's values. The bank should review and redesign its digital recruitment strategies to ensure they are not just technologically modern but also strategically aligned with branding and engagement efforts.

The third factor, employee satisfaction (ES)**,** was also found to have a statistically significant positive impact on talent acquisition and retention ($\beta = 2.81$, $p = 0.006$). Although the level of effect is relatively modest compared to EB and EE, the result implies that satisfied employees, those who feel their needs and expectations are being met, are more likely to remain with the organisation and speak positively about it to prospective candidates. This partially confirms earlier findings by Shabnam & Pragya (2023) and Sjarifudin & Ali (2023), which indicated that satisfaction plays a key but supporting role in talent retention. This makes it the only predictor among the four that had a smaller effect size yet remained statistically significant. This underscores the importance of meeting employee expectations regarding compensation, work-life balance, job roles, and workplace relationships. While satisfaction might not have a dramatic impact on employee branding or engagement, it still plays the most vital role in maintaining a stable workforce. Satisfied employees are most likely to remain committed to the organisation and contribute to a positive internal culture, which in turn can influence the external perception of the organisation. This finding reinforces the need for employee feedback, internal surveys, and responsive HR practices to ensure satisfaction levels remain high.

The model lastly evaluated the effect of employee engagement (EE) on talent acquisition and retention. The results show a significant positive relationship ($\beta = 9.52$, $p < 0.001$). This indicates that when employees are actively engaged and emotionally invested in their work, organisations are more successful at retaining them and attracting others through word-of-mouth and engagement-driven culture. This finding supports the work of Engidaw (2021), who emphasized that engagement contributes to employee advocacy and employer attractiveness. This indicates that when employees are actively involved, emotionally invested, and feel a sense of ownership over their work, they are not only more likely to stay but also act as ambassadors for the organisation. Engaged employees can influence the organisation's reputation positively through their enthusiasm and advocacy, which can attract external talent. The implication is that fostering an engaging work environment through recognition, growth opportunities, and a

sense of purpose is an essential component of an effective talent management strategy. While not the strongest predictor in the model, the significant contribution of engagement suggests it should not be overlooked.

The study's findings reveal that employer branding, employee engagement, and employee satisfaction are all positively associated with talent acquisition and retention, suggesting that improvements in these areas can enhance an organisation's ability to attract and retain talent. However, among these three variables, only employee satisfaction demonstrated a statistically significant influence, indicating that satisfied employees are more likely to remain with the organisation and contribute to a positive reputation that attracts new talent.

In contrast, digital recruitment showed a negative relationship with talent acquisition and retention. While these results may seem counterintuitive, they highlight a potential disconnect between the intended goals of this strategy and its actual impact. Moreover, the lack of statistical significance for the variable suggests that, in its current form, they do not meaningfully influence talent outcomes. This implies a need for the bank and other Nigerian banks at large to reassess and possibly redesign their digital recruitment approaches and strategic frameworks to ensure better alignment with talent management objectives.

Ultimately, the findings suggest that a combination of strong branding, active engagement, and satisfaction is key to attracting and retaining talent. At the same time, organisations must critically evaluate and improve the execution of digital and strategic initiatives to ensure they are supporting rather than hindering talent objectives.

Conclusion

The study concludes that employee branding, employee engagement, and employee satisfaction are positively linked to talent acquisition and retention, indicating that enhancing these areas can significantly improve an organisation's ability to attract and retain quality talent. However, of the three, only employee satisfaction showed a statistically significant effect, reinforcing its vital role in driving employee loyalty and building a workplace reputation that draws new talent. In contrast, digital recruitment exhibited a negative and statistically insignificant relationship, suggesting a disconnect between the strategic use of digital tools and their actual effectiveness in meeting talent objectives. This surprising outcome points to a critical need for the bank and other Nigerian banks to reevaluate and redesign their digital recruitment strategies to ensure they are truly aligned with the expectations of modern candidates and the realities of the hiring environment. Overall, the findings emphasize that a strong combination of employer branding, employee engagement, and employee satisfaction are essential for effective talent management, and that digital recruitment must be more thoughtfully implemented to avoid undermining these efforts.

Recommendations

Based on the study's findings, the bank should prioritize enhancing employer branding, employee engagement, and employee satisfaction to strengthen their talent acquisition and retention strategies. Specifically, banks should invest in building a strong and positive employer brand, ensuring that both current and potential employees view the bank as an attractive place to work. HR Managers in banks are encouraged to actively engage employees by promoting an inclusive culture and creating opportunities for meaningful work that fosters employee satisfaction. Furthermore, the bank and other Nigerian banks should critically evaluate their digital recruitment and overall strategic frameworks to ensure that these initiatives align with the company's talent acquisition goals. The study suggests that while digital recruitment tools can be valuable, they must be used thoughtfully and in conjunction with a clear, employee-centered strategy to avoid potential misalignment. Regular assessments of digital recruitment methods and strategy effectiveness should be conducted to ensure continuous improvement.

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