

## **TALENT RETENTION AND ORGANIZATIONAL AGILITY OF INSURANCE COMPANIES IN PORT HARCOURT, NIGERIA**

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### **ABSTRACT**

This strand of research sought to examine the nexus between talent retention and organizational agility of insurance companies in Port Harcourt. 102 managers and supervisors were drawn from the population size of 140 using Krejcie and Morgan (1970) sample size determination table for the ten insurance companies for the study. Two testable null hypotheses were formulated from the variables. Spearman's Rank Order Correlation Coefficient was employed to analyze the null hypotheses, via the aid of Statistical Package for Social Sciences at 5% level of significance. 99 copies of the questionnaire were retrieved and analyzed out of the 102 copies of the questionnaire administered. All the null hypotheses were rejected and the alternate accepted. Hence talent retention significantly influences organizational agility in insurance companies in Port Harcourt. It was concluded that for insurance agencies to survive, grow, and make profit, it should source, hire, and retain valuable relevant talents, and should patiently take them through talent development programmes that would help improve both flexible and responsive capabilities among employees in insurance companies in Port Harcourt. It was thus recommended that management of insurance agencies should introduce policies that would strengthen the process of enticing, attracting, selecting, fetching, engaging and developing employees with the accurate talent as this would enhance employee flexibility and alertness on the job. Management of insurance companies should implement policies introduced for talent development as this will help improve the level of employees' responsive capabilities and engender the overall agility of the firm.

**Keywords:** Talent Retention, Organizational Agility, and Insurance Companies.

## 1.1 Introduction

In spite of the cut-throat business environment, companies still map-out their successes in an attempt to be agile. They put all they have on the table to attract, hire and retain highly endowed workforce; owing to their competences, aptitudes, and capabilities to accomplish corporate strategies in record time. In essence, this frequently ever sprouting business environment showcases threats and opportunities and/or openings for existing, growing, developing and advancing businesses, but the chances of realizing this are relatively slim due to lack of appositely qualified and talented workforce (Ward-Johnson, 2007).

In today's organizational set-up, corporate strategies are chiefly designed for the employee, being an essential asset of the firm. In the light of this, talent management approaches of the firm are employee driven because, the 21<sup>st</sup> Century employee tend to show tendencies of being progressively global and cybernetically empowered workforce, that are self-sufficient, and have persistently changed the workplace (Tucker, Kao, and Verna, 2005).

Within the context of insurance practices, for a firm to anticipate the needs for higher performance; it must "put one and two together" for the acquisition, management, development, and retention of requisite talents, as well as optimize same in a bid to attain sustainable competitive advantage over other companies (Sharma, Agarwal and Ganjiwale, 2011). In core, leaders in the service industry, especially insurance companies who put to play the best talent management approaches are further prepared than other entrants or players who tend to compete in that line of business, as these companies capitalize speedily on new opportunities of acquiring the much needed 'breed' of employees.

Success in business comes only when companies do more than adjust to the trends as they must be able to anticipate and venture into new openings before the rest of their competitors. For insurance companies to successfully harness talent retention mantra, they must realize, recognize, and appreciate the drivers of talent management which are enticing, attracting, selecting, engaging and/or fetching, developing and retaining a workforce with the right talent (Kaliprasad, 2006).

For insurance companies to be agile and face changes or turbulent times in today's competitive environment there must have in their employ a talented workforce that will be able to adapt and respond to environmental instabilities. For this reason therefore, insurance companies tend to retain the workforce that are well empowered (developed) because such workforce will respond smartly to both interior and exterior stimuli of the firm. It is evident from studies (Ibidunni, Osibanjo, Adeniji, Salau, and Falola, 2015) that employees are always on the go, in the sense that no employee can be said to be completely satisfied with his/her employer and hence are always looking for greener pastures. Therefore, insurance companies being sensitive to these situations are increasingly looking for ways of retaining their finest employees by empowering (developing) them in a number of ways. They also sufficiently recompense them as they are the drivers of the agile nature of the firm with respect to the level of flexibility and responsive capabilities toward pressing issues that confronts such

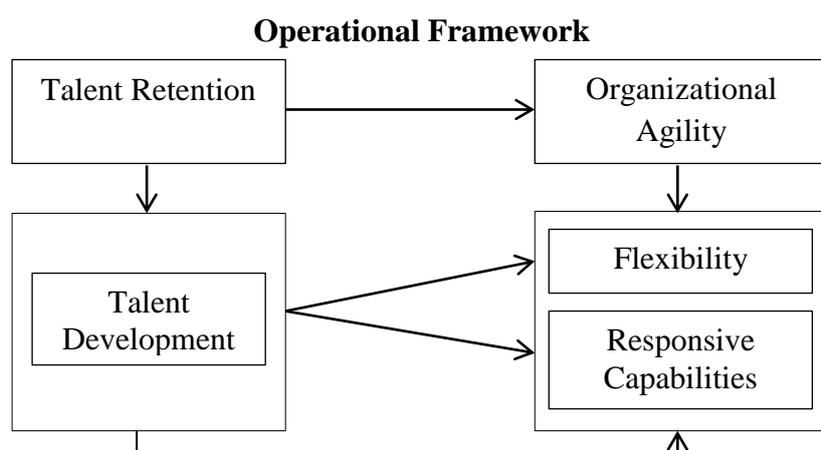
insurance companies and most importantly their coordinating ability in ensuring that the firm meets up their clients' expectations while furthering the companies' purposes.

Nevertheless, there are sufficient research works on talent retention; but, there appears to be scanty research works examining the influence of talent retention on organizational agility, specifically in the insurance sector in Nigerian. Fortunately, the significance of organizational agility in the well-being of insurance companies cannot be overstated (Ibidunni et al., 2015). Based on this remark, this strand of research work is aimed at filling this void by scrutinizing the influence of talent retention on organizational agility of insurance companies in Port Harcourt, Nigeria.

### 1.2 Statement of the Problem

Insurance companies today are confronted with the problem of obtaining and retaining a workforce that has the requisite and essential talents. The climate is somewhat categorized by predominantly impulsive fluctuations because competition is the inspiring target. Under such circumstances, insurance agencies tend to trip, and occasionally fall, because the rate of deviations and fluctuations in the outward environment outpaces their proficiencies (Barney, 1991).

In recognition of these challenges therefore, countless number of insurance companies are beginning to make essential changes in the basic administrative bottle-necks in an effort to introduce and improve swiftness and plasticity; process reengineering, re-structuring, re-strategizing, and revitalizing a cross-functional employee development scheme. This invariably is geared towards helping them meet up the ongoing pace of variations and fluctuations which did not seem to have helped the system (Das and Baruah, 2013), since losing key talents in these competitive times will increase costs significantly, than empowering/developing the employees to contribute superior benefit to the firm (Ward-Johnson, 2007).



### 1.3 Aim and Objectives of the Study

The overall drive is to examine if there exist any relationship between talent retention and organizational agility. Specifically, the objectives are:

- i. To ascertain if there exist any relationship between talent development and flexibility of insurance companies in Port Harcourt.
- ii. To ascertain if there exist any relationship between talent development and responsive capabilities of insurance companies in Port Harcourt.

#### **1.4 Research Questions for the study**

To realize the drive for this strand of research, the research question below will be espoused.

- i. What is the relationship between talent development and flexibility of insurance companies in Port Harcourt?
- ii. What is the relationship between talent development and responsive capabilities of insurance companies in Port Harcourt?

#### **1.5 Research Hypotheses for the study**

To engender answers to the research questions above; this work is steered by the null propositions enumerated below:

**H<sub>01</sub>:** Talent development has no significant relationship with flexibility of insurance companies in Port Harcourt.

**H<sub>02</sub>:** Talent development has no significant relationship with responsive capabilities of insurance companies in Port Harcourt.

#### **2.1 Theoretical Framework**

Adequate management wisdom shows that several theories elucidate talent retention and organizational agility, which are directly linked to motivation specifically the ERG (expectancy, relatedness and growth) theory and job embeddedness theory. This study is thus, based on ERG theory and supported by job embeddedness theory. This is owing to the fact that several empirical studies have relied intensely on these theories for underpinning talent retention and organizational agility (Alkandari, 2009).

##### **2.1.1 ERG Theory**

ERG (expectancy, relatedness and growth) theory tends to refine the need hierarchy and advance the theory of motivation. It specifically reclassifies the five categories of needs into three categories called Existence needs, which consists of physiological and safety needs, Relatedness needs which consists of social or belongingness needs and Growth needs which consists of self-esteem & self-actualization needs of the need hierarchy theory (Arnolds and Boshoff, 2002), with the assumption that needs are not arranged in hierarchy; meaning one can have many needs at the same time. Thus, one can be motivated by physiological need while being motivated by growth need simultaneously.

In real life situation however, the importance and contributions of human resource regarding talent retention is the concern of the ERG theory. It is the ability of the human capital to be flexible and responsive in the line of duty that brings about sustained organizational agility of such companies.

### **2.1.2 Job Embeddedness Theory**

Job embeddedness connotes a combination of forces that keep a person from leaving his or her job at any point in their carrier. It is the net or web in which an individual can become entangled with their job. Thus, an employee who is highly embedded has many links that are close together in relation to their job (Mitchell, Holtom, Lee, Sablinski and Erez, 2001).

Mitchell et al. (2001) noted that job embeddedness consists of three elements namely: “fit” with the job, organization and community; “links” to other individuals, teams and groups and the “sacrifice” associated with changing jobs. Fit refers to an employee’s perceived compatibility of comfort with the organization as well as his or her job. Links are formal or informal connections between an employee and the organization or other employees. And sacrifice captures the perceived cost of material or psychological benefits that may be forfeited by leaving the job (Mitchell et al., 2001). This thus includes one’s links to other aspects of the job, the perception of person-job fit and the sacrifices involved in leaving the job as it represents a broad collection of factors that influence an employee’s decision to remain in or leave an organization (Mitchell et al., 2001).

### **2.2 Concept of Talent Retention**

Companies focus on retaining its valuable and treasured employees as they are becoming more difficult to find these days since managing and retaining promising employees’ is an important means of achieving competitive advantage over another firm. Kaliprasad (2006) confirmed this in his assertion that companies must ‘go back to the drawing board’ if they will entice, attract, select, fetch, engage and develop employees with the precise aptitude. But, even when all these influences come into play to enhance employee retention, an employee can still decide to leave the workplace because of, for example, bad management.

Kaliprasad (2006) also pointed out that the ability of a firm to retain its talented employees will be completely dependent on how well they (the firm) can manage them (the employees). Ibidunni et al. (2015) opined that hiring new employees are more expensive than keeping already existing ones in the organization. That is why the most important issues in any firm are to give an unceasing effort to recognize and try to keep all the finest actors and/or players irrespective of their age. Retaining top talent has become a principal concern for many firms today. Managers have to put a lot of effort in ensuring that employee’s turnovers is always low, as they are gaining awareness of it.

#### **2.2.1 Talent Development**

Talent development refers to the training, orientating, and teaching of employees on how to perform their tasks. Employee talent development represents ways of helping an employee acquire skills that will enable him contribute his all-out worth to the firm (Carrol and Hannan, 1995). Tende, Ukoha and Alagah (2017) opined that the impartiality in the apportionment of talent development opportunities and/or openings make employees to be dissatisfied with their jobs hence, they become loyal and are always eager to put in their best to improve customer’s satisfaction. Talent development impacts new knowledge and skills, if the talent

development is relevant, it will meet employees' and organizational needs (Ibidunni et al., 2015).

When employees are satisfactorily trained the result of the talent development will in turn boost output, quality and services which leads to profitability for insurance agencies. Carrol and Hannan (1995) suggested that human resource practices such as providing talent development through flexibility and responsive capabilities by the organization are important determinants of talent retention. Insurance agencies with satisfactory talent development opportunities will definitely have higher retention rate. This is in line with Carrol and Hannan's (1995) postulation that talent development that aligns with proper training, reduces lateness, absenteeism, negative attitude to work, excessive complains and insubordination.

### **2.3 Concept of Organizational Agility**

Chandler (2009) noted that organizational agility represents the ability of an organization to be able to identify and adapt speedily and rapidly to variations and fluctuations in the environment. Thus, a firm's alertness to both core and outward challenges will depict its level of agility. Also, the ability of an organization to use the inadequate and available resources in a timely, flexible and affordable manner to respond to deviations successfully makes the organization agile.

An agile organization has the capability to fine-tune itself swiftly with its chain of supply to respond to variations, opportunities and threats in its environment. Agility allows insurance agencies in this sense; to make appropriate, well-organized, quick, and recurrent variations in varying circumstances (Amani and Jafari, 2015). It gives insurance agencies the capacity to sense, figure out, and seize golden opportunities, solve glitches, and modify the firm's resource base more over agility is not an on or off switch that any organizations can have it to a certain level (Chandler, 2009).

#### **2.3.1 Flexibility**

Amani and Jafari (2015) pointed out that the agility of a firm offers strategic flexibility to anticipate challenges in the business environment, the market place, threats and opportunities, and other impending disruptive moves by competitors. Insurance agencies need to be alert not only to opportunities options, but anything that may exploit their resource and competences. There is therefore room for an organization to be flexible in their business environment as it gives room for an additional power over their rivalry in the industry. The ability for the talented employees to be able to adapt to deviations, take actions flexibly, in no small measure equip them to face market opportunities confidently without being overwhelmed by other competitors (Goldman, Nagel, and Preiss, 1995).

Several research findings have shown that flexibility is positively correlated with systemic insight. It takes an agile insurance agency to be strategically elastic. This is concerned with the firm's ability to be alert and see into the future so as to set out strategies to meet up with the future market opportunities as well as the readiness of the agency internally such as; the

ability of the employees, motivational values, added leadership style, and workplace design (Dove, 2005).

### **2.3.4 Responsive Capabilities**

Responsiveness in this sense is traceable to opportunities and disturbances can be categorized into selective action capabilities and enabling action capabilities (Dove, 2005). When variations are noticed in the business setting, insurance agencies are faced with alternative course of actions. Therefore, apt and prompt responsive ability requires intelligent decision making, based on the problems at hand and the sound values of indicative skills (Dove, 2005).

The ability to respond to certain actions includes the mechanisms of harmonization, learning, and reconfiguration (Goldman, Nagel, and Preiss, 1995). Insurance agencies must be able to make strong decisions as to which variations deserve responses; they must be capable of assessing the value of undertaking a response. These value assessment instruments reflect a firm's response ability in making decisions in pursuit of competitive advantages (Dove, 2005).

## **2.4 Empirical Review**

Kahn (1990) discovered that talent underdevelopment can reduce retention of employees and at the same time reduce productivity, because when employees noticed that their job is not adding value to their lives; they may not want to give in their best, knowing that they might leave at any time and at this point the survival of the insurance agencies is at high risk. Similarly, Gordon (2009) supported the view that when employees are not highly motivated by developing their talents, it will lead to employee turnover there by distressing the existence and dexterity of the firm. Gordon (2009) recommended for suitable drive of talented employees to avoid and reduce turnover as to improve the performance level of the firm.

In the same vein, Das and Baruah (2013) concluded in a research on employee retention in Kenya forest service, that to improve retention in a firm, employees should be given benefits like talent development, involvement in decision-making, refining and cultivating good conditions of work and proper recognitions where necessary. Barney (1991) affirmed this in his contribution that factors affecting talent retention ranges from lack of orientation and talent development, job insecurity, lack of remuneration, lack of good working condition, lack of educational subsidies and recompense, and recommend enhancement of the factor for growth and survival of the firm.

## **3.1 Research Design**

Research design is a model which tends to allow a researcher to draw deduction about relations among the variables under investigations (Sekaran, 2003). This research adopts the cross-sectional research design under the quasi-experimental design. This is appropriate for this study since the respondents are not under the control of the researcher, while the cross-

sectional design was employed because the research has to do with different locations (Sekaran, 2003).

### 3.2 Population of the Study

A population represents the total number of people in any particular geographical zone to whom the result of the study can be drawn and generalized (Nwankwo, 2013). The population for this study comprised of the ten insurance companies in Port Harcourt; which comprised of 140 managers and supervisors from the companies under study.

Population distribution of research instruments for insurance companies for this study

S/No.:	Name of Insurance Companies	Population Size
1.	Cornerstone Insurance Plc	15
2.	Crusader Insurance Plc	14
3.	Industrial and General Insurance Plc.	13
4.	Oasis Insurance Group	15
5.	Pheonix Nigeria Assurance Plc	13
6.	Royal Trust Assurance Plc	14
7.	Sovereign Trust Insurance	13
8.	Standard Alliance Insurance Plc	14
9.	Transglobal Insurance Brokers Ltd	14
10.	Niger Insurance Plc	15
	<b>Total</b>	<b>140</b>

*Source: Human Resource Deck of the various companies.*

### 3.3 Sample and Sampling Techniques

Since the population is finite, it becomes imperative to apply statistical model in determining the sample size. Thus; Krejcie and Morgan (1970) sample size determination table was used for this study which gave a sample size (S) of 102 managers and supervisors of the population size (N) 140 of the ten insurance companies selected for this study. Therefore, the sample size is 102 managers and supervisors. Bowley's (1926) proportional allocation technique used to estimate the sample size for each of the firm. The formula is;

$$n_h = \frac{nN_h}{N}$$

Where;

$n_h$  = number of respondents in each sub group

$n$  = sample size

$N_h$  = number of unit allocated to each sub groups

N = population size

The simple random sampling technique was adopted in this study in other to ensure good representation of each member of the population (Sekaran, 2003).

Sample Size distribution of research instruments for insurance companies for this study

S/No.:	Name of Insurance Companies	Population Size	Sample Size
1.	Cornerstone Insurance Plc	15	10
2.	Crusader Insurance Plc	14	10
3.	Industrial and General Insurance Plc.	13	9
4.	Oasis Insurance Group	15	11
5.	Pheonix Nigeria Assurance Plc	13	11
6.	Royal Trust Assurance Plc	14	10
7.	Sovereign Trust Insurance	13	10
8.	Standard Alliance Insurance Plc	14	11
9.	Transglobal Insurance Brokers Ltd	14	9
10.	Niger Insurance Plc	15	11
	<b>Total</b>	<b>140</b>	<b>102</b>

Source: Researcher's Desk. 2017.

### 3.4 Nature and Sources of Data

Primary and secondary data were collated and collected to give meaning to talent management and measure the output there after because the research instruments were administered directly to managers and supervisors to ensure that all entries were filled to avoid annulling the process.

The instrument for this study was proportionally distributed based on the number of staff of the various companies. The Statistical Package for Social Science (SPSS) was used to conduct the analyses.

### 3.5 Validity and Reliability of Instruments

The validity of this work was tested using face and content validity, and Cronbach's alpha was also adopted in testing for our reliability. Our reliability was accepted at 0.7 and above as steps were taken to make sure that the instrument covered all facets of the constructs under study to satisfy the content validity of the instrument (Nunnally, 1978), as the instrument adapted for this study has been previously used in similar studies by Amani and Jafari (2015).

### 4.1 Data Analysis

A total of one hundred and two (102) copies of the research instrument were distributed to the respondents, however only ninety-nine returned. The table below shows a tabular representation of returned rate.

### Test of Hypotheses

The decision criteria for our test of hypotheses would be a rejection of null hypotheses when p-value is less or equal than 0.05. This implies that our relationship coefficient could be weak but we would take decisions firmly on the p-value if it is less than or equal to 0.05.

**Table 1: Correlations between Talent Development and Flexibility**

		Talent Development	Flexibility
Spearman's rho	Talent Development	1.000	.683**
	Correlation Coefficient		
	Sig. (2-tailed)	.	.003
Spearman's rho	Flexibility	.683**	1.000
	Correlation Coefficient		
	Sig. (2-tailed)	.003	.
	N	99	99

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 1 above, shows the correlation between talent development and flexibility of the insurance firms in Port Harcourt. The results revealed that there is a moderate positive relationship between the two variables with rho = .683, pv < 0.01, N = 99. Based on the result, the null hypothesis that, there is no significant between the variables was rejected.

**Table 2: Correlations between Talent Development and Responsive capabilities**

		Talent Development	Responsive capabilities
Spearman's rho	Talent Development	1.000	.711**
	Correlation Coefficient		
	Sig. (2-tailed)	.	.000
Spearman's rho	Responsive capabilities	.711**	1.000
	Correlation Coefficient		
	Sig. (2-tailed)	.000	.
	N	99	99

\*\* . Correlation is significant at the 0.01 level (2-tailed).

The above table details the correlation between talent development and responsive capabilities of the insurance firms in Port Harcourt. The outcome shows that there is a strong

positive relationship between the two variables with  $\rho = .711$ ,  $p < 0.01$ ,  $N = 99$ . Based on the result, the null hypothesis that, there is no significant between the variables was rejected.

#### 4.2 Summary of Findings

A brief discussion of the results from the analysis carried out is given below:

Hypotheses	Results	Results
<b>H<sub>01</sub>:</b> Talent development has no significant relationship with flexibility of insurance companies in Port Harcourt.	Rejected null hypothesis; and accepted the alternative.	Coeff.= .683 p-v = < 0.01
<b>H<sub>02</sub>:</b> Talent development has no significant relationship with responsive capabilities of insurance companies in Port Harcourt.	Rejected null hypothesis; and accepted the alternative.	Coeff. = .711 p-v = < 0.01

*Source: Researcher's Desk, 2017.*

#### 4.3 Discussions of Findings

The study investigated the relationship between talent retention and organizational agility of insurance companies in Port Harcourt. Two hypotheses were formulated based on the research objectives and questions raised.

Hypotheses one and two investigated the relationships between talent development (a dimension of talent retention) and the measures of organizational agility (flexibility and responsive capabilities).

The outcomes led to the rejection of the hypotheses, and their alternative stating that talent development has significant relationships with flexibility and responsive capabilities accepted. Based on the results, it was concluded that talent development has a positive and significant relationship with flexibility and responsive capabilities in insurance companies in Port Harcourt. This result was in consonance with the studies of the other scholars (e.g. Carrol and Hannan, 1995). Carrol and Hannan (1995) concluded that human resource practices such as providing talent development through flexibility and responsive capabilities by the organization are important determinants of talent retention as this enhances competitiveness of the organization.

#### 5.1 Conclusion

Following our review of related literature on talent retention and organizational agility and the result of our findings, all the views seem to suggest that for an insurance company to be apt, proactive and efficient it has to retain relevant talents. In essence, for insurance agencies to survive, grow, and make profit, it should source, hire, and retain valuable relevant talents, and should patiently take them through talent development programmes that would help improve both flexible and responsive capabilities among employees in insurance companies in Port Harcourt. Lastly, practical steps to implementing talent retention programmes by

insurance companies should be set afloat in a bid to enhance the agility of such insurance agencies, so as to prepare them against the challenges and opportunities of the business environment.

## **5.2 Recommendations**

The following recommendations are drawn from the research analyses and conclusion above:

- i. Management of insurance agencies should introduce policies that would strengthen the process of enticing, attracting, selecting, fetching, engaging and developing employees with the accurate talent as this would enhance employee flexibility and alertness on the job.
- ii. Management of insurance companies should implement policies introduced for talent development as this will aid improvement of the level of employees' responsive capabilities and engender the overall agility of the firm.

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