

## **Qualitative Analysis of Bank Dhofar SHRM Initiative**

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### **ABSTRACT**

Talent is a set of personal characteristics that enhance the performance of individuals. This study explores the effectiveness of the talent management program "Al Mawahib" in achieving the vision 2020 of Bank Dhofar. The bank has established its place as Oman's second-largest bank with 73 branches. Bank Dhofar launched a comprehensive strategic transformation plan that comprises various initiatives and projects. Bank Dhofar initiated the "Together 2020" the strategic transformation plan to meet the Vision 2020. The HR then developed a talent management program to support the organization objectives. The study traces the progress of the Al Mawahib talent development program. The study is qualitative research with an in-depth interview method with senior staff members. Content analysis was used to analyze the data from personal interviews. The study reveals that this program targets young and potential leaders. Linkage to the vision statement 2020 of Bank Dhofar is established. This program has trained 170 employees, who will train employees in their branches, which is the uniqueness of this program.

Keywords: Bank, Employee development, Strategy, Talent management, Talent development, Training and Development, Vision.

## **INTRODUCTION**

Talent refers to a unique set of characteristics like knowledge, capabilities, commitments, and competencies possessed by organizational members. Talented employees add value to an organization and are treated as a strategic asset by the organization. Talent management is not only for reducing turnover and succession planning. It is all about supporting the organization to meet the overall objectives. Talent management is pivotal for firms to survive and thrive in a competitive environment. According to the work of (Adnan and Izzat, 2012), fixed assets like land and capital are no more extended key firm sources to maintain competitive advantage. People are evolving as potential sources to generate competitive advantage in a complex environment. (Rawashdeh, 2018) states that people are pivotal to compete and outperform competitors in the dynamic marketplace (McGurk, 2011) defines talent management as a systematic process of identifying, recruiting, developing, retaining, and rewarding talented employees. Talent Management, in general, refers to a systematic, planned strategic effort by companies to attract, retain, develop, and motivate employees and managers. Employees are critical in establishing the vision of an organization.

The skills and values exhibited by the workforce shape the image and subsequent productivity of a firm. It is upon the human resource management function to establish an adequate degree of control over the culture and structure of the organization so that fruitful coexistence and high performance are achieved. The competitive nature of the operating industries required a set of detailed and firm-oriented policies and procedures that stipulate performance expectations at individual and organizational levels. Policies about recruitment, selection, retirement, benefits, and appraisal should be clear and embedded within the organization's goal so that the workers are motivated to maintain productivity. At the core of it, talent management is the ability of an organization to anticipate the need for human capital and set out a plan to meet it. Talent management is not a solution; instead, it performs the function of supporting the organization's overall objectives.

Talent management is an evolutionary process of integrating new workers, developing their potential, retaining present employees, and attracting highly skilled employees to work for an organization. Talent exists when there is a strong desire create a superior capacity for a specific

activity. It can only live along with deliberate interest. Because of this, talent will often just become apparent after a moderate amount of practice, as this is when one's ability to adapt and improve is more clearly visible. Talent is not merely one's "base" ability at a task – this comes about often due to exposure to skills and experiences in one's early days. Talent management is the science of using strategic human resource planning to improve business value and make it possible for companies and organizations to reach their goals. Strategic management is essential for long-term business success. Strategic management of a company or business unit involves: Defining a business strategy with clear objectives, creating clear plans for how to achieve objectives, aligning business activities to support the goals, and allocating the resources needed to complete the objectives. Beyond improving business results, good strategic management also contributes to a company's social license to operate - an increasingly important business aspect in today's ever-more informed multi-stakeholder environment. Consumers are now more aware and more interested in a company's products and business from an ethical and environmental perspective. These elements are at the heart of strategic management to help ensure the company's long-term survival.

Talent management is one of the fastest-growing areas in the management field. (Farndale et al., 2014) suggest that organizations need to align their talent management program with organizational goals. Talent is a set of personal characteristics that enhance one's ability to achieve expertise in an accelerated manner. These traits allow one to improve at quicker rates than others in their field at the same level of expertise/fitness and skill. Talent is one's ability to adapt to training and develop skills in their specialized area. This research examines how Bank Dhofar, a leading bank in Oman, aligns its talent management program to its corporate vision. The HR department of Bank Dhofar behaves as a strategic partner and a traditional banker and aligns the training program Al Mawahib with the Vision 2020 of the bank. The structure of the paper is as follows: section 1 introduces the topic. Section 2 discusses the methodology. Section 3 reveals the results. Section 4 presents the discussion and the fifth and final section concludes the study.

## **LITERATURE REVIEW**

The term "talent management" was coined by David Watkins. The concept of talent management emerged in the 1990s and continues to gain importance as more and more organizations realize

the role of employee capabilities in driving results. The bibliometric analysis conducted by (Gallardo-Gallardo et al., 2015) illustrates, there has been an upsurge of research pursuit around the topic of talent management. Mainly since conference presentations and symposia are included in the analysis, it is noticed that more and more authors and research departments from around the world are doing something relating to talent management. (Altinoz, 2013) stated that if organizations want to grow and keep a profitable and sustainable competitive edge, they need to have human resources to develop, innovative, and be creative. For increasing the creative capabilities, the company must train the employees to work innovatively and interact with the customers daily. (Marmenout and Lirio, 2013) emphasize in their research how women in the Middle East region are qualified but cannot transfer the knowledge to their workplace. The study focused on women as workforce members in the UAE region. The study's findings discuss the environment and how talent development among Emirati women has enhanced their skills sets and made them more involved in the jobs. (Sanyal and Wamique, 2018) allude that the banking sector's training and development practices contribute to improved employee performance. They have researched 300 bank employees intending to prove a statistically significant relationship between training and performance. The statistical tools used in their study were ANOVA, Pearson correlation, and regression analysis. The study concluded that the training and development of employees has a significant influence on employee performance and that training and development initiatives of the selected banks increased the production of the employees.

The works of (Sparrow and Makram, 2015) use two thoughts to arrange the talent management research: talent theories and a hypothesis of value. The article introduces the concept of talent management architectures. It then analyses four talent management philosophies and the different claims they make about the importance of specific talent and talent management architectures to describe the limitations of human capital theory in capturing current developments. Having shown the complexity of issues being researched, it then synthesizes these back down into a view of value. It develops a framework based on four separate value-generating processes (value creation, value capture, value leverage, and value protection). This framework draws upon several non-HR kinds of literature, such as those on value creation, the RBV perspective, dynamic capabilities, and global knowledge management.

According to (Schuler, Jackson, and Tarique, 2011), over the last twenty years, the need for multinational firms to become competitive in the global marketplace had increased manifold. The author further stresses that this need fuels the demand for talent management. This opportunity began to develop in the late 1990s with the advent of the challenge of “global talent management.” The authors go on to describe the opportunities and challenges associated with global talent management. According to the study of (Kolluru, 2020), a vital indicator to measure customer satisfaction and dissatisfaction in the banking sector is the relationship between the staff and the customer. Her study further postulates the importance of employees in contributing to the competitive advantage of the organization. (Kronz, 2014) empathizes that to meet organizational objectives successfully, organizations recruit, train, and develop individuals to encourage performance and boost productivity.

The literature review clearly demonstrates that there are many research articles on talent management, but a specific study of Middle East banks is not available on talent management model and its linkage to vision is not available. Hence our work attempts to fill this identified research gap. Our research paper adds to the vast wealth of knowledge on talent management from a micro perspective.

The research paper has identified one of the leading banks in the Sultanate of Oman-Bank Dhofar. The effectiveness of the bank's talent management program in linking with the vision statement is explored with two objectives: the first objective is designed to evaluate the impact of the Al Mawahib talent management program on employee productivity and its ability to meet the organizational vision 2020. The study's second objective is to trace the progress of the Al Mawahib talent development program of Bank Dhofar.

## **OVERVIEW OF BANK DHOFAR**

The Bank, formerly known as Bank Dhofar al Omani Al Francis, was incorporated in January 1990, and commenced operations with two branches, one in Muscat and the other one in Salalah in the Dhofar Region. In 1992, The Bank acquired "Bank Credit and Commercial International (BCCI)" from the Central Bank of Oman, thus expanding the network. In 1999, a new head office building was inaugurated in the Commercial Business District, marking the Bank's tenth anniversary. The millennium was honored with the Bank taking over 16 Commercial Bank Branches for expanding its branch network to 43 branches with 55 ATMs, thus creating a key

milestone for the institution. In 2002 bank merged with Majan International Bank and changed the name to Bank Dhofar in 2003 after being granted regulatory and administrative approvals. In 2012 with the issuance of the Royal Decree 69/2012 to establish Islamic Financing in the Sultanate of Oman, Bank Dhofar established its Islamic Financing Window 2013, namely "Maisarah," to carry out the Sharia-based financial activities. The vision statement of Bank Dhofar is – "to be the best bank in the Gulf." The Bank has identified three pillars: strategic capability, customer experience, and learning excellence for achieving the vision statement of the Bank.

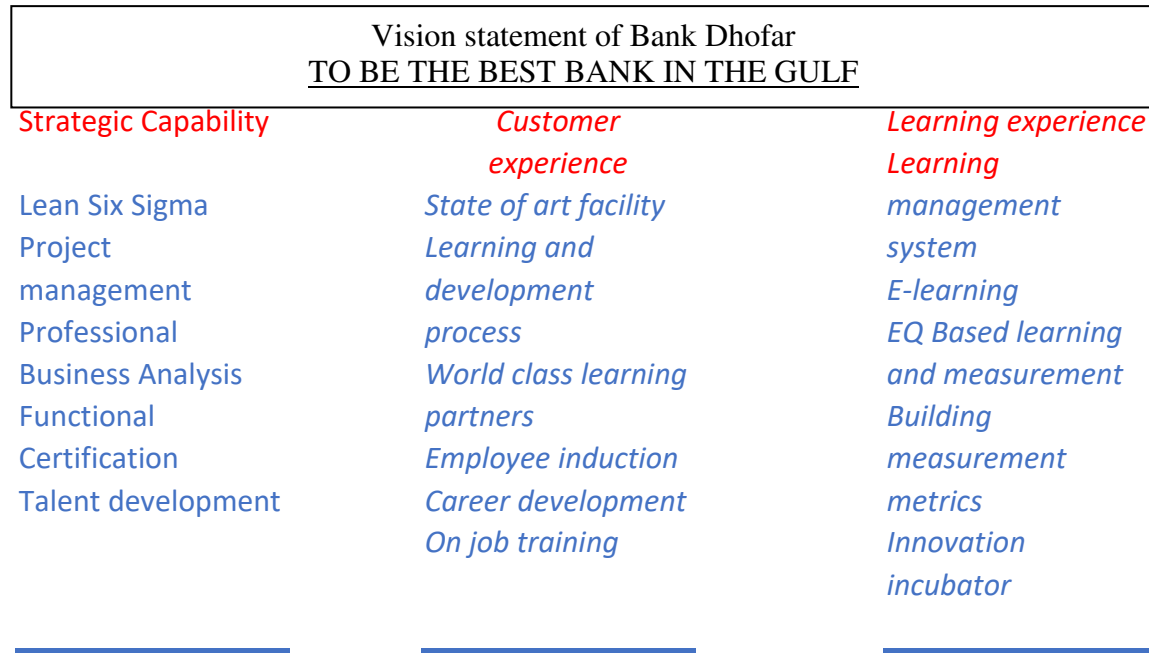
The management has identified five strategic action directives. These strategic action directives are:

1. Learning management system (LMS)
2. E-Learning
3. EQ Bases learning and measurement
4. Building performance metrics
5. Innovation incubator (ABDA)

The Bank, which has come through many mergers and acquisitions, has established its place as Oman's second-largest Bank by its market value. The Bank has earned the reputation of being a financial institution with a solid commitment to consistency and growth, which is mainly attributed to its strategy formulation in crucial areas. The Bank has earned the reputation of being one of the friendliest and technologically advanced financial institutions in the Sultanate. The products are offered through various segments of business units and about conventional banking as well as sharia-based banking products.

The essential parts being retail banking for the operating personnel and corporate banking for the SME and Large Corporate Clients. Bank Dhofar currently has a nationwide network of 60 branches of Bank Dhofar & 10 Branches of Maisarah Islamic Banking and 127 ATMs and 49 CDMs and 5 FFMs spreading across to every corner of the Sultanate. With assets worth over RO 4.5 billion, Bank Dhofar is one of the fastest-growing banks in the Sultanate of Oman. It has established a strong presence and is a front runner in Corporate Banking, Consumer Banking, Treasury, Syndication, and Project Finance designed to meet the diverse needs of consumers,

small and medium-sized businesses, and mid-market companies in the region, with full poof and prudent control aspects in accordance to the regulatory requirements. Bank Dhofar has a reputation for commitment, foresight, and robust growth.



Source: Bank Dhofar

Figure 1: Bank Dhofar Vison and Strategic Pillars framework

As one of the Bank's strategies, it has envisioned future growth and investment in infrastructure, which will help the institution expand its operations beyond conventional banking into more sophisticated systems in the fourth industrial revolution. The Bank has established its spectrum beyond the marketing myopia and is ready to encounter and embrace any disruptions that could impact the future industry. With the clear vision of being the Best Bank in The Gulf by 2020. Bank strives to be 'the best bank for the customer' by making banking easy through technological innovation and friendly, flexible, and best customer service. The Bank also focuses on future developments in technology, where it explores avenues such as Robotics Process Automation (RPA) and Artificial Intelligence. (AI). The Bank is changing its culture towards establishing lean six sigma and other methodologies, which builds efficiency and effectiveness. Bank Dhofar

also supports its customers with entrepreneur loans and small and large SME business schemes. According to its market value, Bank Dhofar is the second-largest Bank of the Sultanate with the earning reputation of a financial institution. This Bank provides its customers with a firm commitment to financial needs.

Bank Dhofar introduced excellent electronic services for its customers like internet banking, mobile banking, SMS banking, cash deposit, and payment machines to fulfill customers' needs. These services make life easier and timesaving with quick access to customer's accounts with complete services. Strategy plan of 2020: Bank Dhofar – the leading bank in the Sultanate of Oman – is conducting a nationwide series of roadshows to promote its recently launched "Together 2020" strategic transformation plan. Following the successful debut in Muscat, the bank's board members and top executive management team held events in Sohar and Nizwa recently and are scheduled to have similar functions in Sur and Salalah. Bank Dhofar recently announced its comprehensive strategic transformation plan that comprises various initiatives and projects to be executed over the coming five years. The bank has set a firm foundation and a clear roadmap to realize its vision of leading the banking industry in the region by providing the best experience, customized products, and best-in-class financial services. It aspires to create a strong brand by adopting lean processes and developing a highly professional performance culture, considering the market trends and customer needs. Bank Dhofar has directed all its efforts and resources towards these objectives. Today, it is considered one of the best banks in the region, catering to customers' needs and requirements and setting the standards for the best banking practices. The bank has also continued its significant growth in all business areas this year and won recognition from a highly esteemed international and local institution.

### **Talent management at bank Dhofar**

Effective talent management at bank Dhofar involves training, developing, and retaining employees within the organization. It is not solely concerned with developing leadership skills, but it aims to drive performance at an individual level and provide opportunities for all employees to reach their potential to contribute to organizational and team success. To ensure continuity in critical roles, the banks link management strategies with succession plans to provide a pool of experienced, capable, and engaged employees to assume positions as the need



arises. Linking both talent management and capability building to the overall building strategy helps to mitigate the following risks:

1. Vacancy risk – this is the risk that is critical positions are unoccupied.
2. Readiness risk: the extent to which successors for senior positions while identified are not yet ready to go into the position.
3. Transition risk: the degree to which the organization successes in assimilating superior talent from outside.
4. Portfolio risk: the degree to which the organization can guarantee it has developed its executive’s talent for maximum leverage against strategic priorities.



Source: Bank Dhofar

Figure 2: Talent management program and organizational vision framework

## **METHODS**

Content analysis is a research tool used to ascertain certain words, themes, or concepts with given qualitative data. The research has used content analysis techniques to draw valid inferences by interpreting and coding textual content. Content analysis can convert qualitative data into quantitative data by systematically evaluating texts, e.g., documents, oral communication, and graphics. Bank Dhofar is administratively driven under a professional talent management team.

Additionally, qualitative open-end questions will support in determining the effectiveness of the talent management program (Al Mawahib) and its impact on members in reaching the vision 2020 of Bank Dhofar. To get more details and relevant information about this talent program, we conducted interviews with twenty professional staff, senior executives, and officers across all branches (70) over the Sultanate of Oman. And these staffs are involved in this talent program (Al Mawahib) from the different departments like; Academic Performance Centre – The Audit Dept., The Human Recourse Dept, Al Maisarah Islamic Banking Window Services, and Transformation Dept. The selected staff have a special relationship and involvement in talent management program (Al Mawahib). They have been selected based on their knowledge, expertise, and experience. The discussions took place at the various bank premises and lasted for 40 to 45 minutes. The interview took place in February and March 2019. Content analysis was used to analyze the data from the personal interview. Multiple data preprocessing steps were used to cleanse the data. The remaining data were used as an input to generate the word cloud. The size of the word indicates the frequency of the word in the responses. Term Frequency – Inverse Document Frequency (TF-IDF) quantifies a word in the given text. Term frequency is calculated as the ratio of the count of a particular term in the document to the total number of words in the article. IDF is the inverse of document frequency, and it measures the informativeness of the term  $t$ . It gives the relative weightage of the word.

## **RESULTS**

Semi-structured interviews were conducted with twenty senior officers of Bank Dhofar. The analysis of the interview are summarized as follows:

Question1: Describe the talent development program “Al Mawahib”.

To analyze the impact of this strategy on the employees' productivity: identifying and developing talent will help the staff grow. Builds capability and skills improvement of the team, which improves staff performance as well. Analyzing the impact of this strategy on organizational development will ensure that performing and capable employees are taking up higher responsibilities and internal staff moves up the ladder. The risk of hiring from outside goes down as talent is developed internally through the “Together 2020 Strategic Transformation Plan” through the talent management program “Al Mawahib”. Junior Mawahib program is one of the talent pools of the bank, which covers staff from officer to assistant manager. Identification for

this program takes place through a rigorous assessment process. Forty-three employees are divided into two training groups, and they undergo training in various functional, behavioral, and leadership skills. The staff development is for a succession plan for the next level. Bank Dhofar started the talent development program to align between the 2020 champions' strategy and the 2020 vision statement. Training on all changes in the process, operating models, the program took place to assure employees will be ready to enhance the responsibilities of their respective departments and branches.

Question 2: What is your perspective on the talent development program (Al Mawahib)?

The respondents stated that it is a junior leadership program. It helped the employees to gain knowledge in different aspects that enhance job performance. The Mawahib talent management program focused on various characteristics of skill enhancement. There were special classes for improving our soft skills, such as active listening, presentation, and negotiation skills. And there were classes in some technical subjects like accounting and finance. There was an introductory session on Lean Six Sigma, where they prepared the employees for the exam and engaged them with hands-on experience working on different projects within the bank. It is a comprehensive and enriching program that focuses on shaping the skills needed for young managers and potential leaders. It covers fundamental knowledge about many business-related skills, which revamps the decision-making abilities of the participants. The program's best and most vital part was the leadership modules, where employees learn and practice how to lead individually and drive others to success. The program is suitable for employees to develop themselves to take on future leadership roles.

Question 3: How did the program develop employees within the bank?

The employees developed skills that helped them in their day to work. The program was beneficial for the selected staff as it built their career development path. This program improved staff skills and capabilities, but it worked as a retention plan for the Bank. The program employees were taught sales, teamwork, cross-cultural management, strategy, Project Management fundamentals, customer service skills, finance, accounting, digital marketing, and soft skills. Most respondents stated that the program was a summit in creativity and that the trainers were distinguished and experienced. The program helped the Bank Dhofar to identify the strengths and mitigate the employee weakness. The program trained employees on how to

achieve departmental goals. Throughout the course, the employees got an opportunity to experience managerial situations and scenarios to apply at work.

Question 4: Does did the program impact employee skill set?

The respondents stated that the employees immensely benefitted after joining this talent management program. They improved their soft skills, such as communication skills, leadership skills, well-being at work, and interacting with diverse personalities. They also said that it impacted employees' hard skills. The accounting and finance session helped them to upskill. The respondents stated that this talent management program improved employees' practical skills and knowledge base.

Question 5:How does this program help you to perform better at your workplace?

The senior staff stated that the program was an excellent opportunity for all employees to get job enrichment.

Question 6:What was the instruction medium for the training?

The employees who attended the program were comfortable and satisfied with the talent management program (Al Mawahib). The training sessions which are delivered in both languages Arabic and English.

Question 7:Discuss the linkage of the talent developmentprogram to the 2020 vision of Bank Dhofar?

All respondents stated that the talent development program "Al Mawahib" is exceptional in developing employees' skills and shaping the employees to meet the the requirement and make them leader ready. These leaders are expected to give the same training to their employees' counterparts in the banks. This talent development program's uniqueness is that each employee who gets trained in this program shares the knowledge and skills gained in the program with all the branch members. So, the program ensures that all employees across all the branches are also trained and made leaderready. The vision statement of Bank Dhofar is – "to be the best bank in

the Gulf." The bank has identified three pillars: strategic capability, customer experience, and learning excellence for achieving the vision statement of the bank. The talent management program was conceived to meet the third strategic pillar, "learning excellence" of the vision statement. The talent development program has successfully served the purpose.

Question 8. Do you have any suggestion to improve the program?

Some of the respondents felt that it would have been more effective if the program were split into two parts, first is identifying the participant's traits and personalities to help in their growth in the soft skills area, and in the second phase to focus on the functional aspects of the business, including the banking core topics. Some felt that the duration of the program could be reduced. The approach adopted by the trainers could include case studies and involve seniors to share their experiences.

After the analysis of the interview responses our research has used natural language processing for text analytics. Text pre-processing is an essential phase in text analytics, including text mining and natural language processing. Text pre-processing is a phase to prepare text data until ready to process in the next step and ensure the quality of text data, either in the input process or result process. Not in all processing, the text pre-processing is used; sometimes, it follows the needs of the research. Generally, there are tokenizing, lower case (case folding), remove regular expression, stop-word removing, and stemming processes in the text pre-processing process. Every language has different characteristics, structures, and grammar, including the Indonesian language.



Source: Compiled by Authors

Image 1: Word cloud

This image illustrates the word cloud developed based on the 20 senior bank officials' responses. The top 10 words are skills, program, bank, employees, different, leadership, knowledge, finance, Mawahib, and staff from the word cloud. Program & skills are the topmost words with higher frequency. The responses based on these most repeated words indicate that this program has helped the employees attain various skills and widen the thinking process. Broadly this program is defined as a comprehensive & enriching program that focuses on shaping the skills needed for young managers and potential leaders. Few respondents share the opinion that this program is beneficial for juniors. This program also enhanced various aspects of the employees such as listening, presentation, negotiation, leadership, sales, communication & accounting skills.

Word	Score
Program	0.010991
Skills	0.008793
Leadership	0.005129
Good	0.003664
Knowledge	0.002931

Aspects	0.002931
Experience	0.002931
Classes	0.002931
Improve	0.002198
Development	0.002198

Source: Compiled by Authors

Table 1: Word count score

Now, the above table will discuss inverse document frequency. When the term frequency of a document is calculated, we can observe that the algorithm treats all keywords; equally, it does not matter if it is a stop word like “of,” which is incorrect. All keywords have different importance. Let us say the stop word “of” is present in a document 2000 times, but it is of no use or has very little significance; that is the precise purpose of Inverse Document Frequency (IDF). The Inverse Document Frequency assigns a lower weight to frequent words and gives more significant importance for the infrequent words. For example, we have ten documents, and the term “technology” is present in 5 of those documents so that the inverse document frequency can be calculated as [4]  $IDF = \log_e (10/5) = 0.3010$ . The word “Program” is at the highest rank with an Inverse Document Frequency (IDF) score of 0.010991. The table indicates that most of the respondents refer to the Mawahib program since it has a good impact on the employees. Skills are at second position with an Inverse Document Frequency (IDF) score of 0.008793. This Program helped the employees improve communication, accounting, finance, sales, leadership, management, sales, and customer service.

## **DISCUSSION**

We live in a knowledge economy where talent development plays a key role, especially in the service sector. The banking sector is a crucial element of the financial area of a country. Banks play a vital role in the economic development of a nation. To ensure that the human capital is ready to face the fourth industrial revolution's challenges and meet the strategic aspirations, Bank Dhofar launched the 2020 strategy for talent management (Junior Mawahib). Junior Mawahib program is one of the talent pools of the Bank, which covers staff from officer to assistant manager. From the analysis, we find that the program is suitable for many employees, from juniors to potential leaders. The program is training the staff in soft and hard skills. The training

covers a broad spectrum of developmental areas, which range from communication to six sigma. The analysis indicates that the duration of the program is not sufficient. A more practical approach to training can be adopted, such as live visits to our branches, which will enhance the participants' learning curve. Though the Bank can improve some dimensions of the program, all the participants enthusiastically agreed that it immensely contributed to increasing their performance at the Bank. Like all research work, this study also has some difficulties; the primary challenge was as the talent management initiative was in progress, some confidential information was not accessible. The second challenge was securing an appointment with the senior staff of the Bank; as such, we interviewed only twenty senior employees. The research can be further extended to include more banks, and other statistical tools can be used to analyze the data. The number of respondents can be increased.

## **CONCLUSION**

Talent Management, in general, refers to a systematic, planned strategic effort by organizations to attract, retain, develop, and motivate competent employees and managers. Employees are the crucial assets for establishing the vision of an organization. The skills and values exhibited by the workforce shape the image and subsequent productivity of a firm. Effective talent management at Bank Dhofar involves training, developing, and retaining employees within the organization. However, the program does not instruct staff solely on leadership skills. Still, it is about helping to drive performance at an individual level and provide opportunities for all employees to reach their potential to contribute to organizational success. Graduates of Junior Mawahib program will be considered in the emerging talent pool (young talent). Identification for this program takes place through a rigorous assessment process. 43 staff were divided into two training groups. The team undergoes training in various functional, behavioral, and leadership skills for a year. A prudent semi-structured interview was carried among twenty senior staff members who portrayed their experience and ideas of the Junior Mawahib programs, and all the feedback was positive. This program has demonstrated that it is valid and is smoothly supported to achieve the Bank Dhofar vision 2020.

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