

# FACTORS INFLUENCING TALENT DIFFERENTIATION IN ANDHRA PRADESH STATE'S PRIVATE SECTOR BANKS- A STUDY

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## **Abstract:**

This study explores the strategic significance of talent differentiation in contemporary human resource management, particularly within the context of emerging markets. Talent differentiation refers to the practice of identifying, managing, and investing in high-potential employees disproportionately, based on their expected contribution to organizational success. The research aims to bridge the gap in understanding how such strategies impact organizational performance, employee engagement, and internal equity. Using a mixed-methods approach that includes survey data from 395 Private Bank professionals, the study examines both the benefits and challenges of implementing talent differentiation practices. Findings reveal that while differentiated talent strategies enhance performance and leadership pipelines, they may also trigger perceptions of unfairness among non-targeted employees. The study concludes that successful talent differentiation requires transparent communication, objective criteria, and alignment with organizational culture. Implications for HR policy, global talent management, and leadership development are discussed. Recommendations for future research include longitudinal studies on the long-term effects of talent segmentation.

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**Key words:** Talent Differentiation, Employee engagement, Quality of work life, Performance Management.

**Introduction:** In today's fast-paced and vastly competitive business landscape, the concept of talent management has emerged as a critical driver of organizational success. The strategic method of identifying, developing, inspiring, and keeping exceptional workers to fulfill current and future organizational requirements is known as talent management, Collings, D. G. (2021). The process embraces recognizing persons with high potential, proposing appropriate training and growth prospects, and nurturing an atmosphere that fosters their

development and involvement. In order to make certain that the company has the right people in the right spots at the right times, Talent Management contains a multiplicity of tasks like hiring, screening, on boarding, training, performance management, career development, and succession planning. Talent management is discussed by Goyal, V., & Zafar, A. (2020) stands as one of the most crucial factors in ensuring sustainable organizational success. This strategic approach comprehends the acquisition, nurturing, and retention of top talent within an organization. Its significance is underscored by findings from a joint research project conducted by The Boston Consulting Group and the World Federation of People Management Associations in 2012. The study revealed that companies excelling in 22 key HR areas, including talent management, leadership development, and performance management boosted profit margins 2.1 times higher and revenue growth 3.5 times higher than those lagging. Similarly, research by Bethke Langenegger, Mahler, & Staffebach (2011) has shown that talent management practices with a strategic focus significantly impact company attractiveness, goal achievement, customer satisfaction, and corporate profit.

The strategic process of identifying and classifying workers inside an organization according to their abilities, output, and potential is known as Talent Differentiation King & Vaiman, (2021). It emanated as a result of talent management strategies, where businesses realized that in order to distribute resources and growth opportunities efficiently, they were required to differentiate amongst people. Organizations discover high-potential individuals through talent management activities like career development, succession planning, and performance review Collings et al., (2021). By concentrating their efforts and resources on developing and keeping these high performers, organizations may make sure that they have the skills and talents necessary to propel organizational success and preserve a competitive advantage in the marketplace, this process is known as Talent Differentiation.

Challenges in employing effective Talent Differentiation strategies are multifaceted and multifarious. Data availability and accuracy pose significant hurdles, as organizations grapple with incomplete Talent Differentiation data that hinders informed decision making. Additionally, resistance to change among employees and managers can impede the adoption of Talent Differentiation practices. Managerial capability and bias also come into play, with managers often lacking the necessary skills or succumbing to unconscious biases in assessing employee performance and potential.

Moreover, legal and ethical considerations must be navigated carefully to ensure fair employment practices and avoid potential legal consequences. Retention of top talent poses yet another challenge, as Talent Differentiation can unintentionally create feelings of resentment or disengagement among employees who perceive themselves as undervalued. Despite these challenges, the imperative for advancing talent management practices remains clear. Organizations must address these challenges proactively, leveraging talent management as a strategic tool to drive organizational performance and maintain a competitive edge in today's dynamic business landscape.

The term "Employee Engagement" describes the sentimental attachment and dedication that workers have to their jobs, companies, and their objectives. Employees who are engaged are driven to contribute to the success of the company, have a strong feeling of ownership over their work, and love what they do. Employee engagement is critical in private sector banks because qualities of service and client happiness are top priorities. Employee engagement has been shown to increase productivity, foster innovation, and result in superior customer service. Additionally, they are more likely to stay with the company, which lowers turnover costs and guarantees service continuity, both of which eventually boost financial performance and competitiveness.

Employees are considered as strength of the organization, points out the fact that utilizing the intellectual capital of the organization developed a significant source of competitive advantage. This period should be called the period of the War of Talents. Employees are therefore considered to be the most important resources. An organization can obtain most of the assets that are identical to its competitor but it is difficult to duplicate the ability of the competitor's human resources. As numerous organizations focus on the pool of capable talent and experienced workers across the world thus giving rise to a complicated scenario. As the demand for talent escalates, they occupy a very strong bargaining position. In the current situation, the concept of EE is very vital. Employees who are engaged are occupied with a strong desire for their work. Excitement, enthusiasm, and productivity often accompany passion. They not only actively contribute to the organization but are very loyal too. Thus, they are less possibly for them to abandon the organization voluntarily. They also have control over the quantity of optimal efforts that can be contributed from their side to the organization. Engaged employees can face challenging environments and capacity to flourish. The modern organization has shifted their concentration to human capital management.

All things considered, talent management is critical to building Talent Differentiation within an organization, guaranteeing that they have the right people in the right jobs with the necessary talents to beat rivals and succeed in the long run. For private sector banks, to find, develop, and retain talents, talent management and Talent Differentiation are critical tactics. Banks may improve employee engagement through talent management and Talent Differentiation (distinguishing between high-potential individuals). Improved organizational performance and competitiveness are the results of motivated, productive, and committed people.

**Significance of the study:** Employee talent plays a significant role in the success of any business. This critical analysis will look at the role that talent plays as a major motivator for organizational success. In today's corporate sphere, talent is becoming increasingly valued as a strategic asset. The resource-based view (RBV) of the firm holds that a company's capacity to compete is mostly determined by its special resources and talents, of which human potential is one of the most important (Barney, 1991). Talented workers can boost organizational performance and help a company gain prominence in the marketplace because they provide special talents, creative thinking, and experience. Effectively attracting, nurturing, and retaining great talent puts businesses at an advantage to innovate, adjust to

fluctuating market conditions, and seize new opportunities. According to Huselid (1995), companies that implemented efficient talent management and other human resource strategies saw notable increases in their financial performance and productivity. Not only can talented workers do jobs faster, but they may also think of innovative ways to streamline procedures and cut expenses.

In the current scenario, private sector banks are facing intense competition to draw in and secure top talent. Talent Differentiation strategies have become crucial for private sector banks as they seek to enhance employee engagement, improve organizational performance, and march in the competition in the market. The significance of studying Talent Differentiation in private-sector banks lies in its potential to enhance employee engagement. Understanding how private banks identify, nurture, and differentiate talent can lead to more impactful strategies for talent management. By recognizing and rewarding high-performing employees, banks can boost employee morale, motivation, and commitment. This, in turn, boosts employee engagement, which is significant for the success of the organization. Investigating this relationship can provide key insights for private banks to improve their practices for talent management, ultimately leading to greater levels of employee engagement and better performance of the organization.

By exploring the relationship between Talent Differentiation and employee engagement, the present study aims to provide key insights for HR practitioners, managers, policymakers, and researchers in the banking industry. Understanding how Talent Differentiation strategies impact employee engagement can help organizations attract, retain, and motivate talented employees, thereby enhancing organizational performance and competitiveness so, the problem is very significant in this era. Hence, the present study regarding Talent Differentiation for employee engagement in private-sector banks is highly significant because the findings of the study will provide a roadmap for private-sector banks to enhance their employee engagement.

**Scope of the Study:** This study aims to examine Talent Differentiation, analyze the factors contributing to Talent Differentiation, and also study the impact of Talent Differentiation practices on employee engagement among private-sector banks in Andhra Pradesh. This study seeks to offer a focused examination of specific dimensions of Talent Differentiation and their impact on employee engagement with regard to private-sector banks. This study is, however, limited to the Talent Differentiation of the employees of only private-sector banks in Andhra Pradesh.

**Statement of the Problem:** Private sector banks face significant challenges in managing talent effectively to enhance employee engagement and ultimately improve organizational performance (Sharma, D., & Khanna, S.2014) Despite the importance of Talent Differentiation practices, there is a lack of comprehensive understanding regarding the impact of these practices on employee engagement among private sector banks (Singh, M., & Gupta, 2015). Understanding the relationship between Talent Differentiation and employee engagement is critical for private sector banks to develop strategic initiatives aimed at

fostering a positive work environment, enhancing employees' job satisfaction, and improving organizational performance (Agarwal, P., & Bhargava, S.2019), (Singh R., & Sharma, R. R. (2020). Furthermore, the factors contributing to Talent Differentiation such as work life quality, training and development, PM, and interpersonal relationships have not been thoroughly analyzed with regard to private sector banks.

Talent Differentiation plays a decisive role in determining the success of private sector banks, as it influences various aspects such as creativity, efficiency, guidance, and overall performance of the employees. Private sector banks that strategically manage their workforce have an advantage in the market and are thereby able to successfully negotiate the challenges of complicated business environment in current times.

Therefore, there is a pressing need to examine Talent Differentiation among private sector banks, assess the socio-demographic with regards to Talent Differentiation, analyze the quality of work life, PM, training and development, and interpersonal relationships' contribution to Talent Differentiation, and finally assess their impact on employee engagement in private sector banks. Thus, the specific problem is to examine the extent of Talent Differentiation among private sector bank employees in Andhra Pradesh to know the relationship between various components of employee engagement, and factors affecting Talent Differentiation of private sector banks and also to assess the effect of the socio-demographic variables on Talent Differentiation among the private sector banks employees.

### **Review of Literature:**

Chen, Z., & Li, M. (2023) examined the impact of organizational culture on the quality of work life in multinational corporations. The study found that an understanding and inclusive organizational culture considerably improves work-life quality by promoting employee well-being, job satisfaction, and engagement.

Sharma, P., & Singh, M. (2023) investigated the impact of interpersonal relationships on job satisfaction among Indian IT professionals. The study found that strong interpersonal relationships at work considerably funded greater job satisfaction, with effective communication and support being critical factors.

Menon, P., & Nair, R. (2022) in their article 'The role of leadership in talent management: Evidence from the banking sector in Andhra Pradesh. They comprehend the function of leadership in efficient personnel management. As a result, it was seen that effective people management requires transformational leadership styles, which are defined by inspiration, vision, and support. Based on the results, managers can greatly improve staff retention and performance by actively participating in talent development programs.

Collings, D. G., Scullion, et, al. (2021) in their article 'Talent management: Progress and prospects'. They studied and reviewed the progress and future directions of talent management research. The study found that recognizes key movements such as the growing

significance of inclusivity in talent management, the part of technology, and the necessity for more context specific studies to improve practical applications.

Gelens, J., Dries, N., et, al (2021) found that perceived fairness in talent management practices considerably improves employee engagement, retention, and complete job satisfaction, highlighting the significance of clear and rightful practices.

Thunnissen, M. (2020) empirically explored the implementation and effectiveness of various practices for talent management. The study found that effective talent management is thoroughly related to organizational success, but there are substantial deviations in how well diverse organizations implement these practices, frequently due to cultural and contextual elements.

Rao, M. S. (2020) found that important challenges contain great attrition rates and skill mismatches. Effective strategies include leveraging technology for talent analytics and fostering a culture of endless learning.

**Research Gap:** For a complete understanding of the subject related to Talent Differentiation, an in-depth examination of the literature review is necessary. A careful examination of the existing literature reveals that several studies have been conducted to assess the problem of employees in private sector banks such as quality of work-life, stress management, employee talent management, employee engagement, etc... The elements influencing employee engagement in the banking, retail, and hotel industries were examined in earlier research on this subject. A review of related studies revealed that no research has been conducted in Andhra Pradesh to comprehensively assess Talent Differentiation among employees in private-sector banks. This includes examining the socio-demographic status of employees in relation to Talent Differentiation, identifying factors influencing Talent Differentiation, and exploring the relationship between Talent Differentiation and employee engagement within private sector banks.

#### **Objectives of the study:**

1. To examine the Talent Differentiation practices of private sector banks in Andhra Pradesh.
2. To analyze the factors that contribute to Talent Differentiation in private-sector banks

**Hypotheses:** Based on the context the null hypotheses are formulated:

**Ho1:** There is no significant influence of quality of work life on Talent Differentiation among employees of private sector banks in Andhra Pradesh.

**Ho2:** There is no significant influence of Training and Development on Talent Differentiation among employees of private sector banks in Andhra Pradesh.

**Ho3:** There is no significant influence of Performance Management on Talent Differentiation among employees of private sector banks in Andhra Pradesh.

**Ho4:** There is no significant influence of Interpersonal relationships on Talent Differentiation among employees of private sector banks in Andhra Pradesh.

**Methodology of the study:** The study attempts to describe Talent Differentiation in private-sector banks. This study analyzes the influence of the quality of work life, training and development, Performance Management, and interpersonal relationships on Talent Differentiation of Andhra Pradesh's private sector banks. In pursuance of the study objectives, the hypotheses were formulated and the variables were identified.

The primary data was collected from the employees of the private sector banks through a structured questionnaire. Secondary data was collected from magazines, newspapers, journals, websites, annual reports of private sector banks, annual reports of RBI, Orders and Circulars of RBI, and also from private sector banks. The sample survey was conducted by a questionnaire. The data was collected directly from the employees of the banks using a structured questionnaire based on the sample design.

All the statements have been rated through the 5-Point Likert Scale. There are four sections to the questionnaire. The first section contains nine closed-ended questions on the Socio-demographic status of the employees. In the second section, there are ten statements for examining the Talent Differentiation in private-sector banks. The third section consists of twenty statements to analyze the factors that contribute to Talent Differentiation such as quality of work-life, Performance Management, training and development, and interpersonal relationships. The final section comprises seventeen statements intended to examine the relationship between the various components of employee engagement and Talent Differentiation.

To find out if the sample data was taken from a population that is periodically distributed.

The Kolmogorov-Smirnov and Shapiro-Wilk test have been used. The normality of data as per the Kolmogorov-Smirnov test statistic is .036 and the p-value is 0.254 which is not significant. Correspondingly, as per the Shapiro-Wilk test, the test value is 0.996 and the p-value is 0.380 which is not significant, it means the data is normally distributed. Here, the p value of all the variables is more than 0.05 and the data is normal.

### **Limitations of the Study:**

1. While there are several factors that contribute to talent differentiation, the researcher has focused on examining the impact of just four factors: Quality of Work Life, Training and Development, Performance Management, and Interpersonal Relationships.
2. The study focuses primarily in Andhra Pradesh which may limit the generalizability of findings to other regions or countries with different cultural, economic, and organizational contexts.

3. The study does not address the role of advanced technologies, such as AI and automation, in enhancing or shaping talent differentiation strategies.
4. The research is limited to private-sector banks, and the findings may not be directly applicable to other organizational types, such as public-sector banks, startups, or multinational corporations.

### **Factors contributing to Talent Differentiation in private sector banks:**

To study the factors contributing to Talent Differentiation among employees in private sector banks, four factors have been identified such as Quality of work life (QWL), Training and development, Performance management, and Interpersonal relationships. The Multiple regression analysis has been carried out to analyze the influence of Quality of work life (QWL), Training and development, Performance management, and Interpersonal relationships on Talent Differentiation among employees in private sector banks in Andhra Pradesh.

Here, the Multiple Regression Analysis's (MRA) dependent variable is Talent Differentiation among employees and the independent variables are factors that contribute to Talent Differentiation i.e., quality of work life, training and development, performance management, and interpersonal relationship. This analysis has been conducted to determine the best linear combination among factors such as quality of work life, training and development, performance management, and interpersonal relationship on Talent Differentiation among employees.

Inter correlation between the variables of Talent Differentiation adopted by the private sector banks reveals that all the predictor variables are entered simultaneously for the regression equation because there is no multi-collinearity exists among the selected four predictor variables Table 1.

**Table 1 Collinearity Statistics**

<b>Variables</b>	<b>Tolerance</b>	<b>VIF</b>
Quality of work-life	0.534	1.874
Training and Development	0.623	1.605
Performance Management	0.618	1.617
Interpersonal Relationship	0.744	1.345
Dependent Variable: Talent Differentiation		

Table 1 revealed that no collinearity issue is present. The tolerance limit and Variation Inflation Factor is an optimum in level.



**Table 2 Regression model summary**

<b>R</b>	<b>R Square</b>	<b>Adjusted square</b>	<b>R</b>	<b>Talent Differentiation Error of the estimate</b>	<b>F</b>	<b>P</b>
0.67 <sup>a</sup>	0.44	0.43		7.33	77.81	0.000
Predictors: (Constant), Quality of work-life, Training and development, Performance management, and Interpersonal relationship.						

The Multiple linear regression model is statistically significant with an F value of 77.81 and a p-value is 0.000. This model indicates a good fit for the data. The dependent variable's observed and predicted values show a moderate to strong correlation (R value=0.67<sup>a</sup> , R square value =0.44). This indicates that the independent variables in this model account for around 44 percent of the variance in Talent Differentiation.

The adjusted R squared value is 0.43, this indicates that 43 percent of the variance in the Talent Differentiation among employees in private sector banks in Andhra Pradesh is predicted from the independent variables such as quality of work-life, training and development, performance management, and interpersonal relationship (factors that contributing to Talent Differentiation). The standard error of the estimate is 7.33, which mirrors the average distance that the observed values drop from the regression line. A lower value indicates a better fit of the model.

**Table 3 Regression Coefficients**

<b>Variables</b>	<b>B</b>	<b>SE B</b>	<b>β</b>	<b>T</b>	<b>P</b>
Constant	5.419	2.016		2.69	0.008
Quality of work life	0.935	0.108	0.45	8.68	0.000
Training and Development	0.598	0.123	0.25	5.83	0.000
Performance Management	0.469	0.097	0.23	4.83	0.000
Interpersonal Relationship	0.397	0.094	0.19	4.20	0.000
Dependent Variable: Talent Differentiation					

Talent Differentiation=5.419 + 0.935 (Quality of work life) + 0.598 (Training and development) + 0.469 (Performance management) + 0.397 (Interpersonal relationship)

This equation shows that one percent of the above factors will bring the above changes in Talent Differentiation in private sector banks in Andhra Pradesh. Thus, there is a relationship between the above factors like quality of work life, training and development, performance management, and interpersonal relationship with Talent Differentiation.

The combination of four independent variables such as quality of work life, training and development, performance management, and interpersonal relationship (factors that contribute to Talent Differentiation) predict the dependent variable i.e., Talent Differentiation

among employees in private sector banks in Andhra Pradesh, ( $t = 77.8$ ,  $p = 0.000$ ), so, factors contributing to Talent Differentiation is significant at 1 percent level.

**Ho1:** There is no significant influence of quality of work life on Talent Differentiation among employees in private sector banks in Andhra Pradesh.

For predicting Talent Differentiation in private sector banks in Andhra Pradesh, Quality of work life (0.45) is the strongest affecting factor which predicts the dependent variable. The beta weights suggest Quality of work life (0.45) only contributes most (0.45 or 45%) to predict Talent Differentiation among employees in private sector banks in Andhra Pradesh.

The regression coefficient of Quality of work life (Unstandardized Regression coefficient (B) = 0.935, standard error of B (SE B) = 0.108, standardized coefficient ( $\beta$ ) = 0.45, t value ( $t$ ) = 8.68, p-value ( $p$ ) < 0.001) shows that for every one-unit increase in the quality of work life, Talent Differentiation is expected to increase by 0.935 units, holding all other variables are constant. The Quality of work-life is a significant predictor of Talent Differentiation ( $p < 0.001$ ), and the standardized coefficient ( $\beta = 0.45$ ) suggests it has a strong positive impact on Talent Differentiation.

Since the obtained 't' value is 8.68 ( $p = 0.000$ ), it is significant at the 0.001 level. It means that there is a significant influence of quality of work life on Talent Differentiation of private sector banks. Thus, the null hypothesis, that there is no significant influence of quality of work life on Talent Differentiation among employees is rejected.

**Ho2:** There is no significant influence of training and development on Talent Differentiation among employees in private sector banks in Andhra Pradesh.

The regression coefficient of training and development (Unstandardized Regression coefficient (B) = 0.598, Standard Error of B (SE B) = 0.123, standardized coefficient ( $\beta$ ) = 0.25, t value ( $t$ ) = 5.83, p-value ( $p$ ) < 0.001) shows that for every one-unit increase in the training and development, Talent Differentiation is expected to increase by 0.598 units, holding all other variables constant. This variable is a significant predictor of Talent Differentiation ( $p < 0.001$ ), and the standardized coefficient ( $\beta = 0.25$ ) suggests it has a strong positive impact.

Since the obtained 't' value is 5.83 ( $p = 0.000$ ), it is significant at the 0.001 level. It means that there is a significant influence of training and development on Talent Differentiation practices of private sector banks. Thus, the null hypothesis stating that there is no significant influence of training and development on Talent Differentiation of private sector banks in Andhra Pradesh is rejected.

**Ho3:** There is no significant influence of Performance Management on Talent Differentiation practices of private sector banks.

The regression coefficient of Performance Management (Unstandardized Regression coefficient (B) = 0.469, standard error of B (SE B) = 0.097, standardized coefficient(  $\beta$ ) = 0.23, t value (t)= 4.83, p-value (p) < 0.001) shows that for every one-unit increase in the Performance Management, Talent Differentiation is expected to increase by 0.469 units, holding all other variables constant. This variable is a significant predictor of Talent Differentiation (p < 0.001), and the standardized coefficient ( $\beta$  = 0.23) suggests it has a strong positive impact.

Since the obtained t-value is 4.83 (p = 0.000), it is significant at 0.001 level. It means that there is a significant influence of Performance Management on Talent Differentiation practices of private sector banks. Thus, the null hypothesis stating that there is no significant influence of performance management on Talent Differentiation of private sector banks in Andhra Pradesh is rejected.

**Ho4:** There is no significant influence of Interpersonal relationships on Talent Differentiation practices of private sector banks.

The regression coefficient of the Interpersonal relationship (Unstandardized Regression coefficient (B) = 0.397, standard error of B (SE B) = 0.094, standardized coefficient(  $\beta$ ) = 0.19, t value (t)= 4.20, p-value (p) < 0.001) shows that for every one-unit increase in the Interpersonal relationship, Talent Differentiation is expected to increase by 0.397 units, holding all other variables constant. This variable is a significant predictor of Talent Differentiation (p < 0.001), and the standardized coefficient ( $\beta$  = 0.23) suggests it has a strong positive impact.

Since the obtained 't' value is 4.20 (p = 0.000), it is significant at 0.001 level. This means that there is a significant influence of interpersonal relationships on the Talent Differentiation practices of private-sector banks. Thus, the null hypothesis stating that there is no significant influence of interpersonal relationships on Talent Differentiation of private sector banks in Andhra Pradesh is rejected.

The multiple linear regression analysis shows that the following factors are important predictors of Talent Differentiation among employees: quality of work life, training and development, performance management, and interpersonal relationships. The quality of work-life is a stronger predictor of Talent Differentiation among employees in private sector banks in Andhra Pradesh than training and development (0.25), performance management (0.23), and interpersonal relationships (0.19).

**Conclusion:** The findings of the fourth analysis state that, the combination of four independent variables such as quality of work life, Training and development, Performance management, and Interpersonal relationship (factors that contribute to Talent Differentiation) predict Talent Differentiation among employees in the private sector banks in Andhra Pradesh, And finally, the fifth analysis was done to check the relationship between various

components of employee engagement and impact of Talent Differentiation on employee engagement.

### **Findings of the study:**

1. For predicting Talent Differentiation in private sector banks in Andhra Pradesh, Quality of work (0.45) is the strongest affecting factor which is 45 percent predicting power on the Talent Differentiation. The beta weights suggest Quality of work-life (0.45) only contributes most (0.45 or 45%) to predict Talent Differentiation among employees in private sector banks in Andhra Pradesh.
2. For predicting Talent Differentiation in private sector banks in Andhra Pradesh, Training and development (0.25) is the second factor that predicts the dependent variable. The beta weights suggest Training and development (0.25) contribute (0.25 or 25%) to predict Talent Differentiation among employees in private sector banks in Andhra Pradesh.
3. For predicting Talent Differentiation in private sector banks in Andhra Pradesh, Performance management (0.23) is the strongest affecting factor which predicts the dependent variable. The beta weights suggest Performance management (0.23) only contributes most (0.23 or 23%) to predict Talent Differentiation among employees in private sector banks in Andhra Pradesh.
4. For predicting Talent Differentiation in private sector banks in Andhra Pradesh, the Interpersonal relationship (0.19) is the strongest affecting factor which predicts the dependent variable. The beta weights suggest Interpersonal relationships (0.19) only contribute most (0.19 or 19%) to predict Talent Differentiation among employees in private sector banks in Andhra Pradesh.

### **Suggestions of the study:**

1. Talent differentiation can unintentionally create feelings of resentment or disengagement among employees who perceive themselves as undervalued. Banks can leverage talent differentiation as a strategic tool to drive Employee engagement to maintain a competitive edge in today's dynamic business landscape.
2. The effect of QWL on engagement is mediated through talent differentiation; banks may emphasize generating a supportive work environment that endorses work-life balance, flexible work options, and employee satisfaction to support this path.
3. Training and development's impact is mediated by talent differentiation; banks can invest in designed training programs and up skilling initiatives. Personalized learning changes will progress talent differentiation and, in turn, enhance employee engagement.
4. Performance management is completely mediated by talent differentiation, banks may upgrade performance appraisal systems to recognize high performers and line up their contributions with banks' goals. This can alleviate negative impacts and guarantee more fruitful talents.

5. Interpersonal relation has a direct effect on engagement. Boosting teamwork, open communication, and trust will directly enhance employee engagement.

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