

Strategic Talent Management Practices and Their Impact on Enhancing Competitive Advantage: A Case Study of the Bank of Agriculture and Rural Development -Tipaza Agency-

الممارسات الاستراتيجية لإدارة المواهب وأثرها في تعزيز الميزة التنافسية:

دراسة حالة بنك الفلاحة والتنمية الريفية -وكالة تيبازة-

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Abstract:

This study aims to identify the impact of strategic talent management practices (attraction, development, and retention) on enhancing competitive advantage at (BADR), Tipaza Agency. To achieve the study objectives, a structured questionnaire was designed and distributed to a sample of 30 administrative and operational employees, and the results were analyzed using SPSS (v25).

Results revealed weaknesses in the strategic practices related to talent attraction and development, along with limited effectiveness of retention practices, despite the bank possessing a relatively strong competitive advantage. Individually, each dimension of talent management has a weak but statistically significant positive effect, while their combined influence was not significant on competitive advantage. Accordingly, the study recommends adopting an integrated strategic framework for talent management to enhance sustainable advantage, including modernized attraction strategies, development aligned with strategic goals, a motivating work environment, clear career paths, and linking talent management metrics to competitive outcomes, with the aim of supporting the bank's competitive positioning and organizational effectiveness.

Keywords: Competitive Advantage; Talent Management; Talent Attraction; Talent Development; Talent Retention.

JEL Classification Codes: M12, J24, L10.

ملخص:

تهدف هذه الدراسة للتعرف على تأثير ممارسات إدارة المواهب الاستراتيجية (الاستقطاب، التطوير، الاحتفاظ) على تعزيز الميزة التنافسية لبنك الفلاحة والتنمية الريفية بوكالة تيبازة، ولتحقيق أهداف الدراسة تم تصميم استمارة وتوزيعها على عينة بلغ عددها 30 موظفا إداريا وتنفيذيا بالبنك، كما تم تحليل النتائج باستخدام برنامج SPSS في نسخته 25.

أظهرت النتائج وجود نقاط ضعف في الممارسات الاستراتيجية المتعلقة باستقطاب وتطوير المواهب، بالإضافة إلى جهود محدودة للاحتفاظ بها بالرغم من تمتع البنك بميزة تنافسية قوية نسبياً، كما تبين أيضاً بأن لكل بعد من أبعاد إدارة المواهب تأثيراً إيجابياً ضعيفاً لكنه دال إحصائياً، بينما لم يكن التأثير الكلي لتلك الأبعاد دال إحصائياً على الميزة التنافسية. استناداً إلى النتائج، توصي الدراسة باعتماد إطار استراتيجي متكامل لإدارة المواهب يعزز

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من استدامة الميزة التنافسية بالبنك، ويشمل ذلك تطوير أساليب الاستقطاب، ومواءمة برامج التطوير مع الأهداف الاستراتيجية، مع توفير بيئة عمل محفزة. كما توصي الدراسة ببناء مسارات وظيفية واضحة، وفي الأخير ربط مؤشرات إدارة المواهب بالنتائج التنافسية، بما يساهم في دعم القدرة التنافسية للبنك وتحسين فعاليته التنظيمية.

كلمات مفتاحية: ميزة تنافسية، إدارة المواهب، استقطاب المواهب، تطوير المواهب، الاحتفاظ بالمواهب.

تصنيفات JEL : M12, J24, L10.

1- INTRODUCTION:

The global economy today is characterized by significant openness and integration between local and international markets. This development has intensified competition among organizations operating within them. As a result, the concept of competitive advantage has gained considerable attention in recent years, as institutions seek to adapt to these rapid changes. One of the most prominent of these changes is the growing scarcity of talent, which has led to fierce competition among organizations to attract and retain the best individuals. Within this context, talent management has emerged as a modern approach that places talent at the core of senior management's priorities. It supports the attraction, development, and retention of top talent.

Strategic talent management is considered a vital and decisive aspect for organizations seeking to compete effectively by ensuring the availability of talent in the right quantity, quality, and at the right time. Talent is regarded as a competitive advantage that contributes significantly to organizational success and sustained competitive excellence.

1-1 Research Problem:

Algeria's banking sector is recognized as one of the most significant economic sectors, with banks striving to keep their customers in order to increase their market share. Talent is considered as a core asset in the banking industry due to its critical importance on various levels, with banks aiming to provide high-quality services that align with market demands and customer expectations.

In light of the rapid changes in the business environment and the growing intensity of competition, talent management has emerged as a critical concern for human resource managers in the banking sector. This challenge lies in the ability to attract top talent, retain them, and leveraging their capabilities in a manner that enhances the organization's competitive edge.

Based on the context above, this paper tries to discern whether talent management is effectively leveraged to enhance competitive advantage at the Agricultural and Rural Development Bank in the Tipaza Agency by answering the following main question:

Is there a statistically significant impact at the significance level ($\alpha \leq 0.05$) of talent management practices on enhancing competitive advantage at (BADR) in Tipaza agency?

1-2 Research Hypotheses: In order to answer the main question, the following main hypothesis was formulated:

There is a statistically significant impact of talent management practices on enhancing competitive advantage at the significance level ($\alpha \leq 0.05$) at (BADR) in Tipaza agency.

Included under this main hypothesis there is a set of sub-hypotheses formulated as follows:

- There is a statistically significant effect between talent attraction and the enhancement of competitive advantage at a significance level of 0.05.
- There is a statistically significant effect between talent development and the enhancement of competitive advantage at a significance level of 0.05.
- There is a statistically significant effect between talent retention and the enhancement of competitive advantage at a significance level of 0.05.

1-3 Research Objectives: This research aims to achieve the following objectives:

- ❖ Understanding the theoretical concepts relating to both talent management and competitive advantage;
- ❖ Exploring the current state of talent management practices, and the extent to which competitive advantage is enhanced at BADR in the Tipaza agency;
- ❖ Identifying the individual and collective impact of talent management practices on enhancing the bank's competitive advantage;
- ❖ Providing a set of recommendations on the subject of the study.

1-4 Research Significance:

The significance of this research stems from the growing importance of human resources with strategic characteristics in contemporary business organizations. These resources are considered among the most valuable intangible assets, making it essential to effectively address modern global challenges whether in the public or private sector, organizations must adopt effective policies and strategies that support human capital. Talent management is regarded as one of the most important modern approaches if it is applied correctly.

1-5 Research Methodology:

This research employed a descriptive-analytical approach. In the theoretical part, the descriptive approach was used to review and analyze the relevant literature concerning the study variables in a scientific manner that clarifies the different aspects of the topic. For the empirical part, the study adopted a case study of the Bank of Agriculture and Rural Development in Tipaza agency to examine the extent to which the dimensions of talent management both individually and collectively influence the enhancement of competitive advantage.

2- Theoretical framework

This section gives an overview of the study's theoretical framework by addressing the concepts of talent management and competitive advantage, along with their fundamental dimensions.

2-1 The concept of talent management

Like other terminology, the emergence of the term "Talent Management" was not coincidental. According to (Guerra, Danvila-del-Valle, & Suárez, 2023, p. 2), "Talent Management" was first put forward in 1998 by a group of McKinsey consultants who coined the term "War for Talent" and noted that talent is key to organizational excellence.

In order to comprehend "talent management", firstly the term "talent" should be thoroughly discovered. According to (Sabuncu & Karacay, 2016, p. 443), the term "Talent" refers to an individual's level of intelligence or capability that enables them to perform a task

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effortlessly and skilfully. It also refers to individuals who possess high potential, advanced knowledge, and strong skills that enable them to lead organizational transformation and drive effective change (N. Hussain, M. Faiadh, & S. Habib, 2022, p. 133). In practice, the term “talented” often refers to high potential employees, often labelled as “A players”, These individuals hold strategically important roles or occupy key positions within the organization. They typically represent 20% of the workforce and receive more valued resources and career opportunities from the organization compared to others; “B players”. (N’Cho, 8-10-2017, p. 626).

Talent management, as the term itself suggests, involves sourcing and managing the ability, competency and power of employees within an organization. The concept is not restricted to recruiting the right candidate at the right time but it extends to uncovering hidden or exceptional qualities of employees, and developing and nurturing them to enhance desired results. While hiring top talent is a significant concern for modern organizations, retaining these individuals and more importantly, transitioning them according to the organization's culture to unlock their full potential poses an even bigger challenge. (Savarimuthu & Jothi, 2019, p. 215).

Talent management can also be described as the systematic attraction, development, retention, and deployment of individuals who have the potential to generate an immediate or long-term positive impact on organizational performance. (Sparrow, 2019, p. 162). It also refers to the core processes organizations undertake to attract, develop, and retain talented individuals, with the goal of building a highly skilled and capable human capital base. This talent pool serves as a key driver for enhancing the organization's competitive advantage and enhancing superior performance through the strategic use of talent and innovation across its products and services (Al Shamri, Al-Moussawi, & Al Shamry, 2016, p. 238). Accordingly, talent management is closely linked to the broader concept of human capital management, which encompasses all activities related to recruiting, managing, assessing, developing, and retaining an organization’s most important resource; its employees. It can also serve as a human resource information system that forms the basis for decision-making processes aligned with the organization’s strategic objectives, thereby enabling it to enhance superior performance and long-term success (Almanzoa, 2021, p. 201).

Through these definitions, it can be concluded that talent management represents a set of practices through which an organization seeks to attract, develop, and retain strategic human resources, those who possess valuable, rare, and hard-to-imitate characteristics. These talents enable organizations to secure a leading position in the competitive market.

2-2 Talent management dimensions:

Researchers have presented varying perspectives on the concept of talent management, leading to differences in defining its dimensions. In line with the objectives of the present study, this research focuses on three core dimensions:

2-2-1 Talent attraction:

Attracting talent in today’s competitive landscape requires a comprehensive and sustainable approach. According to (Sembiring & Damayanti, 2023, p. 60), selecting the best talent involves a range of procedures aligned with the organization’s values and culture. Van Hoa and Van Thu (2024) emphasize that these procedures include creating a supportive work environment that fosters personal growth, fair compensation, and professional development. Attracting talent requires a strong culture of creativity and shared values, effective communication, and flexible recruitment. Regular evaluation of these strategies ensures alignment with organizational goals and continuous improvement (Van Hoa & Van Thu, 2024, p. 866).

2-2-2 Talent development:

Talent development has been a core component of talent management. It is crucial for it to be based on principles that are clear and well-known, and that employees can comprehend. Organizations need to give talented employees chances to improve their skills and overall performance. This helps increase their motivation and supports their career growth (Almanzoa, 2021, p. 202).

According to experts, the process of developing talent involves four crucial stages (Al-Khatib, 2020, p. 66):

- ❖ **Identification:** Determining which employees require development;
- ❖ **Design:** Deciding what skills to develop and how long the process will take;
- ❖ **Evaluation:** Using tools to measure how effective the development is;
- ❖ **Organizational Support:** Getting support from senior management.

2-2-3 Talent retention:

Employee loyalty plays a crucial role in enhancing organizational success and ensuring long-term profitability. To retain top talent, organizations must be sufficiently attractive so that their employees would prefer to stay rather than seek opportunities elsewhere. (Guerra, Danvila-del-Valle, & Suárez, 2023, p. 5). Talent retention refers to the process of keeping skilled and high-performing employees within the organization for an extended period, and minimize turnover. The loss of key talent can significantly harm an organization, leading to reduced productivity and increased costs associated with recruiting and training new employees (Rabbi, Ahad, Kousar, & Ali, 2015, p. 211).

According to (Almanzoa, 2021, p. 202) organizations can enhance talent retention by implementing several key practices including:

- ❖ Recruiting and developing individuals who share the organization's core values, beliefs, and attitudes;
- ❖ Fostering the growth of employees who demonstrate genuine commitment and a deep sense of belonging to the organization;
- ❖ Promoting interpersonal relationships through continuous education, training, and encouraging collaboration across all departments.

Furthermore, others consider talent retention a core component of human resource management. According to (Kahiri Benali & Ksenna, 2017, p. 141), effective talent retention can be enhanced through:

- ❖ Fostering an organizational culture that values and promotes talent development;
- ❖ Implementing a performance-based reward and incentive system aligned with employee performance outcomes;
- ❖ Providing non-financial motivational incentives;
- ❖ Creating opportunities for both professional and personal development;
- ❖ Ensuring a high level of job security.

2-3 The concept of competitive advantage

The term “competitive advantage” is one of the most widely discussed concepts in the modern era and has garnered significant attention both locally and internationally. Various studies agree that the emergence of this concept was not coincidental but rather an extension of the notion of “comparative advantage” introduced by David Ricardo in his book *Principles of Political Economy and Taxation* (1817), which itself built upon the earlier concept of “absolute advantage” developed by Adam Smith in *The Wealth of Nations* in 1776.

Although numerous researchers have addressed the concept of competitive advantage, Michael Porter is widely regarded as its principal theorist. His book *Competitive Advantage* was instrumental in popularizing the term. Porter states that competitive advantage “emerges when a firm identifies and implements more effective ways than its competitors” (Porter, 1993,

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p. 48). He also states that competitive advantage grows fundamentally out of “value a firm is able to create for its buyers that exceeds the firm's cost of creating it. Value is what buyers are willing to pay, and superior value stems from offering lower prices than competitors for equivalent benefits or providing unique benefits that more than offset a higher price.” (Porter, 1985, p. 3).

From a RBV, focusing on internal resources, capabilities, and competencies, “a firm is said to possess a competitive advantage when it implements a value-creating strategy that is not being simultaneously implemented by any current or potential competitors.” (Barney, 1991, p. 102). Accordingly, competitive advantage can be understood as “any activity a firm does especially well compared to activities done by rival firms”. (Fred & Forest, 2015, p. 8), which totally dependent on the unique resource structure of each organisation, these can be considered as the core resources of the organisation. (Lynch, 2006, p. 219).

In light of this approach, enhancing a competitive advantage requires the effective utilization of strategically valuable resources those that are valuable, rare, and difficult to imitate or substitute and efficiently organized. These resources, whether human, technological, financial or otherwise, enable an organization to outperform both current and potential competitors.

2-4 Competitive advantage dimensions

All organizations strive to address the needs and desires of their customers, transforming them into targeted areas known as "competitive priorities." While experts and researchers have expressed a variety of opinions and perspectives on defining these priorities, most studies and research have converged on the following fundamental dimensions:

❖ Efficiency:

This dimension pertains to the input costs required to produce a given output. The higher the efficiency of an organization's operations the fewer inputs are needed to generate specific outputs, thereby reducing the overall cost structure of the organization. High productivity leads to superior efficiency. Moreover, competitive strategy, an appropriate organizational structure, control systems and the policies adopted by the organization all contribute to enhancing a level of efficiency that surpasses that of competitors (Hassan Muslim, 2015, p. 64).

❖ Quality:

Quality refers to the overall characteristics of a product that enable it to perform as expected in satisfying customer needs. The phrase “as expected” is particularly important in this definition, as the concept of quality varies from one customer to another (Pride & Ferrell, 2022, p. 288). For instance, some may associate quality with the aesthetic appeal of the product, while others may relate it to factors such as brand reputation or the product's durability and shelf life.

❖ Creativity:

Creativity refers to any advancement in an organization's products, structures, managerial approaches, or strategies. It is realized through the introduction of a new product or the adoption of a novel method of operation that differentiates the organization from its competitors.

❖ Responsiveness to Customer Requirements:

Enhancing responsiveness to customer requirements necessitates a high level of sensitivity and a precise understanding of customer needs. It involves focusing on those needs that can be clearly identified and addressed in a way that enables the organization to

deliver a level of quality that is difficult for competitors to replicate (Merzouki, 2018/2019, p. 119) .

3- Present and analyze the results of the study

This section presents the findings of the study and provides a detailed analysis of the data collected. It examines the current state of strategic talent management practices at BADR, Tipaza Agency, and evaluates their impact on enhancing competitive advantage.

3-1 Research Methodology and Procedures

This section gives an overview of the study's methodology, including the study population and sample, as well as addressing the validity and reliability of the study tool.

3-1-1 Study Population and Sample:

The population of the study consists of all employees of the BADR “Tipaza agency”, excluding those in general service positions, such as security personnel, as they are not directly involved in the bank’s talent management processes or in activities that influence organizational performance and competitive advantage. Therefore, the field survey was conducted among administrative and operational staff representing different hierarchical levels within the agency.

Given the relatively small number of individuals in this category and the importance of capturing the perspectives of the entire population, a comprehensive survey technique was employed to ensure full representation of the target group. A total of 40 questionnaires were distributed, 36 of which were returned, and after careful examination, 30 questionnaires were found to be valid and suitable for analysis.

3-1-2 Data Collection:

To comprehensively address the aspects of the study, a questionnaire was used as the primary tool for collecting statistical data relevant to the research topic. The questionnaire was designed using the five-point Likert Scale ranging from strongly disagree (coded 1) to strongly agree (coded 5), and it was divided into two-part. The first part includes demographic data for the study sample (gender, age, educational level, and years of experience). The second part includes the variables of the study, i.e. Talent Management as independent variable includes talent attraction, talent development, and talent retention, whereas, the Competitive Advantage as dependent variable includes efficiency, quality, innovation, and Responsiveness to customer requirements.

3-1-3 Data Analysis Tools: Data collected through the questionnaire were analyzed using the Statistical Package for the Social Sciences (SPSS. v25th). The analysis involved the application of the following statistical tools:

- ❖ **Cronbach's Alpha:** To verify the reliability and internal consistency of the research instrument;
- ❖ **Standard Deviation:** To measure the degree of dispersion of the responses around the arithmetic averages-means;
- ❖ **Multi-collinearity Test:** To assess the suitability of the data for multiple regression analysis, and to ensure the absence of severe multi-collinearity among the study variables;
- ❖ **Simple and Multiple Regression Tests:** To examine the effect of independent variables on the dependent variable.

3-1-4 Validity of the study tool: Researchers have used the following methods:

3-1-4-1 Tool Reliability: The value of reliability was assessed using Cronbach's Alpha coefficient, as presented in table 1.

Table (1): Reliability Test (Cronbach's Alpha Coefficient)

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Name of variables	Talent Management	Competitive Advantage	Overall reliability coefficient
Number of items	14	12	26
Reliability coefficient	0.917	0.886	0.933

Source: prepared by the researchers based on the outputs of SPSS 25.

The table above shows that the reliability coefficients for all the study variables were high and suitable for the purposes of the study: (0.917 for Talent Management, 0.886 for Competitive Advantage, 0.933 for Overall reliability coefficient). These values indicate the consolidation of the overall concept of the questionnaire content, as well as the concept of each item.

3-1-4-2 Multi-collinearity test: In order to verify the absence of Multi-collinearity, researchers first calculated the Pearson correlation coefficients among the sub-dimensions of the independent variable. The results as shown in table 2:

Table (2): The correlation analysis results

		Talent attraction	Talent development	Talent Retention
Talent attraction	Pearson correlation	1	0.415*	0.656**
	Sig	-	0.023	0.000
Talent development	Pearson correlation	0.415*	1	0.606**
	Sig	0.023	-	0.000
Talent retention	Pearson correlation	0.656**	0.606**	1
	Sig	0.000	0.000	-

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 2 showed that all Pearson correlation coefficients between the independent sub-variables are less than 0.80, which indicates the absence of multi-collinearity. Therefore, it can be concluded that all dimensions of Talent Management are mutually independent and free from multi-collinearity. Additionally, tolerance value and variance inflation factor (VIF) were calculated to check the assumption of multi-collinearity. The results as shown in table 3:

Table (3): Collinearity coefficients results

Model	Talent Management		
	Talent attraction	Talent development	Talent retention
Tolerance	0.569*	0.632*	0.435*
VIF	1.757**	1.582**	2.300**

Source: prepared by the researchers based on the outputs of SPSS 25.

The table above shows the results of testing for the assumption of multi-collinearity, it indicate that all independent variables (talent attraction, talent development, and talent retention) have tolerance values greater than 0.1 and VIF value less than 10, which means that multi-collinearity is not a concern in this model.

3-2 Descriptive statistics analysis: To analyze the responses of the sample participants, researchers used arithmetical averages-means, std. deviation. The results are presented as follows:

3-2-1 Analysis of the sample participants' responses regarding the extent of BADR (Tipaza agency) interest in talent management.

The perspectives of the study sample participants regarding the extent to which BADR is interested in talent management are presented as follows:

Table (4): Analysis results of the talent management axis

Variables	Mean	Std. deviation	Degree of approval
Talent attraction	3.19	0.935	Middle
Talent development	3.04	0.985	Middle
Talent retention	3.12	0.962	Middle
Talent management	3.11	0.811	Middle

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 4 show the mean, standard deviation, and level of approval for the talent management axis and its dimensions. The overall mean was 3.11, indicating a moderate level of approval.

Talent attraction ranked first (M=3.19, SD=0.935), followed by talent retention (M=3.12, SD=0.962), while talent development ranked last (M=3.04, SD=0.985).

3-2-2 Analysis of the sample participants' responses regarding the extent to which the bank of BADR (Tipaza Agency) enhances a competitive advantage

The perspectives of the study sample participants on the extent to which BADR enhances a competitive advantage are presented as follows:

Table (5): Analysis results of the competitive advantage axis

Variables	Mean	Std. deviation	Degree of approval
Efficiency	3.43	0.915	High
Quality	3.74	0.629	High
Innovation	3.47	0.809	High
Responsiveness to customer requirements	3.64	0.850	High
Competitive Advantage	3.49	0.768	High

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 5 show the mean, standard deviation, and level of approval for the competitive advantage axis and its dimensions. The overall mean was 3.49, indicating a high level of approval.

Among its dimensions, quality ranked first (M=3.74, SD=0.629), followed by Responsiveness to customer requirements (M=3.64, SD=0.850), then innovation (M=3.47, SD=0.809), and finally efficiency (M=3.43, SD=0.915), all reflecting high levels of approval.

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3-3 Testing hypotheses: To test and validate hypotheses, researchers used simple and multiple regression tests. The results are presented as follows:

3-3-1 Testing for the statistical significance of the first sub-hypothesis: which states that: “There is a statistically significant effect between talent attraction and the enhancement of competitive advantage at a significance level of 0.05”.

Table (6): Results of the simple linear regression coefficient test for the effect of talent attraction on enhancing competitive advantage.

Variables	Regression equation		Test “t”		Test “F”		R	R ²
	B	Std error	T	Sig	F value	Sig		
Fixed	2.227	0.286	4.921	0.000	8.387	0.007	0.480 ^a	0.230
X1	0.395	0.075	2.896	0.007				

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 6 show that (R²) had reached (0.230) indicating that talent attraction explains 23% of the variance in competitive advantage, while the rest of the ratio 77% is attributed to other factors.

The correlation coefficient (R) between the two variables is (0.480), which indicates that there is a positive relationship between the two variables. The regression coefficient (B) for talent attraction is (0.395), with a (T-value) of (2.896) at a significance level (0.007), which is less than (0.05), which confirms that there is a statistically significant positive effect of talent attraction on competitive advantage at a significance level of 0.05. i.e., increasing talent attraction by one-unit leads to 40% improvement in competitive advantage.

Accordingly, the first sub-hypothesis is accepted, and an estimated model can be proposed as follows: $Y = 2.227 + 0.395X_1$

3-3-2 Testing for the statistical significance of the second sub-hypothesis: which states that: “There is a statistically significant effect between talent development and the enhancement of competitive advantage at a significance level of 0.05”.

Table (7): Results of the simple linear regression coefficient test for the effect of talent development on enhancing competitive advantage.

Variables	Regression equation		Test “t”		Test “F”		R	R ²
	B	Std error	T	Sig	F value	Sig		
Fixed	2.060	0.376	5.481	0.000	15.838	0.000	0.601 ^a	0.361
X2	0.469	0.118	3.980	0.000				

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 7 show that (R²) had reached (0.361) indicating that talent development explains 36% of the variance in competitive advantage, while the rest of the ratio 64% is attributed to other factors.

The correlation coefficient “R” between the two variables is (0.601), which indicates that there is a positive relationship between the two variables. The regression coefficient (B) for talent development is (0.469), with a (T-value) of (3.980) at a significance level (0.000),

which is less than (0.05), which confirms that there is a statistically significant positive effect of talent development on competitive advantage at a significance level of 0.05. i.e., increasing talent development by one-unit leads to 47% improvement in competitive advantage.

Accordingly, the second sub-hypothesis is accepted, and an estimated model can be proposed as follows: $Y = 2.060 + 0.4695X_2$

3-2-4 Testing for the statistical significance of the third sub-hypothesis: which states that: “There is a statistically significant effect between talent retention and the enhancement of competitive advantage at a significance level of 0.05”.

Table (8): Results of the simple linear regression coefficient test for the effect of talent retention on enhancing Competitive advantage.

Variables	Regression equation		Test “t”		Test “F”		R	R ²
	B	Std error	T	Sig	F value	Sig		
Fixed	1.727	0.348	4.959	0.000	27.831	0.000	0.706 ^a	0.498
X3	0.564	0.107	5.275	0.000				

Source: prepared by the researchers based on the outputs of SPSS 25.

The results in table 8 show that (R²) had reached (0.498) indicating that talent retention explains 50% of the variance in competitive advantage, while the rest of the ratio 50% is attributed to other factors.

The correlation coefficient “R” between the two variables is (0.706), which indicates that there is a positive relationship between the two variables. The regression coefficient (B) for talent retention is (0.564), with a T-value of (5.275) at a significance level (0.000), which is less than (0.05), which confirms that there is a statistically significant positive effect of talent retention on competitive advantage at a significance level of 0.05. i.e., increasing talent retention by one-unit leads to 56% improvement in competitive advantage.

Accordingly, the third sub-hypothesis is accepted, and an estimated model can be proposed as follows: $Y = 1.727 + 0.564X_3$.

3-2-5 Testing for the statistical significance of the main hypothesis: Which states that: “There is a statistically significant effect between talent management and the enhancement of competitive advantage at a significance level of 0.05”.

Table (9): Results of the simple linear regression coefficient test for the effect of talent management on enhancing competitive advantage

Variables	Regression equation		Test “t”		Test “F”		R	R ²
	B	Std error	T	Sig	F value	Sig		
Fixed	1.471	0.409	3.595	0.000	10.426	0.000	0.739 ^a	0.546
X1	0.018	0.144	0.123	0.903				
X2	0.213	0.130	1.642	0.113				
X3	0.420	0.160	2.627	0.014				

Source: prepared by the researchers based on the outputs of SPSS 25.

The table above presents the results of a multiple regression analysis examining the effect of talent management on enhancing competitive advantage. The results show that (R²)

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had reached (0.546), indicating that talent management explains 55% of the variance in competitive advantage, while the rest of the ratio 45% is attributed to other factors.

The correlation coefficient “R” between the two variables is (0.739), which indicates that there is a strong positive relationship between the two variables. The F-value confirmed the significance of this effect, with a result of 10.426 at a significance level (0.000).

The coefficients table show that only talent retention had a statistically significant impact on competitive advantage ($B = 0.420$, $t = 2.627$, $sig = 0.014$). In contrast, talent attraction and development had no significant effects ($sig = 0.903$, $sig = 0.113$). Accordingly, the main hypothesis stating a significant combined effect of all talent management dimensions on competitive advantage at the Bank of Agriculture and Rural Development (BADR), Tipaza Agency is rejected.

4- CONCLUSION

The field study highlighted the importance of implementing talent management by considering its various dimensions (talent attraction, talent development, and talent retention) on enhancing competitive advantage at the Bank of Agriculture and Rural Development (BADR), Tipaza Agency.

This led to the following conclusions:

- 1) The findings reveal that the perceptions of the study sample at BADR, Tipaza Agency reflect a generally neutral approval toward the bank’s talent management practices. This moderate evaluation suggests an absence of strong satisfaction or dissatisfaction, indicating that current efforts may not be sufficiently impactful or visible;
- 2) Regarding the talent attraction dimension, the bank appears to undertake certain initiatives; however, these efforts are generally perceived as insufficient, largely due to weak employer branding and the relatively low competitiveness of the incentives offered compared to other banks;
- 3) In the area of talent development, although some training opportunities are available, they are often regarded as insufficient and unevenly distributed. This suggests the absence of a structured career development framework and a misalignment between training initiatives and the bank’s strategic objectives.
- 4) Regarding talent retention, although some measures have been implemented, their effectiveness remains limited. This is largely attributed to low levels of employee motivation, restricted promotion pathways, and an overall absence of a stimulating and supportive work environment conducive to long-term employee engagement;
- 5) Based on the participants’ perceptions, BADR demonstrates a relatively high level of competitive advantage, particularly in terms of quality and customer responsiveness. However, lower ratings in innovation and efficiency highlight areas that require further development to ensure balanced and sustainable competitiveness;
- 6) The study concluded that each dimension of talent management individually has a statistically significant positive effect (not considered strong) on enhancing competitive advantage at the Bank of Agriculture and Rural Development at a significance level of

0.05. However, their combined effect is not statistically significant, which explain the previously observed results.

Depending on the results presented, we can propose the following recommendations:

- 1) Emphasize the necessity of adopting a more integrated and strategic approach to talent management in order to strengthen the bank's sustainable competitive advantage.
- 2) Enhance awareness of the critical importance of aligning talent management with the bank's strategic plans.
- 3) Involve senior management in the formulation and implementation of talent management policies.
- 4) Establish a clear linkage between talent management performance indicators and the bank's competitive performance metrics.
- 5) Enhance the talent attraction strategy by adopting modern attraction channels based on artificial intelligence.
- 6) Structure talent development programs by preparing a training plan directly linked to the bank's strategic objectives.
- 7) Invest more in talent development to support digital transformation and improve the operational efficiency of internal processes.
- 8) Ensure fairness in the distribution of training opportunities among all employees.
- 9) Integrate continuous development programs and establish clear career paths that support employee progression and advancement.
- 10) Improve talent retention strategies by providing a motivating work environment that includes both financial incentives and performance recognition.
- 11) Expand promotion opportunities and develop clear career tracks within the bank.

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