

Talent Measurement Model of Islamic Banking: Theoretical and Practice Perspectives

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ABSTRACT

Talent measurement is a crucial component of talent management (TM). It involves the application of various measurement methodologies to assess the current and long-term potential, competencies, and contributions of employees in their roles. This study used qualitative research approach, utilizing content analysis and literature review to explore and integrate the theory of talent measurement from previous research with the practice of talent measurement model in Islamic banking. This study uses personal interview with the experts from selected Islamic banking in Indonesia, provides insights into how the traditional nine-box grid model is adapted within the context of Islamic banking, incorporating the principles of *Maqāṣid al-Sharī'ah* to ensure alignment with Islamic values. The findings suggest that integrating ethical dimensions into talent evaluation enhances fairness, employee engagement, and long-term organizational sustainability. Furthermore, the study highlights the importance of addressing talent risk factors and suggest strategies to improve talent retention in Islamic banking. This research offers valuable contribution to both theory and practice, proposing a more holistic and values-driven approach to talent management in the Islamic financial sector.

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INTRODUCTION

Nowadays, the success of any organization depends on its ability to adapt to the evolving business environment (Deschamps *et al.*, 2021). In this context, meeting the demand for competent personnel is essential for organizations to maintain a robust pipeline of future successors (Greer and Virick, 2008). Consequently, talent management plays a crucial role in helping organizations achieve competitiveness in the disruptive era, both nationally and internationally. By aligning talent management strategies with business objectives, integrating relevant processes and systems, and fostering a "talent mindset" within the organization, talent management drives long-term success (Samidi *et al.*, 2023). Moreover, organizations have transitioned from traditional models of talent management to more strategic approaches by developing talent networks (Shet, 2020). This shift not only enhances the organization's ability to attract and retain skilled individuals but also supports continuous improvement and innovation, essential for thriving in today's dynamic landscape.

The concepts of talent and talent management have increasingly gained prominence in modern human resource management. Talent management generally requires organizations to implement formalized talent measurement models, defined as frameworks used to assess the potential, competencies, and contributions of employees both in the present and over the long term. Such measurement activities can provide critical inputs for talent management, as evaluating individuals and identifying appropriate segments of the workforce guide necessary decisions within these programs.

Talent measurement is an emerging area of interest within human resources due to its importance as a key input for talent management. However, there is still a lack of comprehensive theoretical writings and empirical research on this topic. Specifically, this practice has not been deeply rooted in management theory and has not been conceptualized as an integrated system,

leaving several areas of uncertainty unaddressed. This study explores the theoretical framework of talent measurement and examines the practices of talent measurement within Islamic banking, serving as a guide for practitioners and as a foundation for theory development. This model represents a unique contribution and encompasses several substantial insights, including discussions on the theoretical foundations of talent measurement and the integration of the *Tawhidiq paradigm and Maqāṣid al-Sharī'ah* into talent measurement criteria in Islamic banking, which have not been extensively explored.

Therefore, this study aims to explore and integrate the theory of talent measurement from previous research with the practice of talent measurement model in Islamic banking. This integration is crucial for enhancing resource efficiency and competitive advantage within the sector. An adaptive, effective, and efficient talent management system in Islamic banking is closely linked to improved productivity, which ultimately boosts the performance of Islamic banks and contributes to national economic growth. By understanding and implementing robust talent measurement practices, Islamic banks can better navigate the challenges of a competitive landscape and achieve sustainable success.

LITERATURE REVIEW

Defining Talent and Talent Management Concept

The definition of talent often sparks discussion and presents challenges within the extensive literature on talent management. Frequently, the definition itself lacks clarity and becomes entangled with references to what constitutes a great leader, success in leadership, and high performance (Ross, 2013). Tansley (2011) argues that choosing the right definition of talent is not straightforward, as there are numerous ways it can be interpreted within specific organizations. For example, the general understanding of organizational talent typically refers to employees perceived as having high achievement potential.

Consequently, this can complicate the understanding of the term "talent" within an organization and the implications of how it is defined.

Based on prior research, there are three approaches commonly used to define talent. First, the exclusive approach defines talent as an elite group of employees, often referred to as a talent pool (CIPD, 2009; Iles *et al.*, 2010). This pool consists of candidates identified by the organization as qualified and more talented than others. Generally, the term talent pool refers to a group of individuals within a company recognized as high-potential employees or candidates. Second, the inclusive approach posits that all employees are considered talent (Iles, 2008; Iles and Preece, 2006; Swailes *et al.*, 2014). Third, there is the hybrid approach, where all employees are segmented into various talent pools based on their specializations (Boudreau, 2013; Ulrich and Smallwood, 2012).

Nijs *et al.* (2014) define talent as the innate abilities of individuals that are systematically developed and applied in activities they enjoy or consider important, which leads to an investment of energy in those activities. Furthermore, talent can also be defined by an individual's capability to perform specific tasks effectively (Nilsson and Ellström, 2012), or as individuals with unique managerial competencies (Garavan *et al.*, 2012). Thus, in a broad sense, talent is defined as individuals possessing the skills, intelligence, and abilities necessary in certain professions, enabling them to perform actions at a higher level (Karacay, 2018).

In addition to defining talent, various approaches related to talent management definitions also in the literatures. According to Iles (2008) and CIPD (2008), talent management encompasses the identification, development, engagement, retention, and deployment of employees who are especially valuable to an organization. This value may stem from their high potential for future contributions or their current roles in critical business operations. Annakis *et al.* (2014) and

Barkhuizen *et al.* (2014) state that talent management refers to the procedures through which highly skilled new and existing employees are attracted, developed, retained, and integrated into the company's system, with the aim of enhancing the company's performance in the global market. This aligns with the demands for companies to effectively manage their talent on a global scale amidst the turbulence of the business environment. Therefore, this definition serves as a foundation for outlining the five key phases of corporate talent management proposed by Collings *et al.* (2019), which include: (1) talent attraction, (2) talent identification, (3) talent development, (4) talent engagement, and (5) talent retention.

Previous Studies

Based on previous research, talent measurement has always been a part of talent management. Nijs *et al.* (2014) argue that the theoretical foundations and drivers of talent measurement remain underdeveloped, with few systematic studies explaining the concept. Lee (2018) defines talent measurement broadly as the practice of applying specific measurement methodologies to employees to determine their current and long-term potential competencies and contributions to the organization, facilitating effective talent management. Resource-based theory, as applied in strategic human resource theory, provides a theoretical foundation for talent measurement. Generally, the resource-based view suggests that companies gain and sustain competitive advantage by cultivating valuable, rare, and difficult-to-imitate or replace resources (Barney, 1991; Wernerfelt, 1984). Therefore, talent measurement has a theoretical place as an essential tool in an organization's ability to identify its unique value.

According to Lee (2018), the criteria used to assess talent can be considered in talent measurement. The two most commonly used elements as criteria in talent measurement are performance and potential. While performance measurement is widely recognized and discussed among managers in evaluating their employees,

potential measurement is considered less traditional. In addition to performance and potential, other elements can be considered for measurement (Nijs *et al.*, 2014), such as innate abilities assessed through psychometric tests, skills and development trajectories that include evaluations of education and past experiences, motivation assessed through self-assessments and reflective exercises, interests evaluated as motivational factors, and interpersonal and intrapersonal competencies where individuals are compared to their personal benchmarks, for instance, through their personal performance trajectories over time, emphasizing improvement.

On the other hand, Huselid *et al.* (2005) state that roles can serve as criteria in talent measurement if talent management professionals pay attention to them. Furthermore, it is suggested that roles be classified into ordinal levels (A, B, and C), even though concrete criteria for doing so are not provided. Additionally, Lepak and Snell (1999) argue for the need for an HR architecture approach in determining talent measurement criteria, where roles are differentiated by their value and uniqueness. Thus, the choice of criteria combinations in talent measurement adds value not only to the landscape of talent measurement but also to its utility in talent management.

RESEARCH METHOD

The study aims to explore and integrate the theory of talent measurement from previous research with the practice of talent measurement model in Islamic banking. To achieve the objective, this study adopts a qualitative research approach, utilizing content analysis and literature review as primary research methods to explore the integration of talent measurement theory with practices in Islamic banking. Both methods are designed to offer a comprehensive understanding of how talent measurement models, specifically the nine-box grid, are applied and adapted in the context of Islamic values, particularly through the lens of *Maqāṣid al-Sharī'ah*.

FINDINGS AND DISCUSSION

Based on the interview with the experts from

selected Islamic banks in Indonesia, it provides their comparative judgments on the criteria of talent measurement model and the inputs are analyzed to determine the integration between talent measurement and *Maqāṣid al-Sharī'ah*. The results of such analysis are presented below:

Theoretical of Talent Measurement

Talent measurement plays a vital role in effective talent management (Lee, 2018). Among the most used talent assessment tools is the nine-box grid (Silzer and Church, 2009). This framework was originally created by the well-known consulting firm McKinsey in the late 1960s. In the early 1970s, McKinsey introduced the matrix to assist organizations in identifying and assessing employees by considering both their current performance and future growth potential.

Initially, the matrix was designed as a tool to assist companies in assessing their human resources and planning succession. Over time, it has evolved into a popular tool for talent management in many organizations, including General Electric, which adopted and modified the nine-box grid to suit its own needs in the 1980s. Since then, the nine-box grid has been widely used and adapted by numerous organizations to meet their specific requirements and objectives.

The nine-box grid serves as a performance management tool for evaluating and developing employees based on their potential and performance. It typically presents results based on two ordinal attributes with three levels each: potential and performance. The potential attribute is categorized into low, medium, and high, while performance is classified as poor, moderate, and high.

The grid is divided into three sections:

- Top row (boxes 7-9): Represents high-potential employees.
- Middle row (boxes 4-6): Represents employees with stable performance.
- Bottom row (boxes 1-3): Represents underperforming employees.

This framework provides a structured way to manage, develop, and plan the careers of employees within organizations.

Another study used a 9-grid box with a different classification (Yura and Andryei, 2022), dividing employees into 3 groups depending on where the highest-performing employees are placed, the time required for further training and development, and promotion to the next position. Group 1 (high-performing employees) demonstrates high performance and has great potential for growth. They are prioritized for training and development, such as leadership programs, technical training, and mentoring. They are also prioritized for promotion to the next position. Group 2 (well-performing employees) shows good performance and has potential for development. They receive ongoing training and development, such as on-the-job training and online courses. They are also considered for promotion to the next position, depending on organizational needs. Group 3

(low-performing employees) demonstrates low performance and may need assistance to improve their performance, receiving training focused on performance improvement, and promotion is not prioritized.

Meanwhile, the use of the 9-grid box is highly beneficial for talent identification, but it is also important to understand its sensitivity to changes in classification criteria. This statement is supported by Hassan and Jaaron (2021), who argue that different classification criteria can result in different "talent" categories. This may lead to individuals with high potential being overlooked or inappropriately placed in a talent category. Moreover, subjectivity in assessments and changing criteria over time can also affect this sensitivity. Therefore, the determination of classification criteria must be objective, relevant, and measurable by combining various methods such as performance evaluations and talent tests to obtain a more comprehensive view, along with regular evaluations.

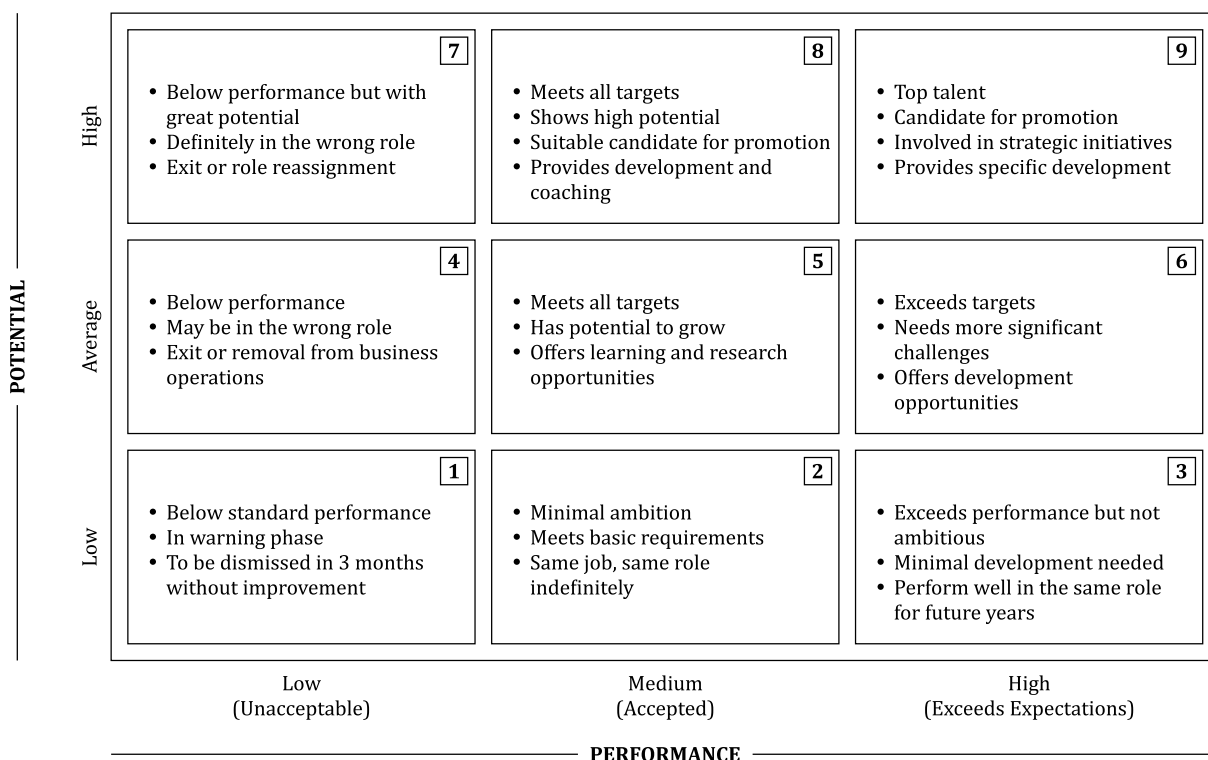


Figure 17. Talent measurement model criteria
Source: modified from Lee (2018).

Practice of Talent Measurement in Islamic Banking

Based on the interview results, Islamic banking modified the 9-grid box into a 5-grid box on the criteria of potential and performance for evaluating and developing talent. This provides a more holistic approach to talent assessment, allowing for the identification of individuals who not only perform well currently but also have the capacity to take on larger roles in the future. Meanwhile, performance criteria are based on objective data, while potential criteria combine a more subjective yet structured evaluation. This approach reduces the bias that may arise if only one aspect is used.

The criteria for talent measurement need to consider the concept of *Maqāṣid al-Sharī'ah*, particularly in evaluating potential by examining an employee's ability to grow and develop within the framework of Islamic values. The potential criteria based on the *Maqāṣid al-Sharī'ah* concept include: 1) Protection of Religion (*Hifz al-Dīn*), this involves assessing an employee's commitment to work in accordance with shariah principles, such as honesty in the workplace and making decisions that do not harm others; 2) Protection of Life (*Hifz al-Nafs*), this refers to evaluating an employee's physical and mental health, for example, their participation in health and mental well-being programs; 3) Protection of Intellect (*Hifz al-'Aql*), this involves assessing the employee's engagement in training, development, and continuous education programs that enhance professionalism in the workplace; 4) Protection of Lineage (*Hifz al-Nasl*), this includes evaluating an employee's ethics in maintaining appropriate relationships at work in line with Islamic values, such as avoiding sexual harassment; 5) Protection of Wealth (*Hifz al-Maal*), this involves assessing an employee's ability to minimize risks, avoid losses, and ensure that all business transactions are conducted with transparency and accountability.

In the context of Islamic banking, two ordinal attributes are adjusted into 5 levels for each dimension. For the potential dimension, the levels

are: low, low to medium, medium, medium to high, and high. For the performance dimension, the levels are: unacceptable, need improvement, on target, exceed target, and exceptional.

Box 1 is designated for underperforming employees (UP), referring to those who show unacceptable performance, low potential, and need improvement. For example, they consistently fail to meet performance expectations or goals. Tyskbo (2021) states that this can include missed deadlines, excessive error rates, failure to fulfil key responsibilities, or lower productivity compared to colleagues in similar roles.

Box 2 is designated for underachieving employees (UA), referring to those who demonstrate unacceptable performance but have potential ranging from low to medium to high. Employees in Box 2 have the potential to grow but show very low performance and require development to reach a higher performance level. According to Kamaraj (2022), one of the criteria is inconsistency in meeting expectations and low productivity. Underachieving employees often struggle to fulfil their job responsibilities or frequently miss deadlines. Their work output may be significantly lower than that of their peers in similar roles, reflecting issues with efficiency or quality.

Meanwhile, Box 3 is designated for core contributors (CC), referring to employees who demonstrate performance ranging from "need improvement" to "exceptional" and potential ranging from "low" to "low to medium." These employees show solid performance, possess generic talent, and have the knowledge and skills suitable for their current roles. Additionally, they perform well, achieve targets, and sometimes exceed them. However, their potential for promotion to higher levels is limited, as they may not have the capacity to take on more challenging roles in the future. Jooss *et al.* (2021) add that these employees are considered reliable and valuable contributors to the organization's success, consistently meeting expectations and effectively fulfilling their responsibilities. While

they may have some potential for growth, their advancement is not a top priority compared to high-potential employees, and they may not be suitable for leadership or high-potential development programs. Therefore, their current performance is seen as a core contribution to the organization's success.

Furthermore, Box 4 is designated for critical resources (CR), referring to employees with specialized skills who demonstrate performance ranging from "need improvement" to "exceptional" and potential ranging from "low to medium" to "medium to high." Employees in this box show potential for advancement, but their current potential is limited to roles that require specific skills rather than high-level leadership. These employees are considered critical resources, reliable for particular roles that require their expertise. This approach not only values those with high performance but also recognizes the strategic importance of their roles, encouraging proactive steps to protect and enhance their value to the organization.

Lastly, Box 5 is designated for high potential and high performers, referring to employees who demonstrate performance ranging from "need improvement" to "exceptional" and potential ranging from "medium to high" to "high." Employees in this box are high-potential individuals who perform at or above target levels and are expected to become future leaders, requiring further development. Those in this category are often referred to as HIPO (High Potential, High Performer). The criteria for the talent measurement model in Islamic banking can be seen in Figure 18.

Maqāṣid al-Sharī'ah encourages a holistic understanding of employees and allows for adjustments to parameters and actions in the context of performance evaluation, particularly for the categories of "under performer" and "under achiever." These adjustments aim to provide a fair opportunity for employees to improve their performance, considering individual factors and relevant contexts. All adjustments and actions should be carried out with regard to the principles

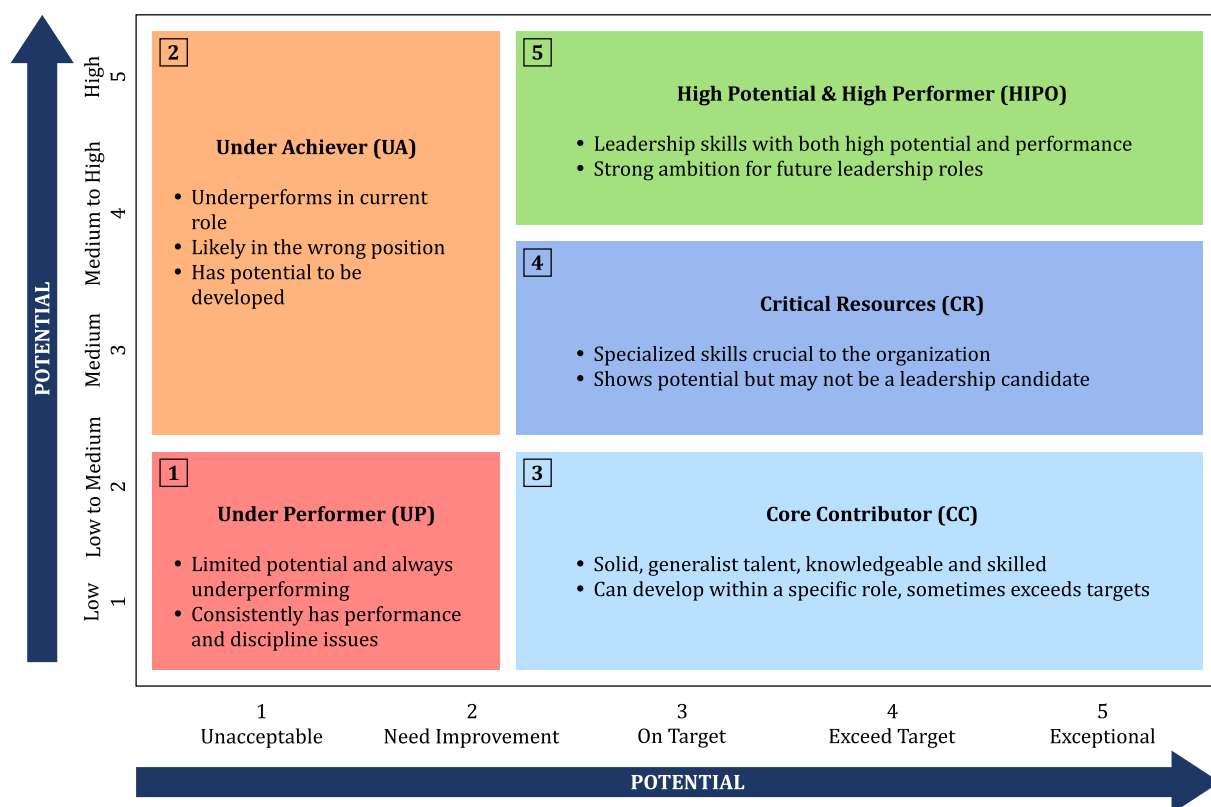


Figure 18. Criteria for the Talent Measurement Model

of *Maqāsid al-Sharī'ah* to ensure that talent management practices are not only effective but also ethical, fair, and in line with Islamic values.

In addition, based on in-depth interviews with experts, it was revealed that the criteria for talent measurement in Islamic banking should also consider the potential risk assessment related to talent departure/loss and their level of frustration, as divided into 4 quadrants of boxes that can be seen in Figure 19.

The criteria for measuring this risk are divided into two (2) ordinal attributes: talent flight potential and talent frustration. Subsequently, these risk measurement criteria are divided into four (4) quadrants. In the first quadrant, labelled as low risk, there is a low level of talent frustration and a low potential for departure. In this quadrant, talent in Islamic banking is highly engaged and is not inclined to seek better opportunities. Talent in this category also strives to give 100% effort and commitment to Islamic banking. Therefore, talent in this quadrant falls

into the category of happy stayers, indicating they are satisfied working in Islamic banking.

In the third quadrant, which is moderate risk, it shows a high level of talent frustration and a low potential for departure. In this quadrant, talent in Islamic banking is less engaged but does not tend to seek better opportunities. Therefore, talent in this quadrant will suffer for a long time due to their frustration before leaving their job in Islamic banking. Additionally, talent in this category also performs poorly and does not give 100% effort and commitment to Islamic banking. Talent in this quadrant falls into the category of moderate-risk talent or talent that is unhappy in their work (unhappy stayers) in Islamic banking.

Next, in the fourth quadrant, which is moderate risk, this quadrant shows a low level of talent frustration and a high potential for departure. Talent in this category also strives to give 100% effort and commitment to Islamic banking and is highly engaged, but they are always seeking better opportunities. Talent in this quadrant falls

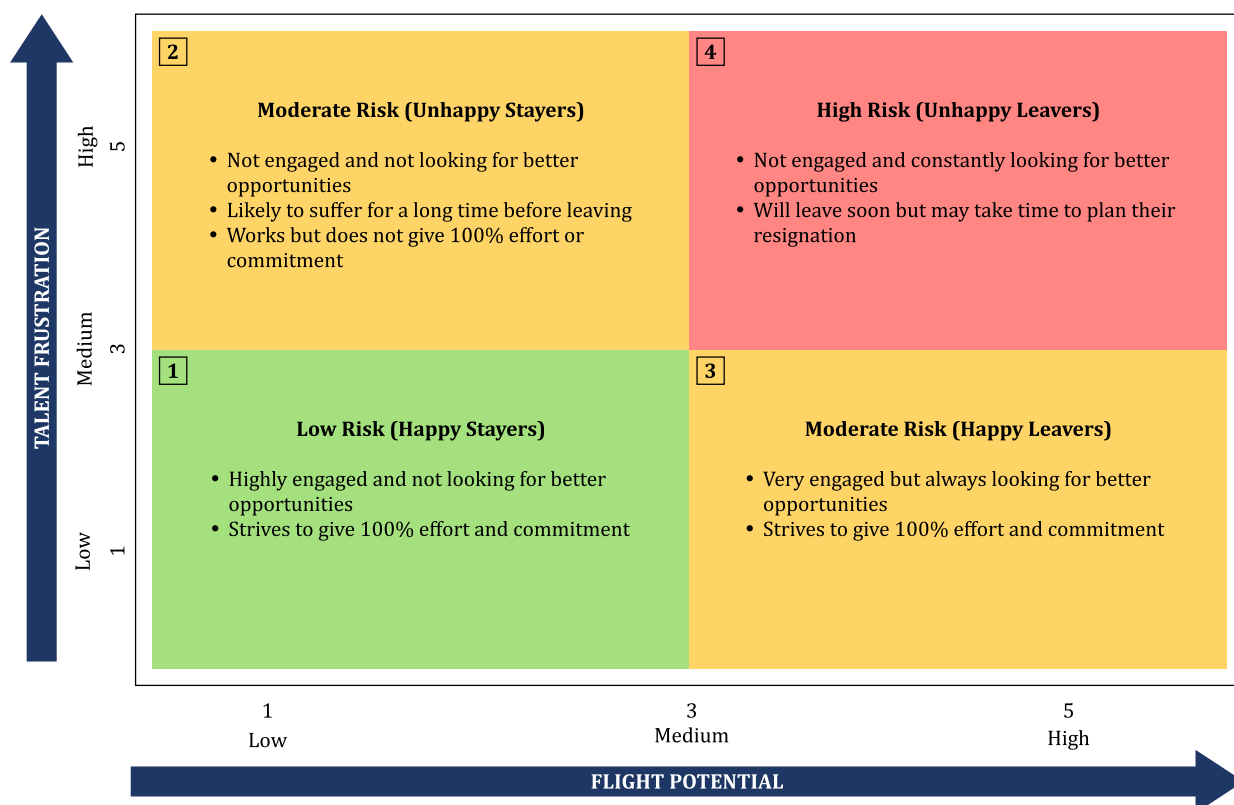


Figure 19. Criteria for Measuring the Risk of Talent Departure or Loss

into the category of happy leavers, indicating they are pleased with their decision to resign from Islamic banking.

Lastly, the fourth quadrant, which indicates high risk, shows a high level of talent frustration and a high potential for departure. In this quadrant, talent in Islamic banking is less engaged in their work and tends to seek better opportunities outside the company. Talent in this quadrant will not suffer for a long time before moving to another company. Additionally, talent in this category also performs poorly and continues to spend their time planning their resignation. Talent in this quadrant falls into the category of high-risk talent or talent whose resignation is unhappy (unhappy leavers) from Islamic banking.

On the other hand, the departure of talent has a significant negative impact on Islamic banking. Losing experienced talent with deep knowledge of Islamic banking products and services can result in a loss of crucial expertise. This can not only hinder innovation and growth in Islamic banking but also decrease productivity and efficiency, as it takes time and resources to recruit and train new replacements. Furthermore, the costs of recruiting and training new employees can be a significant additional burden for Islamic banking. A high employee turnover rate can also negatively impact the reputation of Islamic banking, reducing its appeal to potential employees.

Thus, Islamic banking must strive to nurture and retain its talent to prevent them from leaving or moving to other companies. This aligns with the concept of the Tauhid paradigm, which emphasizes integrity in human resource management. The Tauhid paradigm reflects true submission to Allah SWT and absolute devotion to His commands. Ismail and Sharif (2011) state that the transformation of the Islamic management system within the Tauhid paradigm aligns the spirit of tawhid (the oneness of Allah) with planning, organizing, leading, and controlling. The Tauhid paradigm guides a leader to fulfil their obligations together with their

subordinates and to be a good leader so that subordinates can jointly provide their best service in their work. The Tauhid paradigm emphasizes that every management action should reflect the values of justice, honesty, and trustworthiness (Djawas, 2018). In this context, Islamic banks should treat employees fairly, provide adequate compensation, and create a supportive work environment for their development. If Islamic banks fail to retain talent, this can be seen as a failure to uphold the trust bestowed upon them to manage human resources effectively and fairly.

From the perspective of *Maqāṣid al-Sharī'ah*, the departure or loss of talent in Islamic banking has a significant negative impact on the sustainability and compliance of institutions with the principles of *Maqāṣid al-Sharī'ah*. Therefore, Islamic banking must endeavor to retain quality talent and develop strategies to attract and train a competent workforce in this field to ensure the optimal achievement of Sharia goals.

Meanwhile, the level of talent frustration also has a significant negative impact on Islamic banking. Talents who feel frustrated with their jobs tend to have low motivation and productivity, reducing overall performance quality. Additionally, high levels of frustration can increase the risk of errors in their work, which can have serious consequences for Islamic banking. Furthermore, frustrated talents are more vulnerable to seeking new jobs, increasing the risk of departure and loss of valuable expertise for Islamic banking. Therefore, measuring and managing the risks associated with talent departure and frustration is crucial for maintaining the stability and operational continuity of Islamic banking.

Islamic banking must strive to maintain low frustration levels among its talent, as this aligns with the Tauhid paradigm concept that emphasizes the integration of faith and action and requires a balance between the spiritual, moral, and material dimensions in work. When employees feel frustrated, their motivation to

maintain integrity in applying Sharia principles may decline. This risks leading to ethical violations and breaches of Sharia standards, damaging the reputation and trust of customers in Islamic banking institutions. Furthermore, when talent feels frustrated, their enthusiasm for innovating and contributing productively diminishes. This negatively impacts the ability of Islamic banking to grow and adapt to market needs, which can hinder the institution's growth and sustainability. Therefore, it is essential for Islamic banking to create a healthy work environment, support employee well-being, and ensure that the values of tauhid are reflected in all aspects of their operations and management.

In the context of *Maqāṣid al-Sharī'ah*, the level of talent frustration affects the well-being, integrity, productivity, and sustainability of the industry. High frustration often reflects dissatisfaction or injustice, which can disrupt employees' faith in the integrity and goals of the organization. For example, if a company claims a commitment to ethics and integrity, but employees later find deviations in procurement processes or unfair managerial decisions, this can lead to employees feeling betrayed. This frustration arises because they feel that the values promised by the company are not reflected in real actions, thereby reducing their faith in the organization's integrity and honesty. To meet the principles of *Maqāṣid al-Sharī'ah*, Islamic banking needs to proactively address frustration with fair and supportive policies, ensuring respectful treatment and equal opportunities for all employees to maintain their motivation and commitment.

CONCLUSION AND RECOMMENDATION

The study highlights the critical role of talent measurement in effective talent management, particularly in the Islamic banking sector. Tools like the nine-box grid, and its adaptation into the

five-grid box, provide a structured approach to assessing employees' potential and performance, which is essential for identifying future leaders and critical resources within an organization. The incorporation of *Maqāṣid al-Sharī'ah* into talent measurement adds a holistic dimension to performance and potential evaluations, emphasizing ethics, integrity, and well-being in alignment with Islamic values.

The framework of *Maqāṣid al-Sharī'ah* provides criteria that allow organizations to evaluate employees not just on professional capabilities, but on moral and ethical grounds, such as protecting religion, intellect, life, lineage, and wealth. Additionally, the analysis of talent risk based on frustration and flight potential demonstrates how the emotional and psychological states of employees can significantly impact organizational performance and sustainability.

The findings also reveal that the failure to manage talent retention and frustration within Islamic banking can have adverse effects on productivity, compliance with Islamic principles, and long-term organizational sustainability. A fair and supportive environment that integrates spiritual and ethical values is crucial for minimizing turnover, improving employee engagement, and ensuring organizational growth aligned with Shariah goals.

This study provide several recommendation for policy makers, practitioners, and industry thorough incorporate a comprehensive talent management measurement system, address talent frustration proactively, tailor development programs on talent needs, ensure fairness in talent evaluation, and create supportive, value-driven, and work culture. This finding can be useful for Islamic rural banks.

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