

Vol 3 Issue 9 Oct 2013

Impact Factor : 0.2105(GISI)

ISSN No : 2230-7850

Monthly Multidisciplinary
Research Journal

*Indian Streams
Research Journal*

Executive Editor

Ashok Yakkaldevi

Editor-in-chief

H.N.Jagtap

IMPACT FACTOR : 0.2105

Welcome to ISRJ

RNI MAHMUL/2011/38595

ISSN No.2230-7850

Indian Streams Research Journal is a multidisciplinary research journal, published monthly in English, Hindi & Marathi Language. All research papers submitted to the journal will be double - blind peer reviewed referred by members of the editorial Board readers will include investigator in universities, research institutes government and industry with research interest in the general subjects.

International Advisory Board

Flávio de São Pedro Filho Federal University of Rondonia, Brazil	Mohammad Hailat Dept. of Mathematical Sciences, University of South Carolina Aiken, Aiken SC 29801	Hasan Baktir English Language and Literature Department, Kayseri
Kamani Perera Regional Centre For Strategic Studies, Sri Lanka	Abdullah Sabbagh Engineering Studies, Sydney	Ghayoor Abbas Chotana Department of Chemistry, Lahore University of Management Sciences [PK]
Janaki Sinnasamy Librarian, University of Malaya [Malaysia]	Catalina Neculai University of Coventry, UK	Anna Maria Constantinovici AL. I. Cuza University, Romania
Romona Mihaila Spiru Haret University, Romania	Ecaterina Patrascu Spiru Haret University, Bucharest	Horia Patrascu Spiru Haret University, Bucharest, Romania
Delia Serbescu Spiru Haret University, Bucharest, Romania	Loredana Bosca Spiru Haret University, Romania	Ilie Pinteau, Spiru Haret University, Romania
Anurag Misra DBS College, Kanpur	Fabricio Moraes de Almeida Federal University of Rondonia, Brazil	Xiaohua Yang PhD, USA
Titus Pop	George - Calin SERITAN Postdoctoral Researcher	Nawab Ali Khan College of Business Administration

Editorial Board

Pratap Vyamktrao Naikwade ASP College Devrukh,Ratnagiri,MS India	Iresh Swami Ex - VC. Solapur University, Solapur	Rajendra Shendge Director, B.C.U.D. Solapur University, Solapur
R. R. Patil Head Geology Department Solapur University, Solapur	N.S. Dhaygude Ex. Prin. Dayanand College, Solapur	R. R. Yaliker Director Managment Institute, Solapur
Rama Bhosale Prin. and Jt. Director Higher Education, Panvel	Narendra Kadu Jt. Director Higher Education, Pune	Umesh Rajderkar Head Humanities & Social Science YCMOU, Nashik
Salve R. N. Department of Sociology, Shivaji University, Kolhapur	K. M. Bhandarkar Praful Patel College of Education, Gondia	S. R. Pandya Head Education Dept. Mumbai University, Mumbai
Govind P. Shinde Bharati Vidyapeeth School of Distance Education Center, Navi Mumbai	Sonal Singh Vikram University, Ujjain	Alka Darshan Shrivastava Shaskiya Snatkottar Mahavidyalaya, Dhar
Chakane Sanjay Dnyaneshwar Arts, Science & Commerce College, Indapur, Pune	G. P. Patankar S. D. M. Degree College, Honavar, Karnataka	Rahul Shriram Sudke Devi Ahilya Vishwavidyalaya, Indore
Awadhesh Kumar Shirotriya Secretary, Play India Play (Trust),Meerut	Maj. S. Bakhtiar Choudhary Director,Hyderabad AP India.	S.KANNAN Ph.D , Annamalai University,TN
	S.Parvathi Devi Ph.D.-University of Allahabad	Satish Kumar Kalhotra
	Sonal Singh	

**Address:-Ashok Yakkaldevi 258/34, Raviwar Peth, Solapur - 413 005 Maharashtra, India
Cell : 9595 359 435, Ph No: 02172372010 Email: ayisrj@yahoo.in Website: www.isrj.net**



ACHIEVING COMPETITIVE ADVANTAGE IN INSURANCE INDUSTRY: THE IMPACT OF TALENT MANAGEMENT STRATEGIES



Mohammad Nasrollahniya And S. J. Manjunath

Research Scholar, Department of Studies in Business Administration, university of Mysore-India
B.E., MBA, Ph.D., Reader, Department of Studies in Business Administration, university of Mysore-India.

Abstract: Insurance industry must continuously search for the development of its performances through talent management strategies in order to achieve new gains for its stakeholders and fulfill their needs and requirements since competition is much stiffed and forces of changes brought into the industry by recapitalization and consolidation. The study was carried out to find out whether talent management have an impact on achieving competitive advantage in the insurance industry by creating high performance of organization. So this paper reviewed related literatures with these concepts and then submitted the relationship between these variables. A combination of T-test and F-test and simple regression was the predominant means used for testing the main hypotheses. The study showed that talent management is crucial in organizational success and also concluded that insurance industry can improve their businesses and achieve a competitive advantage.

Keywords: Competitive Advantage, Insurance Industry, Talent, Talent management strategy.

INTRODUCTION:

Intellectual asset has the best chance among the other assets which caused significant changes in managerial and organizational orientation and methods of dealing with competitors. Therefore many of organizational concepts such TM strategies have proved its effectiveness in the success of modern management trends.

Insurance companies are now facing extreme challenges in the current competitive environment since a series of changes through financial reforms, advancement of communication and information technologies, globalization of financial services and economic development and new services became the base of competitive advantage. So Insurance companies started to go towards TM by which they can create new services, promote those services, and deliver insurance services to customer in the right time and place in order to achieve competitive advantage and gain customer satisfaction and loyalty.

TM is a managerial approach to obtain and maintain talented individuals. Indeed, adopting such approach leads in turn to accelerate individual's capability to absorb external generated knowledge and fostering high level of organizational performance. The aim of this paper is to discuss that whether talent management has an impact on achieving competitive advantage in the insurance industry by creating high performance of organization. Insurance organizations today require more from their talented individuals and this explains why some organizations tend to redevelopment a whole range of their employees' practices (Davenport et al. 2010).

Certainly, the main objective of TM is to improve

individuals' performance and such improvement has several implications on ensuring optimized workforce which leads in turn to increase collaboration, information sharing among individuals and fostering learning and innovation capacity (Bassi & McMurrer, 2007).

Martin & Schmidt (2010) stressed that the future of our organization will be in talented hands; that will invent new ways of efficient performance. For this intent, first the literatures of these concepts have been discussed, and then discussions and conclusions have been presented followed by suggestions for future study.

LITERATURE REVIEW

Various studies have been conducted to investigate the issues pertaining to TM and competitive advantage. To get a comprehensive image about these variables it has been engaged in discussion of relevant literature in the following section of this paper.

STUDIES ON COMPETITIVE ADVANTAGE

Competitive advantage is an organization's ability to perform in one or more ways that competitors will not and cannot match (Kotler, 2000) and is realized by the organization's TM strategy, the implementation of this strategy and the context in which competition unfolds.

Competitive advantage was traditionally defined as superior economic performance in strategic management research (Porter 1980; Ghemawat 1991; Teece et al. 1997) and was often used interchangeably with competitive performance (Porter 1985; Nidumolu and Knotts 1998). More recent studies have redefined competitive advantage as

an organization's ability to create more economic value than its competitors (Barney 1991; Peteraf and Barney 2003). For example, Peteraf and Barney (2003) stated that "The extent of a firm's competitive advantage, in our terms, is an indicator of the firm's potential to best its rivals in terms of rents, profitability, market share, and other outcomes of interest." Meanwhile, Hofer and Schendel (1978) defined that competitive advantage as an organization's capability to create values for its buyers or "the unique position an organization develops vis-à-vis its competitors through its patterns of resource deployments." Therefore, competitive advantage is different from competitive performance. Competitive performance is the attainment or outcomes resulted from competitive advantage. Some sample measurements of competitive advantage include an organization's ability to produce current products at low cost, to charge competitive prices, and to respond to new customer needs quickly. Competitive advantage has also been described in terms of the attributes and resources of an organization that allow it to outperform others in the same industry or product market (Chaharbaghi and Lynch 1999). We are interested in investigating how TM helps to create an organization's strategic values.

STUDIES ON TALENT AND TALENT MANAGEMENT

After the enormous economic developments between 2002 and 2007, leaders even managers are more concern in winning talent people and obtaining appropriate individuals in places (Beechler & Woodward, 2009). Despite the fact that talent represents a competitive advantage for organizations (Santhoshkumar & Rajasekar, 2012) review of the literature relating to talent and TM disclosed a lack of general agreement about talent definition; the same manner also highlighted by Iles et al. (2010). He emphasized the lack of globally consensus of talent description. Thus, different researchers provided diverse definitions of the term "talent" in different views. In this regard Piansoongnern & Anurit (2010) defined that talent as some characteristics inherent in people, recurring manners of thought, feelings and acting that are innate in those people, in the same context, Santhoshkumar & Rajasekar (2012) state that talent refers to bundle of skills and knowledge robustly developed and affects people performance within the organization. Zhang & Bright (2012) referred to talent as the employees who can make a considerable development in organizational performance due to their crucial jobs.

Thus we can define talent as inherent and acquired knowledge, skills, qualifications, competences and abilities owned by individuals makes them perform their work in a different way or unknown previously from others.

In general, talent definition can be classified into inclusive and exclusive approaches (Garavan et al. 2012). Inclusive view represents that every employee as talented due to the specific role played by everyone and the participation in business developments. Exclusive viewpoint has a completely different attitude since talented individuals are distinct in their competence (Zhang & Bright, 2012).

However, characteristics of talented individuals have been debated by many scholars and researchers and

(Table1) illustrates these characteristics.

Table 1: Characteristics of Talented Individuals

Authors	Talented Individuals Characteristics
Zhang & Bright (2012)	They have good competence; and They have high potential in those positions.
Garavan et al. (2012)	They consistency deliver strong results credibly; They master new types of expertise quickly; and They recognize that behavior counts.
Tansley (2011)	High levels of expertise; Leadership behaviors; Creativity; and Initiative stemming based on self belief.
Harris & Foster (2010)	High levels of expertise; and Leadership behaviors.

(Resources: Authors gleaned from relevant literatures)

Woollard (2010) stated that TM is a process of enabling recruiting, selecting and retaining of the right talented individuals for entire the organization, while Piansoongnern & Anurit (2010) considered three points of views to define TM traditional Human Resources (HR) functions; modern expression of succession planning and management of individual's natural capability.

In fact, there is no unique approach that is followed by organizations to manage talent. One of the most important approaches to study TM is a collection of standard human resource activities, such as recruitment, selection, development and HR planning management (Zhang & Bright, 2012). Within this approach, a study for Woollard (2010) indicates that the TM represents the biggest obstacles for HR functions in future despite the fact that hiring of right individuals at the right time in right places is one of the main functions of HR. Due to this overlap between HR functions and TM, some may use these terms interchangeably (Piansoongnern & Anurit, 2010). But this approach does not give clear indications of TM. While Zhang & Bright (2012) debate the second approach which focuses on the notion of talent pools which aims to ensure a continuous flow of competent individuals to the organization.

The third approach focuses on determining of those main positions that have the potential to achieve significant impact on competitive advantages within the organization and this may represents a fundamental difference from other HR activities (Whelan & Carcary, 2011).

The fourth approach depends on generic view which does not restricted by position specifications and it calls organizations to focus their efforts effectively toward individuals who have a promising potential in organization's leadership regardless of race or gender (Harris & Foster, 2010). Therefore, investing in talent activities mainly based on the identification and development of individuals who have the possibility of successful performance and make strategic changes within the organization (Yapp, 2000).

It is noteworthy, there is a growing confirms that high potential talent individual must be proficient and skillful in different areas of work, therefore an increasing emphasis on workplaces to direct their efforts on generic competencies to go beyond technical competencies and involve all types of required skills (Garavan et al., 2012).

Despite the growing interest in TM there are still a lot of challenges that may prevent TM in effective way; particularly those relating to the growing of global markets and stronger competition in attracting talent from abroad and that in turn create a greater rivals for organizations in their local markets (Green, 2000), but few studies have focused their attention on this subject, barring some new contributions on India and China (Vaiman et al., 2012).

Therefore, there was an urgent need to sequential steps to be followed by organizations in order to manage their talent. In this context, Uren (2007) determined five steps to TM they are: Attract, Identify, Develop, Deploy and Engage talented individuals in right positions, while Glen (2006) presented a model of four stages to TM include analysis of future skills requirements, gap analysis and competency assessment, training and development, motivation and retention.

STUDIES ON TALENT MANAGEMENT STRATEGIES

Sweem model in (2009) depict five components to evaluate TM strategy and this paper has adopted these components to build up its conceptual model, these components are:

Performance Management

Performance management enables in determining of those talented individuals who are performing best in comparison with others, and provides a perception of feedback on their current role and future standard of their performance (Whelan & Carcary, 2011).

Employee Development

Organizations must have a blueprint that clearly outlines how they will retain and develop their employees' talent at different levels (Garcea et al., 2012). The top team managers should develop the next generation of leaders (Thomas et al., 2012) and that required a deep understanding of business strategy, organizational culture and objectives, and the opportunities that may be available to the organization (Haskins, & Shaffer, 2010).

Open climate/ culture

Uren (2007) argued that effective TM is a key feature of a high performance and successful organizational culture. Therefore, culture of excellence is an important predictor to identify the future leadership (Santhoshkumar & Rajasekar, 2012). Sweem (2009) has reported that open organizational climate / culture have a significant impact on fostering and developing talents within the organization.

Reward and Recognition

Reward represents any valuable remuneration in the point of view of individuals and the management is willing to offer as compensation for the individuals' achievement (Chianga & Birtchb, 2008) and it can foster new product performance, new knowledge acquisition and innovation capabilities (Wei & Gima, 2009; Moreno & Meléndez, 2011).

Communication

Communication purpose represented in interchanging knowledge among individuals within the organization (Meredith, 2012) and good communication skills represent one of the basic pillars to attract other talented individuals (Garavan et al., 2012) and a critical component to manage individuals to high performance which requires cooperation at all levels within the organization (Sweem, 2009).

OBJECTIVES AND HYPOTHESES

The objective of the study is to investigate the impact of TM strategies on achieving competitive advantage in insurance industry.

In the context of the above objective, the following hypotheses were formulated for testing:

Ho: Competitive advantage will not be achieved through TM strategy.

H1: Competitive advantage will be achieved through TM strategy.

MATERIALS AND METHODS

The present research is both exploratory and evaluative in nature. Primary data collected by personally interviewing the sample insurance. A structured questionnaire was designed, taking into consideration the objective of the study.

A multi stage sampling technique was adopted for designing the sample frame for the study. The first stage was the distribution of the sample on the basis of the geographical location, dividing the India Karnataka State into three regions – Northern, Central and Southern. At the next stage, a sample of 10 insurance companies was selected from each region on random base, which made the total sample insurance 30.

In the final stage, a complete list of members in the selected insurance companies was obtained from its officials. Eight members consisting of six ordinary members and two office bearers, per sample insurance were selected at random. Hence the sample population of respondents covered under the study was 240, consisting of 180 ordinary members and 60 leaders. Two hundred and forty questionnaires were given to them as well. About 221 questionnaires were recovered from the insurance company and after auditing the sample 12 questionnaires were found unusable for the analysis. 209 out of 240, which is 87.1% of the questionnaires given to the insurance managers and employees were recovered.

Several procedures were used to analyze the data for the purpose of addressing and answering the hypothesis and research question of this study. Summary of the materials and methods are shown below:

Table 2: Summary of the materials and methods

S No.	Research Components	Description
1	Unit Selected	Insurance Companies from Different Regions of Indian Karnataka State.
2	Data Source	Primary and Secondary
3	Type of Research	Exploratory and Evaluative Research
4	Research Instrument	Structured Questionnaire
5	Research Approach	Survey Study Method
6	Research Population	Indian Insurance Companies
7	Sampling Procedure	Multi Stage Sampling Technique
8	Sampling Size	209
9	Statistical Techniques Used	Tables, Percentage, Likert Rank Scale, T-test and F-test and Simple Regression.

RESULTS

The demographic profile of the respondents is presented in following Tables.

Table 3: Distribution of Respondents by Age

Age	No.	Male	Female	Percent
Below 20 years	26	9	17	12.4
21-30 years	139	33	106	66.5
31-40 years	28	20	8	13.4
Above 40 years	16	12	4	7.7
Total	209	74	135	100

Table 4: Distribution of Respondents by Education

Education	No.	Male	Female	Percent
Graduate	46	19	27	22
Post Graduates	86	21	65	41.2
Above post graduates	77	34	43	36.8
Total	209	74	135	100.0

Hypothesis Testing

A combination of T-test and F-test and simple regression was the predominant means used for testing the main hypotheses. The Hypothesis (Ho) will be accepted if F is less than (critical F-value) and significance level is <0.05 at 0.95 confidence. The Hypothesis (Ho) will be rejected if F is more than (critical F-value) and significance level is >0.05 at 0.95 confidence.

Table5: TM Strategies

Competitive advantage dimensions	F	F-critical value	Sig-f	r	r ²	Ho
Efficiency	62.829	1.94	0.000	0.739	0.546	Rejected
Quality of products and services	48.452	1.94	0.000	0.694	0.481	Rejected
Customer satisfaction	150.486	1.94	0.000	0.862	0.742	Rejected
Total	140.841	1.94	0.000	0.854	0.729	Rejected

Ho: Competitive advantage will not be achieved through TM strategies.

H1: Competitive advantage will be achieved through TM strategies (Table 5).

This hypothesis was tested by using multiple regression analysis where F was efficiency and F-value was

62.829 (shown in table5) which is higher the critical F-value 1.94 and also the sig-F is less than the significance level 0.05 and thus the hypothesis Ho will be rejected and H1 is accepted which means there is a statistical relation between TM strategy and achieving competitive advantage. Pearson's correlation coefficient for TM strategies and efficiency was 0.739, which shows a strong positive correlation. The coefficient of determination (r²) was 0.546 which shows that the independent variable (TM strategies) have a 54.6% of the total variation in the dependant variable (Efficient).

Quality of products and services where F-value was 48.452 which is higher the critical F-value 1.94 and also the sig-F is less than the significance level 0.05 and thus the hypothesis Ho will be rejected and H1 is accepted which means there is a statistical relation between TM strategies and achieving competitive advantage. Pearson's correlation coefficient for TM strategies and quality of products and services was 0.694 which shows a positive correlation. The coefficient of determination (r²) was 0.481 which shows that the independent variable (TM strategies) have a 48.1% of the total variation in the dependant variable (Quality of Products and Services).

As for customer satisfaction where F-value was 150.486, which is higher the critical F-value 1.94 and also the sig-F is less than the significance level 0.05 and thus the hypothesis Ho will be rejected and H1 is accepted, which means there is a statistical relation between TM strategies and achieving competitive advantage. Pearson's correlation coefficient for TM strategies and customer satisfaction was 0.862 which shows a positive strong correlation. The coefficient of determination (r²) was 0.742 which shows that the independent variable (TM strategies) have 74.2% of the total variation in the dependant variable (customer satisfaction).

DISCUSSION

The study shows that the independent variable (TM strategies) which was tested through the hypothesis plays a major role in achieving competitive advantage. The study shows that TM strategies is crucial in organizations success through gain strategic advantages and raises the growth and development of both organizations and individuals. The study also shows the role of higher performances of the organization on achieving competitive advantage and that it aims to serve the clients, provide better services and understand the client's needs.

SUMMARY AND CONCLUSION

In summary, we have demonstrated that TM in providing higher performances of the organization as an important factor in order to satisfy the client's need, and also in pricing and promoting in distribution, talented individuals are crucial in attracting new clients. The upper management perception and acknowledgement of TM in insurance industry helps in motivating the innovation and creativity in the insurance sector which create organization's strategic values.

Based on these findings, we assume that achieving competitive advantage could sufficiently be absorbed by the intestinal tract. While the availability of useful information

for better TM - whether through knowing services provided by other insurance companies or creating a research and development department - may be hard to achieve, it will keep the insurance company more up to date with the services and new technologies.

And finally, service recovery strategy for correcting the errors that may occur when providing the services for the clients will help the insurance industry in keeping the clients satisfied and attract new clients.

REFERENCES

I.Barney J. (1991). Firm Resources and Sustained Competitive Advantage," *Journal of Management* (17:1), pp.99-120.

II.Beechler & Woodward (2009). The global "war for talent". *Journal of International Management*, 15, 273–285

III.Chaharbaghi K. and Lynch, R. 1999 "Sustainable Competitive Advantage: Towards a Dynamic Resource-Based Strategy," *Management Decision* (37:1), pp.45-50.

IV.Chiang, F.T. & Birtchb, T.A. (2008). Achieving task and extra-task-related behaviors: A case of gender and position differences in the perceived role of rewards in the hotel industry. *International Journal of Hospitality Management*, 27, 491–503.

VI.Garavan et al (2012). Mapping talent development: definition, scope and architecture. *European Journal of Training and Development*, 36(1), 5–24.

VII.Garcea, N., Linley, A., Mazurkiewicz, K., & Bailey, T. (2012). Future female talent development. *Strategic HR Review*, 11(4), 199–204.

IX.Ghemawat, P. 1991 *Commitment: The Dynamic of Strategy*, New York: The Free Press.

X.Glen, C. (2006). Key skills retention and motivation: the war for talent still rages and retention is the high ground. *Industrial and Commercial Training*, 38(1), 37-45.

XI.Harris, L. & Foster, C. (2010). Aligning talent management with approaches to equality and diversity: Challenges for UK public sector managers. *Equality, Diversity and Inclusion: An International Journal*, 29(5), 422–435.

XII.Haskins, M.E. & Shaffer, G.R. (2010). A talent development framework: tackling the puzzle. *Development and Learning in Organizations*, 24(1), 13–16.

XIII.Hofer, C. W., & Schendel, D. 1978 *Strategy Formulation: Analytical Concepts*, St. Paul, MN:West.

XIV.Iles et al. (2010). Talent management and human resource management in multinational companies in Beijing: definitions, differences and drivers. *Journal of World Business*, 45(2), 179-89.

XV.Kotler, P., 2000. *Marketing Management Analysis, Planning and Control*. 5th Edn. Prentice-Hall, Englewood Cliffs, New Jersey.

XVI.Meredith, M.J. (2012). *Strategic Communication and Social Media: An MBA Course From a Business Communication Perspective*. *Business Communication Quarterly*, 75(1), 89–95.

XVII.Moreno, A.G. & Meléndez, A.P. (2011). Analyzing the impact of knowledge management on CRM success: The mediating effects of organizational factors. *International*

Journal of Information Management, 31, 437–444.

XVIII.Nidumolu, S. R. and Knotts, G. W. 1998 "The Effects of Customizability and Reusability on Perceived Process and Competitive Performance of Software Firms," *MIS Quarterly* (22:2), pp.105-137.

XIX.Peteraf, M. A., and Barney, J. B. 2003 "Unraveling the Resource-Based Tangle," *Managerial & Decision Economics* (24:4), pp. 309-323.

XX.Piansoongnern & Anurit (2010). Talent Management: Quantitative and Qualitative Studies of HR Practitioner in Thailand. *The International Journal of Organizational Innovation*, 3(1), 280-302.

XXI.Porter, M. E. 1980 *Competitive Strategy*, New York: The Free Press.

XXII.Porter, M. E. 1985 *Competitive Advantage*, New York: The Free Press.

XXIII.Santhoshkumar & Rajasekar (2012). Talent Measure Sculpt for Effective Talent Management: A Practical Revise. *The IUP Journal of Management Research*, 11(1), 38-47.

XXIV.Sweem, S.L. (2009). Leveraging Employee Engagement through a Talent Management Strategy: Optimizing Human Capital through Human Resources and Organization Development Strategy in a Field Study. (Unpublished Doctoral dissertation) Benedictine university, Lisle, Illinois.

XXV.Teece, D.J., Pisano, G., and Shuen, A. 1997 "Dynamic Capabilities and Strategic Management," *Strategic Management Journal* (18:7), pp. 509-533.

XXVI.Thomas, R.J., Bellin, J. Jules, C., & Lynton, N. (2012). Global leadership teams: diagnosing three essential qualities. *Strategy & Leadership*, 40(3), 25-29.

XXVII.Uren, L. (2011). What talent wants: the journey to talent segmentation? *Strategic HR Review*, 10(6), 31 – 37.

XXVIII.Vaiman, V., Scullion, H., & Collings, D. (2012). Talent management decision making. *Management Decision*, 50(5), 925–941.

XXIX.Wei, Y.S. & Gima, K.A. (2009). The moderating role of reward systems in the relationship

XXX.between market orientation and new product performance in China Intern. *Journal of Research in Marketing*, 26, 89–96.

XXXI.Whelan, E. & Carcary, M. (2011). Integrating talent and knowledge management: where are the benefits? *Journal of Knowledge Management*, 15(4) 675–687.

XXXII.Woollard, S. (2010). Managing talent across a global workforce. *Strategic HR Review*, 9(5), 5

XXXIII.Yapp, M. (2009). Measuring the ROI of talent management. *Strategic HR Review*, 8(4), 5-10.

XXXIV.Zhang, S. & Bright, D. (2012). Talent definition and talent management recognition in Chinese private - owned enterprises. *Journal of Chinese Entrepreneurship*, 4 (2), 143 – 163.

Publish Research Article International Level Multidisciplinary Research Journal For All Subjects

Dear Sir/Mam,

We invite unpublished research paper.Summary of Research Project,Theses,Books and Books Review of publication,you will be pleased to know that our journals are

Associated and Indexed,India

- * International Scientific Journal Consortium Scientific
- * OPEN J-GATE

Associated and Indexed,USA

- Google Scholar
- EBSCO
- DOAJ
- Index Copernicus
- Publication Index
- Academic Journal Database
- Contemporary Research Index
- Academic Paper Databse
- Digital Journals Database
- Current Index to Scholarly Journals
- Elite Scientific Journal Archive
- Directory Of Academic Resources
- Scholar Journal Index
- Recent Science Index
- Scientific Resources Database

Indian Streams Research Journal
258/34 Raviwar Peth Solapur-413005,Maharashtra
Contact-9595359435
E-Mail-ayisrj@yahoo.in/ayisrj2011@gmail.com
Website : www.isrj.net