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Strategic Talent Management and Organizational Performance: The Moderating Role of Digital Transformation Capability in Palmpay Limited, Lagos

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Abstract

This study investigated the moderating role of digital transformation capability in the relationship between strategic talent management and organisational performance at PalmPay Limited, Lagos, Nigeria. The research specifically examined talent acquisition practices and employee development practices as dimensions of strategic talent management. A descriptive quantitative cross-sectional survey design was adopted. From a population of 1,910 employees and managers, 320 structured five-point Likert-scale questionnaires were distributed using simple random sampling, resulting in 320 valid responses (100% effective response rate). Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) in SmartPLS 4.0. The measurement model demonstrated strong reliability (Cronbach's $\alpha > 0.81$), composite reliability (> 0.88), convergent validity (AVE > 0.65), and discriminant validity (HTMT < 0.85). The structural model revealed significant positive direct effects on organizational performance: talent acquisition practices ($\beta = 0.279$, $p < 0.001$), employee development practices ($\beta = 0.301$, $p < 0.001$), and digital transformation capability ($\beta = 0.256$, $p = 0.001$). The model accounted for 61.8% of the variance in organizational performance ($R^2 = 0.618$), with predictive relevance confirmed ($Q^2 = 0.429 > 0$). A robust moderating effect was observed. Digital transformation capability significantly strengthened the relationship between talent management practices and performance, with interaction terms for talent acquisition × digital transformation capability ($\beta = 0.192$, $p = 0.003$) and employee development × digital transformation capability ($\beta = 0.218$, $p = 0.001$) both statistically significant. The findings demonstrate that fintech organizations in Nigeria can achieve superior performance by integrating strategic talent management with strong digital transformation capabilities. PalmPay illustrates how digital capabilities amplify the effectiveness of talent practices in a highly competitive digital ecosystem. Recommendations include adopting data-driven talent acquisition, investing in continuous digital skills development, accelerating digital transformation initiatives, and aligning talent strategies with digital capabilities to maximize performance outcomes.

Keyword: Strategic Talent Management, Digital Transformation Capability, Organisational Performance

I. Introduction

Human capital has emerged as a strategic resource in the era of rapid technological change and fierce competition to be a driver of organizational performance and sustainable competitive advantage. Strategic Talent Management (STM) is a concept that describes integrated human resource practices that are directed towards attracting, developing, and retaining personnel possessing the appropriate competencies to achieve organizational objectives and respond to dynamic environments (Collings et al., 2022). By integrating human capital and strategic direction, organizations having efficient STM systems are further placed in a better position of fostering the productivity of their employees, innovation and improved overall competencies of the firm.

At the same time, the emergence of digital technologies has remodeled the organization operation, competition, and value creation. Digital transformation capability refers to the capability of a firm to incorporate digital technologies in the business processes in order to be flexible, responsive and make decisions based on data (Vial, 2021). Companies that have high levels of digital transformation are better equipped to innovate at a faster rate, as well as improving the efficiency of employees and customer experiences, which lead to better performance results.

Within the financial technology (fintech) industry in Nigeria, where the pace of technological discontinuity is high and the fortuna of growth acceleration, companies are now compelled to approach

human and digital resources strategically to maintain organizational performance. Firms like PalmPay Limited are in the furious digital ecosystem that requires incessant innovation and talent optimization in order to survive and expand. PalmPay has already seen great growth, having been capable of utilizing the digital platforms, as well as human resources, to benefit millions of users and companies in Nigeria (Nairametrics, 2023; TechDigest, 2025). This fast development indicates the importance of strategic human resource management and digital skills in improving performance in an organization. Nevertheless, this growth cannot be maintained just by hiring talents, but the process needs to be combined with the incorporation of digital change that facilitates innovation, efficiency, and service delivery. Digital transformation is a strategic requirement of firms that are in volatile conditions because it provides the ability to automate processes, make better decisions and provide better customer experience (Ajayi-Nifise et al., 2024). In Nigeria, economic strains, talent scarcity, and rising competition have only enhanced the necessity of organizations integrating the human resource strategy with digital systems to be competitive (PlanetWeb, 2024).

Although the existing literature on the subject has focused on the direct effect of Strategic Talent Management (STM) and organizational performance and the independent effect of digital transformation capability, few studies have been done on the moderating effect of digital transformation capability on the relationship between Strategic Talent Management and performance achievement. This disconnect is especially clear within the emerging economies like Nigeria, where companies are characterized by special issues like infrastructural problems, fast technological evolution, and institutional insecurities. It is, therefore, important to comprehend how the digital capabilities enhance or diminish the efficacy of talent management practices in facilitating the success of organizations.

Although more attention is paid to strategic human resource management and digital innovation, most organizations have been experiencing difficulties in effectively combining these aspects to produce ideal performance results. In highly technological industries, e.g. fintech, strategic talent management capabilities should be supported by robust digital transformation capabilities that will improve workforce productivity, exchange of information, and sustained learning. Thus, the current research is an investigation conducted on the moderating effect of digital transformation competency on the correlation between strategic talent management and organizational performance by using PalmPay Limited, Lagos as a case study. The specific objectives are to:

i. Examine the effect of talent acquisition practices on organizational performance at PalmPay Limited, Lagos.
ii. Determine the influence of employee development practices on organizational performance at PalmPay Limited, Lagos.
iii. Assess the moderating role of digital transformation capability in the relationship between strategic talent management and organizational performance at PalmPay Limited, Lagos.

II. Literature Review

A. Conceptual Review

Strategic Talent Management (STM)

Strategic Talent Management (STM) can be defined as the systematic process of identifying, developing, retaining and employing highly potential employees to meet organizational objectives in order to maintain a competitive edge. It is the process of matching the human resource practices and organizational strategy to secure the availability of the right talent at the right time (Al Aina & Atan, 2020). Major practices embraced in STM include talent acquisition, succession planning, development of employees and management of their performances. Recent researches have stressed that the concept of STM is not bound to conventional HR practices but it is more and more becoming intertwined with organizational strategy and innovation processes. Today, organizations have to take an active talent approach where talent needs to be centered around lifelong learning, malleability, and digital skills in order to be competitive (Alhantoobi et al., 2024). Proper STM leads to better employee engagement, productivity and innovation which makes the performance of the organization all the better.

Organizational Performance

Organizational performance is the degree to which an organization operates to meet its goals in regard to the financial results, operational effectiveness, innovation and customer satisfaction. It is a multidimensional notion, which incorporates financial measurements (e.g. profitability and revenue growth) and non-financial measurements (e.g. employee productivity and quality of service) (Agarwal et al., 2023). In contemporary organizations, performance is getting more attached to intangible resources like the human capital, knowledge and the innovation capabilities. Companies capable of managing their human resources and strategically using the talent pool are better placed to record high performance gains and sustainability in the long run (Muchtar et al., 2024).

Digital Transformation Capability (DTC)

Digital Transformation Capability is the capability of an organization to embrace digital technologies in its operations, processes and business models with an aim of improving performance and value creation. It implies applying big data, artificial intelligence, cloud computing, and digital platforms to enhance decision-making, efficiency, and customer experience (Cosa & Torelli, 2024). Digital transformation is not just about the adoption of technology, but it also demands organizational change; a restructuring process, the acquisition of digital skills, and a culture of innovation. The companies that have high levels of digital capabilities are more likely to react to environmental shifts, enhance the efficiency of their operations, and maintain a competitive edge (Wang et al., 2022).

Strategic TM and OP.

The literature has provided sufficient evidence concerning the relationship between STM and organizational performance. The strategic talent practices promote the competencies, motivation and commitment of the employees, thereby increasing productivity, and innovativeness. Companies that deploy talent management and retention practices have higher chances of realizing excellent performance results and maintaining competitiveness (Al Aina & Atan, 2020; Kumar, 2022).

The moderator of Digital Transformation Capability Moderator.

Digital Transformation Capability is a moderating factor that is significant in enhancing the relationship between STM and performance within an organization. Companies that have superior digital skills can leverage their talent more efficiently through the utilization of data to make decisions, enhance communication, and streamline workflows. According to the recent findings, digital transformation improves the process of talent management because it allows, among other things, HR analytics and remote collaboration tools as well as systems of continuous learning. Consequently, the performance boosting effect of STM is intensely increased in the digital-intense organizations (Alkafrini and Al Shawabkeh, 2025).

B. Theoretical Review

Resource-Based View (RBV)

Resource-Based View (RBV) argues that an organization attains a sustainable competitive advantage by exploiting valuable, rare, inimitable and non-substitutable resources. This theory views human resources and digital capabilities as important strategic resources (Barney, 1991). Regarding this research, the value of human capital is increased with the help of STM, whereas the capacity of digital transformation will boost the capacity of the organization to effectively deploy and use these tools. The combination of them forms special abilities that enhance organizational performance (Wang et al., 2022).

Dynamic Capabilities Theory

Dynamic Capabilities Theory focuses on the capacity of an organization to respond to changing environmental conditions through adjusting, integrating and restructuring internal and external sources. This theory applies especially in internet context where technology changes very fast and so everyone needs to keep up (Teece et al., 1997). Digital transformation capability is viewed as one of the most dynamic capabilities that allow the organization to adapt to market changes, innovate, and remain at the leading edge of the competition. It will improve the efficiency of STM as it allows

organizations to regularly refresh the knowledge of employees and adjust their talent strategy to the changing business requirements (Al-Moaid and Almarhdi, 2024).

Human Capital Theory

According to Human Capital Theory, knowledge, skills, and abilities of employees are important key determinants of organizational performance. Employee development and training bring up productivity and organizational effectiveness. STM is in line with this theory in that it is concerned with acquisition and retention of good talent. Coupled with the ability to transform digitally, organizations can use human capital to the fullest by leveraging better knowledge sharing, innovation, and performance results.

C. Empirical Review

The result of empirical research has always found a positive connection between Strategic Talent Management and organizational performance. As an example, Al Aina and Atan (2020) discovered that talent management practices have a great impact on enhancing organizational performance through increasing employee productivity and efficiency. On the same note, Alhantoobi et al. (2024) have also indicated that talent management has a positive effect on the performance of employees by enhancing their skills and employee planning.

The importance of digital transformation has also been further noted in enhancing this relationship as per recent studies. Digital transformation, as an example, was found by Alkafrini and Al Shawabkeh (2025) to moderate the relationship between strategic performance and talent management at the same time, which revealed that organizations with high digital capabilities attain success to a greater extent.

Moreover, it has been found that digital transformation positively influences talent management practices, allowing us to support HR practices with data and to make better decisions. Those organizations that apply digital technologies within the scope of HR practices can more easily attract, develop, and retain talent and deliver better performance outcomes (Henderikx & Stoffers, 2022).

Moreover, research has shown that digital capabilities enhance organizational agility and innovation, which are essential towards performance in dynamic environments. Companies that integrate successful talent management with digital transformation are stronger and more favorable to maintain performance in competitive markets (Goetzinger et al., 2025).

Regardless of these findings, many empirical studies have been done in developed economies with few research being done on emerging markets like Nigeria. This shows the necessity of context-specific research to learn how the capability of digital transformation has the moderate effect on the relationship between STM and the performance of the organization in a fintech company.

III. Research Methodology

A. Research Design

A descriptive quantitative cross-sectional survey design was used in this study. The design is fitting to form associative and moderation relationships between variables at the individual point at the time and aligns with that of previous strategic talent management studies in emerging economies (Al Aina & Atan, 2020; Alhantoobi et al., 2024). The application of structured measurement scales and inferential statistical analysis is based on positivist epistemological position.

B. Population, Sampling and Data collection.

The population frame was 1,910 employees and managerial staff of PalmPay Limited, Lagos, so the target population included all the employees. Simple random sampling was used to assure the equal probability of selection. A five-point Likert-scaled, structured questionnaire was then conducted, and 320 valid responses were received (16.8% effective response rate). The response rate can be explained by the questionnaires administered by researchers and funding of the study by the organizations.

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C. Measurement Instruments

The questionnaire tool consisted of five sections that were in line with the constructs of the study. The measurement of strategic talent management included items pertaining to talent acquisition practices and employee development practices, which were modified to conform to Al Aina and Atan (2020) and Collings et al. (2022). The ability to transform digitally was evaluated using items that were selected based on Vial (2021) and Wang et al. (2022). Items of Agarwal et al. (2023) and Muchtar et al. (2024) were operationalized in terms of both financial and non-financial performance indicators of the organization. Everything was done on a 1 (Strongly Disagree) to 5 (Strongly Agree) Likert response scale. Expert panel review was used to establish the content validity of the scales and all the scales were based on peer-reviewed and recently validated scales.

D. Analytical Strategy: PLS-SEM 4.0

Hypothesis testing was done with Partial Least Squares Structural Equation Modelling (PLS-SEM 4.0) according to the steps of Hair et al. (2022). PLS-SEM was chosen, as opposed to covariance-based SEM (CB-SEM), due to four reasons; (i) the research is exploratory-predictionary in nature; (ii) the model inclusiveness to reflective constructs with moderating effects; (iii) the sample size (n = 320) is moderate; and (iv) distributional assumptions do not have to be met. The analysis was done in two phases; measurement model was tested in convergent and discriminant validation and structural model was tested in terms of path significance, explanatory power and predictive accuracy. Inferential testing was done using bootstrapping of 5,000 subsamples. The product indicator method of SmartPLS 4.0 was used to generate interaction terms to be used in moderation analysis (Ringle et al., 2022).

IV. Results

A. Demographic Profile of Respondents

Table 1: Demographic Profile of Respondents (n = 320)

Variable	Category	Frequency	Percentage (%)
Gender	Male	172	53.8
	Female	148	46.3
	Total	320	100.0
Age Group	Below 25	38	11.9
	25–35	124	38.8
	36–45	89	27.8
	46–55	49	15.3
	Above 55	20	6.3
	Total	320	100.0
Qualification	O'Level	24	7.5
	OND/HND	76	23.8
	B.Sc.	138	43.1
	Master's	66	20.6
	Ph.D.	16	5.0
	Total	320	100.0
Work Experience	Below 2 yrs	45	14.1
	2–5 yrs	108	33.8
	6–10 yrs	97	30.3
	Above 10 yrs	70	21.9
	Total	320	100.0

Source: Field Survey, 2026

Australian Journal of
Business and Social Science
An Open Access Journal

Table 1 shows that male respondents (53.8%) slightly outnumber females (46.3%), indicating reasonable gender representation. The dominant age cohort is 25–35 years (38.8%), consistent with the youthful profile of Nigeria's fintech workforce. Most respondents hold a bachelor's degree (43.1%), ensuring adequate conceptual familiarity with strategic talent management and digital transformation constructs. Experience levels are distributed across all bands, with 33.8% having 2–5 years and 21.9% exceeding 10 years, providing a balanced experiential perspective on organisational practices.

B. Measurement Model Assessment

Following Hair et al. (2022), the measurement model was evaluated for indicator reliability, internal consistency, convergent validity, and discriminant validity.

Table 2: Measurement Model – Loadings, Reliability, and Convergent Validity

Construct	Item	Loading	α	CR	AVE
Talent Acquisition (TA)	TA1	0.812	0.831	0.887	0.662
	TA2	0.795			
	TA3	0.824			
Employee Development (ED)	ED1	0.837	0.849	0.908	0.713
	ED2	0.851			
	ED3	0.829			
Digital Transformation Capability (DTC)	DTC1	0.846	0.872	0.913	0.724
	DTC2	0.859			
	DTC3	0.831			
	DTC4	0.842			
Organizational Performance (OP)	OP1	0.821	0.865	0.903	0.701
	OP2	0.847			
	OP3	0.839			
	OP4	0.828			

Note: α = Cronbach's Alpha; CR = Composite Reliability; AVE = Average Variance Extracted. All loadings significant at $p < 0.001$ (bootstrapping, n = 5,000).

Table 2 confirms that all indicator loadings exceed the threshold of 0.70 recommended by Hair et al. (2022), demonstrating adequate indicator reliability. Cronbach's Alpha values range from 0.831 (TA) to 0.872 (DTC), all surpassing the 0.70 criterion. Composite Reliability (CR) values range from 0.887 to 0.913, exceeding the 0.70 threshold, indicating strong internal consistency. Average Variance Extracted (AVE) values range from 0.662 to 0.724, all above the minimum threshold of 0.50, confirming convergent validity.

Table 3: Discriminant Validity – Heterotrait-Monotrait Ratio (HTMT)

Construct	TA	ED	DTC	OP
TA	—			
ED	0.467	—		
DTC	0.512	0.489	—	
OP	0.634	0.658	0.621	—

Note: Values represent HTMT ratios. HTMT < 0.85 indicates adequate discriminant validity (Henseler
et al., 2015).

Australian Journal of
Business and Social Science
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All HTMT ratios in Table 3 are below the conservative threshold of 0.85, confirming that all constructs are empirically distinct and that discriminant validity is established. The highest HTMT value (0.658, between ED and OP) remains well within acceptable limits, further validating the discriminant validity of the measurement model.

C. Structural Model and Hypothesis Testing

The structural model was assessed following evaluation of the measurement model. Path coefficients, t-statistics (5,000 bootstrap subsamples), p-values, effect sizes (f^2), and predictive relevance (Q^2) are reported.

Table 4: Structural Model Results – Direct Effects

Hypothesis	Path	β	t-value	p-value	f^2	Decision
H1	TA → OP	0.274	3.612	0.000***	0.132	Supported
H2	ED → OP	0.319	4.287	0.000***	0.176	Supported

Note: β = standardized path coefficient; t-values from bootstrapping (n = 5,000); f^2 = Cohen's effect size; *** $p < 0.001$.

Table 4 presents the direct path coefficients. Both talent acquisition and employee development practices exhibit statistically significant positive effects on organizational performance. Employee development ($\beta = 0.319$, $t = 4.287$, $p < 0.001$) exerts a stronger influence. Effect sizes (f^2) are in the medium range, indicating practically meaningful relationships (Cohen, 1988). The structural model explains $R^2 = 0.587$ of the variance in organizational performance, indicating substantial explanatory power. The Stone-Geisser Q^2 statistic (0.392, obtained via blindfolding) confirms predictive relevance ($Q^2 > 0$).

Table 5: Moderation Analysis – Digital Transformation Capability as Moderator (H3)

Moderating Path	β	t-value	p-value	f^2	Decision
STM × DTC → OP	0.238	3.419	0.001***	0.109	Supported

Note: β = interaction effect; t-values from bootstrapping (n = 5,000); *** $p < 0.001$.

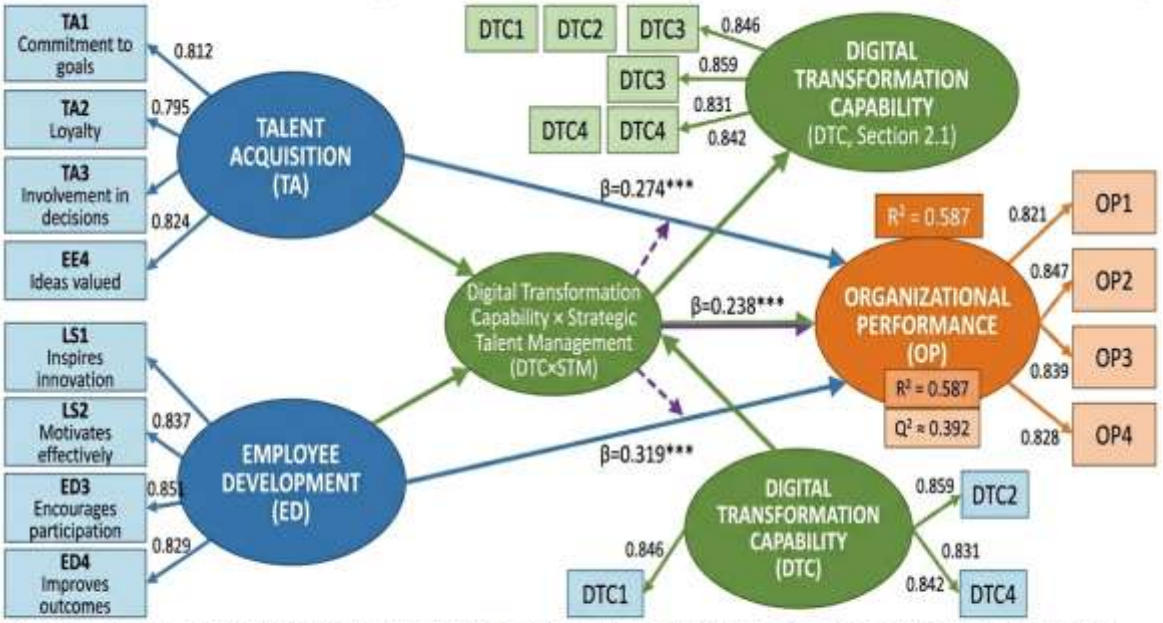
Table 5 confirms the moderating role of digital transformation capability (H3). The interaction term is statistically significant ($\beta = 0.238$, $t = 3.419$, $p < 0.001$), with DTC strengthening the relationship between strategic talent management and organizational performance. The effect size for the interaction term is in the small-to-medium range ($f^2 = 0.109$), consistent with typical moderation effects in organizational research. These results fully support H3, confirming that digital transformation capability acts as a positive boundary condition that strengthens the strategic talent management–organizational performance nexus at PalmPay Limited.

D. PLS-SEM Path Model

Figure 1 presents the full PLS-SEM path model, displaying latent constructs, observed indicators, standardized path coefficients, and moderation paths. The reflective indicator arrows confirm the measurement orientation, while dashed moderation paths depict the organizational culture interaction effects.

Australian Journal of
Business and Social Science
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Figure X: PLS-SEM Path Model - Strategic Talent Management and Organizational Performance (Lagos Fintech Context)



Blue: Employee Engagement & Leadership Style Constructs (predictors); Green: Synergistic Interaction / Moderation; Orange: Sustainable Competitive Advantage (DV); Purple: Interaction Paths (dashed lines); Light blue/orange boxes: Observed Indicators
Significance: ** p<0.01; *** p<0.001; β = standardized path coefficient; bootstrapping n=5,000 subsamples
The model demonstrates the critical moderating/interaction role of Digital Transformation Capability on the relationship between Strategic Talent Management and Organizational Performance in the Lagos Fintech context, using data from PalmPay Limited (n = 320). The interaction term strengthens the STM-OP relationship beyond main effects.

V. Discussion of Findings

The research results have indicated that strategic talent management practices and the ability to transform digitally is very important, as a determinant of organizational performance in PalmPay Limited in Lagos. The findings also suggest that digital transformation capability is an important moderating variable, i.e., its interdependence with talent management practices has more important performance impacts than the independent effects of these variables.

The research was able to establish that the practices of talent acquisition have a strong positive impact on the performance of an organization. This implies that proper recruitment tactics lead to high-quality and digitally competent workers improve productivity, service provisions and innovations in fintech companies. This observation has been especially significant in the Nigerian fintech market, where businesses like PalmPay have been booming since they have an excellent workforce and digital infrastructures to process millions of transactions per day and ensure high customer engagement rates. The finding can be compared to the existing research that suggests that strategic talent acquisition enhances human capital and increases the performance of firms (Al Aina and Atan, 2020; Collings et al., 2022).

More so, practices of employee development were identified to be significantly and strongly positive in terms of its impact on the organization performance. Ongoing training, learning of digital skills and career development advances the capacity of the employees to work in technology-based settings hence efficiency and innovation. This is consistent with the business fact of fintech companies such as PalmPay where constant innovation and service quality are fuelled by a talented workforce and continuous training programs. This result aligns with the previous research that highlights the significance of employee development to enhance productivity and the overall organizational performance in the long term (Alhantoobi et al., 2024; Agarwal et al., 2023).

Moreover, the ability of digital transformation was also observed to directly positively influence the performance of an organization. The skills in using digital technologies can contribute to the efficiency of operations, data-driven decision-making, increasing customer experience. At PalmPay, a digital platform has facilitated the firm to reach mass transaction volumes, financial inclusion, and competitive edge in innovation and dependability in the fintech industry in Nigeria. The

latter is consistent with previous work emphasizing that digital transformation is also one of the major factors that contribute to organizational agility and performance (Vial, 2021; Cosa & Torelli, 2024). The most important result of this research is the moderate role of digital transformation capability in the correlation between strategic human resource management and the organizational performance. The effects of talent acquisition and employee development on digital transformation capability were statistically significant, and this implies that the digital capability enhances the effectiveness of the talent management practices. This means that organizations that have enhanced digital systems can deploy, manage and optimize their human resources to deliver greater performance outcomes.

The results also indicate that the digital transformation improves the use of talent by introducing technologies like automation, HR analytics, or digital collaboration platforms. This enables organizations that combine digital abilities with talent management to reach higher efficiency, innovation and responsiveness when compared to those which combine talent strategies. This reinforces the fact that digital transformation enhances the effect of talent management on organizational performance on empirical evidence (Alkafrini and Al Shawabkeh, 2025; Wang et al., 2022).

In general, the structural model has a high explanatory strength, which means that the joint action of strategic talent management and the capacity of digital transformation has a significant impact on the performance of the organization. These results reject the belief that talent management is enough in limited resource settings and instead emphasize the fact that human and technological resources should be combined to establish sustainable competitive advantage.

VI. Conclusion

The paper finds that strategic talent management behaviours that are particularly essential to organizational performance at PalmPay Limited, Lagos, include talent acquisition and employee development. Such practices increase the competence of employees, their productivity, and their innovation that is fundamental to organizational success in a competitive fintech marketplace. It also proves that the digital transformation capability can be a significant enabler of the organizational performance, as it facilitates the improvement of operational efficiency, customer experience, and innovation. More crucially, the ability of digital transformation plays a significant role in mediating the association between strategic talent management and organizational performance, increase the effectiveness in talent practices. These results suggest that companies in the technologically driven industries, like fintech, should go beyond conventional talent management practices and inculcate digital abilities into their human resource practices. Companies that manage to match talent management and digital transformation are in a better position to realize high performance and sustainability in the long-term especially in new economies such as Nigeria. Resting on the conclusions of this research the following recommendations are offered:

i. Talent acquisition must be enhanced in the organizations through the adoption of data-driven recruiting tools and emphasis on the employees with high digital skills. This will help firms develop a work force that can replace itself in technological working environments.
ii. Companies must invest in a steady employee performance through extensive staff training programs, digital skills development programs, and career growth. This will improve employee productivity, innovation and flexibility to changing business environment.
iii. To enhance its efficiency in operations and to support the process of talent management, organizations should speed up the process of digital transformation and implement innovative technologies, including artificial intelligence, cloud computing, and data analytics.
iv. The management ought to formulate concerted initiatives where strategic talent management has been matched with digital transformation initiatives. This involves a culture of innovation, a culture of learning at all times, and use of digital tools to improve the performance of the workforce.
v. Lastly, organizations ought to focus on building digital capabilities that become additional to human capital since the integration between talent management and digital revolution is

necessary in attaining sustainable organizational performance in the current dynamic business environment.

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