The Impact of Age on Recruitment of Talent Within the Banking Industry in Nigeria

Germaine O. J. UNUMEN (Nee IMHANYEHOR)

University of Nicosia, Africa. (UNICAF),
Malawi, Department of Education

Abstract: Age discrimination is among one of the prevailing practices in Nigerian workplace. Such discrimination is at variance with global talent management strategies (GTM) and the United Nations Sustainable Development Goals (SDGs), which advocate for and support the recruitment of all people in society by 2030, regardless their Age, race, ethnicity, gender, or disability. This study examines the impact of age restriction on talent recruitment in the banking industry in Nigeria and its consequences on organisational outcomes. The data collection method employed in the study is a survey technique, conducted via semi-structured interviews on Microsoft Teams, due to the geographical locations of the participants. The study used a non-probability sampling technique, selecting eight recruitment staff from eight commercial banks based on shared traits and characteristics, as well as their relevance in employee recruitment.

The data analysis is presented with simple tables and percentages. Findings from this study revealed that banks in Nigeria adopt several approaches for talent engagement that support their organisational values and culture. Furthermore, the study reveals that age inclusiveness focus on different roles, with specific age ranges that support cognitive development and qualifications. However, the study uncovers age stereotypes in hiring, focusing on younger persons perceived to have the required potential, digital skills, and capability to contribute to organisational success.

Keywords: Talent, Age, Discrimination, Recruitment, Strategies

1. Introduction

The global impact of COVID-19 has accelerated technological advancements, compelling organizations to reevaluate and adapt their business strategies to remain competitive. Talent acquisition has emerged as a critical driver of operational excellence and competitive advantage in this evolving environment. By embracing diversity and fostering creativity, organizations can leverage talent acquisition to navigate challenges and seize opportunities with agility. Building a solid talent pool enhances adaptability, positioning organizations to thrive amid transformation.

Global talent management emphasizes identifying, developing, and retaining high-potential individuals through universally applicable strategies (Stahl et al., 2007). These approaches focus on investing in skilled and capable individuals to build an agile workforce, reducing the costs associated with under-qualified hires while driving overall business success. In developed regions like Europe and America, talent acquisition prioritizes competence and potential over age, reflecting the human capital model that values expertise and skills.

Citation: **Germaine O. J. UNUMEN**, The Impact of Age on Recruitment of Talent Within the Banking Industry in Nigeria, *International Journal of Current Business and Social Sciences*. *ISSN- 2312-5985, 11 (5), 35-45, (2025).*

In contrast, recruitment practices in Nigeria's banking sector often impose strict age limits. This research examines the influence of age as a criterion in talent acquisition within Nigeria's banking industry, exploring its implications for the country's high unemployment rates. It investigates the factors shaping this practice, including Nigerian recruitment policies, and provides insights into the complex dynamics. By addressing the gap in Indigenous literature on age-related talent acquisition practices in Nigeria, this study contributes valuable knowledge for human resource researchers. It sheds light on strategies to enhance recruitment processes in the local context.

The underutilization of human potential in Nigeria is a significant issue, with age restrictions in recruitment barring highly qualified individuals from job opportunities and contributing to the nation's growing unemployment crisis. National Bureau of Statistics (NBS) data indicates that unemployment rose from 27.11% in Q2 2020 to 33.28% in Q4 2021. This lack of access to employment has driven many unemployed individuals to engage in destructive activities, fueling social vices, crime, and threats to national security. The situation is particularly dire in the northern and eastern regions, where ongoing violence and instability have made unemployed youth susceptible to recruitment by terrorist organizations as a means of survival.

Despite these challenges, the Nigerian banking sector upholds age restrictions in its hiring practices. This policy endures even in the face of frequent disruptions to the educational system caused by prolonged industrial actions by the Academic Staff Union of Universities (ASUU), which delay students' academic progress and limit their future employability. These circumstances highlight the urgent need to assess the impact of age-based recruitment policies on talent acquisition and their broader influence on organizational performance and competitiveness within Nigeria's banking industry.

This study aims to assess the impact of age restrictions on talent recruitment in Nigeria's banking sector. The specific objectives are:- to review recruitment strategies employed by Nigerian banks; to determine how age limits affect talent acquisition processes and to evaluate the influence of age-based recruitment on organizational performance and competitiveness. In a highly competitive market, a company's value depends significantly on its intellectual capital and ability to effectively develop, integrate, and share knowledge (Wu, 2002). Strategic recruitment and retention are crucial, requiring a detailed understanding of the labor market and an awareness of current and future competitive dynamics. While skills, educational qualifications, and experience are essential, the primary emphasis should be hiring individuals who can enhance productivity and align with the organization's strategic objectives.

Global talent management (GTM) principles highlight the importance of individuals with strong analytical skills in driving strategic business decisions. Recruitment, development, and retention strategies should adopt a global perspective to build leadership capacity and sustain competitive advantage (Collings & Mellahi, 2009). This study examines the relationship between age and talent acquisition in Nigeria's banking sector. It aims to clarify the complexities of age-related recruitment policies and their influence on the nation's unemployment crisis.

To address these issues, the study includes a comprehensive review of talent recruitment strategies and concepts, exploring relevant theories, and an analysis of Nigerian legislation regarding age discrimination. It will also feature sections on the literature review, methodology, data analysis, findings, and recommendations, providing actionable insights to address the challenges in recruitment practices.

2. Literature Review

The Concept of Talent Recruitment

Talent recruitment is vital in navigating the challenges of a rapidly evolving and competitive business environment, where job requirements often change in response to shifting corporate strategies and technological advancements. Effective recruitment involves more than matching individuals to roles; it requires aligning them with the organization's values to enhance job satisfaction, commitment, and performance (Rajani, 2016). As companies vie for top talent, it is important to recognize that the ideal candidate for one organization may not be the best fit for another. Therefore, achieving alignment between candidates, their roles, teams, and the organizational culture is essential. Integrating digital expertise, capability mapping, job assessments, and market intelligence into recruitment processes is key to maintaining a competitive edge (Thite, 2018).

Van der Merwe, Nel, and Hoole (2023) define talent as an inherent quality, though its interpretation varies across different industries and companies based on strategic goals. In the banking sector, talent is often linked to expertise in financial products, intellectual capital, and risk management strategies that promote market stability (Ching et al., 2010). In organizations focused on change management, however, talent is associated with the ability to lead and drive organizational transformation (Baker, 2014). Cohn et al. (2005) emphasize that talent management systems must be tailored to an organization's unique needs instead of relying on generic approaches. This aligns with Wu's (2002) view that intellectual capital and the effective sharing of knowledge are critical drivers of competitive advantage.

While intellectual capital is often the focus, Ross (2021) argues that the primary concern in recruitment should be hiring individuals who can contribute to productivity and help achieve the organization's strategic objectives. Scullion and Collings (2011) also stress the importance of considering personality traits and past experiences when evaluating high-potential candidates. A comprehensive talent assessment approach, including creativity, expertise, and other personal qualities, ensures organizations can identify and nurture top performers. Narrow evaluation criteria could lead to missed opportunities to recognize exceptional talent.

According to global talent management (GTM) principles, individuals with strong analytical skills are crucial for making strategic business decisions. Recruitment, selection, development, and retention efforts should be guided by universally applicable criteria prioritizing leadership potential and strengthening competitive advantage (Collings & Mellahi, 2009).

Strategies for Talent Management

Organizations must effectively align their practices to attract talent with their broader business strategy and future workforce needs. Ambrosini and Lockyer (2012) suggest that strategies should proactively address potential talent gaps before they escalate into significant challenges. Similarly, Nickels et al. (2007) argue that a company's primary objective should be to place individuals in roles that best match the organization's needs. This approach ensures the development of a skilled workforce, essential for executing the organization's HR plans.

Ahmad (2018), drawing from capability theory, contends that the success of a business system depends on the support of skilled human resources. Organizations striving to stay competitive must prioritize recruiting individuals with the right expertise to meet the demands of a dynamic business environment. From a Global Talent Management (GTM) perspective, HR departments must implement GTM policies to address emerging challenges and adopt best practices in recruitment, retention, training, and development. These efforts should adhere to universal standards to maximize talent contributions, improve profitability, and ensure long-term success (Stahl et al., 2007). Aligning HR strategies with global best practices is crucial for maintaining a competitive advantage.

Bugg (2015) further emphasizes the complexity of identifying the right human capital for an organization. Therefore, talent acquisition strategies must focus on candidates closely aligning with the company's culture and values to foster long-term success.

Theories on Talent Recruitment

Human Capital Theory (HCT), first proposed by Adam Smith and refined by Becker (1964) and Schultz (1961), suggests that productivity depends not only on workers' capabilities but also on the quality of the tools and equipment they use. Human and physical capital investment is essential for enhancing economic performance and gaining a competitive edge. Schultz further argued that underinvestment in human capital relative to physical capital can limit a nation's economic growth. Therefore, organizations must balance investments in both forms of capital for optimal development. While experience is valuable, more is needed to meet the increasing demands of contemporary HR management. Social scientists argue that an employee's human capital—including skills, traits, health, and knowledge—is essential for reaching their full potential. These factors are central to an organization's overall human capital and are key drivers of strategic success (Ahmad, 2018). This perspective aligns with Ready and Conger's (2007) assertion that a well-developed talent pipeline is critical for filling strategic roles and ensuring organizational growth. Beer (2021) highlights the unique nature of human capital, noting that it encompasses intrinsic abilities that are difficult to quantify but invaluable to organizations. Tools such as Return on Investment (ROI) can provide insights into its value, but human capital's true impact is reflected in its contribution to organizational goals.

Ross (2019) emphasizes the importance of employment in skill development, stating that low unemployment rates provide more opportunities for talent growth. In contrast, high unemployment restricts these opportunities, as seen in Nigeria, where high unemployment rates exacerbate talent shortages. Addressing these issues is essential for improving talent recruitment and fostering economic growth.

Nigerian Legislation on Age Discrimination

An analysis of Nigerian legislation on age discrimination reveals significant gaps in legal protection. The Labour Act of 2004, Nigeria's primary labor law, prohibits the employment of individuals below the legal working age but fails to directly address or penalize age discrimination. While Section 42 of the Nigerian Constitution safeguards against discrimination based on religion, sex, political affiliation, or ethnicity, it does not include age, creating a critical void in protections against age-based bias. Moreover, Section 42 is limited to actions by public officials, leaving private-sector interactions unaddressed. This limitation was evident in *Madu v. Onuaguluchi* and *Onwo v. Oko*, where the court ruled that Section 42's protections applied only to public officials, not private individuals. Although the Court of Appeal later overturned this decision, uncertainties persist regarding the interpretation of the clause, making the protection under Section 42 inconsistent and unreliable.

To address this gap, the Nigerian National Assembly passed a resolution on July 19, 2023, titled "Age Requirement - Precondition for Employment in Nigeria: Urgent Need for Intervention." The motion urged the Federal Ministry of Labour, Employment, and Productivity, along with other relevant agencies, to adopt measures to prevent age-based discrimination in both public and private sector hiring practices. The Senate argued that the use of age as an employment criterion violates Chapter 4, Section 42(2) of the Nigerian Constitution, which guarantees freedom from discrimination. They called for the development of policies that promote equal opportunities and fair treatment throughout employment processes. Despite these legislative actions, Oruche (2021) highlighted the absence of comprehensive anti-age discrimination laws in Nigeria when compared to countries like the UK, Europe, and the USA. In contrast, the United States has robust legislation addressing age discrimination through the Age Discrimination in Employment Act of 1967 (ADEA), which prohibits age-related bias in hiring, promotion, and termination for individuals aged 40 and older. A survey by Rebecca Perron found that 45% of respondents believe age significantly impacts employment opportunities, while 31% think it has a minor effect, and 22% believe age does not influence recruitment.

Similarly, the UK's Equality Act of 2010 offers strong protections against age discrimination, prohibiting both direct and indirect age-based bias, including harassment and victimization. The Act applies to all employment stages, from recruitment to retirement, and requires employers to ensure fair and unbiased hiring practices. It aims to foster a work environment where individuals of all ages can participate equally. Research in the UK found that 21% of employees aged 40 to 60 have faced age discrimination, while 40% of those aged 60 and older have experienced similar biases. Furthermore, 39% of employees under 40 reported facing age-related discrimination, underlining the significant role age plays in recruitment practices.

While the Nigerian Labour Act prohibits unfair discrimination in employment, its enforcement and application remain inconsistent. As businesses increasingly prioritize diversity and inclusion, there is growing support for enhancing Nigeria's legal framework to align with international standards and societal values. Despite these calls for reform, age remains a major factor in recruitment, particularly in the Nigerian banking sector, which continues to impact employment rates across the country.

Appraisal of Literature

A review of the relevant literature on Age and talent recruitment revealed that, although numerous Indigenous studies have explored strategies for talent recruitment over time, they have yet to specifically investigate Age as a determining factor in talent recruitment within Nigeria's banking industry. Therefore, this study is driven by the necessity to investigate the relationship between age and talent recruitment within the Nigerian banks. It aims to evaluate the recruitment process and the role of Age in talent acquisition.

3. Research Methodology

This study adopted a survey method, using semi-structured interviews conducted via Microsoft Teams (audio) to overcome geographical constraints between the researcher and participants. This method allowed the researcher to retain control over the interview process, enabling the clarification of specific issues and the opportunity for follow-up questions when needed. The research instrument is divided into five sections: the first section collects demographic data from participants; the second evaluates the talent recruitment strategies used by Nigerian banks; the third investigates the impact of age on talent recruitment; and the fourth examines the effects of age limits in recruitment on organizational outcomes and competitiveness.

A non-probability sampling technique was employed due to the specific eligibility criteria of the target population. The sample consists of ten recruitment staff members from the HR departments of ten out of Nigeria's twenty commercial banks. These participants were selected based on their direct involvement in the recruitment process and their experience with age-related factors in talent acquisition. This approach aligns with Babbie's (2010) recommendation that participants should be selected from a group with shared characteristics, ensuring that the sample accurately represents the broader population's experiences and perspectives.

The validity of a research instrument is assessed based on how effectively it addresses the research problem and how well the data supports the conclusions, opinions, or assessments while accurately reflecting the concepts being examined (Osuala, 2005; Babbie, 2010). Lincoln and Guba (1988) outlined four key components that ensure the trustworthiness of qualitative research: reliability, conformability, transferability, and dependability. These components are essential for strengthening the credibility of findings, gaining acceptance, and supporting policy development (Amin et al., 2020). In this study, validating the research instrument was vital to ensure the interview structure effectively captured the various dimensions of age in talent recruitment within the Nigerian banking sector. To ensure validity, the researcher focused on ensuring that the questions were relevant, clear, and concise, designed follow-up questions to explore all aspects of age in recruitment, critically evaluated the survey questions for relevance, completeness, and clarity, and revised them based on feedback from the academic supervisor.

4. Data Analysis

The study used thematic analysis to identify and present key themes in the collected data. This approach was chosen for its flexibility and suitability in addressing various research questions and data types. The analysis and presentation were conducted in stages, with subheadings used to organize the findings according to the research objectives. The data were reviewed and analyzed to answer the research questions. Eight participants were available for the study, yielding an 80% response rate.

The analysis begins by reviewing the participants' demographic characteristics, followed by coding the data using clear and precise terms. Specialized software will then process the data, assigning relevant labels to each point. The next step involves organizing the data into charts and maps for more straightforward interpretation.

The third phase will identify frequently used words and phrases, particularly those conveying emotional solid emphasis. Quotations from the interview transcripts will be included to highlight key themes and identify any data contradictions.

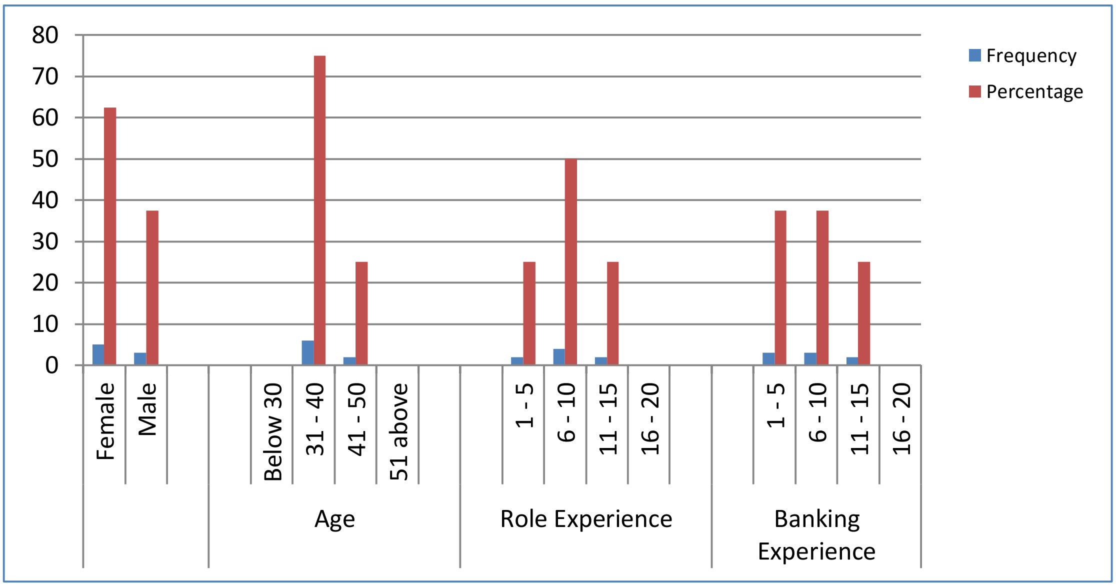
The table below presents the participants' gender, age, recruitment experience, and banking experience. Regarding gender, 62.5% (five participants) were female, while 37.5% (three participants) were male. Regarding age, 75% (six participants) were between 31 and 40 years old, and 25% (two participants) were between 41 and 50. Furthermore, the table reveals that out of the eight participants, two had 1 to 5 years of recruitment experience, representing 25% of the participants while four had 6 to 10 years, representing 50% and two participants had 11 to 15 years' experience. In the final analysis, three participants, representing 37.5% had 1 to 5 and 6 to 10 years banking experience respectively while two participants representing 25% of the participants had 11 to 15 years general banking experience.

Table 1: Participant Demographics

Gender	**Frequency**	**% Percentage**
Female	5	62.5
Male	3	37.5
Total	8	100
Percentages are based on the total number of respondents (*N* = 8)		
Age	**Frequency**	**% Percentage**
Below 30	0	0
31 – 40	6	75
41 – 50	2	25
51 and above	0	0
Total	8	100
Percentages are based on the total number of respondents (*N* = 8).		
Role Experience (years)	**Frequency**	**% Percentage**
1 – 5	2	25
6 – 10	4	50
11 – 15	2	25
16 – 20	0	0
Total	8	100
Percentages are based on the total number of respondents (*N* = 8).		
Banking Experience (years)	**Frequency**	**Percentage**
1 – 5	3	37.5
6 – 10	3	37.5
11 – 15	2	25
16 – 20	0	0
Total	8	100

Source: Researcher's Survey, 2025

Fig. 1: Pictorial Representation of Participants' Demographics



Evaluation of Talent Recruitment Strategies in the Banking Industry in Nigeria.

Table 2 displays the strategies for talent recruitment in the banking industry in Nigeria to align with the objective of the study – To review the recruitment strategies used by Nigerian banks using data obtained from the survey.

Table 2: Strategies for Talent Recruitment in the Nigerian Banking Industry

This table outlines the strategies employed by Nigerian banks in talent recruitment, reflecting the study's aim to evaluate recruitment practices within the banking industry, based on the survey data.

Coded Element	Participant Responses
How extensively does the banking industry integrate age-inclusive policies into their recruitment strategies due to workforce diversity?	Largely applied. Generally applied. Mostly practiced. Extensively applied. Fairly. All-embracing. Cuts across the board. Commonly applied.
How well do these policies foster age diversity and inclusion	Influences corporate decisions. Encourages innovation. Enhances good communication. Stimulates creativity. Promotes diversity. Impacts advancement. Influences resourcefulness. Boosts communication.
How do you perceive candidates' learning abilities across various age groups?	Flexibility is common with older individuals. Learning competencies with the young. Young people are excellent at learning. Older individuals are more adaptable. It is relative. It varies by age group. Younger individuals tend to be faster learners
Do recruitment practices involving technology differ for candidates of various age groups?	Not applicable. None applicable. Depends on age involved. Older people are often not tech-savvy. There is no substantial difference. It does not apply. It is the same.

Source: Researcher's Survey, 2025

The data shows that age-inclusive strategies are commonly implemented within the banking sector, due to the need for a diverse range of roles and the value of both younger employees' potential and older individuals' cognitive experience and expertise. Participants highlighted that these strategies support sound decision-making, promote innovation, and improve communication, particularly in tailoring products for diverse customer needs. This finding agrees with Kunze, Boehm, and Bruch (2011), who note that age diversity in client-facing industries enhances communication and broadens market reach. Age blend in organisations fosters adaptability and mutual learning across diverse generations, which Carstensen (2011) argues is critical in adapting to technological changes. The ability to leverage advanced technology is influenced by age, with younger employees generally quicker to adopt and use new tools.

Table 3: Relevance of Age Range in Recruitment of talent in Banking Industry in Nigeria

Coded Element	Participant Responses
Why is Age crucial in recruiting talent in the banking industry?	Diverse perspectives for breeds problem-solving. Builds effective client relationships. Proficiency, productivity, and experience. Fosters creativity. Promotes good communication. Diverse viewpoints for resolution. Enhances productivity. Supports innovation.
Does Age affect the success of candidates in the recruitment stages?	Great success with younger candidates. Substantial success for younger individuals. Success is role-dependent. Younger candidates tend to be more successful. Younger age groups tend to succeed more. Success is subjective, dependent on role.
To what extent does age-related competency affect the evaluation of candidates during the recruitment stages?	Influences potential identification. Age-related stereotypes affect evaluation. Affects business growth. Age bias affects evaluation. Age restrictions impact selection. Age bias in candidate evaluation is significant.
Does an age-related bias influence the initial screening of résumés during recruitment?	Age ranges between twenty – twenty-six designed for fresh recruits. 30 – 45 years - Knowledgeable/experienced candidates. 20 – 28years - Fresher. Significant bias for freshers. Predominantly ages 22 – 26 for entry-level positions. 30 – 45 for experienced candidates. Age biases are prevalent for fresh intake

Source: Researcher's Survey, 2025

Table 3 examines the role of age in talent recruitment within Nigerian banks, in line with the study's goal to assess the influence of age on recruitment practices, using survey data.

From the table, eight participants indicate that Age plays a crucial role in the recruitment of talent, as it fosters diverse perspectives for enhanced problem-solving, strengthens relationships, drives innovation, facilitates effective communication with clients, boosts productivity, and highlights individual expertise and experience, contributing to high productivity. Notably, 75% of the participants (six individuals) agree that younger candidates generally have a higher success rate at various stages of the recruitment process, while 25% (two participants) believe success is dependent on the specific role. All participants (100%) report that age-related biases influence the evaluation of competencies during recruitment. Specifically, candidates between the ages of 20 and 28 are typically considered for entry-level positions, while those aged 30 to 45 are preferred for experienced roles.

Table 4: Impact of Age Limits in Recruitment on Organizational Outcomes and Competitiveness

Coded Element	Participant Response
What role does age diversity play in shaping organizational culture and growth in talent recruitment?	Creativity, Adaptability, resilience and innovations. Enhances capabilities and strength. Promote creativity. Enhance capabilities. Harnesses diversity. Provides flexibility. Creates innovation.
What is the impact of age diversity in talent recruitment on organizational outcomes in the banking industry?	Largely. Uncovers technological skills. Great for succession planning. Harnesses sustainability. Upholds sustainability. Helps in succession planning. Encourages business continuity. Provides technical know-how. Aids sustainable development.

Source: Researcher's Survey, 2025

Table 4 presents the impact of age limits in recruitment on organizational outcomes and competitiveness. The data collected from the survey aims to assess how age restrictions can influence recruitment processes in Nigerian banks, reflecting the research objective to evaluate the impact of age limits on organizational outcomes and competitiveness.

From the responses, all participants affirm that age affects organizational achievement as it promotes innovation, creativity, adaptability, flexibility, and leveraging strengths and competences. In addition, 100% of participants agree that age in talent recruitment helps expose digital skills, backs succession planning, and supports sustainable businesses, critical for enhancing the attractiveness and long-term success of organizations.

5. Conclusion

The findings from this study reveal that commercial banks in Nigeria use several recruitment strategies according to their respective values, culture, and guiding ethics. Age-inclusiveness is applied based on roles and functions. It promotes learning competences and flexibility within diverse age groups. However, learning competences are predominant with younger ages, while adaptability appears to be higher among old-aged individuals as they tend to be more stable in employment compared with the young-aged generation. Furthermore, findings disclosed that Age is a precondition for talent recruitment and it affects different roles and builds affinity and good communication with customers, which is familiar to any financial services group. From the overall participants' feedback, talent recruitment process focuses more on younger candidates because of their potential, digital exposure, and distinctive involvement in organisational success. Thus, age discrimination exists in the industry.

6. Recommendation

The goal of this study is to provide insights that can inform stakeholders in the banking sector, financial administrators, recruitment agencies, and government about the relevance of implementing age criteria in talent acquisition practices. An organization that values age diversity is likely to be more inclusive and supportive, resulting in higher employee engagement, job satisfaction, and employee retention. Recruiting individuals from varying age groups allows organisations to develop teams enhanced with diverse technical know-how and competences, thus enhancing problem-solving.

Several recommendations were proposed to address potential talent exclusion based on age and its implications for national progress. The International Labour Organisation (ILO) recognizes employment biases as a human rights abuse that leads to wastage of talents and weakened social structure. Consequently, Nigeria's private and public sectors, including HR departments and governments, must combat age biases in recruitment to mitigate its effect on joblessness and economic progress. In addition, efforts should be made to enforce the ILO labour laws and the Domestic Labour Act (DLA) of 2004. The onus is on the recruitment agents to resonate the Nigerian Senate's July 19, 2023, bill, which addresses the biased marginalization of competent job seekers due to age and Chapter 4, Section 42(2) of the Constitution that allows freedom from discrimination for all citizens.

To bridge age-related biases, stakeholders of recruitment are encouraged to draw insights from established frameworks in the UK, Europe, and America and prioritize candidates' skills, qualifications, and compatibility with organizational culture. This consideration is relevant given the recurring disruptions in Nigeria's educational system, due to prolonged academic strikes, which often delay graduation and impact age metrics. Also, to align with the study's objectives, the banking industry should target a balanced workforce comprising both experienced and young individuals to leverage on their diverse perspectives for the overall business output.

7. References

1. Ahmad A. (2018). Recruitment Strategy to hire the best people for Organisation. *Journal of Management and Leadership. 1(2).*
2. Babbie, E. (2010). The Practice of Social Research *(12th ed.)*. Belmont, CA: Wadsworth, Cengage Learning.
3. Becker, G. S. (1964). Human Capital: A Theoretical and Empirical Analysis with Special Reference to Education. Chicago: University of Chicago Press.
4. Bugg, K. (2015). Best Practices for Talent Acquisition in 21st-Century Academic Libraries.
5. Available at https://academicworks.cuny.edu/cgi/viewcontent.cgi?article=1012&contex Accessed: January 20, 2024).
6. Carstensen, L. L., Turan, B., Scheibe, S., Ram, N., Ersner Hershfield, H., Samanez Larkin, G. R., & Nesselroade, J. R. (2011). Emotional experience improves with age: Evidence based on over 10 years of experience sampling. Psychology and Aging, 26(1), 21.
7. Cohn J. M., Khurana. R & Reeves, L. (2005). Growing talent as if your business depended on it, *Harvard Business Review.* 83(10), 62-70.
8. Colling D. G. & Mellahi K. (2009). Strategic talent management: A review and research agenda. *Human Resource Management Review.* 19(4), 304-313.
9. Collings, D.G., and Scullion, H. (2009). Global Staffing, *International Journal of Human Resource Management*, 20 (6), 1249-1272.
10. Federal Civil Service Commission. Federal Republic of Nigeria, (FRN) (1999). The Constitution of Nigeria, as amended, section 14, subsections 3, Lagos: Government printers.
11. Federal Republic of Nigeria (FRN) (1998). Guidelines for appointments, promotion and discipline, Abuja:
12. Friday, E. O. & Sunday, M. (2019). Talent Management and Workers' Commitment: Oil & Gas Firms in Nigeria. *SEISENSE. Journal of Management*, *2*(3), 1 15. Available at https://doi.org/10.33215/sjom.v2i3.138. (Accessed: December 15, 2023).
13. Ghoshesh, N. S. (2008). Age Discrimination and Older Workers: Theory and Legislation in Comparative Context. Conditions of Work and Employment, Available at SSRN: https://ssrn.com/abstract=2932184. (Accessed: December 23, 2023).
14. Goldin, C., Diebolt, C., and Haupert, M. (2016). "Human Capital", *Handbook of Cliometrics*, DOI 10.1007/978-3-642-40406-1_23.
15. Hertel, G., van der Heijden, B. I., de Lange, A. H., & Deller, J. (2013). Facilitating age diversity in organisations–part I: Challenging popular misbeliefs. *Journal of Managerial Psychology, 28(7/8), 729-740.*

16. Igbokwe-Ibeto, C. J & Agbodike, F. (2015). Recruitment Policies in the Nigerian Federal Civil Service and their implications on Employees' performance. *Kuwait Chapter of Arabian Journal of Business and Management Review*, 5 (3).
17. Kunze, F., Boehm, S. A., & Bruch, H. (2011). Age diversity, age discrimination climate and performance consequences—a cross organisational study. *Journal of Organisational Behaviour,* 32(2), 264-290.
18. Lincoln, Y.S. and Guba, E.G. (1988) 'Criteria for Assessing Naturalistic Inquiries as Reports.'
19. Lipnic, V. A. (2018). The State of Age Discrimination and Older Workers in the U.S. 50 Years after the Age Discrimination in Employment Act (ADEA) (U.S. Equal Employment Opportunity Commission)
20. Marginson S. (2019). Limitations of Human Capital Theory: Studies in higher education (Dorchester-on-Thames) 44 (2), 287 – 301
21. McBride, K. (2019). The Age Discrimination in Employment Act: ADEA Amendments on the Horizon? *Labour Law Journal*, 70(2), 129–142.
22. National Bureau of Statistics (2021). Labour Force Statistics: Unemployment and Underemployment report.
23. Ng, T. W., & Feldman, D. C. (2010). The relationship of age to ten dimensions of job performance. *Journal of Applied Psychology*, 95(4), 706–718.
24. Oluka, N. L., Efeosa-Temple, C. G., Ugboma-Uti, U. A & Okotie, A. Joshua (2020). Age Discrimination and Its Implication in Human Resource Development in Nigeria. *International Journal of Management Studies and Social Science Research.* 2, (5).
25. Oruche, S. R. (2021). Nigeria: Gender and Age Discrimination under Nigeria Employment laws – Are there adequate protections under our laws. Available at https://www.mondaq.com/nigeria/discrimination-disability--sexual-harassment/1135650/gender-and-age-discrimination-under-nigerian-employment-laws. (Accessed: January 3, 2024).
26. Perron, R. (2018). The Value of Experience: Age Discrimination Against Older Workers Persist *(*AARP*).*
27. Politt, D. (ed.) (2007). Recruitment. *Human Resource Management, International digest*. 15(3). Available from ProQuest ebooks. (Accessed: December 20, 2023).
28. Rajani S. N. (2016). A study on Recruitment Strategies in IT companies. Lulu Publications.
29. Ready, D. A. and Conger J. A. (2007). 'Make your company a talent factory', Harvard Business Review, June 1-10.
30. Ross S. (2023). What Is the Human Capital Theory and How Is It Used? Available at https://www.investopedia.com/ask/answers/032715/what-human-capital-and-how-it-used.asp#. (Accessed: November 15, 2023).
31. Schuler, R. S. & Macmillan, I. C. (1984). Gaining Competitive Advantage through Human Resource Management Practices. Available at http://www.rci.rutgers.edu/schuler /ainpages/gainingCompadvantagehrmpractices.27/05/20112. (Accessed: January 20, 2023).
32. Schultz, T. W. (1961). Investment in Human Capital. The American Economic Review, 51(1), 1-17.
33. Shih K., Chang C., Lin B. (2010). Assessing knowledge creation and intellectual capital in banking industry. *Journal of Intellectual Capital.* 11(1), 74-89.
34. Tarique, I. and Schuler, R.S. (2010). Global Talent Management: Literature Review, Integrative Framework, and Suggestions for Further Research. *Journal of World Business.*
35. Thite M (2018). e-HRM: Digital Approaches, Directions & Applications. 1st Ed, Routledge.
36. Van der Merwe, M., Nel, P. & Hoole, C. (2023). Future-proofing talent management: Organisational implications and practical considerations. *SA Journal of Industrial Psychology, 49.*