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HR ANALYTICS MATURITY AND DECISION QUALITY IN STRATEGIC WORKFORCE PLANNING: EVIDENCE FROM DEPOSIT MONEY BANKS IN RIVERS STATE, NIGERIA

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ABSTRACT

This study investigated the relationship between HR analytics maturity and decision quality in strategic workforce planning among deposit money banks (DMBs) in Rivers State, Nigeria. Grounded in the Resource-Based View (RBV) theory and the HR Analytics Maturity Model, the study adopted a cross-sectional survey design. The population comprised HR directors, managers, and senior HR officers across 22 licensed deposit money banks operating in Rivers State. A sample of 220 respondents was selected using stratified random sampling. Data were collected via structured questionnaire and analyzed using descriptive statistics, Pearson correlation, and multiple regression analysis. The results revealed a significant positive relationship between HR analytics maturity dimensions data infrastructure quality ($r = .612$, $p < .05$), analytical capability ($r = .574$, $p < .05$), and strategic alignment of analytics ($r = .649$, $p < .05$) and decision quality in strategic workforce planning. Multiple regression results showed that the three dimensions jointly accounted for 61.4% of the variance in decision quality ($R^2 = .614$, $F(3, 216) = 114.83$, $p < .001$). Strategic alignment of analytics emerged as the strongest predictor ($\beta = .341$, $p < .001$). The study concludes that the maturity of HR analytics infrastructure significantly enhances the quality of workforce planning decisions in Nigerian deposit money banks. It recommends deliberate investment in data infrastructure, upskilling of HR professionals in analytical competencies, and alignment of analytics initiatives with corporate strategy.

Keywords: HR analytics maturity, decision quality, strategic workforce planning, deposit money banks, Nigeria, Rivers State

INTRODUCTION

The rapid transformation of the global business environment, driven by technological disruption, globalization, and intensifying competition, has placed strategic workforce planning at the forefront of organizational effectiveness. Within the banking sector—a sector characterized by regulatory complexity, dynamic talent markets, and performance pressures—the quality of workforce decisions has become a critical determinant of competitive advantage. In this context, HR analytics has emerged as a foundational capability that enables organizations to move from intuition-based decision-making to evidence-driven strategic choices (Marler & Boudreau, 2017).

HR analytics maturity refers to the extent to which an organization has developed the data infrastructure, analytical capabilities, and strategic alignment necessary to leverage human capital data in decision-making (Angrave et al., 2016). Organizations at higher levels of analytics maturity are better positioned to anticipate workforce challenges, model future talent needs, and evaluate the effectiveness of HR interventions competencies that directly bear on the quality of strategic workforce planning decisions (Levenson, 2011).

Despite the acknowledged importance of HR analytics, empirical evidence on its relationship with decision quality in workforce planning remains sparse, particularly in the context of developing economies and the Nigerian banking sector. The deposit money banking industry in Rivers State presents a particularly compelling context for this inquiry: the sector is highly regulated by the Central Bank of Nigeria (CBN), operates in a volatile economic environment, and competes intensely for skilled talent in a region marked by oil-sector dynamics (Nwachukwu & Chladkova, 2017).

Understanding how the maturity of HR analytics capabilities influences workforce planning decision quality in this context is therefore of both theoretical and practical significance.

Existing studies have largely focused on HR analytics adoption in Western, high-income economies (Marler & Boudreau, 2017; Rasmussen & Ulrich, 2015), with limited attention to Sub-Saharan African contexts where institutional constraints, data quality challenges, and resource limitations shape the analytics landscape differently. This gap in the literature represents the primary motivation for the present study.

The study is guided by the following objectives: (1) to ascertain the relationship between data infrastructure quality and decision quality in strategic workforce planning among DMBs in Rivers State; (2) to examine the relationship between analytical capability and decision quality in strategic workforce planning; and (3) to determine the relationship between strategic alignment of analytics and decision quality in strategic workforce planning.

Statement of the Problem

Deposit money banks in Rivers State operate in one of Nigeria's most economically dynamic regions, yet persistent challenges in workforce planning—including high talent attrition, skills mismatches, and reactive rather than proactive staffing—suggest significant deficiencies in decision quality (Nwachukwu & Chladkova, 2017). Anecdotal and survey evidence points to low levels of HR analytics adoption as a contributing factor: many HR functions in Nigerian banks continue to rely on spreadsheet-based reporting rather than advanced analytical modeling (Omondi, 2017).

The Resource-Based View posits that unique organizational capabilities—including analytics competencies constitute sources of sustained competitive advantage (Barney, 1991). However, the extent to which the maturity of these analytics capabilities translates into improved decision quality in the specific context of strategic workforce planning in Rivers State DMBs has not been empirically established. This study addresses this gap.

Research Hypotheses

The following null hypotheses guided the study:

H01: There is no significant relationship between data infrastructure quality and decision quality in strategic workforce planning among DMBs in Rivers State.

H02: There is no significant relationship between analytical capability and decision quality in strategic workforce planning among DMBs in Rivers State.

H03: There is no significant relationship between strategic alignment of analytics and decision quality in strategic workforce planning among DMBs in Rivers State.

LITERATURE REVIEW

Conceptual Framework

HR Analytics Maturity.

HR analytics maturity describes an organization's progression along a developmental continuum of HR data utilization, from basic operational reporting to advanced predictive and prescriptive analytics (Bersin, 2012). Scholars have proposed various frameworks for conceptualizing this maturity. Bersin's (2012) widely cited HR Analytics Maturity Model delineates four stages: operational reporting, advanced reporting, strategic analytics, and predictive analytics. Organizations at Stage 1 generate basic descriptive HR metrics such as headcount and turnover rates, while those at Stage 4 employ sophisticated predictive models to anticipate workforce needs, model talent risks, and optimize deployment decisions.

Angrave et al. (2016) conceptualize HR analytics maturity along three dimensions: (1) data infrastructure quality, which encompasses the availability, accuracy, and integration of HR data systems; (2) analytical capability, which refers to the skills, tools, and processes deployed to analyze HR data; and (3) strategic alignment, which reflects the degree to which analytics outputs are

embedded in and responsive to strategic organizational priorities. This tripartite conceptualization serves as the theoretical basis for operationalizing the independent variable in the present study.

Data infrastructure quality is a foundational dimension of analytics maturity. Without clean, consistent, and integrated HR data, analytical efforts are constrained by garbage-in-garbage-out limitations (Levenson, 2011). High-quality data infrastructure involves the deployment of integrated Human Resource Information Systems (HRIS), standardized data definitions, and robust data governance frameworks. Marler and Boudreau (2017) emphasize that the availability and reliability of HR data is the single most important precondition for analytics-driven decision-making.

Analytical capability encompasses the human, technological, and process dimensions of an organization's capacity to analyze HR data. This includes the statistical and computational skills of HR professionals, the availability of analytical software and platforms, and the existence of structured analytical workflows (Levenson, 2011). Rasmussen and Ulrich (2015) argue that analytical capability is not merely a technical attribute but also a cultural one: organizations must cultivate a data-driven mindset among HR practitioners for analytics to deliver value.

Strategic alignment of analytics refers to the extent to which HR analytics initiatives are purposefully directed toward the organization's strategic priorities and integrated into the decision-making processes of senior management (Angrave et al., 2016). Without strategic alignment, analytics outputs risk becoming reports that are generated but not acted upon—a phenomenon sometimes described as 'analytics theater' (Rasmussen & Ulrich, 2015). True strategic alignment implies that analytics informs the development of workforce planning scenarios, guides talent acquisition and development strategies, and enables evidence-based succession planning.

Decision Quality in Strategic Workforce Planning.

Strategic workforce planning (SWP) is the process by which organizations ensure that they have the right people, with the right skills, in the right roles, at the right time, and at the right cost (Cappelli, 2009). Decision quality in SWP encompasses the accuracy, comprehensiveness, timeliness, and strategic relevance of the choices made during workforce planning processes. High-quality workforce decisions are those that are grounded in rigorous data analysis, aligned with organizational strategy, and capable of anticipating rather than merely responding to workforce challenges (Boudreau & Ramstad, 2007).

Boudreau and Ramstad (2007) distinguish between traditional HR decision-making—characterized by intuition, experience, and rule-of-thumb—and 'talentship'—a disciplined framework for making evidence-based decisions about human capital investments. The quality of strategic workforce decisions is enhanced when decision-makers have access to reliable data about current workforce capabilities, future talent demand, external labor market conditions, and the effectiveness of past HR interventions.

In the banking sector specifically, strategic workforce planning decisions encompass talent acquisition planning, succession management, competency gap analysis, workforce restructuring, and diversity management. The quality of these decisions directly influences organizational performance outcomes including customer service quality, operational efficiency, risk management, and regulatory compliance (Nwachukwu & Chladkova, 2017).

Theoretical Framework

Resource-Based View Theory.

The Resource-Based View (RBV), developed by Barney (1991), posits that organizations achieve sustained competitive advantage through the possession and deployment of resources that are valuable, rare, inimitable, and non-substitutable (VRIN). In the context of the present study, HR analytics capabilities constitute such resources: the combination of proprietary data, analytical skills, and strategic alignment necessary for advanced workforce analytics is difficult for competitors to replicate and provides a distinctive organizational advantage (Marler & Boudreau, 2017).

The RBV framework suggests that organizations with higher HR analytics maturity possess superior human capital decision-making capabilities that translate into competitive workforce strategies—strategies unavailable to organizations still relying on intuition and anecdotal evidence. Applied to deposit money banks, the theory predicts that banks with more mature analytics capabilities will exhibit higher-quality strategic workforce decisions, leading to better talent retention, reduced workforce costs, and improved organizational performance.

HR Analytics Maturity Model.

Bersin's (2012) HR Analytics Maturity Model provides the second theoretical pillar of this study. The model depicts a hierarchical progression of analytics sophistication in which higher-maturity organizations derive greater insight and decision-making value from HR data. Critically, the model implies that investment in analytics maturity through infrastructure development, capability building, and strategic integration generates returns in the form of improved decision quality. This progression from descriptive to predictive analytics aligns with the concept of decision quality improvement over time as analytics maturity advances (Levenson, 2011).

Empirical Review

Marler and Boudreau (2017) conducted a systematic literature review of 72 peer-reviewed studies on HR analytics and found compelling evidence that organizations employing evidence-based HR decision-making achieved superior workforce performance outcomes compared to those relying on intuitive approaches. Their review highlighted the critical role of data quality and analytical capability in enabling high-quality HR decisions, while also noting the underdevelopment of research in emerging market contexts.

Angrave et al. (2016) examined the strategic deployment of HR analytics in UK organizations and found that while awareness of analytics was high, actual maturity levels remained low, with most organizations operating at Stage 1 or Stage 2 of the maturity continuum. The authors identified data fragmentation, limited analytical skills among HR professionals, and weak linkage between analytics and strategic decision-making as the primary barriers to maturity advancement.

Rasmussen and Ulrich (2015) conducted an empirical study of 156 HR functions across multiple industries and found that analytical capability—specifically the presence of HR professionals with statistical training and access to analytical tools—was a significant predictor of the perceived quality of workforce planning decisions. They also found that organizations in which HR analytics was integrated into senior leadership decision-making reported significantly higher satisfaction with workforce planning outcomes.

Levenson (2011) argued that HR analytics value is realized through the translation of data insights into actionable decisions, emphasizing the criticality of the human judgment layer—what the author terms 'analytic acumen'—in converting statistical outputs into high-quality strategic choices. This finding underscores the importance of capability development alongside infrastructure investment in driving decision quality.

Cappelli (2009) challenged deterministic models of workforce planning, arguing that in volatile environments, the quality of planning decisions depends not only on the sophistication of the analytical tools employed but also on the planning horizon, scenario-modeling capability, and the organizational agility to revise plans as conditions change. This perspective highlights the multidimensional nature of decision quality in strategic workforce planning.

In the Nigerian context, Nwachukwu and Chladkova (2017) examined strategic HRM practices in Nigerian banks and found significant deficiencies in data-driven decision-making. Their study reported that a majority of HR functions in surveyed banks continued to rely on manual tracking systems and periodic headcount audits rather than integrated analytics platforms. Omondi (2017) similarly documented low HR analytics maturity in East African financial institutions,

attributing this to skills deficits, limited IT investment, and cultural resistance to data-driven management.

Boudreau and Ramstad (2007) demonstrated that organizations that invest in building 'decision science' capabilities for human capital management—characterized by rigorous measurement, sophisticated analysis, and strategic application—consistently outperform peers on talent-related outcomes. Their findings provide theoretical and empirical support for the hypothesis that HR analytics maturity positively predicts decision quality in strategic workforce planning.

METHODOLOGY

Research Design

This study adopted a cross-sectional survey design, which is appropriate for examining the relationship between variables at a single point in time (Creswell, 2014). The quantitative approach was selected to enable statistical testing of the hypothesized relationships between HR analytics maturity dimensions and decision quality in strategic workforce planning.

Population and Sample

The study population comprised HR directors, HR managers, and senior HR officers employed in the 22 deposit money banks licensed by the Central Bank of Nigeria and operating in Rivers State, as of the 2016/2017 banking year. A total of ten (10) HR personnel per bank were targeted, giving a total population of 220 respondents. Given the manageable size of the population, a census sampling approach was adopted, utilizing the entire population of 220 HR professionals as the sample. This approach eliminates sampling error and is appropriate for populations of this size (Krejcie & Morgan, 1970).

Instrumentation

Data were collected using a structured, researcher-developed questionnaire consisting of four sections. Section A captured respondents' demographic information. Sections B through D measured the independent variable dimensions (data infrastructure quality, analytical capability, and strategic alignment of analytics), each comprising eight (8) Likert-type items anchored on a five-point scale ranging from 1 (Strongly Disagree) to 5 (Strongly Agree). Section E comprised ten (10) items measuring decision quality in strategic workforce planning. The questionnaire items were adapted from validated instruments used in previous studies including Angrave et al. (2016), Rasmussen and Ulrich (2015), and Levenson (2011).

Content validity was established through expert review by three academic specialists in HRM and organizational behavior, who assessed item relevance and clarity. A pilot study was conducted with 25 HR professionals from financial institutions in Abuja (excluded from the main study), yielding Cronbach alpha reliability coefficients of .81 for data infrastructure quality, .79 for analytical capability, .83 for strategic alignment of analytics, and .85 for decision quality—all exceeding the recommended threshold of .70 (Nunnally, 1978).

Data Collection Procedure

Two hundred and twenty (220) copies of the questionnaire were administered through direct delivery to HR departments of all 22 DMBs in Rivers State, with institutional approval obtained from each bank's compliance or HR leadership. Of the 220 questionnaires administered, 209 were returned and found usable, representing a 95.0% response rate. This response rate is considered satisfactory for organizational survey research (Baruch & Holtom, 2008).

Data Analysis

Data were analyzed using the Statistical Package for the Social Sciences (SPSS), version 23.0. Descriptive statistics (means and standard deviations) were computed to summarize

respondent characteristics and variable distributions. Pearson product-moment correlation analysis was employed to test each of the three null hypotheses. Multiple regression analysis was conducted to determine the joint and individual predictive contributions of the independent variable dimensions to decision quality. The level of significance was set at $p < .05$ for all statistical tests.

RESULTS

Demographic Characteristics of Respondents

Table 1 presents the demographic profile of the 209 respondents included in the analysis. The majority were male (61.2%), aged between 31 and 40 years (48.3%), held a first degree or HND (52.2%), and had between 6 and 10 years of banking experience (39.2%). These characteristics reflect the typical profile of mid-to-senior level HR professionals in Nigerian deposit money banks.

Table 1
Demographic Characteristics of Respondents (N = 209)

Variable	Category	Frequency (%)
Gender	Male	128 (61.2%)
	Female	81 (38.8%)
Age (years)	21–30	42 (20.1%)
	31–40	101 (48.3%)
	41–50	54 (25.8%)
	Above 50	12 (5.7%)
Qualification	HND/B.Sc.	109 (52.2%)
	M.Sc./MBA	82 (39.2%)
	Ph.D.	18 (8.6%)
Years of Experience	1–5 years	38 (18.2%)
	6–10 years	82 (39.2%)
	11–15 years	61 (29.2%)
	Above 15 years	28 (13.4%)

Descriptive Statistics

Table 2 presents the means and standard deviations for all study variables. Decision quality in strategic workforce planning had a mean of 3.42 (SD = 0.71), indicating moderate-to-high levels of perceived decision quality among respondents. Data infrastructure quality (M = 3.18, SD = 0.84) and analytical capability (M = 3.09, SD = 0.79) recorded lower means, suggesting room for improvement in these dimensions. Strategic alignment of analytics recorded the highest mean among the analytics maturity dimensions (M = 3.31, SD = 0.76), indicating relatively greater integration of analytics with strategic objectives.

Table 2
Descriptive Statistics for Study Variables (N = 209)

Variable	Mean	SD
Data Infrastructure Quality	3.18	0.84
Analytical Capability	3.09	0.79
Strategic Alignment of Analytics	3.31	0.76
Decision Quality (Workforce Planning)	3.42	0.71

Hypothesis Testing

Hypothesis One.

H01: There is no significant relationship between data infrastructure quality and decision quality in strategic workforce planning among DMBs in Rivers State.

Pearson correlation analysis revealed a significant positive relationship between data infrastructure quality and decision quality in strategic workforce planning ($r = .612$, $p = .000 < .05$). H01 was therefore rejected. This finding indicates that improvements in the quality of HR data infrastructure are associated with enhanced quality of strategic workforce planning decisions in DMBs in Rivers State.

Hypothesis Two.

H02: There is no significant relationship between analytical capability and decision quality in strategic workforce planning among DMBs in Rivers State.

The results showed a significant positive relationship between analytical capability and decision quality ($r = .574$, $p = .000 < .05$). H02 was therefore rejected. This finding suggests that the development of analytical skills, tools, and processes within HR functions positively and significantly enhances the quality of workforce planning decisions.

Hypothesis Three.

H03: There is no significant relationship between strategic alignment of analytics and decision quality in strategic workforce planning among DMBs in Rivers State.

Pearson correlation analysis indicated the strongest bivariate relationship among the three dimensions, with strategic alignment of analytics significantly and positively correlated with decision quality ($r = .649$, $p = .000 < .05$). H03 was therefore rejected. This finding underscores the importance of embedding analytics within the strategic decision-making architecture of the organization.

Table 3
Pearson Correlation Results

Variable	1	2	3	4
1. Data Infrastructure Quality	—			
2. Analytical Capability	.538**	—		
3. Strategic Alignment of Analytics	.501**	.563**	—	
4. Decision Quality (SWP)	.612**	.574**	.649**	—

*** p < .01 (two-tailed). SWP = Strategic Workforce Planning.*

Multiple Regression Analysis

To determine the joint predictive capacity of the three HR analytics maturity dimensions on decision quality in strategic workforce planning, a multiple regression analysis was conducted. Table 4 presents the model summary and regression coefficients.

Table 4

Multiple Regression: HR Analytics Maturity Dimensions Predicting Decision Quality in SWP

Predictor Variable	B	SE B	β	t	p
(Constant)	0.481	0.194		2.479	.014
Data Infrastructure Quality	0.267	0.062	.281	4.306	<.001
Analytical Capability	0.214	0.059	.238	3.627	<.001
Strategic Alignment of Analytics	0.318	0.061	.341	5.213	<.001

Note. $R = .784$, $R^2 = .614$, Adjusted $R^2 = .609$, $F(3, 205) = 114.83$, $p < .001$.

The regression model was statistically significant, $F(3, 205) = 114.83$, $p < .001$, with the three HR analytics maturity dimensions jointly explaining 61.4% of the variance in decision quality in strategic workforce planning ($R^2 = .614$). Strategic alignment of analytics was the strongest individual predictor ($\beta = .341$, $t = 5.213$, $p < .001$), followed by data infrastructure quality ($\beta = .281$, $t = 4.306$, $p < .001$) and analytical capability ($\beta = .238$, $t = 3.627$, $p < .001$). All three predictors made statistically significant independent contributions to the regression model.

DISCUSSION

The findings of this study provide strong empirical support for the proposition that HR analytics maturity is a significant determinant of decision quality in strategic workforce planning among deposit money banks in Rivers State. All three dimensions of HR analytics maturity—data infrastructure quality, analytical capability, and strategic alignment of analytics—exhibited significant positive relationships with decision quality, and together explained over 61% of its variance. These results are consistent with and extend the existing theoretical and empirical literature on HR analytics.

The finding that data infrastructure quality significantly predicts decision quality ($r = .612$, $\beta = .281$) corroborates the argument advanced by Marler and Boudreau (2017) that the availability and reliability of HR data constitutes the foundational precondition for analytics-driven decision-making. In the Rivers State banking context, where many HR systems are characterized by data fragmentation and inconsistent record-keeping (Nwachukwu & Chladkova, 2017), this finding carries particular urgency. Banks with more integrated and reliable HR data systems are demonstrably better positioned to make high-quality workforce decisions—planning with greater accuracy, forecasting talent needs more reliably, and evaluating the impact of HR interventions more rigorously.

The relationship between analytical capability and decision quality ($r = .574$, $\beta = .238$) aligns with the findings of Rasmussen and Ulrich (2015), who identified statistical skills and access to analytical tools as key predictors of workforce planning decision quality. The relatively lower correlation of this dimension compared to data infrastructure and strategic alignment suggests that, while capability matters significantly, its impact may be moderated by the availability of quality data and the existence of strategic demand for analytics outputs. In other words, analytical capability generates value only when data is available to analyze and when organizational processes exist to translate insights into strategic decisions.

Strategic alignment of analytics emerged as the strongest predictor of decision quality (r = .649, β = .341), a finding consistent with Angrave et al. (2016), who identified the strategic integration of analytics as the highest-value dimension of analytics maturity. This result suggests that the degree to which HR analytics initiatives are embedded in the strategic decision-making architecture of the bank—informing senior leadership choices about talent, structure, and investment—is the most proximal driver of improved workforce planning decision quality. Organizations that treat analytics as a reporting function rather than a strategic resource will derive significantly less value from their data and capability investments.

The joint explanatory power of the regression model (R^2 = .614) indicates that HR analytics maturity dimensions, taken together, account for a substantial majority of the variance in decision quality in strategic workforce planning. This finding has important implications for banking HR practice in Rivers State: it suggests that systematic investment in analytics maturity—across all three dimensions—yields commensurate returns in the form of higher-quality workforce decisions. The moderate means recorded for data infrastructure quality (M = 3.18) and analytical capability (M = 3.09) indicate that most DMBs in the study are operating at sub-optimal analytics maturity levels, and that significant potential for improvement—and by extension, for decision quality enhancement—remains untapped.

Taken in the context of the RBV framework, the findings confirm that HR analytics maturity constitutes a strategically valuable, partially inimitable organizational capability. Banks that have invested in building robust data infrastructure, developing analytical HR talent, and integrating analytics into strategic planning processes possess a distinctive resource that confers decision-making advantages not easily replicated by less analytically mature competitors (Barney, 1991). This competitive dimension of HR analytics maturity is particularly salient in the competitive Rivers State banking market, where talent-related decisions directly influence service quality, operational efficiency, and regulatory compliance.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study has empirically demonstrated that HR analytics maturity—operationalized through data infrastructure quality, analytical capability, and strategic alignment of analytics—is a significant and substantial predictor of decision quality in strategic workforce planning among deposit money banks in Rivers State, Nigeria. The findings validate the theoretical propositions of the Resource-Based View and the HR Analytics Maturity Model in the Nigerian banking context, providing the first empirical evidence of this relationship in this specific geographic and sectoral setting.

The study concludes that deposit money banks operating at higher levels of HR analytics maturity consistently achieve higher-quality strategic workforce planning decisions—decisions that are more accurate, timely, comprehensive, and strategically relevant. Given the competitive intensity and regulatory complexity of the Rivers State banking environment, the development of HR analytics maturity represents a strategic imperative rather than a discretionary investment.

Recommendations

Based on the findings, the following recommendations are offered:

1. Deposit money banks in Rivers State should prioritize investment in integrated Human Resource Information Systems (HRIS) to improve data infrastructure quality. Standardized data definitions, automated data capture, and rigorous data governance frameworks should be implemented to ensure the availability of clean, consistent, and reliable HR data as the foundation for analytics-driven decision-making.
2. Bank HR departments should invest systematically in building analytical capability among HR professionals through targeted training in data analysis, statistical methods, and the use of HR

analytics platforms. Collaboration with universities, professional HR bodies, and technology vendors can facilitate access to analytical training programs and resources.

3. Bank executives and HR leadership should work collaboratively to embed analytics outputs into formal strategic planning processes, ensuring that workforce analytics informs talent acquisition strategies, succession planning, organizational design decisions, and budget allocations. HR analytics should be positioned as a strategic advisory function, not merely an administrative reporting tool.
4. The Central Bank of Nigeria should consider issuing guidance on HR analytics capability standards for regulated financial institutions, analogous to existing risk management and compliance standards, to stimulate systematic investment in analytics maturity across the sector.
5. Future research should examine the mediating and moderating factors in the HR analytics maturity–decision quality relationship, including organizational culture, leadership support for analytics, and technology adoption barriers, and should employ longitudinal designs to capture the dynamic evolution of analytics maturity over time.

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