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**ASSESSMENT OF E-HRM PRACTICES AND ITS FUNCTIONS AMONG BANKING  
SECTOR OF EMERGING ECONOMIES**

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KEYWORDS	ABSTRACT
E-HRM, Banking Sector, Qualitative Research Method, Fin-Tech, & Mobile Banking	Investigating the emerging role of E-HRM practices among banking sector is a central tenet of study. It examines E-HRM practices and its determinants by impending Managerial level employees of banking sector of Pakistan, one of emerging economies. The researchers used a qualitative research "method approach to document responses of target audience. Ten Semi-structured interviews were conducted to explore" the central practices, functions, and determnets associated with role of E-HRM practices of corporate banking managerial level employees. For analytical purposes, Nvivo 10 software was used. The findings of the results indicate that recruitment, selection, training, Job opening, mobile banking, fintech, TRSM, motivation, communication task completion, and Bank performance are major factors which are directly influenced by E-HRM. Practically, this research might be able to offer new understandings for the banking employees, policymakers, bank management and potential employees, helping them to understand the effectiveness of electronic Human Resource management practices.
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## INTRODUCTION

Developments in information and communication technology have led to emergence of new management system based on new technologies. Existence of these management information systems puts enormous pressure on making the HRM function more effective efficient, supporting strategic goals, and creating the new E-HRM approach. In reality, ongoing innovative advances have a significant effect on HR management processes, and created an informed, interactive, real-time, and self-service environment. Hall and Moritz, (2003) that expects to make an incentive for stakeholders (Ruël et al., 2007). Such systems include potential business benefits, such as improved operational efficiency, quality of HR processes, reducing costs, HRM services, and improving the human resources management for strategic partners (Marler, 2009). An extensive focus on current research is to explore

the E-HRM practices and its determinants by approaching the Managerial level employees of the banking sector of Pakistan, one of the emerging economies. In early studies, for example, the introduction of technology was often used as a theoretical point of view in studies on electronic HRM.

In recent years, role of strategic human capital is increasing such as organizational design, decision making, skills, and talent are recognized (Khan et al., 2015). Various researches have transformed e-HRM into integrated business model of human resource management to create and deliver strategic values (Hall & Moritz, 2003). This seems to indicate evolving requirement for e-HRM in different sectors of the economy especially banking sector in emerging economies like Pakistan. Unfortunately, previous studies on E-HRM typically did not take into account the main practice of the E-HRM concerning the various functions, its implementations, and various other determinants that can significantly affect successful implementation of E-HRM practices specifically in banking sector. The study aims to close this gap by "using a qualitative research method" to examine the above questions in detail with the perspectives of the Pakistani banking sector. In Pakistan, the banking sector is the first adopter of financial technology and increasing its financial services rapidly. There are many products of financial technology that include internet banking, telephone banking, mobile banking, and many more.

The role of financial technology in HR department is very crucial. There is a large number of studies available that discuss the importance of technology in banking sector. However, there is limited research available on e-HRM practices. In addition, there are some existing models of E-HRM developed in Europe and USA. Therefore, these researches demonstrate Western ideas and beliefs. Up until now, little was known "about the implementation" of the e-HRM concept in the context of South Asian banks. In this study, researchers select the Pakistani banking industry to explore the different functions of e-HRM in these banks. There are several reasons to select that particular sector. In this regard, first, the banking sector significantly contributes to the economy of Pakistan (Iqbal et al., 2018). Similarly, second, it is one of the most profitable industry (Khan, 2010), that advances the utilization of the most recent management trends and technologies. In this connection, third, the use of e-HRM in banks has recently increased as "management has focused on the quality" of human resource management productivity and processes to increase the competitiveness (Jawaad et al., 2019).

This study makes the significant contributions, first of all, the study enhances the existing literature by exploring the use of electronic personnel management in Pakistani banking sector. Second, the researcher examines difficulties and problems of the Pakistani banking sector from the banking sector perspective. Third, the study provides data on effectiveness of electronic personnel management methods in the Pakistani banking sector, a sector that has largely implemented these methods in recent years. In this connection, the paper

continues to review the E-HRM concept and various E-HRM functions in banking sector. The fusion of technology and banking sector has played a very vital role in development of the banking sector. Globally, the technology investment is accelerating very drastically. However, the involvement of the financial technology in the banking sector is very much limited. The major aim of this research study is to explore role of the E-HRM practices, functions, and different determinants as well as problems, and advantages which affect successful implementation of E-HRM practices in banking sector of emerging economies like Pakistan.

## LITERATURE REVIEW

The E-HRM concept was introduced in the late 1990s with "concept of e-commerce", that has expanded to facilitate business transactions (Moritz, 2003). The definition of E-HRM is the "efficient use of Internet-based technology systems in the design and implementation of user plans, policies, and business practices" (Egwuche & Olatunji, 2015). E-HRM can be characterized as transfer of HR system to computer environment by using communication technologies. E-HRM idea is communicated as implementation of the HRM system using the intranet, Internet, and networks and directly using these channels (Ruël et al., 2004). Human Resource "Information System (HRIS), sub-system of E-HRM" is intuitive process, "based on the needs of organization" employee's and it is the first system that can be seen as a form of E-HRM in an organization. It is defined as a system for collecting, storing, retrieving and displaying the data required by the HR department (Venterink, 2017). The majority of HRIS users are HR staff. The goal of HRMS is to "improve business processes of the HR department and achieve better results in business processes". E-HRM is designed for personnel and staff outside HR department and managers and employees of the organization (Ruël et al., 2004).

E-HRM allows employees in an organization to use human resources without having to go anywhere outside the organization (Dede, 2019). Currently, different organizations prefer to complete their hiring process through electronic channels by using the concept of the e-HRM instead of using traditional means because it saves time and cost of organizations. Previously recruitment process, when chain links are tracked together, the e-recruitment process synchronizes the connections of mid-level efforts to the Internet applications of different companies, making e-commerce functions particularly specific. Companies have widely accepted and used the advantages of integrated recruitment systems (Sylva & Mol, 2009). E-Recruitment is the electronic tools use that effectively fill open positions in the organization (Marler & Parry, 2015). In this connection, using corporate websites, companies can create unlimited job postings for necessary employees and create a set of candidates at the low prices. The hiring process was reduced by 75% over previous periods, while spending decreased by 95% (Marler & Parry, 2015). Training and development are an initiative and effort aimed at improving "current and future employees in the organization" by enhancing job skills.

Developmental and e-learning activities can be achieved at lower cost than traditional learning and development practices (Ukandu et al., 2014). It also improves quality and efficiency of training, as well as creating training that suits your work needs and provides training through timely application and information access. Also, the personalized training content enhances employee motivation in sense that employees value their institutions and ensure the talented people retention. While e-learning has numerous benefits for the businesses and employees, employee who are familiarized to learning in physical situation may have biases about e-learning and have difficulty adapting. Despite these faults, the benefits of e-learning and development should not be overlooked. It tends to be "seen that if changing structure of education' is well developed alongside technological growths, companies of future can't be indifferent to e-learning (Rahman & Aydin, 2019). Workplace analysis is a process in which job analyst identifies tasks in different places in organization and people characteristics who perform them (Dessler, 2005). Through, the job analysis, organization develops job descriptions and job specifications and, as a result, leads to staff planning and budgeting.

Competence is predetermined according to nature of job and this set of "competencies is placed through a system that automatically leads to the importance" of the job. Therefore, the job description of each job will be updated by program manager or HR department. An "employee can easily see their job description in the system and track their progress. HRP is both quantitative and qualitative to ensure that the organization" is doing the right job at right time (Armstrong, 2003). Significant communication is always a key condition for organizational effectiveness (Punnett, 2004). Being a part of the e-HR function effective communication connects employees to team and helps achieve personal and group goals (Penrose et al., 2005). Therefore, employee communication is an integral part of personnel management functions. In this connection, this differs from the general and daily routine functions of other departments, as this communication requires transparency, generosity, concreteness, clarity, and all forms of the perfection to disseminate truthful and relevant information to employees while ensuring that the recipient receives and understands the content correctly.

## **RESEARCH METHODS**

Qualitative research methodology as recommended by Erlandson et al. (1993) was chosen as data collection methodology, given the need for the thick descriptions and researcher-participant collaboration. The population of study consists of managerial level employees in the banking sector in Pakistan. For sampling, researcher choses commercial banks for conducting interviews as seventeen commercial banks operating in Pakistan (State Bank of Pakistan, 2013) which is a major part of banking industry in Pakistan. Purposive sampling was "used for the selection of participants" (Laura et al., 2013). According to researcher, "a sample of 6 to 10 interviews with relevant experience might give reliable data for the

interview-based investigation" (Malterud et al., 2016). Ten interviews were conducted with managerial levels employees of commercial banks operating in Pakistan. Researcher chose only banks that had implemented the e-HRM system for at least a year Ruël et al. (2004) suggest that the annual improvement of the HRM electronic system will make the study area more convenient.

Semi-structured interviews were conducted at the location chosen by the respondent. The "interview lasted 15 to 25 minutes". The sound was "recorded and the researchers made additional" notes. Finally, "researchers asked the respondents to share the findings with them and send them copy of transcript for verification". For analytical purposes, "thematic analysis is used in this study as at beginning data shortening interviews were practiced, to get the interviewer ready for data collection procedure: for similarities and differences in themes content analysis technique" was implemented (Miles et al., 2014). In results and discussion phase: data exhibits, in this case, reports or themes are discoursed one by one and maintained with exact citations (Jaiyeoba & Haron, 2016). In final phase: illustrating and authenticating the conclusion, in this stage, crux is depicted based on above-stated outcomes (Lincoln & Guba, 1985).

## RESULTS OF STUDY

The results of the current study have been presented in this section which are outcome of various analytical techniques used to extract the desired information. The interviews were conducted with ten Bank Managers and explore the significant role of E-HRM Practices within the banking industry of Pakistan. Thus, the respondents' details have been provided accordingly those who participated in this study. None of these interviewers have less than five years of managerial level experience. All respondents are male and currently working in banks operating in Pakistan. Most of respondents are from the commercial banks then Islamic and Microfinance banks. All the respondents have good knowledge of the E-HRM practices in their banks.

Table 1 Respondents' Profile

SN	Respondent ID	Experience	Nature of Bank	Bank Name	Designation
1	R01	08	Commercial	UBL	HR Manager
2	R02	10	Commercial	Askari bank	Manager
3	R03	08	Commercial	National bank	HR manager
4	R04	15	Commercial	Bank of Punjab	Manager
5	R05	13	Commercial	MCB	HR Manager
6	R06	09	Commercial	Allied	Manager
7	RO7	14	Commercial	First Women Bank	Manager
8	RO8	11	Commercial	HBL	Manager
9	RO9	06	Commercial	Bank Alfalah	HR Manager
10	R10	07	Commercial	Bank Al-Habib	Manager

## **RESULTS AND DISCUSSION**

The study offered significant information from the results and validated the results from existing research studies. This construct demonstrates the major role of the HR department in banks. According to respondents, the key role of HRM is recruitment, selection, training, and development, evaluate the performance of the staff, maintain the database records of the employees.

### **Primary Role of HR in Banks**

About the Primary Role of HR in Banks, following responses illustrate responses against the above question: "Primary role of HR in the bank to search and recruit employees with a higher level of integrity and trustworthiness than employees of most other industries for some very obvious reasons" (Interviewee No.2): "Primary role of HR in the bank includes applicant screening, Bank security, pay decisions, executive recruitment, etc." (Interviewee No.6): "primary role of HR in our bank includes, pay decision, bank security, application screening, executive recruitment" Some interviewees gave opinions about maintaining staff levels and focus on Pay schedules of internal customers, medical history maintained in customer database. "One of the main functions of the HR team is to maintain staffing levels: to ensure the organization has the right people, in the right job, at the right time. This is a continuous task that shifts as an organization expands" (Interviewee No.9): "The primary role of HR is to make policies regarding each and everything related to internal customers. Such as recruitment or hiring and firing. Pay schedules of internal customers, medical history maintained in the customer database. Set their bonuses and incentives according to targets accomplished etc." (Interviewee No.8): For the interviewees' prospect, the major role of HR in banks is recruitment and selection but some other key role also plays by the HR department which includes training, devolvment, employee incentives, Health, and security, etc.

### **Role of Information Technology in HR department**

This construct demonstrates the major role of Information Technology in HR department. It is necessary to understand the role of E-HRM as there is much research on this particular topic demonstrates that there is a significant role of IT to improve the functionality of the HR department. Briefly, E-HRM enables the HR applications to be used by the association employees without having wherever and time limit outside organization (Celep & Findikli, 2018). The following statements from respondents show the important role of IT in the HR department. "HR manager uses information technology to get employee performance and also assess employee feedback to be used for benefit of organization. Various hardware and software application offered to make it possible for HR manager to examine worker performance and established the performance standard" (Interviewee No.5). "The process of recruiting, training, data storage, human resource management, idea management tool performance management is held by device system help is done with help of information technology" (Interview No.2):



"It's brought changing in structural outcomes. Technology improved structure and saving time of peoples." (Interviewee No.1): "All of the roles I mentioned above of HR, for doing that HR of any bank must need proper software. Here comes the role of IT" (Interviewee No.7): Some respondents stress that IT majorly facilitates the effective planning process and job analysis in HR department. With the help of information technology, HRM plan is made more quickly and job performance becomes effective. Information technology influences all sectors of human resources management in planning and management, recruitment, training and development, and maintenance functions." (Interviewee No.1): "Information technology has influence on all sector of human resources management in terms of planning and management, recruitment, training and change and maintenance functions" (Interviewee No.3)

### **Available Technology for e-HRM**

This construct represents the respondents' views against available technology used by banks for E-HRM. Different researches indicate that in recent years, several software has available in Pakistan. As a result, some organizations use themselves partially or less and, if necessary, involve need-based outsourcing. Some of application are Biometric attendance financial transaction and customer database (Tzu system). Issue resolving system (TRSM), absence marking and leave application system. All of these are helpful (Interviewee No.3). "The technology used in Microfinance bank is T24 software which is recommended by the State bank of Pakistan. Blockchain, Mobile banking, Customer relationship management (CEM), Cyber security, Cloud Banking, Fintech start-up, upgrade ATM swear smart tech." (Interviewee No.3)

"UBL is using HR management system maintenance of employees databases Employee general information, photo, note attachment files, medical information, the tax information, monthly timesheet, payroll reports (based on the tax information and timesheet), and medical insurance and emergency contacts" (Interviewee No.1): Some respondents talked about MIS and HCM software. They gave their opinions about innovation and E-HRM software's used their banks. "HBL is always been innovative. HBL is winner of innovation challenges like the LFD Default Prediction Algorithm, Faceoff, and Wukla. HBL is using MIS for maintenance of employees' and customer's databases" (Interviewee No.8): "After 2004 in UBL used Symbol's software but after 2010 used UNI software and now again used symbols but add some advance features which are recommended by the state bank of Pakistan." (Interviewee No.1).

### **E-Job Analysis & Planning**

The purpose of posing this inquiry is to take views of respondents about, how E-HRM facilitates the process of Job analysis and HR planning. E-HRM facilitates the process of Job analysis and HR planning. The following responses from different respondents stress

the importance of the e-job analysis and planning. "By focusing on using technology to continuously improve the quality of the work. One of the biggest allies in HRM, HRIS is adopted to make organizations more accurate and effective" (Interviewee No.1): "Well! The HR planning process is step-by-step process which is followed by the HR department like qualification, experience, activities, attitude, and behaviors, etc." (Interviewee No.3). "HRIS can help organizations by automating most HR planning functions. HRIS becomes important strategic tool since it collects, manages, and reports information for decision-making." (Interviewee No.10)

### **E-Recruitment and Selection**

The following are responses from the interviewees regarding importance of the above-mentioned topic: "Announcement of jobs are being done through websites, applications and resources are being collected electronically shortening are being done over database software. Written tests are being taken electronically, interview is being taken through a video or audio conference." (Interviewee No.2): "Make technology work for you during the recruitment and selection process. You can use ATS to post job openings, view resumes, and track where candidates are in hiring process. And, you can import resumes right into software to organize candidates by skill level" (Interviewee No.3): Some of the respondents point out that selection process is very effective over E-HRM. E-HRM helps banks to seek talent. "The technology works very fast in selecting people. There is an applicant tracking system that can manage all applications of candidates. This system also sorts candidate in any desired order" (Interviewee No.9): "In my bank for selection and recruiting of teams used different strategies include treat candidates like clients, use social media, implement an employee referral program, creating a job description, check to resume posted online, consider past candidates, claim your company page and also include peers in interview process" (Interviewee No.5).

### **Electronic Training and Development**

E-learning and development services include learning and development through the use of information and communication technologies (Khashman, 2015). Training needs are also analyzed by identifying gaps in the assessment of annual outcomes. "Focus on the proper skills, translate skills to the real world, lets employees take charge and track their progress" (Interviewee No.3): "For employees training our bank take some important steps: Keep staff updated with the latest systems, improve performance, Self-assessment, retain staff, attract new talent" (Interviewee No.4): "For training of employees, HBL has given a proper portal to its employees for gradual training. Instead of training, on that portal, everything is available for the smooth functioning of day-to-day activities of bank-like updated lists of data, etc." (Interviewee No. 8). Some respondents stress that E-training boost efficiency and productivity of the employees of the firm as respondent's explained in the following lines; "Proper Information Technology training can boost efficiency and productivity of the employees of firm" (Interviewee No.10). "A new approach to banking technology that fasts



and more agile. Contact us to find out more. Get to market faster and have the flexibility to change as you learn from your customers. Developer resources, cloud banking platform and composable banking”.

### **E-HR Communications**

The key role of the HR department is to convey all kinds of management information, instructions, notices, official memos, orders, circulations, and advertisements. In this regard following lines affirm the above statement. “The accessibility and instant availability to talk to anyone and at any place is what makes technology an integral part of the banking environment. Emails, conference calls, Skype calls, Messenger chatbots, and various other channels of the communication contribute highly to improve the communication system.” (Interviewee No. 1). “IT is used to improve the communication system with the banking employees by the services and motivational lectures” (Interviewee No.3). “Banking system improve the organization effectiveness through the Email, Marketing, and Face to face communication, Feedback, Texting, and social media” (Interviewee No.6). “Every employee at the HBL has its email id through which everyone can contact with one another in milli-seconds” (Interviewee No.8).

### **E-HR Bank Performance**

This section of the interview represents some important insight from the respondents about the impact of E-HR on the overall performance of the banks. Technology plays an important role in improving overall performance. Different respondents give their opinion about it as follows; “Yes HR technology plays a vital role in banking performance by imparting the monthly performance of employees and give rewards to employees to motivate them” (Interviewee No.1). “IT makes things easier effective and efficient which has multi-dimensional good effects. Banks have benefitted from one's features of IT” (Interviewee No.3). “Implementing HR technology within organization enables managers to gather, collect, and deliver information, and communicate with employees more easily and efficiently. HR technology also provides managers with necessary decision-making tools to allow make effective HR-related decisions” (Interviewee No.6). “Implementing HR technology within organization enables managers to gather, collect and deliver data, as well as communicate with employees more easily and efficiently. HR technology provides managers with required decision-making tools to allow them to make more effective HR-related decisions”

### **CONCLUSION**

The HRM function is moving into the digital age through continuous development and progressive improvement. The study contains many results, specific problems, workflow models, and an accessible electronic HRM system. Thus, before deciding to implement an electronic system, it is necessary to fully institutionalize the understandable functions of HRM. Thus, the main task should be efficient and effective implementation and operation

of the new complete system, as well as achieving maximum performance. The main driver of each new system is the creation of new features and new advantages. This qualitative study can make important contribution to decision-makers, HR managers, and knowledge seekers in gaining information and self-educate knowledge of this cutting-edge system to manage HR functions. The researchers believe that the high management, organizational training, building the technological culture, allocating sufficient budget, perfect Internet connection, user-friendly software and training, and flexible e-HRM can be a powerful tool for success.

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