TRANSFORMING THE FUTURE OF FINANCIAL INSTITUTIONS: CRITICAL ROLE OF ELECTRONIC RECRUITMENT, SELECTION AND EVALUATION

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KEYWORDS	ABSTRACT
Electronic Recruitment and Selection, E- Evaluation, Banks Performance, Conventional Banks	Banking sector has been progressively using electronic human resource management (E-HRM) practices with aim of optimizing and rationalizing human resource operations. Investigating how electronic human resource management (E-HRM) practices affect financial institutions' operational effectiveness is the major goal of this research. Data from a small sample of financial firms that have implemented E-HRM practices is gathered for the research, which employs quantitative technique. Using electronic methods for candidate recruitment & selection and using e-evaluation approaches
ARTICLE HISTORY	for employee performance assessment are examples of the aforementioned practices. According to recent research, banks' performance is significantly
Date of Submission: 24-08-2023 Date of Acceptance: 26-09-2023 Date of Publication: 28-09-2023	impacted by adoption of E-HRM practices. According to study's findings, E-Recruitment and e-selection have a significant impact on banks' overall performance. Furthermore, the results provide empirical backing for the significant impact that E-HR Evaluation has upon financial organizations' performance and effectiveness. The research is restricted toward Pakistan's conventional banks.  2023 Journal of Social Research Development
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### INTRODUCTION

The use of digital technology to streamline the human resource management processes within an organization is known as the electronic human resource management (E-HRM) (Jeelani, 2023). The electronic human resource management techniques refer to the utilization of software and online platforms to streamline HR functions. The responsibilities encompassed in this role entail tasks such as recruitment, performance evaluation, fostering employee involvement, facilitating training and development, and overseeing other human resources procedures (Milon, Alam & Pias, 2022). E-

HRM practices may provide considerable advantages to businesses, including greater efficiency, better accuracy, decreased administrative expenses and enhanced communication and cooperation among HR professionals and workers (LÉcuyer & Raymond, 2023). These benefits can be brought about by the implementation of E-HRM practices. In addition to this, it may improve the overall user experience for workers and free up HR experts to concentrate upon strategic projects (Khashman, 2022). Electronic human resource management, may trace its origins back to the birth of internet and the following development of technologies that are based on the networking (Gerards, Loven, Buyse & Erken, 2023).

The capacity to connect HR practices and procedures with technology has increased along with the advancement of technology, which has led to the creation of E-HRM (or enterprise human resource management) (Rana & Kaur, 2023). The usage of online recruiting platforms and the digitalization of HR data and documentation were early uses of electronic human resource management (E-HRM) (Syarief, Nindiasari, Martanto, Febriani & Wujarso, 2023). With the development of increasingly sophisticated HR information systems and growing availability of cloud-based solutions in 2000s, electronic human resource management (E-HRM) started to acquire more broad use throughout this decade (Milon, Alam & Pias, 2022). In banking industry, terms "electronic recruitment" (sometimes known as "E-recruitment") and "selection" relate to the practice of using technology to expedite and automate recruiting and selection procedure. According to Talukdar and Ganguly (2021), banks are increasingly turning to e-recruitment and selection technologies so as to entice and recognize top talent, save expenses associated with recruitment and enhance entire experience of recruitment for applicants as well as recruiters. In the banking industry, the term "e-training and development" refers to the practice of delivering training and development programs towards bank personnel via the use of technologies.

Due to fact that they are more cost-efficient, scalable and flexible than traditional training methods, online training and development programs are gaining popularity in banking industry. According to Rahman and Hosain (2021), electronic training and development solutions make it possible for financial institutions to provide high-quality education to workers regardless of where they work or when they clock in. The major issue addressed pertains to efficacy of electronic recruitment and selection, and electronic evaluation practices, inside traditional banks and their influence on the bank performance (Nyathi & Kekwaletswe, 2023). In light of the financial industry's adoption of digital transformation, traditional banks are confronted with the task of effectively using electronic human resources practices to recruit, retain, and evaluate people, therefore improving their overall performance (Mosonik, Sang & Rop, 2022). This study examines the impact of digital HR practices on bank performance in conventional banking organizations. In time when technology spread plays a crucial role in defining the competitive dynamics of financial sector, the resolution of this problem is imperative (Alibegović, Ajanović & Džambić, 2023). Thus, the main goal of study is to examine that how Pakistani financial institutions' performance is affected by the effective electronic human resource management practices.

### LITERATURE REVIEW

#### E- Recruitment

E-recruitment is characterized as use of an electronic platform in the hiring process, with the main goal being acquisition of new employees and facilitation of informed hiring decisions (Shamaileh, Hamad, Qudah, Mohammad, Azzam & Alshurideh, 2022). Recruitment is purposeful use of several online platforms, including the social media, job portals, and company websites, to attract, evaluate, and ultimately choose potential candidates for employment. Due to its ability to increase overall effectiveness, shorten recruiting procedures and increase pool of the potential applicants, electronic recruitment has attracted a lot of attention in the present (Alibegović et al., 2023). An extensive assessment of literature that looks at relationship between bank performance and e-recruitment is presented in this part. The main findings and broad trends that emerged from empirical research conducted by AlHamad et al. (2022) and Niazi et al. (2023) are subject of this study. Prior research in banking sector has mostly looked on how different facets of overall performance within banking organizations are affected by the e-recruitment strategies. Numerous academic studies have been conducted to investigate the connection between e-recruitment strategies and recruitment results, such as the duration required to fill a position, the associated expenses, and caliber of newly hired personnel (Zhu et al., 2022).

In addition, a study was carried out to evaluate the impact of internet recruitment on the quality of candidates employed in the financial services sector. Alzoubi et al. (2022) found that the financial institutions using electronic recruiting tactics have significantly improved the quality of applicant pool when compared to those using the traditional recruitment methods. Electronic recruiting, or erecruitment, gives financial companies access to the variety of screening methods and processes, including video interviews and online tests, to get the more accurate assessment of applicants' skills (Rahman & Hosain, 2021). An academic research project has been started to look at how the erecruitment affects hiring outcomes and important performance indicators in the banking industry. These indicators include wide range of attributes like operational effectiveness, customer happiness and financial performance, among others. The financial success of banking companies is positively correlated with the employment of e-recruitment techniques, as per the results of Mosonik et al. (2022). Empirical data indicates that e-recruitment has shown its effectiveness in improving the applicant selection process by successfully locating and attracting highly qualified candidates. As consequence, this incidence raises customer service standards and operational effectiveness, which ultimately boosts profitability.

In addition, a great deal of academic research has been done on importance of employer branding in the context of online recruitment and how it affects the overall effectiveness of banking industry. Mosonik et al. (2022) found that financial institutions had a clear competitive advantage in hiring and retaining highly skilled employees when they could effectively leverage their online presence and communicate their organizational principles and culture through e-recruitment channels. The literature currently in the publication indicates that e-recruitment strategies often show favorable correlations with several performance metrics. With an emphasis on the banking industry, Rahman and Hosain (2021) looked at potential of electronic recruiting to improve financial performance, staff retention, employer branding, and a number of other aspects of recruitment results. A number

of variables, including as organizational culture, technology infrastructure, and industry-specific requirements, affect how successful electronic recruitment is in banking sector. Still, it is essential to acknowledge that these attributes may have impact on efficacy of e-recruitment. It is conceivable that in future research, academics may investigate these aspects in more detail and explore how e-recruitment affects financial institutions' effectiveness. The objective of this endeavor is to improve understanding of the topic.

Hypothesis 1: There is a positive and significant effect of E-Recruitment on the banks' performance

#### E-Selection

"E-selection" refers to the utilization of various digital resources and platforms throughout hiring process. The procedure entails the use of technological tools to evaluate and scrutinize prospective job applicants, while concurrently improving the efficacy of the recruiting process and facilitating informed judgements on candidate selection (Al-Qaisi & Saadon, 2023). The aforementioned aim has led to the implementation of electronic selection techniques in several companies. According to a thorough body of research, the utilization of online application systems and automated screening tools has demonstrated the ability to accelerate the initial screening of the candidates, leading to a decrease in the time and resources required for manual screening procedures (Al-Qaisi & Saadon, 2023). Moreover, use of data analytics and machine learning algorithms inside electronic selection platforms holds promise of effectively identifying exceptional applicants and effectively matching them with the appropriate career predictions. Consequently, there is an increase in the range of the recruiting opportunities and an improvement in the alignment between those seeking employment and prospective companies. Furthermore, it has been argued that computerized selection systems have the capability to discern exceptional candidates and effectively align them with the suitable work prospects (Esra, 2023).

Furthermore, research has been undertaken to investigate the effects of computerized selection on the levels of satisfaction and retention among workers in the banking industry. Khan et al. (2022), candidates have the opportunity to enhance their understanding of the job role and organizational environment by using the electronic selection platforms that include genuine work previews and interactive job simulations. As a result, there is a notable enhancement in work satisfaction and a heightened alignment between individuals and their respective organizations. The positive impact of aforementioned factors on employee engagement and retention rates has been well recognized in different studies in different contexts. Based on findings of Shamaileh et al. (2022), it can be seen that workers who express satisfaction with recruitment process likely to exhibit heightened degrees of loyalty towards the organization and demonstrate enhanced performance. In realm of banking, the implementation of e-selection has several challenges and factors that require the careful study, albeit its considerable potential benefits. In this linking, the potential obstacles to the widespread use of electronic selection procedures include concerns over the privacy and security implications associated with the gathering and storage of application data, in different situations as highlighted in study by Wang (2022).

Hypothesis 2: There is positive and significant effect of E-selection upon the banks' performance

### E-Evaluation

The term "e-evolution" define the integration of diverse information technology forms and resulting digital change seen in many aspects of company operations. E-evolution pertains to the adoption and utilization of electronic platforms, tools, and procedures in the banking sector with the aim of improving operational efficiency, enhancing customer experiences, and achieving overall success. This paragraph provides a literature evaluation pertaining to correlation between e-evolution and the performance of banks (Zhang, 2022). Moreover, it offers a definition of e-evolution within the banking domain. Also, it furnishes a comprehensive elucidation of e-evolution within the banking domain. The empirical study focuses on both the effect of e-evolution on banks' profitability and its impact on the operational efficiency of banks. According to the study conducted by Wang et al. (2022), the process of digitalization provides financial institutions with the capacity to automate routine tasks, resulting in decrease in errors attributable to human involvement and enhancement in operational efficiency. Studies undertaken on the subject have shown that e-banking systems, customer relationship management (CRM) tools, and other digital solutions have been identified as factors that enhance the transaction processing speed, improve data management, and enhance operational performance.

The improvements in efficiency not only result in cost reductions but also facilitate the provision of faster and more reliable services to clients by banks, hence bolstering banks' competitive standing in the market (Li & Guo, 2022). Besides, study undertaken on this subject underscore importance of e-evolution in enhancing customer satisfaction and loyalty within the financial services sector. The positive influence on total customer experience is seen when considering the results of several research, which indicate that factors such as the accessibility of e-banking channels, convenience of use, and personalized digital services contribute to this outcome. Based on findings of the conducted study, it is observed that customers who use electronic banking platforms and digital channels tend to exhibit higher levels of overall satisfaction. This may be attributed to the enhanced accessibility, convenience, and self-service capabilities offered by these mediums. Besides, the implementation of personalized incentives like focused promotional reasons and individualized product references derived from a comprehensive evaluation of customer information, results in heightened levels of consumer involvement and allegiance (Qian & Yin, 2022). Moreover, the existing body of research explores challenges and consequences associated with proliferation of electronic commerce inside the financial sector.

The scholars have identified technological infrastructure, data security, customer trust, and digital literacy as crucial factors for the effective growth of e-commerce. Multiple studies have emphasized need of implementing rigorous cybersecurity measures, complying with data privacy regulations, and delivering comprehensive consumer education as strategies to mitigate risks and enhance trust in digital banking services. Besides, the study done by Raymond et al. (2022) examines influence of organizational culture, leadership support, and change management on successful implementation of e-evolution programs inside financial institutions. The existing body of empirical research on the growth of electronic technologies and their impact on the performance of banks demonstrates the significant transformative effects that digital technologies have had on financial services industry. The scholarly literature sheds light on challenges and considerations associated with e-evolution,

while providing valuable recommendations for optimizing implementation of these strategies. The empirical study of e-evolution and impact on banks' performance contributes to our understanding of the benefits, consequences, and prospective trajectories of the digital transformation within the financial services sector.

Hypothesis 3: There is a positive and significant effect of E-Evaluation on the Banks performance

### **RESEARCH METHODOLOGY**

The study used a quantitative research strategy in its present investigation. Quantitative research is used to identify association amid variables, while quantitative experimental research is primarily concerned with influential causation (Sohail et al., 2020). In order to determine how HRM practices affect organization's success, this study used a quantitative methodology. Managers in the banking industry were the primary focus of the study's data collection. Participants were HR managers and branch managers from conventional banks located in cities of Sargodha and Bhakkar. The sample size of the poll included 390 respondents in total. Based on data from the State Bank of Pakistan (2022), which indicates that there are 19 commercial banks in Pakistan, the researcher decided to send questionnaires to these institutions. Thus, based on the examined study, a positive correlation has been observed between technological advancements and the financial viability, operational efficacy, customer satisfaction, and competitive edge of banking institutions is expected from results of present research.

Because of the substantial research population, random sampling was used. The districts of Bhakkar and Sargodha, which are home to important commercial banks, were main focus of data collection. Customized questionnaires that were divided into two sections were used to capture primary data. Collecting demographic information on the research participants was main goal of the first section. The purpose of this data was to offer readers a better contextual awareness of the study participants and a deeper comprehension of their attributes. The variables that were noticed were examined in next section. Questionnaire items were rated on a 5-point Likert scale, where five represents strong agreement, four indicates agreement, three indicates neutrality, two indicates disagreement, and one indicates a substantial disagreement. Researcher adopted questioner from existing literature (Khan et al., 2022). The SPSS application was used to carry out data analysis procedure. Reliability tests, descriptive statistics, correlation analysis, multiple regression, and the use of Hayes' Model 4 from Process to examine the mediating effects within the model were primary analytical methods employed in this research.

#### DATA ANALYSIS

Table 1 Reliability Analysis

Cro	onbach's Alpha		N of Iter	ns
	.821		4	
Cable 2 Item~Total Stati	stics			
	SM	SV	TC	Alpha
E-Recruitment	15.0694	8.018	.796	.711
E-Selection	15.1630	9.099	.686	.752

E-Evaluation	15.1127	8.177	.801	.710
Bank Performance	14.9030	9.714	.694	.754

Cronbach's Alpha for entire scale, based on these same four items, comes in at 0.821 (Table 1). Table 2, the Item–Total Statistics, offers more information about each of the scale's constituent items. In the case of "E–Recruitment," eliminating any of its elements would lead to a significantly lower scale mean (15.0694) and a smaller scale variance (8.018). The Cronbach's Alpha would drop to 0.711 if any of the items were eliminated, despite the adjusted item–total correlation being comparatively strong at 0.796.

Table 3 Correlation Analysis

	E-Recruitment	E-& Selection	E-HR Evaluation	Bank Performance
E-Recruitment	1			
E-Selection	0.463**	1		
E-Evaluation	0.542***	0.43**	1	
Bank Performance	0.612**	0.63**	0.55**	1

The results of correlation study between several HR practices (e–HR Evaluation, e–Recruitment & Selection) and bank performance are shown in Table 3. The direction and intensity of correlations between these variables are shown in table. Notably, E–Recruitment, E–Selection & Development (r = 0.463, p < 0.01), E–Training & Development and E–HR Evaluation (r = 0.430, p < 0.01), and E–HR Evaluation, E–Recruitment & Selection (r = 0.542, p < 0.001) exhibit statistically significant positive associations. Moreover, there is a significant positive association (r = 0.612, p < 0.01) found between bank performance and E–HR evaluation. These results imply that these HR practices and bank performance are significantly correlated, with strong correlation being found between E–HR evaluation and performance.

Table 4 Regression Analysis

	•				_
Model	R	R Square	Adjusted R Square	Std. Error of Estimate	
1	.892a	.694	.631	.9927	_

Table 4 shows significant relationship between independent variables, E-Recruitment, E-Selection and E-HR Evaluation and dependent variable, Bank Performance. The model's R-squared value of 0.694 indicates that these independent variables account for roughly 69.4% of variation in bank performance; adjusted R-squared of 0.631 provides more conservative estimate of the explanatory power of the model. The standard error of the estimate is 0.9927, indicating the model's accuracy in making predictions.

Table 5 ANOVA

M	odel	Sum of Squares	DF	Mean Square	F	SIG.
1	Regression	38.105	3	12.702	25.652	d000.
	Residual	47.535	96	.495		
	Total	85.641	99			
a.	Dependent Varia	able: Banks Performance	9			

According to results, regression model has a high level of significance, as evidenced by F-statistic of 25.652 and corresponding p-value of .000. These results suggest that model adequately captures patterns seen in data. Collective independent factors account for a significant amount of volatility seen in bank performance.

Table 6 Coefficients

Model	Unstan	dardized	Standardized	t	Sig.
	Coef	ficients	Coefficients		
	В	Std. Error	Beta		
1 (Constant)	0.481	.214		6.425	.000
E-Recruitment	.199	.023	.271	3.316	.000
E-Selection	.161	.072	.289	3.821	.022
E-Evaluation	.286	.071	.321	3.912	.013

The independent variable coefficients are shown in Table 6. Three variables, e-HR Recruitment, e-selection and e-evaluation have a statistically significant effect on the bank performance. E-HR Selection has the most influence, according to the standardized coefficients (Beta), which indicate the relative relevance of each independent variable. Thus, the regression equation's intercept is represented by the constant term (0.481). This study offers insightful information on the connections between HR practices and bank performance, showing that E-HR practices have the significant impact on performance.

### DISCUSSION

The standardized coefficient (Beta) for E-recruiting indicates positive relationship, indicating that enhancing electronic recruiting practices is linked to a rise in Bank Performance. This suggests that banks that successfully use electronic recruiting methods have superior overall performance. The findings of current research is in line with the findings of previous researches (Gerards et al., 2023; Jeelani, 2023). Likewise, E-Selection has positive Beta coefficient, suggesting fortunate correlation with Bank Performance. This implies that advancements in computerized selection procedures have the potential to boost bank performance. The findings of current research is in line with the findings of previous researches (Rana & Kaur, 2023; Syarief et al., 2023). It is worth noting that the variable of E-HR Evaluation has greatest standardized coefficient, indicating its substantial impact on Bank Performance. Positive Beta coefficient in this context indicates that implementation of appropriate computerized HR assessment practices has significant importance in improving bank performance. The findings of current research is in line with the findings of previous researches (Alibegović et al., 2023; Gerards et al., 2023).

It is important to acknowledge that p-values (Sig.) linked to these standardized coefficients serve as indicators of the statistical significance of these associations. The statistically significant p-values observed for all three variables indicate that the observed connections are unlikely to be the result of random chance. In summary, the findings indicate that the implementation and enhancement of electronic human resources (HR) practices, including recruiting, selection, and assessment, might

provide favorable outcomes for Bank Performance. Based on findings of the conducted study, it is observed that customers who use electronic banking platforms and digital channels tend to exhibit higher levels of overall satisfaction. Besides, implementation of personalized incentives like focused promotional reasons and individualized product references derived from comprehensive evaluation of customer information, results in heightened levels of consumer involvement and allegiance The aforementioned results underscore the need of modernizing and effectively administering human resources procedures within the banking industry in order to augment overall desired performance and competitiveness.

### CONCLUSION

The current research findings indicated that the use of electronic human resource management (e-HRM) practices has positive effects on the overall performance of banking organizations. The use of electronic techniques for hiring, screening, and e-HR development has been seen to considerably improve banks' overall performance. Study's conclusions imply that financial organizations should think about incorporating technological developments into HR procedures to gain a competitive advantage and boost output. Study conclusions have application in banking industry, highlighting the need of introducing and improving the computerized HR procedures for hiring, choosing, and evaluating candidates. Thus, banks that invest in these technologies and use them well may see an improvement in their overall performance. By using digital technology, banks may improve their capacity to attract and retain highly trained personnel, maximize staff productivity, and ultimately strengthen their competitive edge in the market. This demonstrates how the financial organizations must use technological advancements in HR administration to be flexible and thrive in the ever-expanding digital landscape.

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