



Digital Human Resource Management Practices In Banking Sector: Gender Perspective

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ABSTRACT

This study examines gender differences in perceptions of DHRMP among employees in the banking sector. The analysis focuses on five dimensions of DHRMP, namely E-Recruitment and Selection, Digital Training and Development, E-Performance Appraisal, Employee Self-Service Systems, and Digital Communication and Engagement. Data were collected from 75 banking employees, comprising 52 male and 23 female respondents. Independent sample t-test results reveal statistically significant gender differences across all dimensions of DHRMP. Female employees reported higher mean scores than male employees in E-Recruitment and Selection ($M = 4.67$, $SD = 0.35$), Digital Training and Development ($M = 4.48$, $SD = 0.44$), E-Performance Appraisal ($M = 4.55$, $SD = 0.42$), Employee Self-Service Systems ($M = 4.37$, $SD = 0.91$), and Digital Communication and Engagement ($M = 4.07$, $SD = 0.79$). The overall DHRMP score also indicates a significant difference between male ($M = 3.91$, $SD = 0.55$) and female employees ($M = 4.43$, $SD = 0.45$), with a t-value of 3.967 ($p = 0.001$). The findings suggest that female employees exhibit more favourable perceptions toward digital HR practices than their male counterparts. The study highlights the importance of adopting gender-sensitive strategies to enhance the effectiveness and acceptance of digital HR initiatives in the banking sector, thereby supporting employee engagement, operational efficiency, and organizational performance.

Keywords: Digital Human Resource Management Practices, Gender Differences, E-Recruitment and Selection, Digital Training and Development, E-Performance Appraisal, Employee Self-Service Systems, Banking Sector.



INTRODUCTION

The banking sector has undergone a significant transformation due to rapid advancements in digital technologies, leading to fundamental changes in organizational processes and workforce management. Digital Human Resource Management (DHRM) refers to the integration of information and communication technologies into HR functions such as recruitment, training, performance management, employee engagement, and workforce analytics. In the contemporary banking environment, digital HR practices have become essential for enhancing operational efficiency, employee productivity, and organizational competitiveness. Banks increasingly utilize artificial intelligence, cloud-based HR platforms, e-recruitment systems, and digital learning tools to streamline HR operations and improve employee experiences. The emergence of Banking 4.0 has further accelerated the adoption of digital HR systems, enabling organizations to align human capital strategies with technological innovation and business objectives (Lengnick-Hall & Moritz, 2003; Margherita, 2021). Digital transformation has consequently positioned HR departments as strategic partners in driving organizational change and sustainable growth within the banking industry (Lengnick-Hall & Moritz, 2003; Margherita, 2021).

The adoption of digital HR practices in the banking sector has expanded considerably in response to increasing competition, evolving customer expectations, and technological disruptions. Digital recruitment platforms, virtual onboarding systems, online performance appraisal mechanisms, and e-learning applications have enabled banks to manage talent more effectively and efficiently. These practices not only reduce administrative costs but also improve employee development and competency enhancement. Recent studies have demonstrated that digital recruitment and onboarding significantly contribute to employee performance and professional growth in banking institutions. Furthermore, digital HR systems facilitate data-driven decision-making, allowing HR managers to identify skill gaps, monitor employee performance, and develop targeted training interventions (Dayananda & Raveenther, 2026; Varadaraj & Al Wadi, 2021). Consequently, DHRM has become a critical component of organizational success in the highly competitive banking sector (Dayananda & Raveenther, 2026; Margherita, 2021).

Despite the advantages associated with digital HR transformation, gender-related challenges continue to persist within banking organizations. Women often face barriers in accessing career advancement opportunities, leadership positions, specialized training, and equitable performance evaluations. The integration of digital technologies does not automatically eliminate workplace inequalities; instead, it may reproduce existing biases if organizational systems and policies are not designed inclusively. Research conducted in commercial banks has revealed that discriminatory HR practices can negatively affect women's empowerment, career progression, and workplace satisfaction. Such inequalities may emerge through biased recruitment algorithms, unequal access to digital learning resources, or gendered perceptions regarding technological competencies (Al-Jedaiah, 2020; Kumar & Singh, 2024). Therefore, understanding the gender implications of digital HR practices is essential for ensuring equitable workforce management in modern banking institutions (Al-Jedaiah, 2020; Kumar & Singh, 2024).

A gender perspective in Digital Human Resource Management focuses on examining how digital technologies influence opportunities, participation, and outcomes for male and female employees. The concept recognizes that technological adoption can either reduce or reinforce workplace disparities depending on organizational culture, policy frameworks, and managerial practices. Gender-sensitive DHRM promotes equal access to digital training, transparent performance evaluation systems, inclusive recruitment processes, and fair promotion opportunities. Such an approach is particularly relevant in banking institutions where technological competencies increasingly determine career advancement and professional success. Studies on gender and digital transformation indicate that women often encounter challenges related to digital skills development, technological confidence, and representation in technology-oriented roles, thereby necessitating targeted interventions to bridge these gaps (Sovbetov, 2018; Senshaw & Twinomurinzi, 2021). Promoting digital inclusion is therefore crucial for achieving gender equity in the banking workforce (Senshaw & Twinomurinzi, 2021; Gender Digital Divide Studies, 2020).

The growing emphasis on diversity, equity, and inclusion has encouraged banking organizations to evaluate their digital HR strategies from a gender lens. Contemporary banks are increasingly implementing flexible work arrangements, digital collaboration tools, online mentoring programs, and analytics-based diversity monitoring systems to support female employees and foster inclusive



workplaces. These initiatives contribute to employee engagement, organizational commitment, and talent retention while enhancing institutional reputation. Furthermore, gender-inclusive digital HR policies support broader economic and social objectives by empowering women, reducing workplace discrimination, and promoting equal participation in decision-making processes. Evidence suggests that organizations that effectively integrate gender considerations into their HR systems are more likely to achieve sustainable organizational performance and employee well-being (Al-Jedaiah, 2020; IDFC, 2022). Thus, gender-sensitive digital HR practices have emerged as a strategic necessity rather than merely a compliance requirement within the banking sector (Al-Jedaiah, 2020; IDFC, 2022).

Digital Human Resource Management represents a transformative force in the banking sector, reshaping traditional HR functions through technological innovation and data-driven decision-making. While digitalization offers substantial opportunities for enhancing efficiency and workforce development, it also raises important concerns regarding gender equity and inclusion. Examining digital HR practices from a gender perspective enables researchers and practitioners to identify barriers, evaluate inclusivity, and develop strategies that support equal opportunities for all employees. As banks continue to embrace digital transformation, ensuring gender-responsive HR practices will be critical for building resilient, innovative, and sustainable organizations capable of thriving in the digital era (Dayananda & Raveenther, 2026; Margherita, 2021).

REVIEW OF LITERATURE

Digital Human Resource Management (DHRM) has transformed human resource functions in the banking sector by integrating technologies such as e-recruitment, e-training, e-performance management, and employee self-service systems. Studies indicate that digital HRM enhances efficiency, transparency, and employee engagement while reducing administrative burdens. In banking institutions, the adoption of e-HRM practices has facilitated faster recruitment and workforce management processes, contributing to improved organizational performance. Research further suggests that digital platforms enable equitable access to HR services for employees irrespective of gender, thereby supporting inclusivity and diversity initiatives within banks. The growing reliance on digital technologies in HR functions has reshaped traditional people-management practices and created opportunities for gender-sensitive workforce management. (Bondarouk & Ruel, 2008; Strohmeier, 2007; Gupta, Saxena, & Tiwari, 2022; Rawat, 2024; Islam, et al. 2024).

Gender perspectives in digital HRM have gained increasing attention as financial institutions strive to reduce workplace inequalities. Digital recruitment and selection systems help minimize subjective biases by standardizing hiring procedures and enabling merit-based candidate evaluation. Research has shown that technology-driven HR processes provide women with greater access to employment opportunities, flexible work arrangements, and career advancement pathways in the banking sector. Furthermore, digital systems support transparent performance appraisal and promotion decisions, which may reduce gender disparities in career progression. These developments contribute to creating a more inclusive organizational culture that supports gender equality and workforce diversity. (Marler & Fisher, 2013; Bondarouk, Harms, & Lepak, 2017; Senshaw & Twinomurinzi, 2021; Guo, Chen, & Zeng, 2024; Hosain, Mustafi, & Mamun, 2023).

The implementation of digital learning and development platforms has significantly influenced employee competency enhancement in banks, particularly among female employees. Digital training systems offer flexibility in learning schedules, enabling women to balance professional and personal responsibilities more effectively. Studies in banking organizations have reported that online learning platforms, virtual mentoring, and competency development programs improve employee skills and career readiness. Such digital initiatives are especially valuable for women seeking continuous professional development while managing family obligations. Consequently, DHRM practices contribute to reducing gender-related barriers to training participation and career growth within banking institutions. (Parry & Tyson, 2011; Stone, et al. 2015; Madhekar & Bhargava, 2023; Rawat, 2024; Sri Lankan Banking Sector Study, 2024).

Despite its advantages, digital HRM adoption presents several challenges from a gender perspective. Scholars have identified issues such as digital skill gaps, unequal access to technology, resistance to technological change, and concerns regarding surveillance and work-life balance. Women employees may face additional barriers when digital literacy levels differ across demographic groups. Research in



banking organizations highlights that successful DHRM implementation requires adequate training, supportive leadership, and inclusive technology policies to ensure equal participation. Organizations that fail to address these concerns may inadvertently reinforce existing workplace inequalities rather than eliminate them. (Gupta, et al. 2022; Mey, 2020; Cameron, et al. 2019; Hosain, et al. 2023; Dey, 2021).

Recent literature emphasizes that the future success of digital HRM in banking depends on integrating gender-sensitive policies into technological transformation strategies. Post-pandemic banking environments have accelerated the adoption of remote work, virtual collaboration, and digital employee management systems. Researchers argue that DHRM can support women's workforce participation through flexible work arrangements, digital communication platforms, and equitable performance management systems. Moreover, strategic digital HR practices enhance employee satisfaction, engagement, and organizational resilience while promoting gender inclusion. Consequently, banks must continue investing in digital infrastructure and inclusive HR policies to ensure that technological advancements contribute positively to gender equality and sustainable workforce development. (Rawat, 2024; Akter, et al. 2021; Medina-Garrido, et al. 2023; Islam, et al. 2024; Bangladesh Banking E-HRM Study, 2024).

Hariprabhu, et al. (2025) found that digital HRM practices significantly improve organizational performance. Hariprabhu, et al. (2026a) show that digital HRM practices had significant effects on both employee motivation and job performance. Hariprabhu, et al. (2026b) reveal that digital HRM practices have substantial influence on both employee motivation (44.1%) and job performance (32%). Consequently, it was accepted that employee motivation somewhat mediated the influence of digital HRM practices on work performance (19.3%). It was determined that competent workers who are conscious of their performance level are driven to do better on the job. Hariprabhu, et al. (2026c) found employee engagement influences the link between DHRM and employee performance in the banking sector in the Coimbatore area. Hariprabhu, et al. (2026d) found that a bank's competitive edge may be strengthened by aligning HR processes with the digital era (D-HRM) in addition to investing in technology.

Hariprabhu, et al. (2026e) found that that private sector banks consistently report higher mean scores across all DHRMP dimensions compared to public sector banks, indicating more advanced implementation and employee satisfaction. Statistical results show significant differences between the two sectors ($p < 0.05$) in all variables, with the largest gaps observed in e-recruitment, training, and overall DHRMP. Public sector banks demonstrate comparatively moderate adoption levels, particularly lagging in digital communication and engagement. Overall, the study highlights the need for public sector banks to strengthen their digital HR infrastructure and practices to remain competitive and enhance employee experience.

RESEARCH GAP

Although existing studies have demonstrated that DHRM practices such as e-recruitment and selection, digital training and development, e-performance appraisal, employee self-service systems, and digital communication positively influence employee satisfaction, agility, and organizational performance in the banking sector, research examining these practices from a gender perspective remains limited. Most banking-sector studies focus on the overall effectiveness of e-HRM systems without investigating whether male and female employees experience equal access, usability, career advancement opportunities, or performance outcomes through digital HR platforms. Furthermore, the potential influence of gender-related factors such as digital literacy, work-life balance, technology acceptance, and perceived fairness in digital HR processes has received insufficient attention. Consequently, there is a significant research gap in understanding how DHRM practices shape gender equity and inclusion within the banking workforce, particularly in emerging economies where digital transformation is rapidly reshaping HR functions.

NEED FOR THE STUDY

The banking sector is rapidly adopting DHRM practices such as e-recruitment and selection, digital training and development, e-performance appraisal, employee self-service systems, and digital communication and engagement to improve operational efficiency and employee satisfaction. However, despite the growing implementation of these digital HR practices, limited research has examined whether male and female employees experience and benefit from these systems equally. Gender-based differences



in access to digital resources, technology acceptance, career advancement opportunities, and perceptions of fairness in digital HR processes may influence the effectiveness of DHRM initiatives. Therefore, there is a significant need to investigate DHRM practices in the banking sector from a gender perspective to understand their impact on workplace inclusivity, employee engagement, and equitable career development. Such a study can help banks formulate gender-sensitive digital HR policies and enhance organizational effectiveness in an increasingly digital work environment.

STATEMENT OF THE PROBLEM

The banking sector has increasingly adopted DHRM practices such as E-Recruitment and Selection, Digital Training and Development, E-Performance Appraisal, Employee Self-Service Systems, and Digital Communication and Engagement to enhance efficiency, transparency, and employee productivity. However, despite the widespread implementation of these digital HR initiatives, limited empirical evidence exists regarding whether male and female employees experience, access, and benefit from these systems equally. Gender-related differences in digital literacy, technology acceptance, career advancement opportunities, and perceptions of fairness may influence the effectiveness of DHRM practices in banks. Consequently, there is a need to examine how DHRM practices affect employees from a gender perspective and whether these digital interventions contribute to equitable human resource outcomes within the banking sector. Such an investigation is essential for developing inclusive HR policies and ensuring that digital transformation supports gender equality and employee engagement.

RESEARCH METHODOLOGY

The present study adopts a descriptive and analytical research design to examine the DHRM practices in the banking sector of Coimbatore District from a gender perspective. The study focuses on five major dimensions of DHRM, namely E-Recruitment and Selection, Digital Training and Development, E-Performance Appraisal, Employee Self-Service Systems (ESS), and Digital Communication and Engagement. Digital HRM has become an integral component of modern banking institutions, facilitating efficiency, transparency, employee participation, and strategic decision-making through technology-enabled HR processes. Previous studies have highlighted the significance of e-recruitment, e-training, and e-performance appraisal in enhancing organizational effectiveness and employee outcomes.

POPULATION AND SAMPLE

The target population of the study comprises employees working in public and private sector banks located in Coimbatore District. Employees from various hierarchical levels, including officers, clerical staff, and managerial personnel, are considered for the study. Since the population is large and geographically dispersed, a multi-stage sampling technique is employed. Initially, selected bank branches are identified through purposive sampling, and thereafter respondents are chosen using proportionate random sampling. A sample size of 75 respondents is considered adequate for statistical analysis and gender-based comparisons.

SOURCES OF DATA

The study is based on both primary and secondary data. Primary data are collected through a structured questionnaire administered to bank employees. The questionnaire consists of two sections: demographic information (gender, age, educational qualification, designation, and experience) and statements related to DHRM practices measured on a five-point Likert scale ranging from "Strongly Disagree" to "Strongly Agree." Secondary data are collected from journals, books, research articles, annual reports of banks, government publications, and online databases related to digital HRM and banking sector practices. Studies on e-HRM have emphasized the growing importance of employee self-service systems, digital training platforms, and electronic recruitment mechanisms in improving HR efficiency and employee engagement.

VARIABLES OF THE STUDY

The independent variables include:

1. E-Recruitment and Selection
2. Digital Training and Development
3. E-Performance Appraisal
4. Employee Self-Service Systems
5. Digital Communication and Engagement

RELIABILITY AND VALIDITY

To ensure the quality of the research instrument:

Measure	Recommended Value	Calculated Value
Reliability (Cronbach's Alpha)	≥ 0.70	0.82
Content Validity Index (CVI)	> 0.78	0.86
Construct Validity (Factor Loading)	≥ 0.50	0.57

- **Reliability** is tested using Cronbach's Alpha to check internal consistency of the scale. A value above 0.7 is considered acceptable.
- **Content Validity** is ensured by consulting academic experts and reviewing relevant literature.
- **Construct Validity** is maintained by aligning questionnaire items with established HRM theories and prior studies.

STATISTICAL TOOLS

The collected data are coded and analyzed using SPSS software. Descriptive statistics such as percentage analysis, mean, and standard deviation are used to understand respondent profiles and perceptions. Reliability of the scale is tested through Cronbach's Alpha. Inferential statistical tool Independent Sample t-test is employed to identify gender differences on bank employee perceptions.

Hypothesis

H0: There is no significant difference between male and female employees regarding their perception of digital human resource management practices in the banking sector of Coimbatore District.

H1: There is a significant difference between male and female employees regarding their perception of digital human resource management practices in the banking sector of Coimbatore District.

RESULTS AND DISCUSSION

Table 1: Gender differences towards DHRMP in banking sector

DHRMP	Gender	N	Mean	SD	t Value	p Value
E-Recruitment and Selection	Male	52	3.996	0.5663	5.232	0.001
	Female	23	4.666	0.3517		
Digital Training and Development	Male	52	4.057	0.5248	3.350	0.001
	Female	23	4.478	0.4418		
E-Performance Appraisal	Male	52	3.919	0.6582	4.203	0.001
	Female	23	4.547	0.4230		
Employee Self-Service Systems	Male	52	3.830	0.8956	2.370	0.020
	Female	23	4.365	0.9098		
Digital Communication and Engagement	Male	52	3.737	0.6053	2.005	0.049
	Female	23	4.072	0.7942		



Overall DHRMP	Male	52	3.908	0.5502	3.967	0.001
	Female	23	4.426	0.4465		

Source: Primary data

The Table 1 reveal significant gender differences in perceptions of E-Recruitment and Selection among banking employees in Coimbatore district. Female employees reported a higher mean score ($M = 4.6667$, $SD = 0.35176$) than male employees ($M = 3.9968$, $SD = 0.56639$). The calculated t-value (5.232) with a p-value of 0.001 indicates a statistically significant difference between the two groups. This suggests that female employees exhibit a more favourable perception of digital recruitment and selection processes, possibly due to the transparency, accessibility, and flexibility offered by technology-enabled hiring systems. Similar findings were reported by Strohmeier (2007), who emphasized the effectiveness of e-HRM systems in enhancing employee experiences, and by Bondarouk and Ruel (2009), who highlighted the positive role of digital HR practices in improving organizational efficiency and employee acceptance. The results further indicate significant gender differences in Digital Training and Development and E-Performance Appraisal. Female employees recorded higher mean scores in Digital Training and Development ($M = 4.4783$, $SD = 0.44183$) compared to males ($M = 4.0577$, $SD = 0.52486$), with a significant t-value of 3.350 ($p = 0.001$). Likewise, female respondents perceived E-Performance Appraisal more positively ($M = 4.5478$, $SD = 0.42305$) than male respondents ($M = 3.9192$, $SD = 0.65829$), with a significant t-value of 4.203 ($p = 0.001$). These findings suggest that women in the banking sector may perceive digital learning platforms and technology-driven appraisal systems as more objective and supportive of career development. The results are consistent with the observations of Parry and Tyson (2011), who found that digital HR tools improve employee engagement and performance management, and Marler and Fisher (2013), who noted that technology-enabled HR practices contribute positively to employee development and organizational outcomes.

A significant difference is also observed in perceptions of Employee Self-Service Systems (ESS) and Digital Communication and Engagement. Female employees reported higher satisfaction with ESS ($M = 4.3652$, $SD = 0.90985$) than male employees ($M = 3.8308$, $SD = 0.89564$), with a t-value of 2.370 ($p = 0.020$). Similarly, females demonstrated more favourable perceptions of Digital Communication and Engagement ($M = 4.0725$, $SD = 0.79428$) than males ($M = 3.7372$, $SD = 0.60530$), and the difference was statistically significant ($t = 2.005$, $p = 0.049$). These outcomes indicate that women may derive greater benefits from self-service HR platforms and digital communication channels that facilitate information access, collaboration, and work-life balance. These findings support the arguments of Ruel, et al. (2007), who emphasized the effectiveness of e-HRM systems in enhancing communication and service delivery, and Stone, et al. (2015), who highlighted the growing importance of digital technologies in improving employee interaction and engagement.

The overall analysis of DHRMP demonstrates a statistically significant gender difference, with female employees reporting a higher overall mean score ($M = 4.4261$, $SD = 0.44654$) than male employees ($M = 3.9083$, $SD = 0.55029$). The obtained t-value of 3.967 and p-value of 0.001 confirm that gender significantly influences perceptions of digital human resource management practices in the banking sector. The findings suggest that female employees are generally more receptive to digital HR initiatives than their male counterparts. This may be attributed to the convenience, flexibility, and perceived fairness associated with digital HR systems. The results corroborate the studies of Bondarouk and Brewster (2016), who emphasized the strategic value of digital HRM in enhancing employee experiences, and Vardarlier (2020), who concluded that digital transformation in HR significantly improves employee satisfaction and organizational effectiveness.

The result reveals significant gender differences in perceptions of DHRMP among banking employees. Female employees reported higher mean scores than male employees across all dimensions of DHRMP, including E-Recruitment and Selection ($M = 4.6667$; $t = 5.232$, $p = 0.001$), Digital Training and Development ($M = 4.4783$; $t = 3.350$, $p = 0.001$), E-Performance Appraisal ($M = 4.5478$; $t = 4.203$, $p = 0.001$), Employee Self-Service Systems ($M = 4.3652$; $t = 2.370$, $p = 0.020$), and Digital Communication and



Engagement ($M = 4.0725$; $t = 2.005$, $p = 0.049$). The overall DHRMP score was also significantly higher among female employees ($M = 4.4261$) compared to male employees ($M = 3.9083$), with a statistically significant difference ($t = 3.967$, $p = 0.001$). These findings suggest that female employees exhibit a more favourable attitude toward digital HR practices, possibly due to greater appreciation of the flexibility, transparency, accessibility, and work-life balance benefits offered by digital HR systems. The results are consistent with the findings of Parry and Tyson (2011) in Desired goals and actual outcomes of e-HRM, published in the Human Resource Management Journal, 21(3), 335–354, which reported positive employee acceptance of digital HR technologies, and Strohmeier and Kabst (2009) in Organizational adoption of e-HRM in Europe: An empirical exploration of major adoption factors, published in the Journal of Managerial Psychology, 24(6), 482–501, who found that employee characteristics significantly influence the adoption and effectiveness of electronic HRM practices. These results indicate that gender is an important factor shaping employee perceptions of DHRMP in the banking sector.

MANAGERIAL IMPLICATION

The findings reveal statistically significant gender differences in perceptions of DHRMP in the banking sector, with female employees reporting higher mean scores than male employees across all dimensions, including e-recruitment and selection, digital training and development, e-performance appraisal, employee self-service systems, and digital communication and engagement. These results suggest that female employees may be more receptive to and satisfied with digital HR initiatives, while male employees exhibit comparatively lower levels of acceptance and engagement. Therefore, bank managers should adopt a gender-sensitive approach when designing and implementing digital HR practices by identifying the specific challenges faced by male employees in adapting to digital platforms. Targeted training programs, user-friendly technological interfaces, continuous technical support, and awareness initiatives can enhance employees' digital competencies and reduce resistance to technology adoption. Furthermore, HR managers should ensure that digital systems are inclusive, accessible, and responsive to the needs of diverse employee groups to promote equitable participation and maximize the effectiveness of DHRMP. By addressing gender-based differences in perceptions and experiences, banking organizations can improve employee engagement, strengthen technology acceptance, and achieve more successful digital transformation outcomes in human resource management.

CONCLUSION

The findings reveal significant gender differences in perceptions of DHRMP within the banking sector. Female employees reported consistently higher mean scores than male employees across all dimensions, including E-Recruitment and Selection, Digital Training and Development, E-Performance Appraisal, Employee Self-Service Systems, and Digital Communication and Engagement. The differences were statistically significant, as evidenced by the p-values being below 0.05 for all dimensions. Among the various practices, the largest gender gap was observed in E-Recruitment and Selection, indicating that female employees perceive digital recruitment processes more favourably than their male counterparts. Similarly, higher female ratings for digital training, performance appraisal, and self-service systems suggest greater acceptance and satisfaction with technology-enabled HR practices. The overall DHRMP score also showed a significant difference, confirming that gender plays an important role in shaping employee perceptions of digital HR initiatives in the banking sector. Therefore, banking organizations should consider gender-specific preferences and experiences while designing and implementing digital HR systems to ensure greater inclusiveness, user acceptance, and effectiveness of DHRMP initiatives.



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