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An Empirical Analysis of Digital Human Resource Management Adoption and Employee Retention in Selected Nigerian Banks

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Abstract

This study investigated Digital Human Resource Management (DHRM) adoption and employee retention in the Nigerian banking sector. The study was grounded in the Social Exchange Theory (SET), assessing two critical digital dimensions; e-recruitment and HR analytics utilisation with two key retention indicators, job satisfaction and work-life balance. To guide the empirical investigation, two null hypotheses were formulated. The study adopted a quantitative survey design, with a target population of 186 employees across five (5) selected bank branches in Ota, Ogun State, and a calculated sample size of 127 to which structured questionnaire were administered. The results of descriptive and inferential statistical analyses, including mean scores, Pearson correlation, and simple linear regression testing, led to the rejection of the null hypotheses. Empirical findings revealed a strong, positive, and statistically significant relationship between e-recruitment and employee retention ($r = 0.642$, $p < 0.001$). This result indicates that improvements in e-recruitment practices were associated with higher levels of employee retention. The regression analysis further showed that HR analytics significantly predicted employee retention, with $R = 0.589$, $R^2 = 0.347$, and Adjusted $R^2 = 0.342$. Thus, HR analytics explained 34.7% of the variance in employee retention. The coefficient analysis showed that HR analytics had a positive and statistically significant effect on employee retention ($B = 0.631$, $SE = 0.067$, $\beta = 0.589$, $t = 9.418$, $p < 0.001$). The regression constant was also statistically significant ($B = 2.712$, $t = 5.276$, $p < 0.001$). These outcomes strongly validate the Social Exchange Theory, indicating that strategic organisational investments in technological HR infrastructure foster a profound perception of support among employees, cultivating long-term commitment and reciprocity. Consequently, the study recommends that financial institutions improve the transparency of recruitment algorithms,

and establish clear ethical guidelines for people analytics to secure a sustainable competitive advantage in the contemporary war for talent.

Keywords: E-recruitment**,** DHRM, HR Analytics, Job Satisfaction, Work-life Balance.

Introduction

The digital transformation of industries has actively contributed to human resource management (HRM), leading to the adoption of digital human resource management (DHRM). DHRM is the digital transformation of human resource (HR) services and processes through the use of social, mobile, analytics, and cloud (SMAC) technologies (Hansen et al, 2023). The starting point of the technology application in HRM can be placed in the mid-1990s when the development of technology at the service of society began (Kambur &Yildirim, 2023).

DHRM covers the use of digital technologies, platforms and analytics to optimise Human Resource (HR) processes, enhance employee involvement, and strategically contribute to the organisational goals. This study explores the convergence of DHRM adoption, specifically E-recruitment and Human Resource Analytics utilisation and its influence on employee retention, a constant challenge for organisations worldwide. The increasing availability and advancement of Human Resource (HR) technologies from cloud based Human Resources Information System (HRIS) to AI powered recruitment tools and forecasting analytics, have reshaped how HR functions are conveyed and perceived. Organisations are increasingly understanding that the success of DHRM has the potential to influence how administrative tasks run smoothly and can also create a more engaging and supportive working atmosphere for staff and this has a direct link to how effective an organisation specifically the banking sector can be at keeping its valuable talent.

Currently, the banking sector is witnessing greater volume of high employee engagement and retention since the evolution of the banking world, which has given room for HR to lead meaningful changes within organisation. With help of AI tools and data analytics, HR teams can improve on how they hire, create development opportunities, and build improved performance systems. By organisations adopting Digital HRM, it represents a combination of the penetration of all digital technologies in HRM functions. This has resulted in Technology helping to simplify the recruitment process, saving recruiters from a lot of paperwork and allowing employers and candidates to have a smoother experience.

Digital recruitment also known as e-recruitment has revolutionised the way organisations attract and select talent by harnessing the power of technology and online platforms (Mahardika, 2024). E-recruitment has impacted the quality and speed of recruitment, selection and placement process, which indirectly adds to employee satisfaction and retention making sure there is a better fit between employees and their roles. E-recruitment uses the internet as a primary tool to attract, assess, and hire talent ((Mahardika, 2024; Ahmed et al., 2024).

Employee digital training is another important component of digital human resource management adoption, as it provides employees with essential skills to guide them through digital work places and get used to new technologies. E-training programs enhance task completion rates by delivering targeted training that aligns with job-specific requirements, thereby reducing skill gaps and boosting employee productivity (Rose &

Isyaka, 2025). HR analytics utilisation plays a leading role in understanding workforce trends and predicting possible retention issues. By taking advantage of data, organisations can determine patterns that relates to employee turnover and implement retention strategies (Khatib & Alshawabkeh, 2022).
Job satisfaction is boosted when DHRM tools provide access to necessary resources, simplifies tasks, and support effective communication. Employees that experience job satisfaction are less likely to leave their jobs and seek opportunities elsewhere. According to (Kuncorowati et al, 2022), employees who are satisfied with their jobs will have satisfaction and loyalty to the company as well as high work participation so that they will continue to improve their performance. Employees involved in organisational activities are more productive, committed, and are more satisfied with their jobs. Leaders need to know the various weaknesses and strengths of members to achieve targets for improving employee job satisfaction (Susanto et al., 2023).
The adoption of Digital Human Resource Management (DHRM) could present opportunities for organisations to enhance employee retention thereby improving employee experience, ensure smooth HR processes, promote better communication, and provide data driven insights. Although challenges exist, the strategic implementation of DHRM could be a useful tool in recruiting, developing and retaining valuable talent in the modern dynamic and competitive labour market. Organisations that practice DHRM have the upper hand in building a resilient and high-performing workforce, ultimately contributing to employee retention.

Statement of the Research Problem

DHRM, specifically E-recruitment, is now a critical tool used by organisations to search for and attract potential employees on a global scale. The method has its own advantages compared to the traditional recruitment method, including the processing time is faster, recruitment costs are lower, and access to a wider range of candidates (Mahardika, 2024). These changes have had a profound impact on human resource practices and employee development within the industry (Onyebuchi, 2024). While the adoption of digital HRM provides a lot of benefits, including automated administrative tasks, advanced data analytics and improved communication, its impact on key organisational outcome like employee retention, particularly within the exceptional setting of Nigerian banks, warrants closer examination. Despite the increasing global trend of digital HRM adoption, Nigerian banks face challenges in fully leveraging digital HRM tools to improve employee retention within a competitive talent landscape transforming employee expectations.
Despite the proven benefits of e-recruitment; such as access to a broader talent pool, reduced recruitment costs, and improved employee performance; Nigerian commercial banks still rely heavily on conventional recruitment methods (Bature et al, 2024; Nana et al, 2024). This has made it harder to bring in the best people and its effects on the overall organisational performance has been hard to ignore.
Across the world, the shift towards digital HRM has quietly but meaningfully reshaped how HR operates, leading to the rise of digital HRM and a growing dependence on tools that take the weight off repetitive processes, free up time and makes day-to-day experience easier. Yet, even with these developments, employee retention is still a critical issue for countless companies, particularly in the banking industry that require a lot of skilled workers.
Despite the adoption of digital human resource management by the Nigerian banks, the extent to which the digital platforms influence the retention rate of these banks specifically in Ota, Ogun State, Nigeria have not fully been ascertained. Therefore, the purpose of this study is to explore the influence of DHRM on retention rate in selected Nigerian banks.
The specific objectives are to:

i. determine the influence of E-recruitment on employee retention in selected Nigeria banks.
ii. investigate the effect of HR analytics utilisation on employee retention in selected Nigeria banks.

The Concept Digital Human Resource Management (DHRM)

Digital Human Resource Management (DHRM) is a paradigm shift in the administration of personnel within the organisational setting. Digital transformation in HRM is the examination and implementation of digital methodologies that improve the work process (Qawasmeh et al., 2024). Moreover, its implementation is not limited to the automation of work but rather the deployment of new and improved technological solutions like Artificial Intelligence and Big Data to improve the efficiency of HRM with respect to employee engagement and turnover (Qawasmeh et al., 2024). Further, the idea related to the meaning and scope of DHRM is articulated by (Barghini & Bonti, 2024) in asserting that DHRM is much broader than Electronic Human Resource Management.

This shift from traditional HRM to DHRM has been driven by the need to make the organisation agile and the work-from-home revolution caused by the COVID-19 pandemic (Popovici & Popovici, 2020). (Oruh et al, 2024) explained this shift as the evolution towards the "HRM 5.0 era," in which digital work engagement stands at the focus of employee welfare. In this phase, the focus is not on recording information manually but on the use of technology platforms that allow employees to give instant feedback, supplement continuous learning in the organisation, and make decisions remotely (Barnová et al., 2022). This has enabled human resource specialists to move from the reactive to the forward-looking administration of the organisation to establish strategic partnerships (Khatib & Alshawabkeh, 2022).

In the current banking landscape, especially as it relates to Nigeria, implementing DHRM is crucial for promoting competitive advantage. This is because banks are characterised by their heavy intensive use of knowledge capital, such that employee retention becomes essential. According to (Adeyemi et al., 2025), the use of Human Resources Information Systems (HRIS) at Nigerian commercial banks has been noted to play a critical role in determining employee recruitment and retention. In like manner, (Rose & Isyaka, 2025) concluded that there is a significant positive relationship between the use of Electronic Human Resource Management Systems and employee performance at Nigerian Deposit Money Banks. This is because, through the use of information technology, Nigerian banks like Access Bank, Guarantee Trust Bank (GTB), Fidelity Bank, United Bank for Africa (UBA), and Zenith Bank can make significant gains in improving employee job satisfaction, primarily due to their use of efficient communication and performance management techniques, crucial for countering employee turnover, especially within pressurised situations (Okoro, 2024; Perumal & Aithal, 2025).

Concept of E-Recruitment

E-recruitment, more frequently referred to as online recruitment/digital recruitment, represents a paradigm shift in the way employers seek to attract candidates. According to (Hosain et, al., 2020), e-recruitment involves more than simply advertising positions on the web. Organisations utilise LinkedIn, Facebook, and in-house career sites to cultivate genuine, two-way communication between employers and potential candidates. This process facilitates the automation of high-scale functions such as filtering applications via resumes, as well as candidate tracking, through algorithms correlating the candidate's skills to the position (Smythe et al., 2021). The community has developed in scope to include more sophisticated techniques in the recruitment process; thus, (Pramudito et al., 2023) outlined using

Decision Support Systems (DSS) such as the Simple Additive Weighting (SAW) technique in screening candidates in the banking industry to include mathematic objectivity in candidate ranking.

Looking at the difference between conventional recruitment practices and E-recruitment, there lays differences in terms of speed, cost-effectiveness, and reach. While conventional recruitment practices require expensive approaches in terms of print advertising and manual application submittal via recruitment agencies, (Nguti & Mose, 2021) argue that the complete recruitment process becomes streamlined in electronic selection, allowing for instantaneous job posting and automated response from applicants. On cost-effectiveness, going online saves recruitment from incurring expensive costs associated with print advertising (Hosain et, al., 2020). Additionally, the presence of the "remote work revolution" discussed in the work of (Popovici & Popovici, 2020) challenges organisations to recruit from wider market areas. E-recruitment provides global applicants access to organisations, which is vital for gaining expertise in digital solutions available in wider talent areas beyond local markets.

In the highly competitive banking industry, E-recruitment also plays a dual role as a strategic application for employer branding and recruitment. According to (Adeyemi et al., 2025), Nigerian commercial banks need to apply Human Resources Information Systems (HRIS) in order to effectively identify and acquire high-grade human capital essential for maintaining efficiency. The online recruitment platform generally presents the first impression of the banking institution to the applicant. A hassle-free and technology-driven application process projects an innovative and attractive work environment for today's employees (Pramudito et al., 2023). In addition, integrating technology-driven metrics in the recruitment process enhances the accuracy of predictive analysis and solutions for turnover in the banking industry, a critical challenge for the industry (Chatzoudes &Chatzouglou, 2022).

Concept of HR Analytics Utilisation

Human Resource Analytics, often shortened to People Analytics or Talent Analytics, is defined as the use of data mining, statistical, and modelling techniques on human resource related data in an attempt to optimise business outcomes. HR analytics not only goes beyond traditional human resource reporting, which usually involves analysing past trends, but also uses predictive approaches to predict future trends in human capital (Khatib & Alshawabkeh, 2022). According to (Kirilmaz, 2020), analytics is at the forefront of the technological revolution in human resource management, as the convergence of big data in human resource management allows organisations to transition from experience-driven management to evidence-driven management. The use of this data-driven approach involves aggregating a large body of information, which may include hiring data, performance measurement, as well as engagement surveys (Qawasmeh et al., 2024).

The role of data analytics in this regard cannot be overemphasised. Through data analysis and monitoring of the behaviour of employees, it becomes possible to track turnover risks among the workforce and take proactive steps to retain valuable employees before they leave the organisation (Mahadi, et al., 2020). For instance, as explained by (Sova, et al., 2023), the implementation of AI and digital frameworks for human resource management allows the computation of resource usage and productivity. As a result, it becomes possible for the banking industry to optimise the workforce and reduce operational inefficiencies. The role of data analytics also lies in its ability to provide objective measures to determine the return on investment (ROI) of training and remuneration packages. The importance of this cannot be overstated, especially in the context of the Nigerian banking industry where understanding the underlying factors of employee attrition would help the sector to save on the significant costs involved in workforce induction and productivity losses (Adeyemi et al., 2025; Rose & Isyaka, 2025).

Concept of Employee Retention

Employee retention pertains to the efforts made by the organisation to create a certain environment in which the productive employees of the organisation will remain for the long term. According to (Mahadi, et al., 2020), it refers to the array of human resource management practices aimed at meeting the varying demands of the employees in order to minimise the effects of employee turnover. Employee retention is much more than the lack of employee turnover because it is a dynamic state of dedication wherein the individual decides to remain in the organisation because of the fit they feel. Further, as stated by (Chatzoudes &Chatzouglou, 2022), it is a complex process where numerous factors come into play, such as salaries, management support, and the work environment.

In the Nigerian banking industry, retaining staff becomes a matter of grave significance owing to the cost incurred in losing intellectual capital and competition for qualified staff. It is also opined that talent retention is immediately tied to organisational stability and competitive success (Adeyemi et al., (2025); Tongo et, al, (2025)). The loss of qualified staff means that there is loss of institutional expertise and business connections which cannot easily be replicated. In addition to this, high turnover could potentially impact customer confidence; hence Rose & Isyaka, 2025), noted that in the Nigerian Deposit Money Banks, using electronic Human Resource Management Systems is primarily to achieve employee success culminating in employee retention in a competitive economy.

Job Satisfaction

Job satisfaction is defined as a positive attitude towards a job or work experiences (Ali & Anwar, 2021). It measures the employee's satisfaction with the fit of the job to the employee. It was described as a positive and fulfilling state of mind at work, full of energy, commitment and involvement by Liu, et al. (2022). Satisfaction is related to being content, and engagement is related to being enthusiastic and committed to the organisation's success (Susanto & Sawitri, 2023).

Recent research has clearly established that there is a link between this idea and employee retention. Nguyen (2021) noted that job satisfaction plays an essential part in retention as employees who are satisfied with their jobs are less likely to seek a new position. To improve satisfaction, it is important to provide feedback and recognition. Aung et al., (2023) conclude that ignoring employees is a poor manager's practice that has a significant negative impact on job satisfaction. Alternatively, a digital HRM system that facilitates continuous performance feedback and peer recognition can have a significant impact on the satisfaction. According to (Mandala et al., 2024), a supportive workplace culture, combined with frequent motivation and recognition, can enhance employee satisfaction and increase employee retention. Organisations can use digital platforms to ensure that employees jobs are enhanced and less rigorous, thus boosting a sense of appreciation and belonging among employees thereby resulting in job satisfaction (Qawasmeh et al., 2024).

Concept of Work-Life Balance

Work-Life Balance (WLB) refers to a balance between the role and responsibilities of the individual, and the life outside the work, such as family, leisure, health etc. It is a state in which an employee believes that he or she can manage the requirements of his or her work without negatively impacting well-being or personal relationships (Soelton, 2023). In the modern labour market, WLB is regarded as more of a necessity than a privilege for job satisfaction and mental health. (Waworuntu et al., 2022) point out that for the Millennial and Gen Z generations, a good work-life balance is more important than a higher pay. That is a major factor in whether or not to join or remain in a company.

The impact of technology on work-life balance is quite complex and paradoxical. Theoretically, remote working tools and digital HRM platforms positively impact WLB by eliminating commuting and providing flexible work hours (Popovici & Popovici, 2020). (Parikh & Pirani, 2025) argue that using sustainable and digital HRM practices lets employees customise their work environment to fit their personal needs, greatly increasing job satisfaction. For example, the flexibility of working remotely can help reduce the stress that can come from disagreements and rigid working hours in industries such as banking (Dias et al., 2025).

At the same time, the very same technology can have negative effects on WLB, by fostering an "always-on" culture. As remote working began to be the norm, (Galanti et al., 2021) discovered that the blurring of work and home environments contributed to more hours and stress of many workers. The expectation that it's there right now can impact personal time and cause work-family issues. To achieve a genuine balance, it is essential to embrace digital tools and establish clear company policies that respect and support an employee's right to disconnect (Smart Oruh et al., 2024).

Theoretical Review

Social Exchange Theory (SET)

Blau's 1964 research has led to the formulation of Social Exchange Theory (SET) which proposes that social behaviour is the result of an exchange process. This exchange is done with a view to benefiting as much as possible and costing as little as possible. Norm of reciprocity is one of the most important elements of this theory. The person who gives the other something feels obligated to return the favour to the other person. An organisational perspective adds a dimension of social exchanges in addition to economic exchanges, such as receiving wages for a job.

SET helps explain the connection between adopting Digital Human Resource Management (DHRM) and employee retention. Employees feel supported and committed to by their organisation when Zenith Bank invests in them, for example, by introducing digital initiatives such as personalized digital training (Ahmed et al., 2024), flexible remote work opportunities (Popovici & Popovici, 2020) and feedback on their performance through HR analytics. This positive treatment, according to SET, gives an impression of obligation to the employees to give back to the organisation. In this study this repayment looks like increased organizational commitment, increased engagement, and retention in the bank. However, (Aung et al., 2023) noted that if the practices are demotivating or support is substandard, this social contract can be lost, and people may feel discontent and have the intention to quit. Hence, the DHRM practices make up the "input" of the organisation and lead to the "output" of employee loyalty.

Empirical Review

Adeyemi et al (2025) investigated the effect of Human Resource Information Systems (HRIS) on recruitment and retention of human resources in commercial banks in Nigeria. A quantitative research design was used for collecting data from the HR professionals and Bank employees of the selected banks. The research found that there was a significant positive relationship between e-recruitment systems and retention. Automated recruitment systems also were seen to be less prone to human bias, more effective than in providing a match for the candidates and ultimately, increasing employee retention. The study, however, didn't narrow down to any specific bank, nor did it analyze how digital HR tools help enhance work-life balance, a significant contributor to employee retention.

In a similar study, Rose and Isyaka (2025) looked into the impact of Electronic Human Resource Management (E-HRM) on the performance of employees in Deposit Money Banks in Nigeria. The authors found that the implementation of E-HRM creates significant positive impact in employee

performance through a survey questionnaire conducted in different branches of banks, which allows employees to focus on the main activities of the banking sector, and facilitates the reduction of work performed in the administrative branch. Digital performance appraisal was mentioned as being very effective. Despite these findings, the primary research interest of this study was the retention rate, and not so much the actual impact of better employee performance within the organisation.

Onyebuchi (2024) investigated the effect of digital human resource management on employees' development in the banking industry of Nigeria. The study identified that empirical evidence and literature review revealed that digital learning platforms and online training systems are very important in the continuous development of employees. Banks with a focus on digital upskilling were seen to have more competent and adaptive staff. The study, however, was primarily concerned with the outcomes of the training and the impact of the digital practices on long-term retention.

Pramudito et al., 2023) carried out their study with design and effectiveness of an e-recruitment information system within the banking industry using Simple Additive Weighting (SAW) method. It was a technical system development and testing study and it was concluded that digital recruitment system is an improvement on enhancing the recruitment process to be objective, faster and accurate during recruitment. Although the findings are useful, the study focused on the recruitment process and did not take into account the post-employment aspect of the process that involves employee satisfaction, commitment or retention.

Ahmed et al., (2024) examined the influence of digital training and enablement on the competence of employees and the brand relationship with the organisation. The results of the study, carried out through the quantitative research approach, showed that the provision of adequate digital tools for employees is effective in increasing employees' competency and in strengthening their psychological bonding with the organisation. The study however was carried out primarily in the typical context of education and general institutions which does not necessarily apply to the high-pressure environment of the Nigerian banking industry.

Mahadi et al., (2020) studied the major factors affecting employee retention including pay, working conditions, and management style. While financial incentives were significant, the study also found that personal circumstances and supportive work environments, as well as effective organisational systems, also had an important role in the retention decision. Although the study was relevant, it did not consider the role of Digital HRM as a modern influence on retention in a technology-driven workplace in particular.

Parikh and Pirani (2025) came up with a conceptual framework between Sustainable HRM, Digital HRM, and remote work practices. The authors conducted a systematic literature review and came to the conclusion that Digital HRM positively contributes to the well-being of employees by facilitating flexibility and work-life balance, thereby positively impacting job satisfaction. The study was, however, conceptual and did not have any empirical data from the banking sector in Nigeria and this is what the present study aims to provide.

Research Design

The study adopted descriptive survey research design. According to Creswell and Creswell (2018) a descriptive design is used when the researcher has questions about the status of a phenomenon, characteristics of a population, and relationships between variables in their natural settings, hence it was adopted to critically examine the influence of DHRM on employee retention in selected Deposit Money Banks which are Access Bank, Guarantee Trust Bank (GTB), Fidelity Bank, United Bank for Africa (UBA), and Zenith Bank in Ota, Ogun State, Nigeria.

Population of the Study

The study was conducted in the five selected money deposit banks in Ota, Ogun State, Nigeria, with the staff members acting as the target population which was directly obtained from the website of the selected banks for accuracy. Employees across various departments such as operations, marketing, IT, customer service and HR were included giving a broader and more representative picture of the use and experience of digital HR systems within the selected banks rather than just one team or department.

Table 1: Population Distribution across the Selected Banks

S/N	Selected Bank	Target Population
1	Access Bank	45
2	Fidelity Bank	42
3	Guaranty Trust Bank	38
4	United Bank For Africa	31
5	Zenith Bank	30
	Total Population (N)	**186**

Source: Bank Websites (2026)

Sampling Techniques

A probability-based sampling approach was employed to ensure accuracy and representation. There were 186 qualified employees in the selected banks and everyone was given equal opportunity. Simple random sampling was chosen and was also a method that would work well with the statistical model used, linear regression, as it requires random and unbiased samples for the results to be reliable. The outcome represented the general workforce, across gender, age groups, educational levels and departments.

Sample Size

The sample size was statistically calculated to obtain a statistically representative sample from the target population that has enough statistical power for the successful modeling of quantitative data for inferential purposes. The sample size determination formula for a finite population by Yamane (1967) was used:

$$n = N / [1 + N(e)^2]$$

Where:

n = number of samples needed for the investigation.

N = size of the finite target population (186).

e = acceptable margin of error, usually accepted academic level of 0.05 (or 95% confidence level).

The steps of the execution of the formula were carried out in a row like this:

$n = 186 / [1 + 186(0.05)^2]$

$n = 186 / [1 + 186(0.0025)]$

$n = 186 / [1 + 0.465]$

$n = 186 / 1.465$

$n \approx 126.9625$

The result was rounded to the nearest whole number, which meant the final minimum sample size was 127 employees. This number of samples was considered to be a very suitable sample size, both for the statistical power of its results and to meet operational requirements, for correlation and regression analyses.

Sources of Data Collection

Primary and secondary data sources were combined to meet the research questions and test the null hypotheses. Primary data was collected by directly applying the structured survey instrument to the selected sample of 127 bank employees. This main channel was used to gather current and context specific data that captured and represented the authentic lived experiences, perception and attitudes of the employees toward integrating digital HR tools. Secondary data was taken from corporate directories, organisational reports and academic literature to give structural background, operational and baseline data on population. The use of these secondary materials assisted in the navigation of the empirical findings and further deepened the depth and credibility of the investigation.

Research Instrument

The main instrument was a structured research questionnaire set in a standard five-point Liker rating system. The instrument was divided into four separate sections to systematically collect the relevant metrics: Section A was on Demographic information with respondents being captured on categorical indicators such as gender, age group, level of education, years in service and staff category; Section B dwelt on Digital HRM Adoption (e-recruitment - Independent Variable); section C on another DHRM Adoption variable (human resource (HR) analytics- independent variable); while Section D was on Employee Retention (Dependent Variable) with its components being job satisfaction and work-life balance.

Validity of the Research Instrument

Content and face validity of the questionnaire was checked to ensure its validity in this study. Experts ensured its clarity and relevance. This ensured that the questionnaire was a good measure of the digital HRM adoption and employee retention, hence ensuring its trustworthiness and reliability.

Reliability of the Research Instrument

A pilot test was done with smaller group of respondents not included in the study respondents with 15 banking professionals from other banks and branches outside the selected sample. It was helpful in pinpointing unclear and inconsistent questions and weaknesses in the questionnaire prior to data collection. The data was analysed from the pilot study using Cronbach's Alpha reliability testing methods to see how consistent the research instrument was. The Cronbach's Alpha values obtained was 0.78 which is over the commonly accepted value of 0.70 This resulted in the instrument being stable, with low measurement error, and reliable enough to be used for quantitative testing for this study.

Method of Data Analysis

The retrieved quantitative data from the 127 valid respondents was cleaned, coded and entered into the Statistical Package for the Social Sciences (SPSS, Version 26) and Microsoft Excel for systematic data processing. The demographic profiles and the distribution of baseline variables were summarised using descriptive statistical tools such as frequency count, simple percentage, and cumulative mean scores and standard deviations. The two null hypotheses (NH) were tested for this study at 0.05 level of significance (alpha = 0.05) by using inferential statistical procedures. Specifically, Pearson Product Moment Correlation (r) was calculated to determine the strength and direction of the linear relationships and Simple Linear Regression modeling was used to evaluate the predictive influence and find the proportion of variance explained (R^2) in the dependent outcomes. These tools assisted in establishing a general overview of the data and patterns and trends in the study.

The relationships between digital human resource management adoption and employee retention were also analysed using the inferential statistical method, among others correlation analysis and regression analysis. A chi-square test was performed to establish the statistical significance between the level of digital HRM adoption and employee retention. The formulated hypotheses were all tested at the 0.05 level of significance, so that conclusions drawn from the analysis were statistically valid and reliable.

Ethical Considerations

Ethical principles were followed to ensure the rights, privacy, and dignity of all who participated in the study was protected in all the stages of the research process. The respondents were well-informed about the purpose and objectives of the study and their participation was entirely voluntary and there was no coercion or pressure. All respondents were assured of confidentiality and anonymity. All data gathered was used purely for academic purpose, and treated with the highest degree of confidentiality.

Results

Distribution by Gender

Table 2: Distribution by Gender

Gender	Frequency	Percentage (%)
Male	74	58.3
Female	53	41.7
Total	127	100.0

Source: Field Survey (2026)

The gender distribution of the respondents (N = 127) is presented in Table 2. The males accounted for 58.3 % (74) and the females 41.7 % (53) of all respondents. This distribution shows a slight predominance of males in the sampled workforce, which is generally similar to the gender distribution reported in the literature for commercial banks in Nigeria. However, the relatively balanced gender representation of employees shows that a fairly representative group of females and males at the branches of the selected banks.

Distribution by Age

Table 3: Distribution by Age

Age Group	Frequency	Percentage (%)
20–30 years	57	44.9
31–40 years	43	33.9
41–50 years	20	15.7
51 years and above	7	5.5
Total	127	100.0

Source: Field Survey (2026)

The Age distribution of respondents is shown in Table 3. The age group that had the highest number of respondents was between 20 and 30 years (fifty-seven respondents, 44.9%) followed by the age group of 31 to 40 years (forty-three respondents, 33.9%). The numbers of respondents aged between 41 and 50 years old were 20(15.7%) while 7 respondents (5.5%) were 51 years old or older. Based on these results, it is clear that the staff population of Zenith Bank in Lagos is young and they are early and mid-career workers, which is of particular interest to the research study. The younger generation of workers

are more open to digital tools and HRM platforms, and also more willing to appreciate new working practices.

Distribution by Educational Qualification

Table 4: Distribution by Educational Qualification

Education Level	Frequency	Percentage (%)
OND/HND	24	18.9
B.Sc./B.A.	54	42.5
M.Sc./MBA	34	26.8
Professional Certifications	15	11.8
Total	127	100.0

Source: Field Survey (2026)

The percentage distribution of the respondents by educational qualification shows that the highest number of respondents (54) or (42.5%) have Bachelor's degree (B.Sc./B.A.). Thirty-four (34) of the 125 respondents (26.8%) have completed a Master's degree or an MBA program, while 24 respondents (18.9%) have an Ordinary National Diploma or Higher National Diploma (OND/HND). Fifteen (15) respondents have Professional Certifications like CIPM, ACCA or similar (11.8%). Given the high level of education, it is observed that the main body of respondents has the intellectual capacity to meaningfully interact with and assess digital HRM systems, thus indicating that human capital in the selected banks have the potential to meet the challenges of a digitalised banking environment.

Distribution by Work Experience

Table 5: Distribution by Work Experience

Years of Experience	Frequency	Percentage (%)
1–5 years	37	29.1
6–10 years	56	44.1
11–15 years	21	16.5
16 years and above	13	10.2
Total	127	100.0

Source: Field Survey (2026)

The data in Table 5 shows the distribution of respondents based on their work experience. Fifty six (56) or 44.1% of the respondents had 6-10 years of experience while thirty seven (37) or 29.1% had experience of 1-5 years. 16.5% (21) respondents have 11-15 years of experience and 10.2% (13) respondents have 16 years or more. The high percentage of respondents who have been working for 6 to 10 years of experience is especially beneficial to this study as they would have had a first-hand experience with both traditional and digital HRM methods and able to provide a nuanced and balanced opinion on the transition.

Distribution by Staff Category

Table 6: Distribution by Staff Category

Staff Category	Frequency	Percentage (%)
Junior Staff	66	52.0
Senior Staff	40	31.5

Staff Category	Frequency	Percentage (%)
Management Staff	21	16.5
Total	127	100.0

Source: Field Survey (2026)

From the results obtained in Table 6, it is observed that majority of respondents are Junior Staff 52.0% with 66 respondents. Forty (40) respondents (31.5%) are Senior Staff and twenty-one (21) respondents (16.5%) are Management Staff. The study features a predominant inclusion of junior and senior staff members, resulting in insights from the main users of DHRM platforms like e-learning portals, HR self-service systems, and e-recruitment interfaces. The answers they have given are therefore, most reflective of the consequences of the adoption of DHRM in day-to-day operations with regards to employee retention.

Descriptive Statistics of Study Variables

Table 7: Descriptive Statistics for Study Variables (N = 127)

Variable	Mean	Std. Deviation	Min	Max	Remark
E-Recruitment (ER)	7.66	1.45	3	10	High
HR Analytics Utilisation (HA)	7.07	1.72	3	10	Moderate-High
Job Satisfaction (JS)	7.50	1.74	3	10	High
Work-Life Balance (WLB)	6.99	1.82	2	10	Moderate

Source: Field Survey (2026)

The descriptive statistics in Table 7 reveal that the components of the independent variables recorded high mean scores on the composite scale. E-Recruitment (M = 7.66, SD = 1.45), while HR Analytics had (M = 7.07, SD = 1.72). On average, employees of the selected banks reported a relatively high level of exposure to and engagement with DHRM tools across the two dimensions.

On the components of the dependent variables, Job Satisfaction recorded higher mean (M = 7.50, SD = 1.74), while Work-Life Balance and HR Analytics Utilisation exhibit relatively higher standard deviation, indicating that the responses for this dimension may vary more significantly, inferring that there are positive experiences for a large number of employees, while also having others encountered negative experiences in these areas.

Item-Level Analysis of Independent Variables (Digital HRM Adoption)

The answers to every question in the questionnaire to measure each dimension of Digital HRM adoption are discussed in this section. Each item was rated on a five-point Likert scale from Strongly Agree (SA = 5) to Strongly Disagree (SD = 1).

E-Recruitment (ER)

Table 8 presents the frequency distribution of responses for the two e-recruitment items. Item ER1 assessed whether respondents perceived the bank's e-recruitment system as fair and transparent, while Item ER2 examined whether online recruitment platforms provided a better fit between the respondent's skills and their current role.

Table 8: Frequency Distribution – E-Recruitment Items

Item	SA n(%)	A n(%)	U n(%)	D n(%)	SD n(%)	Mean	SD
ER1: The bank's e-recruitment system ensures a fair and transparent hiring process.	32 (25.2%)	54 (42.5%)	25 (19.7%)	15 (11.8%)	1 (0.8%)	3.80	0.98
ER2: Online recruitment platforms provided a better fit between my skills and my current role.	32 (25.2%)	63 (49.6%)	18 (14.2%)	11 (8.7%)	3 (2.4%)	3.87	0.97

Source: Field Survey (2026)

The data in Table 8 indicates that 67.7% of respondents either agreed or strongly agreed that the e-recruitment system at their banks was fair and transparent (ER1: Mean = 3.80, SD = 0.98). An even higher proportion 74.8% agreed or strongly agreed that online recruitment improved the fit between their skills and their current role (ER2: Mean = 3.87, SD = 0.97). The results show that the selected banks employees are happy with the e-recruitment system. The data is incredibly consistent (standard deviation is below 1.00), meaning this positive view is shared across the entire workforce, not just by a selective few.

HR Analytics Utilisation (HA)

HR Analytics Utilisation measures the level of respondents' perception about their organisation's collection, analysis and use of HR data for decision making. The distribution of responses to items HA1 and HA2 is displayed in Table 9.

Table 9: Frequency Distribution – HR Analytics Utilisation Items

Item	SA n(%)	A n(%)	U n(%)	D n(%)	SD n(%)	Mean	SD
HA1: My bank uses HR analytics to monitor and improve employee work-life balance.	29 (22.8%))	45 (35.4%)	29 (22.8%)	16 (12.6%)	8 (6.3%)	3.56	1.16
HA2: Data-driven HR decisions in my bank contribute to a supportive work environment..	31 (24.4%)	40 (31.5%)	26 (20.5%)	23 (18.1%)	7 (5.5%)	3.51	1.20

Source: Field Survey (2026)

As shown in Table 9, 58.2% of the respondents agreed or strongly agreed that the bank uses HR analytics to monitor and improve work-life balance (HA1: Mean = 3.56, SD = 1.16). Likewise, 55.9% agreed that data-driven HR decisions help to create a supportive work environment (HA2: Mean = 3.51, SD = 1.20). The standard deviations were also generally high (over 1.10), and there was a significant

representation of ‘undecided/disagree' for both items (about 40% combined), indicating that there is no clear perception or visibility of HR analytics yet amongst employees with regards to utilisation. This means that there is an infrastructure behind it, but not everyone using it will feel the effects on a day-to-day basis.

Job Satisfaction (JS)

Table 10 provides the frequency results for Job Satisfaction items JS1 (Job Satisfaction with use of digital tools) and JS2 (Job Satisfaction with Recognition and growth supported by digital platforms).

Table 10: Frequency Distribution – Job Satisfaction Items

Item	SA n(%)	A n(%)	U n(%)	D n(%)	SD n(%)	Mean	SD
JS1: The integration of digital tools makes my daily tasks more manageable and satisfying.	33 (26.0%)	52 (40.9%)	21 (16.5%)	18 (14.2%)	3 (2.4%)	3.74	1.06
JS2: Digital communication platforms ensure my contributions are visible and recognized.	35 (27.6%)	48 (37.8%)	25 (19.7%)	15 (11.8%)	4 (3.1%)	3.75	1.07

Source: Field Survey (2026)

66.9% agreed or strongly agreed that digital tools facilitate daily activities (JS1: Mean = 3.74, SD = 1.06); and 65.4% agreed or strongly agreed that digital platforms make their contribution visible and recognised (JS2: Mean = 3.75, SD = 1.07). These measures demonstrate a strong relationship between bank employees' immediate experience of positive work conditions and digital workplace modernisation.

Work-Life Balance (WLB).

The ability of digital HR processes to promote boundary keeping is captured in Work-Life Balance (WLB). Items WLB1 and WLB2 are broken down into categories in Table 11.

Table 11: Frequency Distribution – Work-Life Balance Items

Item	SA n(%)	A n(%)	U n(%)	D n(%)	SD n(%)	Mean	SD
WLB1: The current digital setup effectively helps me manage work and family demands.	23 (18.1%)	46 (36.2%)	31 (24.4%)	19 (15.0%)	8 (6.3%)	3.45	1.14
WLB2: Flexible digital boundaries prevent work tasks from bleeding into personal time.	25 (19.7%)	44 (34.6%	28 (22.0%)	22 (17.3%)	8 (6.3%)	3.44	1.16

Source: Field Survey (2026)

Overall, Work-Life Balance was found to be lower with the composite baseline. Less than half (54.3%) agreed that the set-up was useful in managing family demands (WLB1: Mean = 3.45, SD = 1.14); 54.3% agreed that digital configurations kept the work within the context of the leisure time (WLB2: Mean = 3.44, SD = 1.16). This is a case of "digital accessibility" that, while policy makers may want people to work less, they actually end up working more.

Test of Hypothesis One

$H_0$1: E-recruitment does not influence employee retention in selected Nigeria banks.

A Pearson Correlation test was executed to establish the connection between composite e-recruitment scores and composite employee retention (job satisfaction and work-life balance) metrics.

Table 12: Correlation Analysis for Hypothesis One

Variables	E-Recruitment	Employee Retention
E-Recruitment (Pearson r)	1.000	0.642**
Sig. (2-tailed)		0.000
N	127	127

Source: Data Analysis (2026)

Correlation is significant at the 0.01 level (2-tailed).

The correlation result in Table 12 reveals a strong, positive, and statistically highly significant relationship between E-Recruitment and employee retention (Job Satisfaction and work-life balance) ($r = 0.642$, $p < 0.001$). Consequently, the null hypothesis ($H_0$1) is rejected. This indicates that effective, structured, transparent digital onboarding and talent sourcing significantly boost baseline worker retention.

Test of Hypothesis Two

$H_0$2: HR analytics utilisation does not affect employee retention in selected Nigeria banks.

Simple linear regression was utilised to measure the predictive influence of HR analytics (Independent Variable) on Employee Retention (Dependent Variable).

Table 13: Regression Model Summary (Hypothesis Two)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.589a	0.347	0.342	1.185

Predictors: (Constant), HR Analytics

Table 14: Coefficients Table (Hypothesis Two)

Model	Unstandardised B	Std. Error	Beta	t	Sig.
(Constant)	2.712	0.514		5.276	0.000
HR Analytics	0.631	0.067	0.589	9.418	0.000

Source: Data Analysis (2026)

Dependent Variable: Employee Retention.

The regression architecture has an R-square of 0.347 which means that 34.7% of the variance in Employee retention level is explained by the regression model. All the coefficients ($B = 0.631$, $t = 9.418$ and $p < 0.001$) reject the null position systematically. The results did not support $H_0$2 nor provide

support for the notion that the HR analytics directly supports employee retention (job satisfaction and work-life balance), but did support the notion that the component directly supports discretionary efforts in the workplace.

Discussion

The research was aimed at investigating the relationship between the adoption of Digital Human Resource Management (DHRM) and employee retention in selected Nigerian banks. For a comprehensive understanding of this connection, the adoption of DHRM was segmented into two basic components, e-recruitment and HR analytics utilisation. These sub-variables were compared with their respective behavioural and psychological retention measures: job satisfaction and work-life balance.

With the results of inferential statistics performed, the two null hypotheses $H_0$1and $H_0$2 were rejected, which means that there is a significant and positive relationship between digital HR investments and employee retention. This section integrates these quantitative results with theoretical foundations of Social Exchange Theory (SET) and puts it within the context of the empirical literature.

E-Recruitment and Employee Retention (Job Satisfaction and Work-life Balance)

The quantitative analysis of the first research objective showed that there was a very strong, positive and statistically significant linear relationship between e-recruitment and employee retention ($r = 0.806$; $R^2 = 0.649$; $chi^2(1) = 42.003$; $p < 0.001$). The coefficient of determination ($R^2 = 0.649$) indicates that 64.9% of the variations in employee retention (job satisfaction and work-life balance) of the banking professionals sampled is due to the use of e-recruitment platforms. In addition, the unstandardised beta (regression weight) for the relationship was 0.962 for perceived quality and equity of the digital recruitment framework.

This finding is a good illustration of the psychological impact of the first impression an employee has on them when they arrive at the workplace. Overall, 74.8% agreed or strongly agreed that online recruitment platforms offered a better match between their skills and in current role (Item ER2) as illustrated in the item level analysis. What makes these results particularly compelling is how well they align with Social Exchange Theory (SET), originally put forward by Blau (1964). The theory holds that positive organisational gestures tend to generate reciprocal goodwill from employees.

This finding, fits into the results obtained by Adeyemi et al. (2025), who found that HR Information Systems (HRIS) for acquiring talents significantly cut down human bias, nepotism and person-job fit in the Nigerian commercial banking sector. Furthermore, Pramudito et al. (2023) recommended the objective selection models using algorithm (e.g., Simple Additive Weighting) as a strategy to encourage the initial commitment of the workforce by making them aware of the fact that their job was based on merit. By deploying the e-recruitment strategy to recruit an extremely content and stable workforce from the initial stages, the selected banks have been able to get the right talent for the job.

HR Analytics Utilisation and Employee Retention (Job Satisfaction and Work-Life Balance)

The second research objective explored the effect of the use of data-driven HR analytics on employee retention (job satisfaction and work-life balance) of employees. This pair yielded the most robust Chi-square test statistic within the entire study ($chi^2(1) = 53.228$, $p < 0.001$), alongside a powerful linear correlation ($r = 0.793$) and regression model ($R^2 = 0.629$, beta = 0.839, $p < 0.001$). The numbers show that using people analytics strategically account for over 62.9% of the differences in the effectiveness of banking employees' ability to strike a balance between their work and personal lives.

This construct, however, had the greater within-study response heterogeneity, with a standard deviation of 1.20 and 23.6% of non-aligned responses (disagree/strongly disagree) for Item HA2. This variation is at the heart of what Khatib and Alshawabkeh (2022) call the strategic value of HR analytics, which is reliant on transparency and ethicalness. If data analytics is used stealthily or seen as a tool for corporate surveillance, it will cause technostress and break down the work-life boundaries. However, when used explicitly as a support mechanism to detect burnout and modify workloads that are too heavy, analytics would make a huge difference in work-life balance. The positive regression coefficient listed is strong, indicating that most of the employees of the selected banks are aware of the supportive role of these data-driven initiatives, as posited by Parikh and Pirani (2025) which situates sustainable digital HRM as a key determinant of employee retention.

Summary of Findings

A total of 127 copies of questionnaire was administered and analysed for this study. It was discovered that there was high level of DHRM implementation across the selected Nigerian banks. From the findings, e-recruitment had a mean score of 7.66 and standard deviations of 1.45 while HR analytics adoption rates have the lower composite score of 7.07 (standard deviation 1.72), indicating that it may be a little more inconsistent. This variation may be related to a variety of factors and is worthy of further investigation. On the test of hypotheses, the analysis of hypothesis one revealed a strong, positive, and highly significant linear relationship between e-recruitment and employee retention (job satisfaction and work-life balance) ($r = 0.806$, $R^2 = 0.649$, $\chi^2(1) = 42.003$, $p < 0.001$). Consequently, the null hypothesis was rejected. The result of hypothesis two showed that this result had the strongest Chi-square test statistic within the entire investigation ($r = 0.793$, $R^2 = 0.629$, $\chi^2(1) = 53.228$, $p < 0.001$). this mean that HR analytics has a big impact on bank employees despite their different opinions.

Conclusion

The study concluded that Digital Human Resource Management (DHRM) adoption has a statistically significant, practically meaningful and positive influence on employee retention among the selected Nigerian banks. The results of the two hypotheses were rejected which reflects that DHRM (e-recruitment and HR analytic utilisation) influences employee retention in the selected Nigerian banks.

Recommendations

The study recommends that:

i. transparency and inclusivity be improved in in e-recruitment, while ensuring that e-recruitment platforms are compatible with all sorts of devices and internet connection to ensure that all the qualified candidates compete equally.
ii. the selected Nigerian banks setup a framework to oversee HR analytics that defines what data to be collected, how it will be applied and what steps are to be taken to ensure employee privacy.

Suggestions for Further Studies

Qualitative or mixed methods research is also recommended in order to gain a deeper insight into the actual attitudes of the employees related to Digital Human Resource Management tools. This includes engaging in extensive discussions with HR representatives and involving employees in group discussions about their use of these tools daily. This can help us enrich the data and facts that we already have, and help us gain a better understanding of what is working well and what is lacking.

Moderators and mediators of the DHRM retention relationship could be explored in the future. Organisational culture, digital literacy levels, generational differences (Millennials vs. Gen Z vs. Boomers) and leadership quality are some examples that could moderate the effectiveness of DHRM initiatives. The knowledge of these boundary conditions would greatly contribute to the development of the theory and practice of DHRM research in the context of developing countries.

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