
Clues, Cues and Complexities: Unpacking the digitalization of the Human Resource Function in the banking sector

Mildred Mahapa¹ Maletsoela Alina Mahao² and Nteboheleng Lillian Tilo³

¹National University of Lesotho PO 180 Roma Lesotho

²National University of Lesotho PO 180 Roma Lesotho

³National University of Lesotho PO 180 Roma Lesotho

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Abstract

Amid numerous alerts about the advent of the digital economy and the recent coronavirus outbreak, both private and state-owned enterprises in developing countries continue to retain their conventional business models, which are characterized by manual operations and administrative inefficiencies. It is against this background that the researchers sought to assess the challenges and opportunities of the digitalization of the Human Resource (HR) function in the banking sector. The researchers used selected banks in Zimbabwe as case studies to explore the merits and challenges of digitalizing human resource functions. The research had a total of 30 participants. The findings indicated that the banks are enjoying the benefits of digitalizing the HR functions, such as easier access and manipulation of employee data, a long-term archive of data, auditable work, and enhanced workflow. Regardless of the benefits of digitalization, it still has some challenges like network issues, misrepresentation of leave days, unauthorized deductions, lack of confidentiality, lack of knowledge of the system, and increased maintenance costs. The research suggested that top management support be strengthened and that regional human resource management (HRM) personnel be trained on a regular basis, as these two factors are critical to the improvement of digitalized functions.

Keywords: digitalization, information, human resource, systems

Introduction

The job of the HR practitioner is basic to the achievement of organisational objectives. For more than a decade now, digital possibilities have been challenging traditional ways of delivering HRM services within business. Information Communication Technology (ICT) completely infuses HRM processes and departments in today's global networking timeframe. In digitalisation, the systems and processes of an organisation are operated with the use of a computer or internet. Computerised innovation has totally upgraded and improved cycles and frameworks in different businesses, and HR abilities are no exemption. Information technology (IT) plays a fundamental role in creating new opportunities

and delivering competitive benefits to enterprises. The HR profession has had to respond to increased competition for changes in both workforce attitudes and composition, shifts in the employer/worker relationship and rapid advances in HR technology. Human resource management functions have also been digitalised through e-HRM or HRIS. Bondarouk and Looise (2004) define e-HRM as a way of implementing HRM strategies, policies, and practices in organizations through the conscious and direct support of and/or with the full use of channels based on web-technology. The motivation behind this examination is to utilise a contextual analysis from selected Banks in Zimbabwe so as to investigate the advantages and difficulties of digitalising the HR function.

Background of study

The primary responsibility of all managers in general and HRM in particular is the utilization of human capital, to achieve organisational goals (Javadin, 2002). This is done through Job Analysis, planning for manpower requirements of the organisation, Staffing, Selecting and hiring the best staff for the job, Staff training, System design and performance evaluation, compensation, payroll, communications, health and safety and discipline systems. For these activities to be effective they need to be digitalised. The consistent advancement of innovation has also altered society and proceeds to impact and change the manner in which organisations work. This powers organisations and their representatives to adjust to a rapidly changing and complex business environment and a developing number of computerised advancements. In the business arena, digitisation has become a necessity which can never be ignored. Goldstein (2015) contends that, digitisation is changing the manner in which employees interact in the working environment. The processes of talent acquisition and retention have changed and technology has made the process more thorough and demanding. Digitisation of HRM is critical for stability and competitive advantage of today's organisations.

Human Resource Information Systems (HRIS) in the banking sector is recognised as an effective cross-cultural approach to achieve the key organisational goals of the HR department. Today, HR professionals face stiff competition for digitalised global transformation and rapid technological advances. In the future, HR professionals who are agile, fast-paced and ready to handle unexpected changes in the global workplace will need the experience, capabilities and skills in a new type of technology. Onayeva (2017) commented that the effects of the transition to the era of digitalisation need to be analysed as it can lead to liberation if used properly. This age addresses another authoritative worldview focused on various constructions that can prepare the socially reasonable commitments of self-governing people. Subsequently, plainly better approaches for overseeing HRM as chiefs are developing and new HR administrators can oversee themselves.

The purpose of digital HRM has converted a significant function of management as compared to traditional human resource management. The biggest challenge with most organisations is HRM's huge workload, documenting, managing staff records and welfare. In most countries, many banks have thus resorted to the digitalization of their HR activities and Zimbabwe is not an exception. This study therefore sought to answer the following questions;

- What benefits have the banks enjoyed from digitalising the HRM functions?
- What challenges have been faced in the digitalising of the HRM functions?

Literature Review

Digital Human Resource Management

According to Langbert (2010), e-HRM, also known as digital human resource management or HRIS, was widely used in the late 1990s to carry out financial transactions with the concept of electronic commerce. It is all about computerising the HR function. To this end, e-HRM can be defined with full support and knowledge of the use of HR business strategies, policies and practices and Internet-based systems. Ketolainen (2018) endorses the importance of e-HRM in helping companies be successful, competitive, quickly access accurate information, and enable better and more efficient reporting and work processes.

Digital Human Resource Management Functions

Human Resources Planning

Haven & Power (2018) argue that digital human resource planning involves taking steps such as forecasting labor demand, identifying human resource needs, and developing action plans to meet human resource needs. e-HRM systems offer mechanisms that facilitate the collection, restoration, and update of the existing data related to the knowledge, skills, and competences of the organization's employees and access to the data when required. This provides a faster and much more knowledgeable decision-making process should new initiatives are demanded by other departments within the organization (Hopkins & Markham, 2003). Digital human resource planning technology means that the needs of the staff of all departments in an organisation are qualitatively measured and identified and where, when and how this need is met.

E-Recruiting and Placing

E-recruitment and placing involve interactions with numerous people and allows little to no effort during selection. It refers to posting vacancies on the corporate web site or on an online recruitment vendor's website, and allowing applicants to send their resumes electronically via e-mail. It also includes the active search of the internet and the location of resumes. However, there is always the danger of resume overload, as well as low reputation and effectiveness of various web sites and databases. Paradise and Power (2018) recall that advanced e-recruitment started in the 1990s. This was especially embraced for applicants who needed to work in data innovation. It has now evolved as an effective and innovative approach to choose qualified specialists and spot likely possibility for work market arrangement, which is significant for rivalry. New selection processes online test prospective employees' levels of knowledge, behavior and attitude required by the employer through the use of strong IT suffice to say this helps to reduce selection costs.

E- Employee Profile

The E-Employee Profile web application provides a central point of access to the employee contact information and provides a comprehensive employee database solution, simplifying HRM and team building by providing employee skills, organization chart and even pictures (Mondy, 2011). E-Employee profile maintenance lies with the individual employee, the manager

and the database manager. E-Employee profile comprise of the following: Certification, Honor/Award, Membership, Education, Past Work Experience, Assignment Skills, Competency, Employee Assignment Rules, Employee Availability, Employee Exception Hours, Employee Utilization, Employee tools, Job information, Sensitive job Information, Service Details, Calendar, Calendar Administration, Employee Locator easy and to make decisions with less cost and speedy time.

E-Learning

E-Learning refers to any programmed of learning, training or education where electronic devices, applications and processes are used for knowledge creation, management and transfer(Hirschman, 2001).Digital education combines the best elements of traditional classroom teaching with technology. Ketolainen (2018) argues that learning and information transfer accelerate. Digital learning enables synchronized learning via satellite, live or streaming video, the Internet, intranet or CD-ROM (a meeting of students and teachers in a virtual environment) and asynchronous learning (learning in front of someone) (Mondy, 2011). Since the beginning of 2010, digital education has been one of the fastest growing sectors. Most companies are realizing online learning primarily as a more efficient way to distribute training inside the organization, making it available any time and anywhere reducing direct and indirect costs.

E-Performance Management

Digitalising the HR function can provide managers with information on how to conduct a Performance Appraisal, the specific criteria and measurements of given positions and roles as well as examples and models of effective appraisals. Thus Digital Performance Management systems simplify performance management in organisations. In addition, digital performance systems include easy assessment of employee performance metrics and faster response times. Therefore, it saves time for managers to inspect and evaluate staff. In this regard, companies want to use electronic performance management systems. Lee and Jing (2016) suggest that the evaluator evaluates the performance of employees online. The 360-degree performance rating is fully applied and the uniqueness of getting one-sided results in traditional performance evaluations is lost.

E-Compensation

All companies whether small or large must engage in compensation planning. Compensation planning is the process of ensuring that managers allocate salary increases equitably across the organization while staying within budget guidelines. As organizations have started expanding their boundaries, usage of intranet and internet has become vital. The usage of intranet and internet for compensation planning is called E-Compensation Management.

Benefits of Digitalising the HRM function

According to Majid (2011) some of the results of digitalized HRM functions include; Precision in function, Speed in function, Transparency in the system, integrated system design, Accurate and rapid assessment, On time feedback, Repeatable tasks performed by system hardware, Monitoring and evaluation of the subtle, and Justice.

Chuchot and Chochiang (2015) argues that through digitalization, most HRM processes are updated, which makes them easier and faster. This allows HR professionals to focus more on the tasks that are important to their work. Broderick and Boudreau (2013) have shown that the introduction of digitalised HRM practices reduces job intensity required for selecting applicants, analysing their skills in relation to criteria for filling job vacancies, and for specialised employment. Digital HRM helps business leaders and workers to develop and maintain a digital mindset.

Digital HRM can also influence both efficiency and effectiveness of HR function. As efficiency can be influenced by reducing process durations for handling paperwork, increasing data accuracy, and diminishing HR staff. Effectiveness can be influenced by enhancing the capabilities of both managers and employees to make better, timelier decisions. Additionally, it gives the HR function the choice to create new ways for adding to organizational effectiveness through such means as knowledge management and the creation of intellectual and social capital (Lengnick-Hall & Moritz, 2003)

Digital HRM function provides easy access to HR data and facilitates classifying and reclassifying of data, it also entails a more transparent system. Furthermore, it can be deduced that e-HRM facilitates a more positive organizational culture through a higher internal profile for HR. Among the other advantages are the integral support it provided for the management of human resources and other basic support processes within the company decentralizing the HR tasks.

Challenges associated with digitalising the HRM functions

Digitalised HRM self-service, entails increased involvement of employees and managers in HR practices. The employees and general managers become savvier about HR practices and HR devolvement becomes a reality. This distributed knowledge poses the challenge for HR professionals to consistently keep up with new developments in their field, in order to maintain their advisory-consulting role (Ulrich, 2000). It may also mean that with the use of e-HRM, fewer HR professionals are needed, because e-HRM eliminates the “HR middleman” (Lengnick-Hall and Moritz, 2003). Therefore, the effect of e-HRM on the HR profession may be seen as both a threat and an opportunity.

According to Chinyuka (2018) in his study revealed that some employees in Tanzania had mixed perceptions towards ICT. The study findings also listed a number of challenges associated with the proper functioning of the system while addressing HR information and practices like lack of enough resources to facilitate effective implementation of the system, inadequate knowledge to the system users, poor accessibility

The other determinants that work as challenges to the digitalisation of the HRM function are employee’s individual attributes, top management support, IT infrastructure, compatibility, and industry pressure. Moreover, in this tech-age the culture difference plays a crucial role as influencing catalyst in adopting E-HRM (Masum, Kabir and Chowdhury; 2015). The digitalization of the HR function also faces challenges in terms of poor support and low budget by management which are not keen for setting aside financial plans for E-HRM system, ICT

facilities and skilled training for employees. The initial funds required to adopt and implement the E-HRM may be too high and hence the organizations find digitalization of HRM unaffordable and are reluctant to set aside budget. Mutahaba (2015) asserts that the leading three barriers to the HR to be lack of funds lack of management support and poor and weak information technology systems.

Due to the formation of virtual networks through intranet or web-based HR portals, the personal interaction among the employees has diminished. In the traditional systems, they interact with the administration department regarding their employment issues due to which they were also personally connected. But due to IT implementation they need not to go in the administration branch regarding such issues. They are isolated from each other and are connected virtually through such portals only

Another challenge in trying to digitalize the HRM function is aligning E-HRM system with the business needs. Developing countries even today lack Information/evidence based decision making and fear to adopt it in organization. Also not all companies possess the latest and best technology, nor do all companies require the latest and advanced technology, but all companies do possess HR-related information requirements. Lining up of process in the HR activities to the prospective e-business is also a challenge. Other hurdles include lack of budget to acquire, update, and maintain crucial E-HRM, lack of expertise in IT to operate due to the hesitancy of the organizations to train, instruct and develop the employee. As per Madulu (2016) in his work on adoption of electronic record keeping for human resource management whose findings indicate that some obstacles of E-HRM in Tanzania include shortage of funds, unwillingness of user/employees to use new technology, poor accessibility etc.

Hoegler, Hanley, and Beamus (2011) found that storing such confidential information in cloud-based personnel storage systems is attractive to some hackers because with the advent of digitalisation, there are constant attempts to steal data. Cross-border implementation challenges include the complexity of data protection and data movement across borders.

Another challenge to digitalizing HRMfunctions is technical limitations. Larkin (2017) argues that corporate HR problems should not be solved solely by websites and technical applications. Websites cannot replace trained professionals. Employees may not understand the platform options and may need to speak directly to an expert or HR representative if they have any questions. Too much emphasis on digitalisation can leave no room for personal meetings and can be essential to the success of the business; not all of them can communicate with video conferencing systems.

Methodology

This study is structured as a case study and, according to Wonk (2016), it is described as an empirical study of a particular event. Schiltz (2017) revealed that case studies are experiences of modern phenomena set in real-world contexts. According to Marshall and Roseman (2006), case studies require less time and are less expensive, allowing the authors to deepen their understanding of the subject matter. The study purposively selected three banks in three different Provinces of Zimbabwe so as to understand the different perspectives in different province. The

banks were selected in the major city of the province where most of the functions are digitalised. A total of 30 participants participated in the research. In-depth interviews and focus group discussions were conducted.

Findings and Discussion

Benefits derived from digitalising the HRM functions

On this subject, the researchers wanted to know the opportunities or benefits that have resulted from the use of digitalised HRM functions. Easy turn-around while serving customers, as well as secure and long-term knowledge breathing, are just a few of the advantages found.

1. Employee information is easier to view and control than it is with a manual method.

The respondents said that the digitalised practices allowed for easier data access because they can now find information with a single click because there is input and output and the whole thing is done electronically. In the past, employees had a lot of concerns and inquiries about their leave balances, according to human resource managers, so they had to excavate through grubby drawers to find answers. However, all they have to do now is insert the employee's number into the system to gain access to details. One of the HR officials made the following remark:

“The organisation is a huge family, and it's difficult to know where everyone is. However, we used to periodically obtain documents from employees from other branches nationwide and it is now easy to access their information from the system and communicate through emails for any clarity. Also, since payroll is automated, we don't need to contact them to inform them where to deliver pay slips or assign cost centers as employees travel.”

“The systems help us to display workers' agendas as we are able to monitor in a glimpse how long workers are away for, what leave they are actually on, and how much they have or are entitled to,” one of the managers said in an interview, “which makes preparation simpler for work calendars or even when encashment is done.”

“During the analog time, leave reconciliation or leave liability report meant a long week of opening files, putting all other duties on hold, and one would actually get flue from opening old files,” said one of the respondents. As a result, I can confidently state that it reduced our administrative burdens.” As quoted by the researcher from one of the employees.”

2. Information archive that is long-lasting

The digitalised functions, according to all human resource officials, enabled them to have a prepared and long-lasting respiratory of information. They decided that by using digitalised functions, they would be able to view all data held, regardless of time. The following are some of the points of view shared by the respondents:

“Staff members worry about their leave balances and salary deductions, but the benefit of technology is that, it maintains all of the documents safe, and only approved staff may change them. We are using these records to resolve any disagreements that might arise.”

“Untrustworthy workers stop attending training courses which they will have been allocated to attend, despite the fact that they are part of their needs review. The explanation for this is that they will be attempting to attend training courses outside of the workplace where they will be paid. The system keeps track of all the trainings that an employee has taken during their time with the company.”

“Quite often workers are disreputable; they use their leave days and continue to insist that they have days; but, since the HR system maintains records, we still resolve any disagreements with regard to leave applications.”

The participants went on to explain that they decide what the profile does, especially those they allocate to employees; for example, certain profiles can only input data and cannot process data, and the payroll manager has the power to lock someone out of the system. According to one of the respondents:

“Owing to Human Resource harmonisation, I can only authorise, undo, or release work under my supervision as a supervisor, and no one else can do it unless Human Resource grants them permission, and the steps must be completed with proper procedure.”

3. Increased data security and reliability

During an interview, one manager as well stated that digitalising payroll management sped up the length of the pendulum to serve employees and doubled the confidentiality of workers' data. In a quote, he said:

“Also, as a safety measure, only the payroll management has the ability to revoke all transactions made by other Human resource workers, reducing the risk of fraud or unauthorised reversal or deletion of employees in the database, which could affect the payroll process. As a result, the payroll manager has the authority to lock or unlock all forms that have access to the payroll.”

One of the most important aspects of this function is that it creates an automated process in the system, and once allocated, it leaves a digital footprint so that we can easily identify who logged in. Since the bank receives a large number of false claims, this function helps us to track down an accusation and ensure transparency, which is particularly relevant when conducting disciplinary and grievance hearings.

The researchers realised that digitalised activities were indeed beneficial to the organisation after listening to the participants and reading their sentiments. The advantages are amassing, and they include ease of access and date manipulation. Nevilouvei (2014) acknowledged the earlier advantages of digitalised operations, citing decreased administrative burdens and proper alignment as examples. The research also showed that since the system holds a digital trail, auditing is simpler. Technology activities, in general, still keep track about who accomplished whatever on which day and at what time. This is in line with Makwinja's (2015) findings that the Banks had improved the security of employee data in the system by 85%. Despite the protection, researchers discovered that employee sensitive data such as salaries remained exposed,

especially that of senior management, which should be treated with the utmost confidentiality according to the Steward Bank code of conduct.

The research also reveals that digitalised functions allow leaders to track worker output. Employees' territorial borders were effectively erased as a result of the digitalized activities. This was important during Covid-19 because managers could easily track their employees' progress derived from the organisational reassignment module, which assigns an e-mail address to each employee. Even so, resource constraints tend to obstruct the element, as workers continue to use dual-core computers that lack camera capabilities to support some of the necessary functions.

Challenges encountered.

The following are the detailed results from the study.

1. Network Failure

The research found that the banks HR functions were facing system and network challenges. The respondents had numerous points of view on this subject, and the following are some of them:

“Let us not confuse the system for the crowning glory; it has flaws, it causes us nuisances at times, and the only experts in the company are Managers so when we call for assistance; their response rate is dissatisfactory.”

“We have system issues; we only have WIFI at work and now that we are working from home, we are having a hard time buying data for ourselves, and only a few employees have been given lines with unlimited data, which is a cause for concern.”

“Occasionally we are unable to log into the system and can even go the whole day without operating due to a weak network, so we must return to manual service issuance.”

2. Limited Resources

About twenty-five (25) respondents identified that the company tended to use manual procedures due to limited resources. Managers and Department Head offered the most vivid perspectives on the aspect of the participants who reacted. Limited Resource resulted in some employees not having lines with data or having WIFI so that they can comfortably work from home. Also, system failure takes a longer period to be rectified.

“When we had our first training on use of digitalisation, our hearts yearned for paperless workplaces, but circumstances conspired to make that a pipe dream. Owing to a lack of funding, we are unable to fully automate our system. Our greatest need is that we all be given laptops and WIFI so that we will be able to work from home since it's now the norm.”

“As much as we want technology to have some of the arrangements in place, our asset acquisition rate is moderate,” the administration assistant said. The problem isn't limited to HR; we've all served in HR and administration and faced similar challenges.”

One of the managers, said “Management has all they want in terms of laptops, WIFI, lines with data, but what about the employees? It is important for the employees to have all the things they need so that they may be able to work but it looks like they are given the least priority in the organisation.”

The other respondents accepted that there is a lack of resources to assist with the system's overall use. They had no choice but to turn to a manual system frequently.

3. Resistance to change

Eighty percent (80%) of the respondents were in agreement that resistance of change is one of the challenges resulting from digitalisation of the HR function. A lot of people assume that digitalisation is complex and they opt to continue using the manual way. In as much as the management may try to convince them, they always find the way back to the manual way. One respondent who is under the Retail department responded:

“there are times that you feel that just doing the work manually is way better than using the system because many at times when the system fails some information that would have been uploaded will be lost and it will mean you will have to redo the work that’s creating backlog and pressure.”

One head of department for Customer service said that:

“We have been applying our leave days in the system but we don’t know what happens to the system one may end up having wrong number of balances of the days or they will be too many or the system won’t be showing anything. So, we just feel that doing it manually is way better as such errors won’t be experienced.”

4. Lack of knowledge

Seventy-five percent (75%) of the respondents have reported that their lack of knowledge leads them to rely on manuals. The participants shared a common perspective, stating that there were numerous difficulties in using SAP since there were a variety of functions they were yet to learn. They also acknowledged that they often struggled to correct the system's negative errors that occurred due to human error. One of the HR employee explained:

“We're all struggling with the fundamentals of the system; imagine if it becomes the status quo; we'll stop operating. Our human resources team has minimal SAP expertise because SAP is a complex method, and our experience has taught us that through numerous SAP training programs, workers still struggle with its use, so they revert to manual practices.”

“We dislike the manual method because it presents us with many problems, but the question is whether we can afford to fully use the systems. Some of us are yet to be educated on how to use the device properly” said one of the Messenger from the logistic department.

5. System prone to hacker

Eighty-five percent (85%) of the respondents highlighted that they have fear of uploading their personal data in the system as it can be easily hacked and cause problems for them. All the respondents brought up the point which said:

“The ESS system is for our personal use whereby we upload all our personal information and we are scared that one day the system can be hacked and it will cost us a lot, so we prefer having our personal details stored manually by the HR personnel than being kept in the system. If some employees can hack the company accounts and steal lots of money then it is easy for them to get any personal information they need from the system.”

The findings showed that there were also difficulties with digitalized activities. The information gathered exposed a variety of problems, including no authorisation and no wage reduction, system issues, and a violation of privacy. The outcomes prompted Konovalova, Mintrofanova, and Mintrofanova (2019) to believe that digitalized procedures gave workers more leeway in sharing data, compromising security. The results also exposed the system's difficulty, which workers continued to encounter problems with while obtaining various training. Makwinja made a similar discovery in 2015 when he discovered that a problem arising from the use of digitalised function was a lack of comprehension of the systems. Other issues, such as no deductions, unauthorized deductions, and misrepresentation, may have arisen as a result of Human Resources workers failing to adequately manipulate the method.

The results also showed that leave days were misrepresented, that there were shortages of positions on the structure, and that the structure was constantly changing. Given that the device auto update feature appears to be failing, these issues arose solely from the vendor. Similarly, Nevilouei (2014) asserted that existing programs do not adequately discuss the importance of human resources. On the other hand, it is likely that this is due to the fact that Banks HR workforce has yet to undergo adequate SAP training, owing to the fact that they were relocated from an employee relationship where SAP was not used for administrative functions.

The findings also indicated that despite the organisation providing them with airtime to buy data for tethering, some of the employees at the bank failed to work from home during coronavirus pandemic. This contradicts Rao's (2018) claim that workers should be able to work from home using digital resources. This is also, despite being given laptops and details, the Banks supervisors refused to work from home. However, the inability to work may have been due to a lack of infrastructure, as the information collected showed that workers were forced to use their personal networks, and some of their phones could only support 3G or 2G networks. This backs up Niveloue's (2014) claim that using technology channels would build barriers due to a lack of capital. As a result, managers with Wi-Fi could connect their emails anywhere, which may justify the problems employees had when using cellular internet.

Recommendations

- Leading by example- Employees learn from their leaders, which means they need to set an example by doing the right thing, using the system, and being taught how to make the best use of the system.

- Workers and the executives should value the e-HRM and should acknowledge and rapidly embrace it in order to proceed in the smooth running of the association. They should likewise become acclimated to refresh their own subtleties in the Employee Self Service (ESS) not to trust that the HR and the board will remind them or ask them for that data.

Conclusion

In summary, the main objective of the study was to explore the advantages and challenges associated with digitizing HRM functions. The research focused on the rapid shift from manual operation to digitalisation of tasks. The research established that Banks are, in fact, digitalised in their operations and the profits made as a result of this implementation. These include readily available data validation, sustainable data repositories, and data facility to make decisions from the moment of a fingerprint test or audit. Research has also shown that the use of digital functions poses a number of challenges.

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