

**DIGITAL PLATFORMS AND HOW THEY AFFECT HUMAN RESOURCE PLANNING  
IN ZAMBIA'S COMMERCIAL BANKS A CASE STUDY OF ZAMBIA NATIONAL  
COMMERCIAL BANK Plc (ZANACO)**

**BY**

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**A Dissertation submitted to the University of Zambia in partial fulfillment of the  
requirements for the award of the Degree of Master of Business Administration - General**

**THE UNIVERSITY OF ZAMBIA**

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## **DECLARATION**

I, Mbambiko, Foster do hereby declare that this Dissertation document is my own work, towards the attainment of a degree of Master of Business Administration (MBA). I further declare that all sources of information and bodies of knowledge have been acknowledged in the text and reference and that this work has not been submitted at this University or indeed any other for similar purposes.

Signature..... Date.....

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## APPROVAL

This Dissertation by Mbambiko Foster has been approved as fulfilling the requirements or partial fulfillment of the requirements for the award of a Masters degree in Business Administration - General.

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## ABSTRACT

The study assessed the effect of digital platforms on human resource planning in Zambia's commercial banks looking at ZANACO Plc as a case study. Traditional approaches to recruitment are being swiftly supplanted by digital alternatives, exemplified by the use of social networking platforms and web-based tools such as Facebook, LinkedIn, WhatsApp, Twitter (X), Instagram and others, for recruitment purposes. However, a problem has arisen, lack of digital skills has emerged as a barrier to employment, it is with this in mind that this study was conducted, to investigate the effects of digital platforms on human resource planning activities such as recruitment. A sample of fifty-four (54) respondents comprising of staff that operate in the HR department, including branch managers were engaged for this study. Primary data was obtained by way of questionnaires and oral interviews, Secondary data on the other hand was obtained from existing empirical studies and written books and Magazines. Data for this study was analyzed using the statistical Package for the social sciences (SPSS) version 26.0 and Microsoft excel. These tools allowed the researcher to conduct hypothesis testing and linear regression analysis in order to check for the significance of the results. These tools facilitated for the analysis of quantitative data. Qualitative data was organized according to the themes and analyzed according to those themes. Thus, assembling of themes was done to put data to shape in the study. Three key analyses were done to come up with the major study findings and interpretation of those study findings. The first was the descriptive analysis where the background information of the respondents was presented. The second was the regression analysis that was used to assess the impact of individual variables on the operation of the HR systems and thirdly, ANOVA was used for the joint significance of the variables. Specifically, a 1% increase in digital platforms for recruitment processes would improve HR efficiency by 38.8%, holding other factors constant. The study has established a significant impact of digital platforms on the efficiency and effectiveness of the HR operation process at ZANACO. The study has established a significant and positive long run impact of digital platforms on the efficiency and effectiveness of the HR planning process within ZANACO. The results were significant at a P-value of 0.05 or  $P \leq 0.05$

**KEY WORDS : Digital Platforms, Human Resource Planning, Recruitment, ZANACO.**

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## **DEDICATION**

This piece of work is dedicated to my dear wife, Pauline together with the children, Brian, Foster and my only daughter Sibeso. To all my brothers and sisters and all the relatives, I say thank you for the support, another milestone has been achieved.

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## LIST OF ACRONYMS

<b>ZANACO</b>	Zambia National commercial Bank.
<b>HRP</b>	Human resource Planning.
<b>PC</b>	Personal Computer.
<b>BOZ</b>	Bank of Zambia.
<b>IT</b>	Information Technology.
<b>TBL</b>	Training based learning.
<b>PLC</b>	Public limited company.
<b>GSB</b>	Graduate School of Business.
<b>RBV</b>	Resource-based view.
<b>TAM</b>	Technology acceptance Model.

# CHAPTER 1

## RESEARCH BACKGROUND

### 1.0. Introduction

There is no question about the importance of human resource (HR) planning for any organization's success. The main aim of human resource planning is to ensure that employees have the best level of interactions with their jobs (Hassan, et al., 2014).

Jonathan Rice (2011) stated that Human Resource Planning is a long lasting process organized in a way that properly employs the human resource of the organization. In order to establish a vital connection between strategic organizational objectives and HR programs and policies, this process comprises of evaluating an organization's present and future needs for human resources (Stella, 1987).

According to Vetter (1967), HR planning is a crucial activity that management uses to coordinate change from the current manpower configuration to a more desirable one. Proper Human Resources Planning can increase workers productive and contributes to the success of an organizations. Over the years, there have been a lot of digital platform integrations in the HR planning which has revolutionize the HR planning process. Drawn to this view point, scholars have been investigating various ways in which digital transformation impact Human resources planning.

Zambia National Commercial bank Plc, (ZANACO) was used as a case study in this research so that the question, Digital platforms and how they affect human resource planning in Zambia's commercial banks may be answered.

The background of Zanaco is that, it was founded on 1<sup>st</sup> January, 1969 and has its headquarters in Lusaka, Zambia. In 2007, the Zambian government sold 49% shares of its stake in Zanaco to Rabobank. As at December, 2020 the bank had a branch network of sixty-two (62) branches spread across the country. ZANACO is the largest employer in the Zambian banking industry, with a total number of One thousand three hundred and sixty-one (1,361) employees as at December 2023. Source: [www.zanaco.co.zm](http://www.zanaco.co.zm).

## 1.2. Background

Fatma et al, (2021) are of the view that the advent of digitalization particularly after the year 2000 saw a shift from the traditional way of recruitment for jobs and other human resource planning practices moving to digital platforms such as Social networking platforms such as Facebook and Online job portals. This digitalization however has had an effect on human resource planning practices.

Zambia National Commercial bank (ZANACO) has been used as a case study in this research. According to the ZANACO international banker newsletter styled “Digitalization for Growth,” dated September 2, 2021, Zanaco’s digital footprint which commenced around the year 2,000 in the new millennium, is exemplified by the fact that they are the only bank within the local market to have set up a dedicated innovation lab, which helps them drive considerable advancement in the products and services that they offer to customers. Given their belief in the critical role digitization will play in the future of financial services, a well-functioning innovation lab is critical to support creativity in this consistently evolving environment.

The digitalization in ZANACO has come up with e-recruitment sites such as job portals like [www.zanaco.directhire.com](http://www.zanaco.directhire.com), jobsearchzm.com and also Social networking platforms such as Facebook, WhatsApp and so on. This has made a departure from the traditional way of job recruitment.

In the context of the contemporary digital setting, the explosion of diverse digital platforms, encompassing an array of devices such as computers (desktops and laptops), tablets, and cellphones, has sparked an period shift in operational paradigms in most organizations (Thobile P. & Estelle, 2022) . This technological evolution has brought in different alterations in conventional practices, permeating multiple facets of human activity and precipitating a tangible reordering of established norms (Abu-Shanab & Saleh, 2014).

Formerly constrained by geographical and temporal boundaries, the prevailing usage of these digital catalysts has produced an incomparable level of inter-connectivity and accessibility (Kannan & Seema, 2011) . The one-time static nature of tasks has given way to a dynamic variability, facilitated by the seamless integration of these platforms. Notably, desktop computers, once relegated to stationary workstations, have transcended their traditional roles to embody

multifaceted functions as bastions of multi-functionality and central processing hubs (Nwankpa, 2015).

Laptops, which stand out for their portability and adaptability, have become essential allies in the transformation of workstations into mobile and flexible domains (Nicola, et al., 2015). Tablets have developed into essential tools for creativity and information assimilation, increasing engagement through their interactive interfaces. They are the personification of tactile interaction and sleek design. Since losing their status as merely telecommunications tools, smartphones have evolved into small-but-mighty computational instruments that act as hubs of connectivity and functionality as well as channels for digital interaction and communication. In addition, the cost manufacturing these device has reduced significantly over the years making them more affordable than ever before (ITU, 2020).

The effects of this revolutionary period extend beyond technical characteristics and into operational philosophy. Due to the widespread use of these digital technologies, time and space restrictions have given way, ushering in a transcendental age marked by seamless workflow continuity and universal resource access (Julia E & James H, 2013). Platforms that cut across physical boundaries and enable virtual symposia where many stakeholders congregate to promote intellectual exchange, creativity, and collective development have given collaborative paradigms a renaissance. One good example is the development of the computerized Human resource management systems (HRMS) which integrates the human resource processes and an organization's information systems (Julia E & James H, 2013).

In essence, the evolution of these digital platforms has woven an intricate embroidery adorned with enhanced efficiency, heightened accessibility, and pervasive inter-connectivity (Yuan & Chen, 2009). As the global landscape embraces the tenets of digital transformation, these platforms stand as emblematic manifestations of technology's perpetual metamorphosis, continually reshaping the contours of human enterprise and interaction.

In the realm of HR, the advent of digital transformation has ushered in a paradigm shift, particularly evident in the realm of talent acquisition. Traditional recruitment methods are yielding ground to the ascendancy of digital platforms, with social networking sites like Facebook, LinkedIn, and WhatsApp, alongside an array of web-based platforms, emerging as

pivotal tools for talent sourcing. It is imperative, however, to underscore the irreplaceable role of human agency amidst the proliferation of digital technologies. Even in an era characterized by digital prowess, the human touch remains indispensable, as digital platforms remain inert without the guiding hand of human expertise.

In the domain of commercial banking, human resources serve as the cornerstone of operations. It becomes paramount to ensure meticulous alignment between organizational manpower requirements and overarching objectives. Sparrow (1992) eloquently characterizes human resource planning as a systematic pursuit to ensure the fulfillment of an organization's workforce imperatives.

Against the backdrop of rapid digital transformation, characterized by its accelerated momentum, the resonance of its impact on human resource planning within Zambia's commercial banks becomes undeniable. This study embarks on a quest to delve into the intricate interplay between digital transformations and the foundational underpinnings of human resource planning in Zambia's commercial banks. The focal points of exploration encompass the domains of recruitment and selection, as well as the training and development of employees, serving as pivotal independent variables in this dynamic landscape.

The amount of organizational accomplishment is inextricably linked to the support of HR planning. The dramatic development brought about by digitization is reshaping the parameters of this field, with established paradigms giving way to the rise of novel digital platforms. As Zambia's commercial banks negotiate this revolutionary landscape, a thorough examination of the effects of digital technology on recruiting, selection, and personnel development becomes critical. This research is a concerted effort to decipher the nuances of this metamorphic process, offering insight on the future of Human Resources planning in the digital era.

### **1.3. Problem Statement**

The rapid advancement of digitization, particularly in the new millennium after the year 2,000, has significantly impacted the landscape of human resource planning within the workplace. This evolution has disrupted traditional human resource recruiting structures and necessitated the acquisition of new competencies to align with emerging technologies. Consequently, organizations are compelled to undertake substantial restructuring of their human resource frameworks and adjust their operational processes to accommodate these changes.

Zambia National Commercial bank Plc (ZANACO), a case study in this research has seen traditional approaches to recruitment being swiftly supplanted by digital alternatives, such as Social networking platforms and web-based tools like Facebook, LinkedIn, WhatsApp, Twitter (X), Instagram and others, being introduced for job recruitment recruitment purposes.

These transformative shifts, driven by the proliferation of digital platforms, have profound implications for various aspects of human resource planning, encompassing recruitment and selection. This digitalization comes with some problems , such as the lack of digital skills, internet disruptions as a result of network failures and failures by systems to accommodate huge documents. It has however become necessary to undertake a comprehensive investigation to discern the extent of digitalization's impact on recruitment and selection within the banking sector of Zambia.

Consequently, there arises an inherent necessity to delve into the ramifications of digital transformation on human resource planning within Zambia's commercial banking sector. This investigation aims to shed light on the multifaceted interplay between technological advancements and the strategic dimensions of human resource management.

### **1.4. Purpose of the study**

The purpose of this research is to investigate how digital platforms affect human resource planning in Zambia's commercial banks.

### **1.4.1. Research Objectives**

- i) To study the effects of Facebook on the recruitment process.
- ii) To assess the effects of Facebook on the efficiency of the recruitment process.
- iii) To assess the effects Facebook on the effectiveness of the recruitment process.

### **1.5. Research Questions**

- i) What are the effects of Facebook on recruitment process?
- ii) What are the effects of Facebook on the efficiency of the recruitment process?
- iii) What are the effects of Facebook on the effectiveness of the recruitment process?

### **1.6 Research Hypothesis.**

H<sub>0</sub> : Facebook do not have a positive effect on the recruitment process at ZANACO.

H<sub>1</sub> : Facebook has a positive effect on the recruitment process at ZANACO

### **1.7. Significance of the Study**

The study will offer invaluable insights into how digitalization is reshaping human resource practices in Zambia's commercial banks. This knowledge will empower banks to proactively adapt their recruitment, selection, and training strategies to remain competitive and efficient in the evolving digital landscape.

### **1.8. Operational Definitions**

The following key words used in this study have their meanings defined as follows;

Digital platforms: These are online businesses that make it possible for two or more groups to interact commercially, they include the following; Facebook, Twitter, LinkedIn, Instagram etc.

Human Resource Planning: a systematic process of ensuring that the desired man power needs of an organization are satisfied as required.

Digital Product: A digital Product or service is one you sell or distribute online such as an e-book, mobile application or Website theme such as Facebook and Twitter.

Social Media Platform: A web based application that allows users to communicate in groups, for example Facebook and Twitter.

### **1.9. Scope and Location of the Study**

The research will cover the last five years, from the period 2017 to 2022 and will mostly be done in Lusaka and Itzhi Tezhi, ZANACO branches. The research will be done at Zambia National Commercial bank, ZANACO, both Primary and Secondary data will be collected from Human resource managers, branch managers and other employees in the bank. The data to be examined include comparative analysis of the Digital platforms, staffing levels and training and development in the period under review. The study took twelve months to complete.

### **1.10. Organization of the Study**

Chapter one looked at the background and the introduction of the study, the problem statement, purpose of the study, research objectives, research questions, and significance of the study operational definitions, scope or delimitation of the study, assumptions and finally the organization of the study.

Chapter two looked at both the theoretical and empirical literature on how the various digital platforms used in the banks affect human resource planning, Chapter two expanded on the research objectives and research questions. Relevant theories and concepts used in the study were also looked at. At the end of chapter two, a summary was written.

Chapter three looked at the methods used to collect data, data collection instruments and further looked at the research frame work and went on to look at how the data collection addressed the research questions. The chapter further looked at the research design, study area, study population and the study sample.

Chapter four of this study presents the results and interpretation of the study. The chapter starts by presenting the descriptive analysis. This covers the analysis of the background information regarding the respondents. Such information includes gender, age, education level, and length of service at Zanaco. The chapter then presents the results aligned to the research objectives. The chapter also presents the discussion of the findings and then concludes the chapter.

Chapter five covers the conclusion to the study and offers policy recommendations based on the research results. In addition, the chapter also provides recommendations for further studies.

## CHAPTER 2

### LITERATURE REVIEW

#### 2.0 Introduction

This chapter presents a review of the existing works that have been done in with an effort of understanding how digital transformation has impacted Human Resource planning. This chapter will start by reviewing the existing literature, theories, then review of the empirical literature, present the conceptual framework and finally identify the gaps in literature.

#### 2.1 Overview of Human resource planning

According to Mondy and Noe, (2006), Human resource planning (HRP) is the process of determining an organization's human resource needs. It is an important concept in the human resource management literature because it ensures the right people are recruited at the right place and at the right time. It helps the organization to achieve its overall strategic objective.

Organizations typically plan their future needs for supplies, equipment, building capacity, and financing and so they must also plan to ensure that their human resource needs are satisfied. Human resource planning involves identifying staffing needs, forecasting available personnel, and determining what additions or replacements are required to maintain a staff of the desired quantity and quality to achieve the organization's goals.

Izueke, (2009) posited that human resource planning requires detailed analysis of the present and the future employees to ensure that the organization has the right number of people available who possess the right kinds of skills to perform the jobs required by the organization when the work is needed.

Butter, (2002) postulated that it is important to note that the quality of human resource planning depends on personal records.

Ghazala and Habib,(2012),contended that the process of human resource planning should ensure that, an organization's employees have the requisite skills and competencies which an enterprise needs for it to succeed.

According to Khadka,(2009) human resource planning must be linked to the overall strategy of the organization. Forecasting human resource requirements, effective management of change,

realizing organizational goals, promoting employees and effective utilization of human resource are the main objectives of human resource planning.

According to Wright and Gardner,(2003),the human resource planning (HRP) process in the banking sector has been changing rapidly all over the world for some time now.The significant tools of HRP like recruitment, selection and training make HR practices in the financial institutions stronger than many other sectors in developing economies.

According to Byars and Rue, (2004),the rapid advances in digitalization technology, is having a profound effect on what and how services are provided, to whom, and at what cost. This calls for a greater need for the effective planning of human resource (HR) which arguably is the organization's most valuable asset.

## **2.2 Human Resource Digital Platforms**

According to Liu et al. (2018), digital platforms can be defined as a group of online applications that allow for the creation and exchange of user-generated content.

According to Jacobides et al., (2018), digital platforms are a set of digital resources, be those services or content, which facilitate interactions between its participants.

Hamm et al., (2013) and many authors such as Chung et al. (2018); Kaplan and Haenlein (2010) declare that social media platforms can have copious and wonderful opportunities for corporations, but a failure to manage how these applications are used can have important and undesirable consequences. In this context, Aggarwal et al. (2012), Duane and O'Reilly (2012) or Piskorski (2011) assert that a social media (business) profile is an online presence and platform used by corporations for marketing, advertising, public relations, recruitment, research, product and service testing. According to Thomas and Ray (2000), social media platforms fall into following categories: social networks (Facebook, Twitter, and LinkedIn), media sharing sites (Instagram, YouTube, Snapchat) and other (Pinterest, Google Plus)

Internet Recruitment (E-recruitment, online recruitment) Wołodźko and Woźniak (2017) introduce that one of strengths of e-recruitment is broadening the scope of information used to improve corporation's image and employer branding. The building of employer branding, reinforcement the awareness of people and increasing loyalty of present HR can raise the offer of job vacancies and obtain new well-educated and qualified human resources Urbancová et al., (2017). Regarding this, Gavurová et al. (2018) say that building of employer branding is also

important in the online environment. The most effective methods are clearly the use of social media platforms. Web portals also allow besides other things e-recruitment. In this way, the successful corporations provide resourceful method of recruitment, more flexible and creative, making it accessible to a greater number of potential employees Álvarez, (2012). According to Herbell and Zauszniewski (2018), the use of e-recruitment and social media platforms as recruitment strategy for research is a fairly new and topical recruitment methods as e-recruitment and social media platforms are also a relatively new technological development in business environment. Wroblowska (2016) says that a combination of various methods of E- recruitment, including effective job posts on job boards, makes effective strategy.

### **2.3 Digital Planning and Human Resource Planning: Review of Similar Studies**

According to Eshan and Binoy (2018), digitalisation in recruitment and selection were found to be very important functions of human resource management. The process of recruitment in human resource management starts first, and then followed by selection of the candidate. These days, The online social networks have made the development of human resource to be easy and cheap. Digitalization has made the recruitment process to be more effective and efficient. The recruitment process has been made more robust and quicker with the advent of digital platforms, a job seeker just needs to complete and upload their details on the online platforms and after completing all the details and after that the organization`s recruitment team will then shortlist. With the coming of digitalization, a lot of organizations use social network sites such as Facebook, LinkedIn, Skype and other platforms for recruitment. Because of the mass usage of technology, traditional recruitment and selection methods have been replaced with digital platforms or social networking sites and other web-based platforms, such as LinkedIn and Facebook. Mochi et al. (2018) stated that online networking has allowed access to a wide pool of potential employees with a lot of abilities and skills set. Digitalization brings about speed and efficiency in the recruitment process, and helps in recruiting passive candidates, especially the individuals who might not be searching for a new jobs because they will easily have access to social media. Digital platforms also provide information to prospective job candidates regarding organizations and their vacant employment positions. The aim of social media platforms is to reach as many people as would be necessary and make organizations identifiable by candidates. These aims are important for recruitment and selection, and also for company branding. Social

media digital platforms appear to be suitable to recruit millennials of the 2000 era that are viewed as digital natives and represent a significant part of the present workforce. (Stone et al.2018) said that the use of digital technology has increased e-recruitment and selection. This is a positive contribution to upgrading company work and also helps in building human resource planning in the organization.

Digitalisation was also found to be increasing employee performance, effectiveness and efficiency of the work being performed by the workers, Anastasia (2019). According to Tatiana, (2019), digitalization, has been found to have a significant impact on labour market transformation. She further states that new technologies are changing the usual functionality of workers in various professional fields. This digitalization era entails that digital tools are being introduced in business processes, including human resources management processes such as recruitment, Anastasia (2018).

Indira (2020), states that digitalisation is a tool that enhances the communication process in the recruitment process and also helps organizations to produce more and work efficiently and effectively. Digital technologies have changed organizations and the way they now do things in their work environments, Anne et al, (2018). Camila and Bloom (2018) believes that Perceptions of changing customer preferences are only a small fraction when viewed through a wider lens, as digitization changes general human behaviour; it gives the sense that everyone is affected. Saha and Pandita (2017), during their research concluded that Workers of the industrial revolution era came to be known as manual workers and then those of the Information Age era came to be known as employees of knowledge, the employees of today's digital era are fondly known as Native Digital.

## **2.4 Critique of Existing Literature**

Tripathi (2013), found out that e-human resource or a digitalised HR office cuts down costs and time constraints because the human resource planning activities are done online and such costs as cost of paper is cut off. This means that the users of the digital platform can submit data directly to the recipient in electronic form. Digitalization of human resource planning office helps organizations modernize human resource functions and provides them with a competitive edge over those not digitalized, Anastasia et al, (2019).

Alena and Koropets in their publication; *digitalisation of human resource planning practices and its impact on employee well-being* found out that 52.6% of respondents fear that the elderly will lose their jobs due to difficulties in mastering new technologies; 17.5% of respondent's point to the high cost of new technologies and low-quality software they use. The risk of unemployment due to digitalization worries 21% of respondents; 14% indicated potential risks of damaging database information. Pranjali Gagali in his research, believes that the effect of digitalisation on social network platforms has managed to bring a significant impact and new reforms in human resource planning process. In the recent past, digitalisation has brought hope to recruiting teams in the HR function. It is clear that while digitalisation has brought many challenges, it has also allowed organizations to reformulate their public image, build meaningful value-based dialogue on public platforms, and strengthen their objectives through a well-designed function, of human resource planning, Pranjali, (2018). According to Volker Stein, digitalization has permeated most processes of today's business world and other automated manufacturing processes. However, digitalization, also offers benefits to traditional spheres by making more effective and efficient resources available. Needless to say, digitalisation has a dark side, as it has created new disparities between job seekers, social groups, companies and countries over digitalization hardware, investments in technological equipment and digitalization capacities - the so-called "digital divide" Volker, (2015).

Human life and technology are closely linked; technology has come to make human life more comfortable. There is a relationship between them that has improved the economies, this digitalisation has created or brought about timely recruitment procedures while covering a wider pool of job seekers. By Providing human resources for companies, digitalization has opened accessibility to company profiles, expanded the labour market, eased access to data, increased performance monitoring and many other things. Digitalisation as a new era has made companies have competitive edge for businesses over others by providing top notch skill sets from the pool of job applicants on these digital platforms. Taking into consideration technological progress, there are expected changes in skills demand, as modern workplaces require workers to perform different tasks, thus improving their versatility, Kuchciak and Wiktorowicz (2020).

The study conducted by Varadaraj, and Wadi, (2021) found that digital Human Resource Management (HRM) is capable of doing Human work by the means of software, through several apps, and with the internet embedded in it. Further. They noted that digital Human Resource will

assist organizations through the optimization of Social, Mobile, Analytics, and Cloud (SMAC) technology, towards management and responsibility in helping them to ensure that assumptions and expectations within the organization drive the right behaviour.

The study conducted by Leonidas and Tibuhinda, (2023) also found that digital platforms including websites, portal and job boards are very effective in promoting recruitment process in public entities such as Zanaco. This study strongly recommend that public entities should deploy digital platforms in the recruitment process as it is evident that digital platforms have enormous contribution to the effectiveness of recruitment process.

A study by Williams, et al, (2021) contributed new knowledge on HR practices in banks. The study also demonstrated that platforms abdicate responsibility for selection decisions. Digital platforms were thus found to be reshaping established Human resource practices in ways that complicate employment relations and therefore a future research agenda might include investigation of targeted advertising and other attraction strategies adopted by digital platforms, or the specific methods, that banks can use to select workers. The study also established the basis for future research on retention and attrition on digital platforms, including why workers disengage from digital platform work and the potential impact of worker turnover on digital platforms.

Blatch et, al. (2020) in their research demonstrated the potential role for digital tools in the recruitment and retention of participants in the work place. It was found out that the cost of setting up and maintaining some digital tools is expensive and this had repercussions for not only trialists but also funders of research. They also said that there was need to appreciate that although the Internet can be a potentially valuable tool, there are uncharted ethical considerations for trialists such as the security of personal data. They also demonstrated that technology was also moving fast, and this made it difficult to identify what was best for a particular group of participants. They further suggest that, investigating the use of digital tools for trial recruitment and retention, it will be much better to understand their value and benefit for future research.

The study conducted by Latif et. al, (2019) found out that the Human resource management in banks is significantly aware of the impact of the digital banking transformation on the people and organization. This is done by changing practices and initiatives which human resource management thinks is appropriate for the organization. The focus is on culture excellence

programme, talent development initiatives and restructuring of the Human resource function. This means Human resource function is also looking at related processes on communication management for change, leadership development, performance management and capability building. The human resource department improvement activities are being reviewed for effectiveness and better impact. The study further offers an insight on the practical current ongoing in a banking institution undergoing a digital transformation.

The study conducted by Mahmood et, al (2020) showed that the business for innovation and rapid change require that employees be engaged in different ways with their work and the organization. Rather than focusing on traditional transactional human resources services, it is expected that HRM function understands the needs and emotions of different employee segments and design a holistic experience that demonstrates care for the employees within the context of their work. Based on the researchers observation, regarding the HRM changes in Banks, the HRM function is undergoing an evolving process; Potential areas for future academic research include a further exploration on the effectiveness and contribution of HRM functions in the digital banking transformation journey of banking institutions.

Owusus and Nyarko, (2015) found out that Online Social Network (OSN) among other IT tools is mostly used for recruitment by private banks, the study revealed that HR functions in scope and responsibilities have increased in the last three years in both private and public banks. It was recommended that banks endeavour to heighten intensive application of existing HRIS and employee appraisal to help with the implementation of IT in HR functions.

According to Bejtkovský et al, ( 2018 ), the results of their research confirmed a statistically significant relation between implementation of social media platforms in business practice and the size and industry classification. The research study showed that the use of social media platforms is an actual and interesting topic not only in banking but also in HR management. In a similar study, AlHamad (2022) also highlights the importance of focusing more on the electronic training and development process in order to raise individuals' practical capabilities, which is reflected in their creativity. In another study, Kitsios et al. (2021) observed that employees in banks have positive attitudes towards digitalization. The study by Vahdat, (2022) found that Web-based solutions, such as cloud computing, had to address gaps in Human Resource Planning.

According to a study by Jalees, et al,( 2023), digitization of banking products and services brings many benefits to the industry and should be prioritized for implementation. However, this process requires infrastructure and legal framework to ensure step by step digital transformation, without causing disturbance or loss of security and safety for the economy. Thus, it is clear that the banking sector is strongly influenced by digitization not only in terms of operations, but also in the reallocation of the industry's workforce. Since 2018, international banking leaders have recognized that the replication of digital technologies and applications, especially artificial intelligence, is gradually changing the workforce in the banking sector. and is expected to have a far-reaching impact in the next 3-5 years. However, the reality in the past years shows that the above shift will not affect the workforce with digital competence, even the demand for human resources with expertise in the fields of analysis. big data, network security, information and communication technology (ICT) will increase. Similarly, a part of customers still prefer to use the services of banks over the services of financial technology institutions, which also promotes the need to recruit digitally competent personnel in the banking sector. This trend calls for a review of training and recruitment strategies to prepare for technology-driven retraining, identify the skills and expertise needed to compete in the future, and attract talented employees. appropriate digital capacity. Therefore, education and training institutions as well as human resources departments of commercial banks need to conduct research to determine the necessary digital competencies for specific positions at the bank, in which it is necessary to separate the group of basic digital capabilities that every level of personnel must have, as well as specialized digital competencies - applied to certain personnel positions, this will help direct the training and recruitment of the right resources quality workforce. Implementing digital transformation in banks is no longer a matter of choice but shaping the future. Banks should study the actual conditions, come up with strategies and use the right tools to achieve future success. Banks have realized that investing in digital technology is the way forward to better serve customers. The journey of digital transformation in banking is not an easy thing and requires many resources. As technology develops and improves, the banking industry will also grow more and more.

The study found that social media positively affect informativeness, communication, and recruitment. The study also validated the (i) mediating role of informativeness on social media effectiveness and (ii) the mediating role of communication on social media effectiveness and recruitment process. The study also supported the positive moderating roles of social presence on

informativeness and the recruitment process. New recruitment and selection methods open up as the internet and social networks change. With the rise of social media, many businesses have set up profiles on social media to introduce themselves, their products, and their brands to the public and to maintain relationships with their various stakeholder groups Etter et al.( 2019). Since most job-seekers (active and passive) use these sites, companies' social media pages can potentially serve as powerful recruitment tools Carpentier et al.(2019). The exponential usage of social media in recruitment has significantly increased worldwide, and many organizations use it extensively for recruitment and communication.

Oswal et al, (2020). propounded that artificial intelligence (AI) has the capabilities to enhance the quality of the recruitment process by matching the most suitable candidates for the job specifications. It can improve the overall quality of the recruitment process by deleting the lengthy and repetitive tasks done by HR during the recruitment & selection process. However, many jobs related to the administrative tasks of HR will no longer exist and will be taken over by machines

In a study by Shoiab,et al., (2023), it was observed that E-Recruitment and e-selection have a significant impact on banks' overall performance. Furthermore, the results provide empirical backing for the significant impact that E-HR Evaluation has upon financial organizations' performance and effectiveness

According to Arshad, et al,( 2023). In their study, findings revealed that E-Recruitment and Selection significantly impact the overall performance of banks, supporting the initial hypothesis. This suggests that electronic methods for candidate recruitment and selection improve the quality and efficiency of talent acquisition in the banking industry. Additionally, the research demonstrates that e-Training and Development positively influence banks' performance, validating the second hypothesis. This emphasizes the importance of providing electronic training and development opportunities to enhance the skills and capabilities of banking professionals. Furthermore, the study provides evidence of a significant impact of E-HR Evaluation on the performance of banks, supporting the third hypothesis. This highlights the effectiveness of electronic evaluation techniques in assessing employee performance and identifying areas for improvement within banking organizations.

According to Abugre and Boachie (2021), Recruitment and selection are two separate HR practices, but they are generally and mostly used together because they are closely linked and cannot separately be accomplished without the other.

Bohlander and Snell, (2013) postulated that, While recruitment can be described as the process of generating a pool of qualified applicants for organizational jobs, selection is the process of choosing individuals from this generated pool who have relevant qualifications to fill existing or projected job openings. They further say that the selection of job candidates is achieved when the recruitment process is closed or accomplished. They further affirm that recruitment and selection processes would usually consist of job analysis or assessing the availability of job vacancies in the organization, involve job description and individual specification.

This assertion was also affirmed by many scholars on recruitment and selection of employees such as Foot and Hook, (2011) who identified key stages of a systematic approach to recruitment as being job analysis, job description, person specification, and attracting applicants through various methods of recruitment.

Doherty (2010), Observed that online recruitment also known as e-recruitment or digital recruitment and selection process has become a recognized and a competitive organizational practice for procuring organizational human capital, he further observed that organizations are currently making use of their corporate websites, online job boards, and lately social network websites for recruiting and selecting employees in addition to the traditional methods of recruitment.

Acikgoz and Bergman (2016), in their research, observed that Social networking websites (also known as social networking sites), a recently adopted online recruitment tool, are among the most prevalent social media applications and platforms on the internet today.

According to Nikolaou, (2014), who observed in his study, that the popularity of social media is attributed to the internet revolution occurrence in the 1990s which has led to the rise of an actively connected world of people in present day, this was also echoed by Aguado et al, (2016) in their research. According to Boyd and Ellison (2008), social networking websites or social media are internet-based services that enable its users to create either a public or semi-public personal profile, build a connection and share information within one's connection on the social network.

According to Kaplan and Haenlein (2010), social media websites also enable its users to create and share user generated information with other users on the network .

## 2.5 Lessons Learnt

Doherty (2010), observed that, with the rise and ever increasing usage of social networking websites, people are able to share information about themselves, about businesses, and about companies over the internet at a speedy rate and reaching a larger audience, this was further echoed by Nikolaou (2014) who observed that employers, as well as HR managers, are therefore seizing the opportunities that are derived from the worldwide usage of social network sites to find, attract, and hire qualified and skillful candidates.

Doherty, (2020) further postulates that, there is no better time in this era to increase technological transformation, where global businesses are making use of social media platforms to create unique methods for human resource engagement, than for African businesses to effectively implement the digitalization of their human capital procurement through social networking sites.

Accordingly, the Manpower Group (2013) argues that the most common strategies that organizations use to survive in this competitive business world are retention initiatives and improvement of recruitment and selection practices.

Hunt,(2014)believes that improvement in digitalization of recruitment and selection practices has become a blazing issue and a way for companies or organizations to enhance their outcomes.

Rahman et al, (2018)in their study believe that all these positive outcomes generated through digitalization of recruitment and selection practices of firms, many sub-Saharan African companies are still hesitant to adopt to this relatively new practice of digitalized recruitment.

Studies conducted by Caers and Castelyns (2011), Doherty (2010), Hunt (2014), Nikolaou (2014) and Daniel (2018)concluded that the current upsurge of digitization, and growth in social media, specifically the social networking websites, sub-Saharan African banks have not leveraged on these strategic digital tools such as LinkedIn, Facebook, Twitter, etc. to identify, attract, and recruit both active and passive potential candidates. Caers and Castelyns (2011) further looks at how and when social networking websites are employed in the recruitment process and the advantages of online recruitment and selection of employees in banks and further look at the challenges of social networking and recruitment in banks..

Kietzmann et al. (2011)in their study observed that Social media have become an integral part of the twenty first century's workplace. They further say that these new media platforms are highly

interactive platforms that use mobile and web-based technologies and offer the possibility of reaching and involving large audiences.

El Ouiridi et al, (2015) in their study, further say that, it is not surprising that, for close to a decade now, social media networking sites have been used as a persuasive communication window in the form of advertising for job openings, background window, and source of information about job applicants to avoid negligent hiring issues.

Melanthiou et al, (2015) in their study, state that many developed and developing countries, use online social network sites such as Twitter, Facebook, and LinkedIn to advertise their corporate culture and vision but also search for and attract qualified candidates to fill job vacancies.

Mwasha,(2013)and Uzair et al,(2017)in their research found out that, many multinational companies post their advertisements about job openings on social media platforms such as LinkedIn to attract qualified candidates for vacant positions in their subsidiaries, they further postulate that,the wave of social media is blowing across global human resource departments where organizations are taking advantage of the digitalization to improve their management practices.

Caers and Castelyns (2011) and Aguado et al, (2016) in their studies observed that the initial purpose and use of social networking websites as an e-recruitment channel was restricted to recruitment, so as to attract qualified job applicants as an HR practice, but the current prevalent usage of social networking sites by HR managers and practitioners has become more of a strategy in which important assessments and inferences of users are relied on to make decisions.

Brown and Vaughn,(2011)in their study state that,the utilization of these online networking sites can support human resource professionals to make assessments or inferences during employment selection process, to arrive at a hiring decision.

Boyd and Ellison (2008),concluded in their study, that although some social network websites such as Facebook protect the display of personal data of its users as default from non-connected users, the profile pictures of users are often displayed and this gives a background information about the person. According to Adeola and Adebisi (2016), recruitment in banks is gradually moving away from the traditional form of recruitment to a modern and digitized form called e-recruitment.

According to Zottoli and Wanous (2000), some organizations are still involved in the traditional form of recruitment in which they are still using newspapers for job adverts and then candidates are contacted and informed about the results through posting of letters.

Breaugh,(2008) has described this traditional method of recruitment as insufficient in attracting and acquiring talented employees because its focus seems to be on a narrow and small active pool of job seekers which may not provide businesses access to the highly desired talents in a global pool of job seekers.

Dutta (2014)says that the traditional method of recruitment is gradually giving way to a more sophisticated form of recruitment through digitalization.

Kapp et al. (2013), indicated that the use of technology in personnel recruitment is gaining importance, and many organizations are fast adopting this new trend of technological application of recruitment.

According to Hada and Gairola,(2015), technological application of recruitment encompasses the use of internet resources to fish for personnel to accomplish the human resource needs of the organization and so the use of technology for recruitment of personnel has been termed by scholars as e-recruitment.

E-recruitment has been defined by Kumar and Priyanka (2014) as “the process of using internet to identify and attract potential employees to the organisation.”

According to Curtis (2014), the internet has drastically changed the face of recruitment and has been considered as one of the important recruitment resources to the business world.

Pavon and Brown (2010) are of the view that even though digitization of personnel recruitment has been adopted by many organizations in developed countries for long, the new phenomenon is now emerging in sub-Saharan Africa. Daniel,(2018) is of the view that digitized form of recruitment is gaining grounds globally,and so many organizations are seeing the impact of digitization especially in banks.

This assertion was earlier argued by Sanusi and Martadha,(2011) who indicated that organizations in Africa must embrace digitization of recruitment because it can help solve the numerous challenges associated with the traditional recruitment approach. For instance, they revealed that recruitment of job candidates in most organizations in Africa is characterized by delays due to the slow nature of the process. They further claimed that these delays and bottlenecks of traditional recruitment process have the tendency to create vacuums in certain

portfolios for longer period which could negatively affect the smooth operations of organization in Africa.

For Pavon and Brown (2010), the use of internet can help solve most of the recruitment challenges, like delays and other bottlenecks of recruitment in Africa, and this can go a long way to enhance the human capital procurement of organizations.

Madera (2012) revealed that online recruitment allows for swift information exchange between recruiters and potential employees, and it reduces cost of communication incurred by employers during the recruitment process.

In support of this assertion, Mwasha (2013) argues that adopting online recruitment of personnel could benefit organizations in Africa in diverse ways. Mwasha further states that e- recruitment could help companies in Africa to reach out to many job candidates as possible. This can give African businesses the ability to widen their scope and range for many candidates, and the opportunity to attract more qualified candidate with the requisite knowledge, skills and abilities needed for the businesses.

In a study conducted on public sector reforms and e-recruitment, Sanusi and Martadha,(2011) argued that for public sector to function effectively in Africa, there is the need for governments to adopt online recruitment to ensure high performance. They concluded that digitization of the recruitment process could do away with the numerous inconveniences that characterized the traditional recruitment system.

Mwasha,(2013) emphasized that, the fact that African countries are lagging behind in development, there is need to digitize recruitment in organizations, especially, in the public sector in order to capture a wide range of good skills for African businesses.

Kapp et al,(2013) believes that some organizations face challenges when using e-recruitment process and the major challenge identified in literature is the lack of internet infrastructure to support the online recruitment activities. Daniel,(2018)conducted a study on e-recruitment and its effect on organizational creativity and innovation and found out that, it was very difficult to achieve success with online recruitment in most developing countries due to poor internet connection in most parts of these countries. Earlier investigation by Mwasha (2013),indicated that, unreliable internet coupled with low-speed internet services in most developing countries pose a big challenge to the use of social networking websites for recruitment. Thus, the

phenomenon of low internet speed, and absence of internet in most parts of Africa has the tendency to deny qualified applicants with high knowledge and competencies.

Jonathan et al. (2019) suggest that for developing countries to also enjoy the benefits of social networking recruitment, there is need for governments of these countries to develop the ICT infrastructure as well as internet facilities to facilitate online recruitment activities. However, some researchers have argued that the building and provision of enhanced ICT infrastructure in Africa alone may not solve the numerous problems associated with digitization in Africa.

Mwasha (2013) contended that high rate of illiteracy in ICT education hinder the use of social networking platforms in most parts of Africa, further he argued that most students in Africa complete school with no basic knowledge in ICT and therefore engaging in online interaction with such individuals is difficult even when the online services are available.

This was supported by Alabi et al. (2015) who indicated that low level of ICT knowledge in most parts of developing countries do not support online recruitment system, and thus renders the e-recruitment opportunities inactive. According to them, most people may need support of others with knowledge in ICT to guide them through the process which may create a lot of inconvenience. Fosu,(2017) in his research on inequality and poverty reduction in developing countries indicated that most people in developing countries live below \$1 per day and further implies that poverty levels are so high that acquiring ICT facilities and gadgets to access internet and information by some people will be very difficult.

Mwasha (2013) further argued that high operating cost of internet is also a challenge to online recruitment. He explained that most of the telecommunication companies in Africa are operating between 3G and 4G which require reliable internet bundle which is quite expensive for many people below the bottom line.

Jonathan et al. (2019) identified lack of consistent power supply in most developing countries as a challenge to online recruitment activities. They further explained that, in most parts of developing countries, power supply is not reliable, and this implies that those living in these areas may find it difficult to use their ICT gadgets and facilities even if these facilities and gadgets are available.

## 2.6 Theoretical Review

### 2.6.1 Resource-Based View Theory (RBV):

The Resource-Based View (RBV) theory posits a fundamental principle: a company's distinctive resources and capabilities serve as pivotal determinants of its competitive advantage (Pankaj, 2010) . Within the context of the ongoing digital transformation and the domain of Human Resources (HR) planning, the RBV framework underlines the strategic significance of harmonizing digital technologies with the reservoir of human capital. By seamlessly melding digital tools into HR processes, organizations have the potential to forge a unique and discernible competitive edge, thereby optimizing the spheres of talent acquisition, development, and management (Alvaro & Daniel, 2022).

In today's digital world, when intangible assets such as digital tools are critical, integrating them with HR strengthens distinctiveness (Fred, 2012). This integration is critical; digital technologies boost HR operations by making talent acquisition easier, allowing rapid procedures, and improving employee development through individualized, technology-driven learning. This type of integration improves talent acquisition by improving recruiting methods using data-driven insights, overcoming regional boundaries, and gaining access to a global talent pool. Similarly, digital technologies energize staff development by providing customized learning experiences that promote skills, engagement, and retention in a culture of continuous improvement (Foss, 2012).

### 2.6.2 Institutional Theory

Institutional theory is a theory on the deeper and more resilient aspects of social structure. It studies how structures, such as rules, norms, and routines, become established as guidelines for social behavior (Robert, et al., 2019) . It is a prominent perspective in contemporary organizational research. The Institutional Theory's relevance in the context of ongoing digital transformation is illuminated as it elucidates how external pressures drive organizations to integrate digital technologies into their Human Resources (HR) planning strategies (P.M. & Boswell, 2015) . By aligning with prevailing norms and industry practices, organizations proactively adapt to a technology-driven environment, enhancing credibility, and resonance. This integration addresses evolving workforce needs, societal expectations, and industry benchmarks, showcasing the organization's adaptability and responsiveness to digital influences. Ultimately,

the theory's lens emphasizes the symbiotic relationship between external pressures and digitalization, guiding organizations toward a credible, innovative, and growth-oriented trajectory within the digital age.

### **2.5.3 Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM) serves as a lens through which the intricate dynamics of technology adoption within organizations are examined. This theoretical framework, when contextualized within the realm of Human Resources (HR) planning, unravels the determinants that shape how employees and HR professionals perceive and embrace digital tools for functions such as recruitment and training (Davis, 1989). TAM provides a nuanced understanding of user attitudes and perceptions, which constitutes a pivotal linchpin for the triumphant assimilation of digital technologies within HR practices.

At its core, the Technology Acceptance Model delves into the psychological underpinnings that influence an individual's propensity to adopt and utilize new technologies (Venkatesh & Davis, 2000). When transposed to the sphere of HR planning, TAM offers an illuminating perspective on the factors that underscore how digital tools are received and embraced by the workforce and HR practitioners. This model encapsulates the amalgamation of perceived usefulness and perceived ease of use as the quintessential drivers that shape technology acceptance.

Within the domain of HR planning, TAM is a valuable vantage point for dissecting the intricate dynamics that underlie the adoption of digital tools. Employees and HR professionals alike are influenced by their perceptions of how digital technologies contribute to the efficacy and efficiency of HR processes (Julia E & James H, 2013). The perception of usefulness governs how these stakeholders gauge the potential benefits that digital tools bring to HR functions, such as streamlining recruitment processes or enhancing employee training initiatives.

Equally vital is the facet of perceived ease of use. This facet delves into how user-friendly and accessible digital tools are perceived to be. In the context of HR planning, stakeholders assess the intuitiveness and convenience of digital tools, evaluating whether these tools augment or hinder their daily tasks. An intuitive and user-friendly interface is instrumental in reducing

resistance and facilitating the seamless integration of digital technologies into HR workflows (Nwankpa, 2015).

Unpacking user attitudes and perceptions assumes paramount importance when orchestrating the successful integration of digital tools within HR practices. The acceptance of new technologies hinges on the alignment between user perceptions and the transformative potential that these tools offer. Stakeholders who perceive digital tools as beneficial and user-friendly are more likely to be receptive to their incorporation, whereas perceptions to the contrary may impede the adoption process. Ultimately, the assimilation of digital tools within HR planning is contingent upon nurturing a symbiotic relationship between technology and human psychology. TAM offers a cogent framework for comprehending this intricate interplay, shedding light on the intricacies that underscore user attitudes and behaviors. Organizations that harness the insights furnished by TAM can calibrate their digital integration strategies to resonate with user preferences and concerns, thus cultivating a conducive environment for technology adoption (Davis, 1989).

In summation, the Technology Acceptance Model stands as a beacon illuminating the path to successful technology adoption within HR planning. By unraveling the underlying factors that shape user perceptions and attitudes toward digital tools, TAM equips organizations with a strategic compass for navigating the complex terrain of technology assimilation. This understanding is integral to the establishment of a fertile ecosystem where digital tools harmoniously coexist with human expertise, facilitating the realization of optimized HR processes and contributing to the organization's broader trajectory of success.

## **2.7 Empirical Review**

The emergence of digital technologies has led to significant transformations across various industries, including the banking sector. In particular, the utilization of digital platforms has brought about changes in the way human resource planning is conducted within commercial banks. This literature review examines the impact of digital platforms on human resource planning in Zambia's commercial banking sector, focusing on a case study of Zambia National Commercial Bank (Zanaco).

The concept of digital transformation involves the integration of digital technologies into all aspects of an organization's operations. New technologies such as cloud computing, big data and artificial intelligence have challenged the existing traditional HR planning (Zhao & Yang, 2016). There has been an up rise in the integration of digital technologies into HR systems which has continuously been setting new trends. For instance tasks that are repetitive such as the onboarding and off boarding, are being validating and tracking timesheets, leave requests, employee training, and managing benefits (Michael, 2020). Digital platforms play a pivotal role in enhancing human resource planning by providing tools and solutions for effective talent management, employee engagement, and workforce optimization (Murovec & Prodan, 2019).

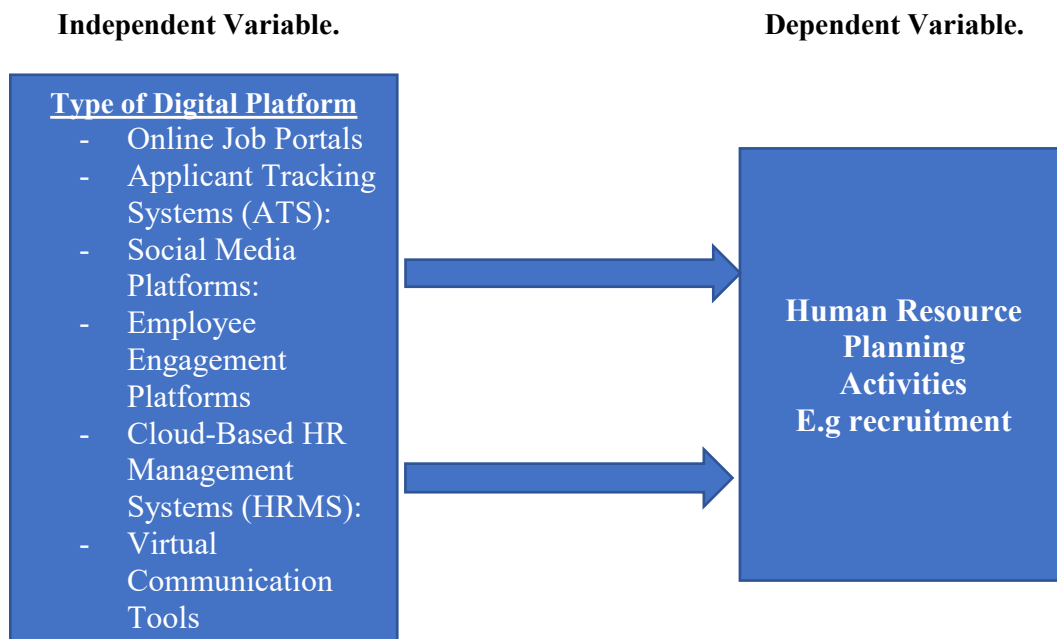
Digital platforms have revolutionized the banking industry, affecting not only customer interactions but also internal processes. These platforms enable remote working, online training, and virtual collaboration, thus reshaping the traditional workplace and necessitating adaptations in human resource planning strategies (Tran & Pham, 2020). Digital platforms have transformed talent acquisition and recruitment practices. Online job portals, social media, and applicant tracking systems have become integral to identifying, attracting, and evaluating potential candidates (Rajesh & Shekhar, 2018). This section discusses the implications of these platforms for Zanaco's human resource planning, particularly in the context of talent acquisition.

The implementation of digital platforms has facilitated improved employee engagement and experience. Virtual communication tools, feedback mechanisms, and personalized development plans contribute to a more connected and motivated workforce (Hewlett, 2019). This section analyzes how Zanaco's adoption of digital platforms influences employee engagement strategies and its impact on human resource planning. Digital platforms generate vast amounts of data that can be leveraged for informed decision making. Advanced analytics enable HR professionals to predict workforce trends, assess performance, and identify areas for improvement (Mukherjee et al., 2021). The use of data-driven insights in Zanaco's human resource planning processes is explored in this section. While digital platforms offer numerous benefits, their adoption also poses challenges. These include concerns related to data security, employee privacy, and the need for continuous upskilling (Thite & Russell, 2020). This section delves into the challenges Zanaco might face as it integrates digital platforms into its human resource planning strategies and explores potential solutions.

Celebi and Demir (2022) determined the effects of digital transformation on the planning of human resources in the hotel businesses in Turkey. The study involved managers and general managers in the different hotel businesses in the country. The study identified technology smart applications, automatic systems, online transactions, and robots to positively influence HR planning in the industry. The effect of digital platforms was also assessed to be qualitative in some part of the HR operations. However, there was a push back effect observed in the study, where effective HR planning influenced the use of digital platforms. This provided sufficient evidence for causality between HR planning and digital platform usage in the hotel industry.

### 2.8 Theoretical and Conceptual Framework

In this study, a Theoretical framework containing two variables was developed to show the relationship and effect of the independent variables (predictor variable) on the dependent variable (criterion variable). The digital platforms such as the on-line job portals and Social media platforms are the Independent variables while the Human resource planning practices such as recruitment and selection are the dependent variables.



## Chapter Summary

This chapter delved into a comprehensive literature review that critically examines the impact of digital transformation on Human Resource (HR) planning, with a specific focus on Zambia's commercial banking sector, and a case study of Zambia National Commercial Bank (Zanaco). The chapter commences by exploring existing literature, critique of existing literature, lessons learnt and then theories, such as the Resource-Based View (RBV), Institutional Theory, and the Technology Acceptance Model (TAM), which elucidate the strategic significance of integrating digital technologies into HR planning processes. RBV emphasizes the harmonization of digital tools with human capital, fostering competitive advantage through talent optimization, while Institutional Theory highlights the adaptability driven by external pressures. TAM provides insights into the psychological factors influencing technology acceptance within HR. The empirical review section examines the transformative impact of digital platforms on HR planning at Zanaco. These platforms revolutionize talent acquisition, enhance employee engagement, enable data-driven decision-making, and prompt adaptation to the evolving workplace landscape. Nevertheless, challenges emerge, such as data security concerns and the need for upskilling. This chapter culminates by identifying gaps in the literature, setting the stage for further exploration of the multifaceted relationship between digital transformation and HR planning in the dynamic banking context.

## **CHAPTER 3**

### **METHODOLOGY**

#### **3.0. Introduction**

The purpose of this chapter is to highlight how the research was conducted to arrive at conclusions. The purpose of this study as explained in chapter one, is to investigate how digital platforms affect human resource planning in Zambia's commercial banks.

#### **3.1. Research Approach**

The study took a mixed research approach where both qualitative and quantitative methods were used. This approach is appropriate for this undertaking because the study seeks not only to examine impacts and effects but also explore some of the digital platforms that ZANACO uses in the HR operations. In addition, identifying of challenges and benefits was done qualitatively. Hence, a mixed approach was used in this study.

#### **3.2. Research Design**

A research design is a frame work for conducting a research (Shukla 2010). It shows a clear plan on how the research was conducted, it further helps the research to follow a certain path as they conduct or put together the pieces of the research.

A concurrent nested research design was used in this study. This design allowed the researcher to lean much on one approach, which is quantitative in this case, but still embed the other approach into the study, qualitative in this case. The nesting was done at both data collection stage, analysis stage as well as the interpretation and discussion of the results. This design is ideal for mixed studies that seek to use one dominant approach but still incorporate the other approach in the study.

### 3.3. Study area

This study was conducted at Zambia National commercial bank, ZANACO, in Lusaka and in Itzehi Tezhi where the researcher is domiciled most of the time. This allowed the researcher to have access to the data without trouble. With the incorporation of Google form, the researcher had clear access to the live data collected and took active quality control measures.

### 3.4. Study Population

The population of this study encompasses sixty-two (62) employees namely the Human resource personnel, and the ZANACO Branch managers who are the line managers of staff members, the branch managers also involved in the recruitment process by the HR department.

### 3.5. Study Sample

A sample of fifty-four (54) respondents comprising of staff that operate in the HR department together with branch managers were engaged.

#### Sample Size:

Sample size was determined using the William Cochran's formula:

$$n = \frac{no}{1 + \frac{(no - 1)}{N}}$$

where, no is Cochran's sample size (385), N is the population (62) & n is the sample.

A sample size of 54 respondents was obtained.

Cochran's sample size of 385 is determined by:

$$\frac{(196)^2 * 0.5 * 0.5}{(0.05)^2}$$

where; 196 is the Z score and 0.05 is the margin of Error.

### **3.6. Sampling techniques**

After the sample size was obtained using William Cochran's formula, a list of the ZANACO branch managers and HR staff was drawn and then, using Simple Random Sampling by way of a raffle, a list of fifty-four (54) respondents was obtained. Simple Random Sampling entailed that all the targeted respondents had a chance of being selected to avoid bias.

### **3.7. Data Collection Instruments**

The data was collected from both Primary and Secondary sources. In the Primary sources, raw data was collected first hand through interviews and questionnaires. The questionnaire was designed and scripted into Google forms. The questionnaire was semi-structured in that it allows both structured questions and open ended questions to be included. The actual data collection was done using mobile devices. This was to ensure that data is privately stored in the researchers email box and that quality control measures are taken in good time. Secondary data on the other hand was obtained from existing empirical studies and written books and Magazines.

### **3.8. Data analysis Instruments**

Data for this study was analyzed using the statistical Package for the social sciences (SPSS) version 26.0 and Microsoft excel. These tools allowed the researcher to conduct hypothesis testing and linear regression analysis in order to check for the significance of the results. These tools facilitated for the analysis of quantitative data. Quantitative analysis deals with data in the form of figures and uses mathematical operations to investigate theirs. (Walliman, 2011). Analysis of data depends on the research questions and the objectives of the study (Saunders et al, 2009). Data analysis looks for patterns or trends across the results, to track progressions or to seek repetition of certain results to build up a strong case. For qualitative data, data was organized according to the themes and analyzed according to those themes. Thus assembling of themes was done to put data to shape in the study.

### **3.9. Limitation of study**

On account of time, the study only concentrated on ZANACO bank instead of all the commercial banks.

### **3.10. Validity and Reliability**

Validity is the quality attributed to proposition or measures to the degree to which they conform to established knowledge or truth. (Paton 2000). According to Mungenda (1999), the reliability of an instrument is the measure of the degree to which the research instrument yields consistent results after repeated trials. The data in this study is considered reliable as it was obtained from banks, and it is the same data submitted to the Bank of Zambia or the central bank.

### **3.11. Ethical Consideration**

This study involved interactions with human beings. As such, it was vital that all the research ethics are adhered to in the conduct of this research. Some of the ethics that were upheld in this study include seeking of consent from both the bank and the respondents before conducting the interview. In addition the ethics on privacy was adhered to. Each respondent was interviewed alone and was isolated from the other staff of the bank. This was done to ensure that the respondent was free to give feedback on the questions that were asked to them. The respondents were also assured of confidentiality of the information that they provided. The participation rights of the respondents were also adhered to in this study. Individuals were informed that participation in this study was to be done out of will. They were informed that this is an academic exercise and that information collected in this study will not be used for any other purpose other than academic purpose.

#### **3.1.2 Research Philosophy**

This study adopted a research philosophy of **Positivism**. Auguste Comte, a french philosopher formulated the doctrine of positivism and defined positivism by stating that it is the act of believing that knowledge is revealed after measuring a quantifiable observation. He further went on to say that intuition and faith is not part of positivism. In this study, results and findings were obtained by subjecting the data to quantitative methods` tools of regression analysis.

### **3.13. Chapter Summary**

This chapter has presented the methodology that was used in this study. The study used a mixed research approach and adopted a concurrent nested research design. The qualitative approach was nested into the quantitative approach. The study targeted ZANACO bank and a sample of 54 respondents was targeted and successfully enumerated. The study used both primary and secondary data sources. The primary data was collected using a semi-structured questionnaire while secondary data was collected from books, magazines and journal articles. The data was analyzed using SPSS version 26.0 for the quantitative ones and thematic analysis for the qualitative one. The chapter has also presented the ethical adherence that the research upheld.

## **CHAPTER 4**

### **PRESENTATION OF RESEARCH FINDINGS, RESULTS AND DISCUSSION**

#### **4.0. Introduction**

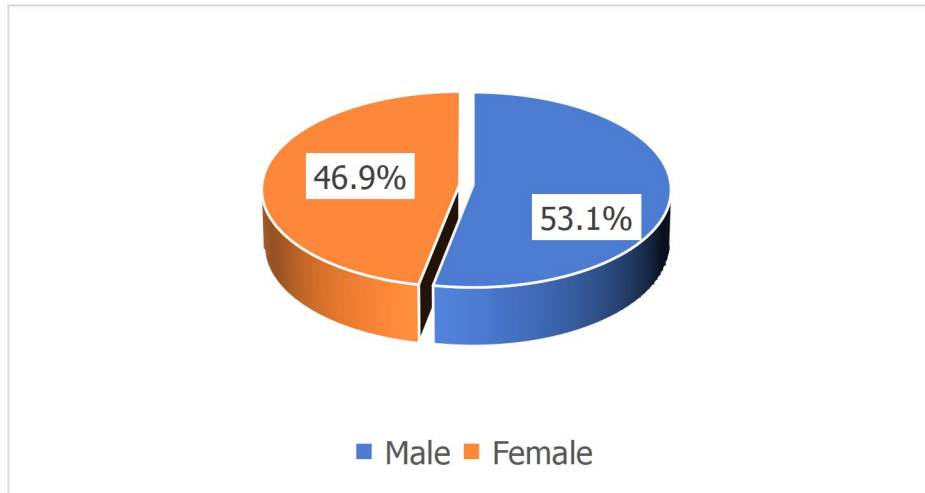
This chapter presents the results of the study. The results were presented in line with the research objectives and the corresponding research questions. The first section of this chapter presents the descriptive analysis, where the background analysis of the respondent's profile is being discussed. The second section presents the empirical results of the study. These empirical results provide empirical evidence of the study in line with the objectives. The last section of the chapter discusses the research findings.

#### **4.1. Background Information**

The background information of the respondents was presented using descriptive analysis. The information that was captured include the gender, age, highest level of education attained by the respondents, number of years that the respondents has worked for ZANACO and the work experience of the respondents in the human resource related tasks.

##### **4.1.1. Gender of the respondents**

The gender of the respondents was captured using two categorical sub-variables (Male and Female). Figure 4.1 below show the gender distribution of the respondents.



*Figure 4.1: Gender distribution of the respondents*

The results showed that most of the respondents were male, with the percent representation of 53.1% of the respondents while 46.9% were female. This shows that the human capital and training sector of ZANACO has more male employees than female employees captured in this study.

#### **4.1.2. Age of the Respondents**

The age of the respondents was captured using the number of years that the respondent turn on the last birthday. Table 4.1 below shows the statistics on the age of the respondents.

*Table 4.1: Descriptive statistics on the Age of the Respondents*

<b>Statistics</b>		
Age		
N	Valid	49
	Missing	0
Mean		30.63
Median		30.00
Mode		29
Std. Deviation		8.838
Variance		78.112
Skewness		0.756
Std. Error of Skewness		0.340
Kurtosis		0.407
Std. Error of Kurtosis		0.668

Range		37
Minimum		17
Maximum		54
Sum		1501
Percentiles	25	24.00
	50	30.00
	75	36.00

Table 4.1 above shows that most of the respondents were aged 29 years old. However, further evidence shows that half of the respondents were aged below 30 years old and the other half were aged over 30 years old. The average age of the respondents was about 30 years old, with a skewness towards old age in the distribution. This means that majority of the respondents were youths. The age of the respondents was further grouped into age buckets of 5-years group width. Figure 4.2 below shows the histogram for the age distribution of the respondents.

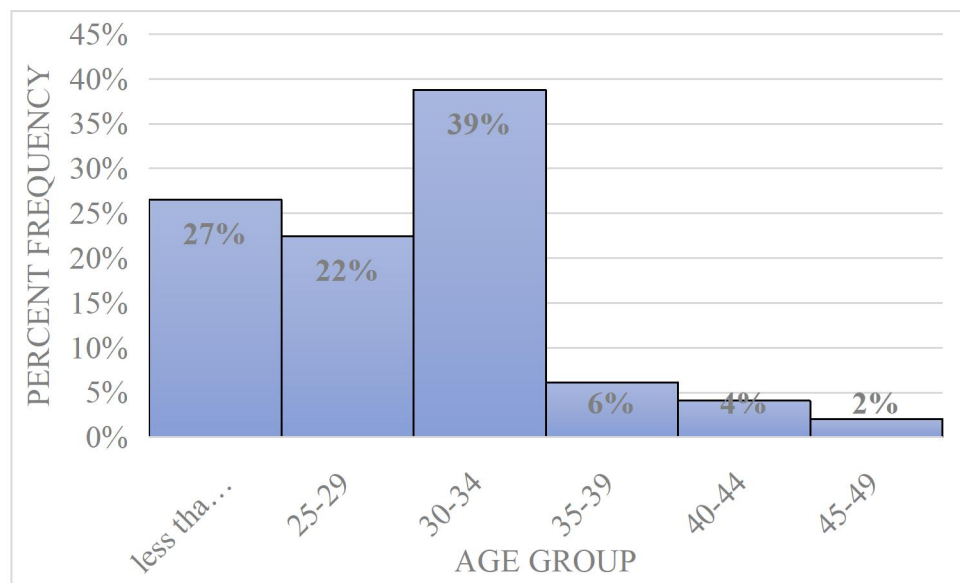


Figure 4.2: Age distribution of the respondents

#### 4.1.3. Highest level of education attained

Further descriptive analysis was done on the education level attained by the respondents. Table 4.3 below shows the education distribution of the respondents for the highest level of education attained.

Table 4.3: Highest level of Education attained

Education					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Master's Degree	7	14.3	14.3	14.3
	Bachelor's degree	34	69.4	69.4	83.7
	Diploma	5	10.2	10.2	93.9
	Senior secondary	3	6.1	6.1	100.0
	Total	49	100.0	100.0	

The results show that most of the respondents attained their Bachelor's degree as the highest level of education. Specifically, 69.4% of the respondents indicated that their highest level of education attained was a Bachelor's degree. Some respondents, the minority, reported that they only completed their secondary education level and joined the ZANACO bank.

Table 4.4: Length of service at ZANACO bank

How long have you worked for Zanaco?					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	16	32.7	32.7	32.7
	4-6 years	9	18.4	18.4	51.0
	7-9 years	7	14.3	14.3	65.3
	less than 1 year	13	26.5	26.5	91.8
	Over 9 years	4	8.2	8.2	100.0
	Total	49	100.0	100.0	

Table 4.5: Years of Experience in Human Resource and Development

Indicate your years of experience in Human resource, including work outside Zanaco					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-3 years	9	18.4	18.4	18.4
	4-6 years	12	24.5	24.5	42.9
	7-9 years	7	14.3	14.3	57.1
	less than 1 year	13	26.5	26.5	83.7
	Over 9 years	8	16.3	16.3	100.0

	Total	49	100.0	100.0	
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## 4.2. Empirical Results

This section presents the empirical results that provide answers to the research questions. The presentation of these results was in line with the research objectives and research questions. Overall, the study sought to investigate how digital platforms affect human resource planning in Zambia's commercial banks. This study had three specific objectives.

The first research objective sought to find the effects of Facebook on recruitment process at Zanaco. Results from respondents showed that 92% of the respondents agreed that when Facebook was employed in the recruitment, selection and training, the following were the effects obtained and these are;

1. Enhanced talent acquisition and recruitment processes
2. Improved employee engagement and communication,
3. Streamlined training and development initiatives
4. Data-driven decision-making for HR strategies
5. Increased efficiency in HR operations.

## Regression Results

The second specific objective of this study was to assess the effects of Facebook on the efficiency of the recruitment process at ZANACO. To address this objective, the study conducted regression analysis for efficiency.

*Table 4.6: Regression Analysis of Facebook and HR efficiency*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		

1	(Constant)	2.352	1.165		2.020	.050
	Facebook platform operation	.242	.161	.218	1.503	.140
	Data-Driven Decision-Making	-.053	.183	-.047	-.288	.775
	Training and Development	-.133	.198	-.107	-.674	.504
	Recruitment Processes	.388	.153	.349	2.536	.015
a. Dependent Variable: Overall efficiency in HR operations						

To establish the impact of Facebook on the efficiency in HR operations, four variables were used as regressors. These included Digital platform operation, Data-Driven Decision-Making, Training and Development, Recruitment Processes. The results showed that Facebook platform operation in the management of HR tasks by ZANACO has an insignificant positive impact on the efficiency in HR operation. However, singling out the use of Facebook platform for recruitment processes significantly affects the efficiency in HR operations. Specifically, a 1% increase in Facebook platforms for recruitment processes would improve HR efficiency by 38.8%, holding other factors constant. The other control variables also produced insignificant results, suggesting that only usage of facebook platforms for recruitment purposes would impact on efficiency in the operation of HR department at ZANACO bank.

The study also conducted a joint significant test for all the regressors using ANOVA. The null hypothesis tested was that the regressors have no joint impact on efficiency in HR operations. This was tested against the alternative that the regressors have a joint impact on efficiency in HR operation. Table 4.7 below summarizes the ANOVA results.

*Table 4.7: Analysis of Variance for Facebook Platforms and HR efficiency*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	8.357	4	2.089	3.202	.022 <sup>b</sup>
	Residual	28.705	44	.652		
	Total	37.061	48			
a. Dependent Variable: Overall efficiency in HR operations						
b. Predictors: (Constant), Digital platform operation, Data-Driven Decision-Making, Training and Development, Recruitment Processes						

At an 8.357 regression sum of squares and 28.705 residual sum of squares, with the respective 4 and 44 degrees of freedom, there was sufficient evidence for the joint significance of the regressors. This conclusion follows from the observed F-statistic of 3.202 and the corresponding probability value (Sig.) of 0.022 which is less than 0.05 critical level of significance. Thus, the null hypothesis of no joint significance was rejected in favour of the null. Therefore, Facebook platform usage has a significant impact on efficiency in HR operation at ZANACO bank.

### Effectiveness

The Third specific objective of this study was to assess the effects of Facebook platforms on the effectiveness of human resource planning practices within ZANACO. To address this objective, the study conducted regression analysis for effectiveness..

A tests to assess the significance of the Facebook platform operation on the effectiveness of HR operation was conducted using regression analysis and analysis of variance. Table 4.8 below shows the results from regression analysis. The critical probability value was a 0.05 level of significance. Facebook platform operation produced insignificant short run impact on the effectiveness of HR operations. However, the recruitment process produced strong significant and positive impact on the effectiveness of HR operation. Just like in the case of efficiency, the other control variables produced insignificant results.

*Table 4.8: Regression Analysis of Facebook Platforms and HR effectiveness*

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.043	1.094		.953	.346
	Facebook Platform Operation	.103	.151	.095	.678	.501
	Data-Driven Decision-Making	-.066	.172	-.061	-.386	.702
	Training and Development	.154	.186	.127	.829	.411
	Recruitment Processes	.565	.144	.523	3.928	.000

a. Dependent Variable: Overall effectiveness of HR planning at ZANACO

To further check for the impact of Facebook platforms on the effectiveness of HR operation, a joint significant test was conducted using ANOVA. Table 4.9 below shows the ANOVA results.

The null hypothesis of no joint significance was tested against the alternative hypothesis that there exists a joint significant impact of the regressors on the effectiveness of HR operation.

*Table 4.9: Analysis of Variance for Facebook Platforms and HR effectiveness*

ANOVA <sup>a</sup>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.723	4	2.431	4.221	.006 <sup>b</sup>
	Residual	25.338	44	.576		
	Total	35.061	48			
a. Dependent Variable: Overall effectiveness of HR planning at ZANACO						
b. Predictors: (Constant), Facebook platform operation, Data-Driven Decision-Making, Training and Development, Recruitment Processes:						

At a 9.723 regression sum of squares (with a 4 degrees of freedom) and a 25.338 residual sum of squares (with a 44 degrees of freedom), there was strong evidence of a significant impact of Facebook platforms on the effectiveness of HR operations. This is because the observed p-value of 0.006 is smaller than the 0.05 level of significant.

### **4.3. Discussion of the Findings**

This study sought to investigate how Digital platforms affect human resource planning in Zambia's commercial banks. The study took a mixed research approach and was dominated by the quantitative part. Hence, the study adopted a concurrent nested research design. The study had three specific objectives and each of these objectives had a specific research question. The study established answers to all the questions raised in this study. The following sections provides a discussion of each of the research questions.

#### ***4.3.1 RQ1 - What are the effects of Facebook on recruitment process?***

**Conclusion** - The first research question sought to find the effects of Facebook on recruitment process at Zanaco. Results from respondents showed that 92% of the respondents agreed that when Facebook was employed in the recruitment, selection and training, the following were the effects obtained outlined below;

<b>Effects of using Facebook in recruitment</b>
Enhanced talent acquisition and recruitment processes
Improved employee engagement and communication
Streamlined training and development initiatives
Data-driven decision-making for HR strategies
Increased efficiency in HR operations

Murovec and Prodan (2019) noted that digital platforms play a pivotal role in enhancing human resource planning by providing tools and solutions for effective talent management, employee engagement, and workforce optimization. The learning Management system was identified in the study and was used to train employees.

Tran and Pham (2020) as well as Rajesh and Shekhar (2018) also established that digital platforms transform talent acquisition and recruitment practices in the job setup. Some of the identified platforms in their studies were the social media, online job portals, and applicant tracking systems. These platforms were used for identifying, attracting, and evaluating potential candidates in the company from among the employees.

Despite the recorded benefits, the study also identified some challenges that the HR team experience while using the digital platforms in the HR planning exercise. One of the challenges was the poor coordination of information among employees assigned to work on the system whenever there is network failure. The other challenge was the knowledge gap in usage of the new technology. The respondents noted that some systems are not user friendly and because of this, a full digital transformation may take some time for the HR team in ZANACO. Further challenges involved the limited saver space for uploading vital documents onto the system

#### ***4.3.2 RQ2 - What are the effects of Facebook on the efficiency of the recruitment process?***

**Conclusion** - The study has established a significant and positive long run effect of Facebook platforms on the efficiency of the HR planning process within ZANACO. The results were significant at 5% level of significance. These results are consistent with the findings by Celebi and Demir (2022) who conducted a similar study in Turkey's hotel businesses. This means that a successful implementation of digital platforms for use in the HR department and by the HR team has a tendency to improve operations of the team. Notable and commonly used platform was established to be the recruitment platform. A significant impact in the short run was observed from recruitment process to both efficiency and effectiveness of HR operations at ZANACO bank.

#### ***4.3.3 RQ3 - What are the effects of Facebook on the effectiveness of the recruitment process?***

**Conclusion** - The study established a significant and positive long run effect of Facebook platforms on the effectiveness of the HR planning process within ZANACO. The results were significant at 5% level of significance.

#### **4.4 Limitations**

The first limitation of the study concerns the scope and sample size, since only human resource and branch managers in Lusaka were considered.

Accessing data from the bank was another limitation. Due to the busy nature of bank officials, accessing information was problematic and as such the research only ended at developing two regression Analysis models.

#### **4.5. Chapter Summary**

This chapter presented the findings and interpretation of the study findings. The chapter has also presented the discussion of the study findings. Both the presentation and the discussion of the results was done in line with the study objectives. Three key analyses were done. The first was

on the descriptive analysis where the background information of the respondents was presented. The regression analysis was used to assess the impact of individual variables on the operation of the HR systems. ANOVA was used for the joint significance of the variables. The study has established a significant impact of digital platforms on the efficiency and effectiveness of the HR operation process at ZANACO.

## CHAPTER 5

### CONCLUSION AND RECOMMENDATIONS

#### 5.0. Introduction

This chapter provides the conclusion and recommendations based on the study findings. The presentation of the chapter covers the content in the respective chapters of this study and then the recommendations are done in two parts. The first part of the recommendations are linked to the study findings for the respective research objectives. The second part provides recommendations for future studies. The concluding section of the study provides the limitations of the study.

#### 5.1. Conclusion of the Study

This study sought to investigate the impact of digital platforms on the HR operation process, taking the case of ZANACO bank. The study had one general objective and three specific objectives. One of the specific objectives sought to identify and categorize the types of digital platforms being utilized by ZANACO for human resource planning. The second objective sought to examine the perceived benefits and challenges associated with digital platforms in human resource planning within ZANACO. The last specific objective sought to assess the impact of digital platforms on the efficiency and effectiveness of human resource planning processes within ZANACO. To address these objectives, the study adopted a mixed research approach. The Positivism paradigm guided the study with an employment of the concurrent nested research design.

The study population involved ZANACO staff from Lusaka District. The choice of this scope was based on the ease to collect data as well as cost effectiveness. Lusaka district allowed the research to be conducted within the allocated budget. The study utilized the theory of Technology Acceptance Model (TAM), Institutional Theory, and the Resource-Based View (RBV). Through these theory, the study sought to use data in order to support or refute the theories.

With a sample of size 54, the study used descriptive analysis, regression analysis, and the analysis of variance to measure the stated objectives and therefore provide answers to the research questions. The study used a semi-structured questionnaire to collect data. The actual collection of the data was done using Google forms. The method allowed the researcher to have access to live data as it is being collected in order to have strong quality control measures. There was a 2 seconds lag between the time the data collector submits the questionnaire and the time it reaches the server for quality control. Thus, data was collected under strict monitoring control. Because the study dealt with human beings, adherence to research ethics was upheld.

Results from descriptive analysis revealed that most of the respondents were male. Further evidence showed that ZANACO's HR team is dominated by a youthful workforce due to the skewness of the age distribution. In terms of education, the results revealed that most of the respondents were bachelor's degree holders and this happened to be their highest level of education attained. From the empirical results linked to the study objectives, the study established a number of digital HR platforms. These included online job portals (e.g., LinkedIn, Indeed); Applicant Tracking Systems (ATS); Learning Management Systems (LMS) for employee training; Employee engagement platforms (e.g., Slack, Microsoft Teams); Virtual communication tools (e.g., Zoom, Microsoft Teams) for remote collaboration; Data analytics tools for HR insights; Cloud-based HR Management Systems (HRMS); Performance management software; and Social media platforms (e.g., Facebook, Twitter) for recruitment.

The study established that effects of using Facebook in recruitment process enhanced talent acquisition, improved employee engagement and communication, streamlined training and development initiatives, improved data-driven decision-making for HR strategies and Increased efficiency in HR operations

In terms of inferential analysis, the study established a significant long run impact of Facebook platforms on the efficiency and effectiveness of HR planning process for ZANACO bank. These results were obtained through regression analysis. The significance of the results was read at 5% level of significance. The analysis of variance provided sufficient evidence for the joint significance of the independent variables (digital platforms).

## **5.2. Recommendations**

The recommendations made in this study are direct:

1. ZANACO bank management should invest in procuring more digital platforms in order to migrate HR activities to the server
2. Management of ZANACO should conduct in-house trainings for all on-boarded staff in the HR department. This will address the issue of knowledge gap in the system usage
3. ZANACO management should also consider enrolling their staff into institutions of higher learning for certificates of diploma in system use for HR management.
4. ZANACO should have multiple internet sources to avoid prolonged network outage. If operation of HR team is to be backed by digital platform usage, there is a great need to have strong and consistent internet connectivity

### **5.2.1. Recommendations for Further Studies**

The study also recommends for further studies to be conducted on the usage of digital platforms and how these may actually impact on the overall performance of the banking sector. This could be extended to all departments and sections of the banks

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**APPENDICES.**

**Questionnaire**

**Serial number.....**

**Section 1: Demographics**

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Age:

- a.  18-25
- b.  26-35
- c.  36-45
- d.  46-55
- e.  56 and above

Gender:

- a.  Male
- b.  Female
- c.  Prefer not to say
- d.  Other (please specify): \_\_\_\_\_

Years of Experience in HR:

- a.  Less than 1 year
- b.  1-3 years
- c.  4-6 years
- d.  7-10 years
- e.  More than 10 years

Current Position/Role:

- a.  HR Manager
- b.  HR Specialist
- c.  Recruitment Specialist
- d.  Training and Development Specialist
- e.  Compensation and Benefits Specialist
- f.  Other (please specify): \_\_\_\_\_

Department/Division:

- a.  Recruitment
- b.  Training and Development
- c.  Compensation and Benefits
- d.  Employee Engagement
- e.  Performance Management
- f.  Other (please specify): \_\_\_\_\_

## Section 2: Identification and Categorization of Digital Platforms

Which digital platforms are currently being utilized by Zanaco for HR planning purposes?

(Please check all that apply)

- a) Online job portals (e.g., LinkedIn, Indeed)
- b) Applicant Tracking Systems (ATS)
- c) Social media platforms (e.g., Facebook, ) for recruitment
- d) Learning Management Systems (LMS) for employee training
- e) Employee engagement platforms (e.g., Slack, Microsoft Teams)
- f) Performance management software
- g) Data analytics tools for HR insights
- h) Cloud-based HR Management Systems (HRMS)
- i) Virtual communication tools (e.g., Zoom, Microsoft Teams) for remote collaboration
- j) Other (please specify): \_\_\_\_\_

How do you categorize the types of digital platforms being used by Zanaco?

Please select the categories that best describe the types of digital platforms used for HR planning at Zanaco:

- a) Recruitment and Talent Acquisition
- b) Employee Training and Development
- c) Communication and Collaboration
- d) Performance Management and Evaluation
- e) Data Analytics and HR Insights
-

- f) Remote Work and Virtual Engagement
- g) Employee Engagement and Wellness
- h) Compliance and Regulatory Management
- i) Other (please specify): \_\_\_\_\_

**Section 2: Use of Facebook Platforms in HR recruitment**

In your opinion, what are the effects of using Facebook platforms in HR recruitment at Zanaco?  
 (Please rank from 1 to 5, with 1 being the most significant and 5 being the least significant)

Benefits of using digital platforms in HR planning	1	2	3	4	5
Enhanced talent acquisition and recruitment processes					
Improved employee engagement and communication					
Streamlined training and development initiatives					
Data-driven decision-making for HR strategies					
Increased efficiency in HR operations					

What challenges do you perceive in the utilization of digital platforms for HR planning at Zanaco? (Please rank from 1 to 5, with 1 being the most significant and 5 being the least significant)

Benefits of using digital platforms in HR planning	1	2	3	4	5
Data security and privacy concerns: There is a potential risks and issues associated with the protection and confidentiality of sensitive information stored and processed within digital platforms.					
Resistance to change from employees: There is reluctance or opposition displayed by individuals within an organization when confronted with new processes, technologies, or initiatives.					
Integration and compatibility issues: Challenges that arise when attempting to seamlessly incorporate new digital platforms into an existing technological					

ecosystem					
Costs and resource allocation: financial and resource-related obstacles that organizations may encounter when integrating and implementing new digital platforms into their Human Resource (HR) planning processes					
Accessibility and inclusivity concerns					
Data quality and accuracy					
Others (please specify): _____					

**Section 3: Impact of Digital Platforms on Efficiency and Effectiveness**

How has the integration of digital platforms influenced the efficiency of HR planning processes at Zanaco? (

- a.  Significantly Improved Efficiency: The integration of digital platforms has led to streamlined and faster HR planning processes. For example, automated applicant tracking has reduced manual data entry and shortened recruitment timelines.
- b.  Moderately Improved Efficiency: Digital platforms have contributed to some improvements in HR planning efficiency. For instance, online performance management tools have made feedback and evaluation processes more efficient.
- c.  No Significant Change: The integration of digital platforms has not noticeably affected the efficiency of HR planning processes.
- d.  Decreased Efficiency: The integration of digital platforms has resulted in some inefficiencies or challenges in HR planning. Please provide details.

In your experience, has the use of digital platforms positively or negatively affected the overall effectiveness of HR planning at Zanaco? Please explain.

- a.  Positively Affected: The use of digital platforms has enhanced the overall effectiveness of HR planning by enabling better data analysis, improved decision-making, and more strategic workforce management.

- b.  Negatively Affected: The use of digital platforms has had a negative impact on the overall effectiveness of HR planning due to challenges such as compatibility issues or resistance from employees.
- c.  No Significant Impact: The use of digital platforms has not had a significant positive or negative effect on the overall effectiveness of HR planning.

Have you observed any specific outcomes or improvements in HR planning as a result of utilizing Facebook platforms? If yes, please describe.

- a.  Enhanced Recruitment Processes: Facebookl platforms have allowed for a wider reach in talent acquisition, attracting diverse candidates and expediting the hiring process.
  - b.  Improved Employee Engagement: Facebook tools have facilitated better communication and engagement between HR and employees, leading to increased job satisfaction and retention.
  - c.  Enhanced Training and Development: Facebook platforms have enabled personalized and accessible training, resulting in improved employee skills and performance.
  - d.  Better Data-Driven Decision-Making: The use of Facebook platforms has provided actionable insights from HR data, enabling more informed and strategic planning.
  - e.  Other (please specify): \_\_\_\_\_
- 
- 

Thank you for your time and participation. Your feedback is greatly appreciated.



**THE UNIVERSITY OF ZAMBIA**  
**DIRECTORATE OF RESEARCH AND GRADUATE STUDIES**

Great East Road Campus | P.O. Box 32379 | Lusaka 10101 | Tel: +260-290 258/291 777  
Fax: (+260) 211 290 258/253 952 | Email: director.drgrs@unza.zm | Website: www.unza.zm

**APPROVAL OF STUDY**

**IORG No. 0005376**  
**HSSREC IRB No. 00006464**

25<sup>th</sup> November, 2022

**REF NO. HSSREC:-2022-OCT.026**

Mr. Foster Mbambiko,  
The University of Zambia  
Graduate School of Business,  
P.O. Box 32379,  
**LUSAKA.**

Dear Mr. Mbambiko,

**RE: "AN INVESTIGATION HOW THE DIGITAL PLATFORM AFFECT HUMAN  
RESOURCE PLANNING IN ZAMBIA, S COMMERCIAL BANKS"**

Reference is made to your submission of the protocol captioned above. The HSSREC resolved to approve this study and your participation as Principal Investigator for a period of one year.

REVIEW TYPE	ORDINARY REVIEW	APPROVAL NO. HSSREC:-2022-NOV-026
Approval and Expiry Date	Approval Date: 25 <sup>th</sup> November, 2022	Expiry Date: 24 <sup>th</sup> November, 2023
Protocol Version and Date	Version - Nil.	24 <sup>th</sup> November, 2023
Information Sheet, Consent Forms and Dates	<input type="checkbox"/> English.	To be provided
Consent form ID and Date	Version - Nil	To be provided
Recruitment Materials	Nil	Nil
Other Study Documents	Questionnaire.	
Number of Participants Approved for Study		

*Towards Improving Service and Excellence in High Education Beyond Fifty Years*

Specific conditions will apply to this approval. As Principal Investigator it is your responsibility to ensure that the contents of this letter are adhered to. If these are not adhered to, the approval may be suspended. Should the study be suspended, study sponsors and other regulatory authorities will be informed.

#### CONDITIONS OF APPROVAL

- No participant may be involved in any study procedure prior to the study approval or after the expiration date.
- All unanticipated or Serious Adverse Events (SAEs) must be reported to HSSREC within 5 days.
- All protocol modifications must be approved by HSSREC prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address.
- All protocol deviations must be reported to HSSREC within 5 working days.
- All recruitment materials must be approved by HSSREC prior to being used.
- Principal investigators are responsible for initiating Continuing Review proceedings. HSSREC will only approve a study for a period of 12 months.
- It is the responsibility of the PI to renew his/her ethics approval through a renewal application to HSSREC.
- Where the PI desires to extend the study after expiry of the study period, documents for study extension must be received by HSSREC at least 30 days before the expiry date. This is for the purpose of facilitating the review process. Documents received within 30 days after expiry will be labelled "late submissions" and will incur a penalty fee of K500.00. No study shall be renewed whose documents are submitted for renewal 30 days after expiry of the certificate.
- Every 6 (six) months a progress report form supplied by The University of Zambia Humanities and Social Sciences Research Ethics Committee as an IRB must be filled in and submitted to us. There is a penalty of K500.00 for failure to submit the report.
- When closing a project, the PI is responsible for notifying, in writing or using the Research Ethics and Management Online (REMO), both HSSREC and the National Health Research Authority (NHRA) when ethics certification is no longer required for a project.
- In order to close an approved study, a Closing Report must be submitted in writing or through the REMO system. A Closing Report should be filed when data collection has ended and the study team will no longer be using human participants or animals or secondary data or have any direct or indirect contact with the research participants or animals for the study.
- Filing a closing report (rather than just letting your approval lapse) is important as it assists HSSREC in efficiently tracking and reporting on projects. Note that some funding agencies and sponsors require a notice of closure from the IRB which had approved the study and can only be generated after the Closing Report has been filed.

- A reprint of this letter shall be done at a fee.
- All protocol modifications must be approved by HSSREC by way of an application for an amendment prior to implementation unless they are intended to reduce risk (but must still be reported for approval). Modifications will include any change of investigator/s or site address or methodology and methods. Many modifications entail minimal risk adjustments to a protocol and/or consent form and can be made on an Expedited basis (via the IRB Chair). Some examples are: format changes, correcting spelling errors, adding key personnel, minor changes to questionnaires, recruiting and changes, and so forth. Other, more substantive changes, especially those that may alter the risk-benefit ratio, may require Full Board review. In all cases, except where noted above regarding subject safety, any changes to any protocol document or procedure must first be approved by HSSREC before they can be implemented.

Should you have any questions regarding anything indicated in this letter, please do not hesitate to get in touch with us at the above indicated address.

On behalf of HSSREC, we would like to wish you all the success as you carry out your study.

Yours faithfully,



*Dr. J. I. Ziwa*

DR. J. I. Ziwa

**ACTING CHAIRPERSON  
THE UNIVERSITY OF ZAMBIA HUMANITIES AND  
SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE - IRB**

CC: Director, Directorate of Research and Graduate Studies  
Assistant Director (Research), Directorate of Research and Graduate Studies  
Assistant Registrar (Research), Directorate of Research and Graduate Studies



HSSREC FORM 1B

**THE UNIVERSITY OF ZAMBIA**  
**DIRECTORATE OF RESEARCH AND GRADUATE STUDIES**  
**HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE**

Telephone: +260-211-290258/353080  
Fax: +260-211-290258/293937

P O Box 32379  
Lusaka, Zambia

E-mail [director.drgs@unza.zm](mailto:director.drgs@unza.zm)

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**PARTICIPANT INFORMATION SHEET.**

**Informed Consent Form for Bankers.**

This informed consent form is for bank employees who I am inviting to participate in a research study, in partial fulfilment of the requirements for the award of the degree of Master of Business Administration. The research study is titled: “An Investigation on how digital platforms affect human resource planning in Zambia’s commercial banks”.

**Information Sheet.**

I am Foster Mbambiko, a student pursuing a Master of Business Administration Degree of the University of Zambia at the graduate school of business. I am doing research on how digital platforms affect human resource planning in Zambia’s commercial banks. I wish to invite you to be part of this research. Before you decide to take part or not to take part in this research, you can talk to anyone you feel comfortable with about the research. In case you have any questions regarding the research, feel free to ask me.

**Purpose of the research**

Digital transformation in banks through digital platforms such as automated teller machines (ATMs), Internet banking, mobile banking and point of sale machines (POS), have transformed the traditional way of banking that depended more on input from employees. Nowadays, digital platforms perform most jobs in the banks. World Bank Report, (2020). Human resource is a critical asset in the commercial banks because, in the absence of human beings, digital platforms will do nothing, as in-pu from humans is needed. Sparrow (1992) defines human resource planning as a systematic process of ensuring that the desired man power needs of an organization are satisfied as required. Accelerated digital transformation might have an effect on human resource planning in Zambia's commercial banks. The purpose of this research is to investigate how digital platforms affect human resource planning in Zambia's commercial banks.

**Research Intervention**

The research will involve your participation in answering to a questionnaire as well as an half hour oral

interview.

### **Participant Selection**

You have been invited to take part in this research because I feel that your experience as a banker will provide insights and the much-needed information for this research.

### **Voluntary Participation**

Participation in this research is voluntary. It is your choice whether to participate in this research study or not and therefore, there are no implications for not taking part in the study.

### **Procedures**

You will be required to complete a questionnaire which will be provided by me, I shall leave the questionnaire with you and collect the questionnaire once complete. The other option is for you to answer the questionnaire yourself, or it can be read to you and you can say out loud the answer you want me to write down.

If you do not wish to answer any of the questions included in the questionnaire, you may skip them and move on to the next question. The information recorded is confidential, your name is not being included on the forms, only a number will identify you, and no one else except me with access to the information will have access to your questionnaire.

The oral interview may take place at your office and if you do not wish to answer any of the questions during the oral interview, you may say so and the I will move on to the next question. I will be the only interviewer present unless you would like someone else to be there.

I will not ask you to share personal information, beliefs, practices or stories and you do not have to share any knowledge that you are not comfortable sharing.

### **Duration**

The research will take four months to complete. During that time, I will visit your institution twice to drop the questionnaire and also have an oral interview, the visits will not be longer than one hour.

### **Uses of information**

The information you shall provide will purely be for the research study that is a requirement in partial fulfilment of the requirements for the award of the degree of Master of Business Administration which am pursuing, the information will also be used as a resource for other future students doing a similar study. Your bank will also benefit from the research as it will have information on the digital platforms affect human resource planning in commercial banks.

### **Risks**

Data obtained from a bank is confidential information, there is a risk that you may share some bank confidential information, or that you may feel uncomfortable talking about some of the topics. However, we do not wish for this to happen. You do not have to answer any question or take part in the oral interview or complete the questionnaire if you feel the question(s) are sensitive or if talking about them makes you uncomfortable.

(

**Benefits**

There will be no direct monetary benefit to you, but your participation is likely to help us find out more about how digital platforms affect human resource planning in Zambia’s commercial banks.

**Reimbursements**

There will be no incentive provided for taking part in this research study for time lost or any other expenses, as participation is voluntary whose aim is to encourage scholars and researchers break ground in the body of knowledge.

**Confidentiality**

The information that I will collect from this research study will be treated with utmost confidentiality. Any information about you will have a number on it instead of your name. Only the researcher will know what your number is. It will not be shared with or given to anyone except the University.

**Sharing the Results**

The research findings of this study will be presented in November or December of this year after binding the research document for publication so that other interested people may learn from the research.

**Right to Refuse or Withdraw**

You do not have to take part in this research if you wish to do so, you may stop participating in the questionnaire or oral interview at any time that you wish without any conditions. You will be given an opportunity at the end of completing the questionnaire or oral interview to review your remarks, and you can ask to modify or remove portions of those you feel need to be changed.

**Who to Contact**

This proposal or protocol has been reviewed and approved by HSSREC which is a committee whose task it is to make sure that research participants are protected from harm. If you wish to find about more about the IRB, contact:

Chairperson, Humanities and Social Sciences, Research Ethics Committee,  
University of Zambia  
P O Box 32379  
LUSAKA

OR

Director, Directorate of Research and Graduate Studies  
University of Zambia  
P O Box 32379  
LUSAKA

"Approval to conduct this research has been provided by the University of Zambia, in accordance with its ethics review and approval procedures. Any person considering participation in this research project, or agreeing to participate, may raise any questions or issues with the researchers at any time.

In addition, if you are/ or any person is not satisfied with the response of researchers may raise ethics issues or concerns, and may make any complaints about this research project by contacting the HSSREC on the address sated above.

All research participants are entitled to retain a copy of any Participant Information Form and/or Participant Consent Form relating to this research project."



HSSREC FORM 1A

**THE UNIVERSITY OF ZAMBIA**  
**DIRECTORATE OF RESEARCH AND GRADUATE STUDIES**  
**HUMANITIES AND SOCIAL SCIENCES RESEARCH ETHICS COMMITTEE**

Telephone: +260-211-290258/353080  
Fax: +260-211-290258/293937  
Zambia  
E-mail [director.drgs@unza.zm](mailto:director.drgs@unza.zm)

P O Box 32379  
Lusaka,

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**APPLICATION FOR ETHICAL APPROVAL FOR PROPOSED RESEARCH  
INVOLVING HUMAN PARTICIPANTS**

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**1. TITLE OF STUDY:**

*“An Investigation on how digital platforms affect human resource planning in Zambia’s commercial banks”.*

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**2. Principal Investigator:**

Name: *Foster Mbambiko.*

Qualifications: *Bsc.*

Present Appointment/Affiliations:

*MBA Student at Graduate School of Business UNZA.*

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**3a. OTHER INVESTIGATORS:**

Name:

Qualifications:

Present Appointment/Affiliations:

Name:

Qualifications

Present Appointment/Affiliations:

(Other names to be included on a separate page)

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3b. **SUPERVISORS: FOR STUDENTS ONLY**

Name: *Eng. Dr. Richard Kasongo.*  
Present Appointment/Affiliations:  
*Lecturer- UNZA.*

Qualifications: *PhD.*

Name:  
Present Appointment/Affiliations:

Signature:

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3c. Co-Supervisor/Mentor in Zambia (This section is for all researchers outside Zambia)

Name:  
Present Appointments/Affiliations:

Qualifications:

Name:  
Present Appointments/Affiliations:

Qualifications:

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4. **SUMMARY OF PROPOSED RESEARCH**

A summary of the project proposal should include background to the study, aims and objectives, participants to be studied and research methods to be used. Technical terminology should be avoided as much as possible.

(Use not more than one additional A4 sheet if necessary)

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5. **ARE THE PARTICIPANTS DEPENDENT ON ANY OF THE INVESTIGATORS**

As students: Yes  No  As employees: Yes  No

As patients: Yes  No  In other ways: Yes  No

If 'Yes' to any of the above, give details

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6. **POSSIBLE BENEFITS TO PARTICIPANTS:** These are extracted from the information sheet and presented as a summary

*The possible benefits of this study to the participants is that it will help the participants who are bank employees understand how digital platforms affect human resource planning in commercial banks and therefore be able to make decisions.*

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7. **POSSIBLE RISKS TO PARTICIPANTS:** These are extracted from the information sheet and presented as a summary and the investigator specifies steps to minimize them

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8. **POSSIBLE BENEFITS TO THE COMMUNITY:** These are extracted from the information sheet and presented as a summary

*The possible benefits of this study to the community are that it will fill up the literature gap in this area of study, it will also help the community understand how digital platforms affect human resource planning regarding staffing levels in commercial banks*

*This study will also be a resource for students in the community who are conducting research in a similar field.*

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9. **BUDGET**

(a) Financial support (requested or granted): Yes  No

**SPONSOR**

(b) Are there costs which will be carried by other institutions Yes  No

(c) Are there costs which will be carried by the participants involved (e.g. travel, accommodation, meals, treatment)? Yes No

If 'Yes' to any of the above, give details:

---

10. **SUBMISSION** (Please take note of UNZAREC Forms 1a and 1b)

A. **For Normal Review** at regular monthly meetings, attachments should include (**Tick to show that you have provided these**):

- |        |   |     |                          |                          |                          |
|--------|---|-----|--------------------------|--------------------------|--------------------------|
| (i)    | 4 copies of Full Protocol   | Yes | <input type="checkbox"/> | No                       | <input type="checkbox"/> |
| (ii)   | 9 copies of Summary of Protocol.  | Yes | <input type="checkbox"/> | No                       | <input type="checkbox"/> |
| (iii)  | 4 copies of Questionnaire and/or interview schedules  | Yes | No                       | <input type="checkbox"/> | <input type="checkbox"/> |
| (iv)   | 4 copies of Information Sheet   | Yes | No                       | <input type="checkbox"/> | <input type="checkbox"/> |
| (v)    | 4 copies of Consent Form  | Yes |                          | <input type="checkbox"/> | <input type="checkbox"/> |
| (vi)   | 4 copies of letter approving of or giving ethical clearance to the project proposal if it is a sponsored research related to another University | Yes | <input type="checkbox"/> | No                       | <input type="checkbox"/> |
| (vii)  | 4 copies of Budget  | Yes |                          | <input type="checkbox"/> | <input type="checkbox"/> |
| (viii) | 4 copies of Time Line   | Yes | No                       | <input type="checkbox"/> | <input type="checkbox"/> |

B. **For Expedited Review**, attachments should include (**Tick to show that you have provided these**):

- |        |   |     |                                     |    |                          |
|--------|---|-----|-------------------------------------|----|--------------------------|
| (i)    | 4 copies of Full Protocol (to include the following):   | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (ii)   | 9 Summary of Protocol   | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (ii)   | 4 Questionnaire and/or interview schedules  | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (iii)  | 4 Information Sheet   | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (iv)   | 4 Consent Form  | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (v)    | 4 Letter approving the project proposal if it is a sponsored research related to another University | Yes | <input type="checkbox"/>            | No | <input type="checkbox"/> |
| (vi)   | 4 Budget  | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |
| (viii) | 4 Time Line   | Yes | <input checked="" type="checkbox"/> | No | <input type="checkbox"/> |

**11. DECLARATION**

I...FOSTER.....MBAMBIKO...GSB202014.....

(Full Name) Apply to the Humanities and Social Sciences Research Ethics Committee of the University of Zambia apply for ethical approval of the above research proposal involving human participants, as conforming with recognized ethical standards and as not impinging on the rights of the individuals.

Signed: ..... Date: .....

**PRINCIPAL INVESTIGATOR**

Contact Address:  
*Itezhi Tezhi Power Corporation,  
Box 81, Itezhi Tezhi.*

Local Contact Address:  
*Plot Number 565, Periwinkle Close,  
Salama Park, Ibex Hill,  
Lusaka.*

Telephone No:

Fax No:

Cell phone No: 0967979423

E-mail address: fmbambiko18@gmail.com

Full name and address of Local Co-Supervisor/Member (if applicable):

Signed:

Date:

Full name and address of Head of Department or Head of relevant Organization:

Signed:

Date:

Full name of Assistant Dean Postgraduate<sup>1</sup>  
Dr. Bupe Mwanza - GSB

Signed:

Date:

---

<sup>1</sup> The Assistant dean should provide a confirmatory letter that the candidate made a proposal presentation to the school/department.

## 12. Checklist for Documentation:

For a thorough and complete review, all research proposals should be submitted with the following documents:

- 1) Name of the applicant with designation
- 2) Name of the institution, field area where research will be conducted.
- 3) Approval of the Head of the Department / Institution/Supervisor superintending the study.
- 4) CV of supervisor for students and of PI if the study does not involve a student.
- 5) Protocol of the proposed research with sufficient detail (see form )
- 6) Ethical issues in the study and plans to address these issues.
- 7) Proposal should be submitted with all relevant enclosures like case questionnaires, interview, and Focus group discussion guides, follow - up cards, etc. (Questionnaires interview schedules and focus group discussion guides should be in English and in the study site local language(s).
- 8) Informed consent process, including information sheet and informed consent form in local language(s) of ALL categories of respondents or participants based the reason they are being recruited in the study (see type of tool relevant for respondents or participants) .
- 9) Curriculum vitae of all the investigators with relevant publications in last five years or supervisors for students.
- 10) Any regulatory clearances or authority to do a study in a particular site is required.
- 11) Source of funding and financial requirements for the project.
- 12) Other financial issues including those related to insurance
- 13) Statement of conflicts of interest, if any.
- 14) A statement describing any compensation for study participation (including expenses) to be given to research participants; a description of the arrangements for indemnity, if applicable (in study-related injuries); a description of the arrangements for insurance coverage for research participants, if applicable; all significant previous decisions(e.g., those leading to a negative decision or modified protocol) by other IRBs or regulatory authorities for the proposed study (whether in the same location or elsewhere) and an indication of the modification(s) to the protocol made on that account. The reasons for negative decisions should be provided.
- 15) Plans for publication of results – positive or negative- while maintaining the privacy and confidentiality of the study participants.
- 16) Any other information relevant to the study.
- 17) Items prescribed in section 10 of this form.



**THE UNIVERSITY OF ZAMBIA.  
BUDGET FOR RESEARCH STUDY.**

**BUDGET.**

An estimated amount of K10,000 will be set aside for this study. 50% of the amount will be for travels, stationery and research document preparation, while the other 50% will be for collection of both primary and secondary data and any extra activity.

**BUDGET BEAKDOWN**

<b>Activity</b>	<b>Amount</b>
Primary data collection	2,000
Secondary data collection	2,000
Travels	2,000
Stationery	2,000
Document preparation	2,000
<b>Total</b>	<b>K10,000.00</b>

**TIME LINE.**

**Research Time Schedule- 2023/2024.**

Task S/N	Task Details	Sep/Oct/Nov 2022	Jan/FebMar 2022	Apr/may/ Jun 2023.	Jul/Aug/ Sep 2023.	Feb/Mar 2024.	May 2024.
1.	Preparation of proposal.						
2.	Submitting proposal. Sending ethical letters.						
3.	Follow up on ethical letters						
4.	Pilot testing.						
5.	Review outcomes of data collection.						
6.	Data analysis.						
7.	Start final reporting.						
8.	Presenting of findings.						
9.	Binding Document						