



Digital Human Resource Management and the Performance of Bank of Kigali, Rwanda

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Abstract: This study assessed the effect of digital human resource management (DHRM) on the performance of Bank of Kigali, Rwanda, over 2020–2024. Despite sustained investment in digital HR practices, the bank's performance was reported to remain inconsistent. The study pursued four objectives: to establish the effects of digital human resource skilling, digital performance management, digital human resource development, and digital human resource analytics and reporting on bank performance. Guided by the Technology Acceptance Model, Socio-Technical Systems theory, and the Resource-Based View, it adopted an explanatory and correlational design. From a target population of 4,889 employees and stakeholders at the head office, 370 respondents were selected using the Yamane formula. Data were collected through questionnaires, interview guides, and documentation, and analysed using descriptive and inferential statistics (correlation and multiple regression) in SPSS. The four predictors jointly explained 85% of the variation in performance, and all four exerted positive, statistically significant effects ($p < 0.05$), leading to rejection of all null hypotheses. The study concluded that DHRM is a meaningful driver of the bank's performance and recommended that Bank of Kigali strengthen digital career-pathing and real-time HR analytics to improve retention and decision-making.

Keywords: Digital human resource management, Bank performance, Digital performance management, Human resource analytics, Digital skilling

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1. Introduction

Digital human resource management (DHRM) refers to the use of technology in core human resource operations. Such technology includes mobile applications, cloud-based platforms, artificial intelligence, and specialised systems such as Human Resource Information Systems (HRIS). In the global banking industry, DHRM has become an important source of competitiveness. In the United States, the application of artificial intelligence, cloud-based HRIS, and automation reduces administrative costs and frees HR professionals to concentrate on strategic workforce planning, which is strongly associated with improved employee performance and stronger financial outcomes among commercial banks (Kweh et al., 2024; El Oumami

and El Haddad, 2024; Zamilah, 2024). Comparable evidence from China shows that digital HR practices such as e-recruitment, digital performance reviews, and online training reduce management expenses and boost operational effectiveness, although the magnitude of the benefit varies with the maturity of the system and the strategic alignment of HR and business objectives (Xu et al., 2024; Du et al., 2021; Zhou et al., 2021). In the United Kingdom, e-recruitment, digital performance management, and technology-focused training are essential for upskilling staff in cybersecurity and FinTech, improving service quality and reducing cost-to-income ratios (Faridwazdi et al., 2023; Shetty et al., 2022; Murinde et al., 2022).

At the regional level, DHRM serves as an enabler of the broader digital transformation necessary for continental growth. Studies in major African markets such as South

Africa and Nigeria demonstrate that integrating e-recruitment, performance analytics, and mobile-based learning improves operational efficiency and lowers the cost-to-income ratio (Alharthi and Badi, 2022; Shumba, 2024; Osmani et al., 2023; Olobo and Alalwan, 2020). Within East Africa, DHRM has a beneficial and significant impact on the performance of Kenya's banking industry by reducing manual HR errors and processing time and by supporting data-driven workforce planning (Ngui et al., 2024; Munene and Kihara, 2023; Maina, 2024). In Uganda, digitalised recruitment, training, and performance-management systems are positively correlated with bank performance, lowering operating costs and freeing HR to focus on talent management (Shalaby, 2024; Nattabi et al., 2025; Kyambade et al., 2023).

In Rwanda, DHRM supports the national digital transformation agenda and is associated with better financial metrics such as return on assets and net income growth. By proactively managing human resources, DHRM helps commercial banks sustain the adoption of digital banking, which has been linked to notable gains in profitability and operational efficiency (Mutesi, 2022; Nshimyimana and August, 2023; Umuhoza, 2023). At Bank of Kigali specifically, effective HRM practices—particularly career development and targeted financial rewards—have been correlated with improved employee performance, while the adoption of electronic banking tools has been linked to stronger financial performance (Irakunda, 2023; Nyamukuru, 2024; Ngango and Mbabazize, 2021). DHRM is regarded as the driving force behind these gains by ensuring the workforce has the digital skills needed to run and service these platforms, thereby addressing persistent skills gaps in the region (World Bank, 2020).

Despite these investments, Bank of Kigali's performance was reported to remain inconsistent. According to the bank's annual reports and HR records for 2020–2023, three employees in the logistics and procurement department left to join other financial institutions, nine staff in credit and operations enquiries departed for unclear reasons, and a further seven employees in IT, investment promotion, finance, and accounting resigned voluntarily to work for other private institutions (Bank of Kigali HR Department, 2024). These departures signal retention and engagement challenges even amid digital investment. Prior scholarship also cautions that large investments in modern HR technology may primarily automate inefficiencies rather than deliver genuine strategic benefit, and that an over-reliance on digital performance measures, AI screening, and self-service portals can undermine human connection and impair employee engagement—both critical to customer service in banking. Employees in traditional branch roles or older staff may also struggle to adopt new systems, producing productivity gaps.

Moreover, much of the existing research on DHRM measures is inconclusive and its conclusions vary, with common limitations including unclear company-selection criteria, short study periods (often two years), and small samples. Most of the available evidence is also drawn from outside the Rwandan banking sector, leaving a contextual and empirical gap concerning how specific DHRM dimensions influence the performance of Bank of Kigali over a longer horizon. The present study, covering 2020–2024, was designed to address that gap.

The general objective of the study was to assess the effect of digital human resource management on the performance of Bank of Kigali, Rwanda. Specifically, the study sought:

1. To determine the effect of digital human resource skilling;
2. To assess the effect of digital performance management;
3. To analyse the effect of digital human resource development; and (iv) to examine the influence of digital human resource analytics and reporting on the performance of Bank of Kigali. The corresponding null hypotheses stated that each of these four dimensions has no significant effect on the performance of Bank of Kigali.

2. Literature Review

2.1 Digital Human Resource Management and Bank Performance

Digital human resource management (DHRM) describes the incorporation of technology—from mobile applications and cloud-based platforms to artificial intelligence and specialised systems such as Human Resource Information Systems—into core HR operations. In banking, performance is commonly evaluated through both financial and non-financial metrics, including profitability, return on assets, return on equity, revenue growth, employee productivity, customer satisfaction, service quality, and operational efficiency (Alalwan et al., 2020). The prevailing view in the literature is that DHRM improves bank performance by generating strategic agility and operational efficiency: by automating repetitive administrative procedures such as payroll and benefits enrolment through integrated HR platforms, DHRM lowers costs and frees HR personnel for strategic work such as workforce planning and talent forecasting. In turn, digital tools for hiring, learning, and performance review help banks continuously recruit, train, and retain workers with the specialised skills needed to drive digital transformation and manage risk, contributing to revenue growth and regulatory compliance. However, this relationship is neither automatic nor instantaneous.

Because of high implementation costs and the time employees take to adjust, some studies warn of a short-term productivity paradox in which initial digital investment shows a negative or insignificant effect on profitability, and caution that heavy investment in HR technology may automate inefficiencies rather than deliver genuine strategic benefit. The following sub-sections review the evidence around the four DHRM dimensions examined in this study.

2.2 Digital Human Resource Skilling and Bank Performance

Digital human resource skilling equips the workforce with critical digital competencies—such as data literacy and technological proficiency—needed to operate in technologically advanced environments. Latif et al. (2020), using a qualitative case study of a banking institution, found that the HRM function is increasingly organised around agile workplace culture and data- and technology-enabled employee experiences, though further capability building remains necessary. Okoro (2024) similarly concluded that digital HR practices are becoming essential to employee development in the Nigerian banking sector, improving hiring, training, performance management, and talent retention, provided banks invest in robust IT infrastructure. These studies establish a positive link between digital skilling and organizational outcomes but are largely situated outside the Rwandan context, underscoring the need for context-specific evidence from the Rwandan banking sector.

2.3 Digital Performance Management and Bank Performance

Digital performance management is a data-driven approach that uses real-time analytics and automated monitoring to track and optimise employee and organizational output. By monitoring key performance indicators such as loan-processing times and transaction accuracy, banks can reduce the delays and costs associated with manual reporting. Within Rwanda, digital performance tracking has been associated with improved employee productivity and more accurate financial reporting, and digital service functionality and real-time monitoring have been identified as strong indicators of long-term growth in the banking sector (Mutesi, 2022; Nzirabatinya and Afolabi, 2024). The literature consistently frames digital performance management as both a driver of efficiency and a tool for risk management. Comparative evidence reinforces this view: Korsen et al. (2022), in a case study of a digitally supported performance-measurement system, showed that digital technologies can be configured to support empowerment-oriented rather than purely command-and-control performance management, while Awan et al. (2020), surveying 285 employees across private bank branches in Pakistan, found that the accuracy and fairness

of a performance-management system, mediated by work engagement, significantly improved employees' task and contextual performance.

2.4 Digital Human Resource Development and Bank Performance

Digital human resource development integrates advanced technologies and analytics to upskill the workforce and personalise employee growth. Evidence indicates that mobile banking services supported by digitally competent staff allow commercial banks in Rwanda to increase sales volumes, lower distribution costs, and improve customer satisfaction (Mutesi, 2022). Comparative studies report that technology-driven talent-management systems enhance service delivery speed and financial competitiveness, and that digital HR transformation in commercial banks is linked to improved financial performance, particularly return on assets (Kweh et al., 2024; Olobo and Alalwan, 2020). Collectively, this literature positions digital HR development as a predictor of organizational performance and sustained competitive advantage.

2.5 Digital Human Resource Analytics and Reporting and Bank Performance

Digital human resource analytics and reporting apply descriptive, visual, and statistical analyses of workforce data to support evidence-based decision-making. Akpodiete (2024), studying deposit money banks in South-South Nigeria, found that diagnostic HR analytics significantly increased employee commitment. Broader studies report significant positive associations between HR analytics, managerial decision quality, operational efficiency, and institutional performance, with larger firms benefiting more where analytics is strategically aligned (Alzghoul et al., 2023; Munene and Kihara, 2023; Ngui et al., 2024). Analytics is thus presented as a means of transforming personnel data into a strategic asset, although several studies note that its benefits depend on organizational readiness and data governance.

2.6 Digital Competencies and Transformation

A related stream examines digital competencies and transformation. Annisa et al. (2024) found that digital culture, digital competency, and digital leadership positively and significantly affect banking-employee performance, with self-efficacy mediating the effect of digital leadership. Rashwan and Kassem (2021) identified digital transformation as a means of improving the performance efficiency of banks, recommending continuous assessment of digital-service quality. This literature reinforces the centrality of workforce capability and culture to the returns from digital investment. In a

related vein, Al Dulaimi and Turki (2024), drawing on a stratified sample of employees in Iraqi commercial banks, found that human resource management and digital culture significantly influence one another and that digital culture mediates, both fully and partially, the relationship between HRM practices and creative performance.

2.7 Theoretical Perspective

The study was anchored in three theories. The Technology Acceptance Model (Davis, 1989) explains technology adoption through perceived usefulness and perceived ease of use, helping the bank identify psychological and technical obstacles to digital adoption. Socio-Technical Systems theory (Trist and Bamforth, 1951) holds that an organization's social and technical subsystems must be jointly optimised, implying that digital HRM must balance automation with employees' cultural values and digital literacy. The Resource-Based View (Barney and Wright, 1998) frames a digitally skilled, well-managed workforce as a valuable, rare, and difficult-to-imitate resource that underpins sustained competitive advantage.

2.8 Research Gap

The literature establishes that DHRM drives commercial-bank performance by boosting efficiency, operational agility, and automation, while cautioning that this effect is moderated by implementation costs, a possible short-term productivity paradox, and resistance to change. However, most empirical work is drawn from North American, Asian, and other African contexts. Limited research has specifically examined how digital human resource skilling, digital performance management, digital human resource development, and digital HR analytics jointly affect the performance of Bank of Kigali. This study addresses that contextual and empirical gap.

3. Methodology

3.1 Research Design

The study adopted an explanatory and correlational research design. The explanatory dimension uncovered the reasons underlying observed performance changes, while the non-experimental correlational design, supported by statistical analysis in SPSS, enabled measurement of the association and directionality between DHRM and bank performance without manipulation of variables.

3.2 Study Population

The target population comprised 4,889 respondents at the Bank of Kigali head office, consisting of 122 employees across departments (including sales and marketing, internal audit, credit enquiries, finance and administration, accounting, treasury, product development, supply chain,

logistics, communication, and branding) together with 4,767 stakeholders.

3.3 Sample Size and Sampling Procedure

A sample of 370 respondents was determined using the Yamane (1967) formula, $n = N / [1 + N(e)^2]$, with a 5% margin of error: $n = 4,889 / [1 + 4,889(0.05)^2] \approx 370$. Respondents were selected using purposive sampling, on the grounds that they possessed sufficient knowledge of the relationship between DHRM and the performance of Bank of Kigali.

3.4 Data Sources and Collection Instruments

Both primary and secondary data were used. Primary data were collected through a self-administered questionnaire and interview guides, while secondary data were drawn from the bank's annual reports and other institutional documents. The questionnaire comprised a demographic section and five-point closed-ended items covering each study variable. Interview guides were administered to key informants, including HR specialists, the Head of Central Secretariat, and a project manager. Documentation was used to corroborate questionnaire and interview evidence.

3.5 Validity and Reliability

Validity was established through peer review of instruments, supervisor review, and expert appraisal. A Content Validity Index (CVI) of 0.933 (28 of 30 items rated relevant) exceeded the 0.60 threshold, confirming validity. Reliability was assessed using Cronbach's alpha; a pilot study conducted with 15 heads of department at Equity Bank Rwanda yielded an overall alpha exceeding the accepted threshold of 0.70, indicating strong internal consistency.

3.6 Data Analysis

Data were analysed using both descriptive statistics (means and standard deviations) and inferential statistics (Pearson correlation and multiple linear regression) in SPSS. The regression model took the form $Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \epsilon$, where Y is the performance of Bank of Kigali and X_1 – X_4 are digital human resource skilling, digital performance management, digital human resource development, and digital human resource analytics and reporting, respectively.

3.7 Ethical Considerations

The study observed established research ethics throughout the data-collection process. Prior to fieldwork, the researcher obtained an introductory letter from the University of Kigali and sought permission from the management of Bank of Kigali to collect data at the head office. Participation was voluntary, and respondents were

informed of the purpose of the study and of their right to withdraw at any stage without consequence. Informed consent was obtained before questionnaires and interview guides were administered. The anonymity and confidentiality of respondents were protected: no names or personal identifiers were recorded, and the information gathered was used solely for academic purposes. Secondary data drawn from the bank's annual reports and institutional documents were used with due acknowledgement of their sources, and the study was conducted in a manner that avoided plagiarism and ensured the honest and objective reporting of findings.

4. Results and Discussion

All 370 sampled respondents participated, yielding a 100% response rate, which was considered adequate for analysis. In terms of profile, 55.4% of respondents were male and 44.6% female; the largest age group was 41–50 years (40.3%), followed by 31–40 years (35.4%); 82.7% held a bachelor's degree, 11.1% a master's degree, and 6.2% secondary-level education; and 44.6% had 1–2 years of experience at the bank, 40.0% two years or more, and 15.4% less than one year. This profile indicates an experienced, well-educated workforce capable of responding knowledgeably about digital human resource management at the bank. The findings are presented below in line with the four research objectives, followed by the inferential analysis that tested the corresponding hypotheses.

4.1 Digital Human Resource Skilling and Performance

Descriptive results for the first objective showed uniformly high agreement. Respondents most strongly agreed that data-analytical thinking improves employee productivity and efficiency (mean = 4.96, SD = 0.426) and that digital literacy and technology proficiency enhance strategic workforce planning (mean = 4.82, SD = 0.393). Consistent application of HR policies across branches through digital agility (mean = 4.76, SD = 0.333) and personalised, on-demand learning paths (mean = 4.67, SD = 0.488) were also rated highly, all with low standard deviations indicating homogeneous responses. These results suggest that equipping staff with modern digital competencies is viewed as foundational to the bank's operational performance. The pattern is consistent with Latif et al. (2020) and Okoro (2024), who linked digital competence development to improved hiring, training, and retention in banking, and, interpreted through the Resource-Based View, positions a digitally skilled workforce as a valuable and difficult-to-imitate resource.

4.2 Digital Performance Management and Performance

For the second objective, respondents most strongly agreed that continuous feedback and coaching enable the bank to adapt quickly to market changes and accelerate the launch of new financial technologies (mean = 4.88, SD = 0.422), that seamless digital tools better equip engaged employees to serve clients (mean = 4.77, SD = 0.421), and that goal setting and alignment reduce administrative overhead and accelerate workflows (mean = 4.60, SD = 0.407). The low standard deviations again indicate strong consensus. These findings imply that digital, real-time performance monitoring supports both efficiency and accountability. They align with Mutesi (2022) and Nzirabatinya and Afolabi (2024), who found that digital performance tracking and real-time monitoring drive employee productivity and long-term growth in Rwanda's banking sector, and are consistent with the Socio-Technical Systems view that aligning automated monitoring with employees' working practices enhances output.

4.3 Digital Human Resource Development and Performance

On the third objective, respondents most strongly agreed that a digital skills and mindset enable all employees to use new banking systems effectively (mean = 4.88, SD = 0.432), that digital experimentation allows continuous refinement of service-delivery models (mean = 4.76, SD = 0.421), that a digital culture fosters cross-functional collaboration (mean = 4.68, SD = 0.332), and that digital culture and employee experience reduce resistance to change (mean = 4.47, SD = 0.516). These results indicate that technology-enabled development is seen as strengthening institutional adaptability. The finding echoes Mutesi (2022) and Kweh et al. (2024), who associated digitally supported talent development with lower distribution costs, higher customer satisfaction, and competitive advantage, suggesting that continuous, accessible learning underpins long-term sustainability.

4.4 Digital Human Resource Analytics and Reporting and Performance

For the fourth objective, respondents strongly agreed that analytics allow the bank to proactively address concerns and implement targeted retention strategies for key talent (mean = 4.94, SD = 0.443), to forecast future talent needs and identify skill gaps (mean = 4.87, SD = 0.421), and to measure the effectiveness and return on investment of training programmes (mean = 4.71, SD = 0.370). One item—using analytics to implement interventions that boost overall output per employee—attracted only moderate agreement and more varied responses (mean = 3.82, SD = 0.393). These results suggest that while analytics is valued for forecasting and retention, its translation into measurable output gains is less firmly established in respondents' experience. The findings are broadly consistent with Akpodiete (2024) and Alzghoul et

al. (2023), who reported positive links between HR analytics and institutional performance.

4.5 Correlation Analysis

Table 1: Pearson Correlations Between DHRM Dimensions and Performance (N = 370)

Predictor	Correlation with performance (r)	Sig. (2-tailed)
Digital HR skilling	.868**	.000
Digital performance management	.669**	.001
Digital HR development	.461*	.035
Digital HR analytics and reporting	.149	.521

Source: Primary data (2026). ** $p < .01$; * $p < .05$ (2-tailed).

Table 1 shows a very strong positive correlation between digital human resource skilling and performance ($r = .868$, $p < .01$) and a strong positive correlation for digital performance management ($r = .669$, $p < .01$). Digital human resource development showed a moderate, significant correlation ($r = .461$, $p < .05$), whereas the bivariate correlation for digital human resource analytics

and reporting was weak and non-significant ($r = .149$, $p = .521$). This ordering mirrors the descriptive pattern above, with skilling and performance management showing the strongest bivariate associations with performance.

4.6 Regression Analysis

Table 2: Model Summary and ANOVA

R	R ²	Adjusted R ²	Durbin-Watson
.938	.880	.850	2.063

ANOVA: $F(4, 365) = 29.306$, $p = .000$; Regression SS = 2.849; Residual SS = 0.389; Total SS = 3.238.

Source: Primary data (2026).

The model yielded $R = .938$ and an adjusted R^2 of .850, indicating that the four DHRM dimensions jointly explain approximately 85% of the variation in the performance of Bank of Kigali. The ANOVA was significant ($F = 29.306$, $p = .000$), confirming that the model is a good fit for predicting performance.

Table 3: Regression Coefficients (Dependent Variable: Performance of Bank of Kigali)

Predictor	B	Std. error	Beta	t	Sig.
(Constant)	-0.889	0.296	—	-3.000	.008
Digital HR skilling	0.417	0.123	.452	3.381	.004
Digital performance management	0.611	0.164	.457	3.719	.002
Digital HR development	0.611	0.198	.331	3.088	.007
Digital HR analytics and reporting	0.222	0.104	.198	2.138	.048

Source: Primary data (2026).

As shown in Table 3, holding other factors constant, a one-unit increase in digital human resource skilling is associated with a 0.417-unit increase in performance; digital performance management and digital human resource development each with a 0.611-unit increase; and digital human resource analytics and reporting with a 0.222-unit increase. All four predictors were statistically significant ($p < .05$). Notably, although digital human resource analytics and reporting was not significant at the bivariate level (Table 1), it became significant in the

multivariate model ($\beta = .198$, $p = .048$). This suggests that its contribution to performance is realised in combination with the other DHRM dimensions rather than in isolation, consistent with the Technology Acceptance Model's emphasis on complementary conditions for effective technology use. These interpretations describe statistical association within a correlational design and should not be read as establishing strict causality.

4.7 Hypothesis Testing

Table 4: Summary of Hypothesis Testing

Null hypothesis	p-value	Decision
H01: Digital HR skilling has no significant effect on performance	.004	Rejected
H02: Digital performance management has no significant effect	.002	Rejected
H03: Digital HR development has no significant effect	.007	Rejected
H04: Digital HR analytics and reporting has no significant effect	.048	Rejected

Source: Primary data (2026).

All four null hypotheses were rejected ($p < .05$), indicating that each DHRM dimension exerts a statistically significant effect on the performance of Bank of Kigali. Taken together with the regression results, the evidence supports the conclusion that digital human resource skilling, digital performance management, digital human resource development, and digital human resource analytics and reporting each contribute meaningfully to the bank's performance, with performance management and development carrying the largest unstandardised effects.

4.8 Synthesis and Interpretation

Read as a whole, the results indicate convergence between respondents' perceptions (uniformly high descriptive means) and the statistical models (a significant overall model and four significant predictors). The pattern is consistent with the broader literature reviewed above, in which DHRM is associated with efficiency gains, operational agility, and improved service quality in banking (Alalwan et al., 2020; Okoro, 2024; Mutesi, 2022). The finding that digital performance management and digital human resource development carry the largest unstandardised coefficients suggests that, in the Bank of Kigali context, the returns to DHRM are realised less through analytics reporting in isolation and more through the day-to-day management and development of a digitally capable workforce—an interpretation aligned with the Socio-Technical Systems perspective, which stresses the joint optimisation of technical tools and social practices. At the same time, several cautions from the literature apply: the correlational design cannot establish causal direction, and the reported normality tests indicated significant deviation from normality (Shapiro–Wilk $p < .05$ for the variables tested). These considerations temper the strength of the causal language that can responsibly be attached to the findings, even as the overall direction of association is clear and positive.

5. Conclusions and Recommendations

5.1 Conclusions

The study concluded, in relation to the first objective, that digital human resource skilling significantly and positively

affects the performance of Bank of Kigali ($\beta = .452$, $p = .004$); equipping staff with modern digital competencies serves as a foundational pillar for operational excellence and the effective use of emerging financial technologies.

In relation to the second objective, digital performance management significantly and positively affects performance ($\beta = .457$, $p = .002$). By shifting from subjective assessment to real-time, automated tracking of key performance indicators, the bank fosters accountability and enables timely managerial intervention.

In relation to the third objective, digital human resource development significantly and positively affects performance ($\beta = .331$, $p = .007$), supporting long-term institutional sustainability through continuous, accessible learning that nurtures internal talent and reduces resistance to change.

In relation to the fourth objective, digital human resource analytics and reporting significantly and positively affects performance in the multivariate model ($\beta = .198$, $p = .048$). Although its bivariate correlation was weak, analytics contributes to performance when embedded alongside the other DHRM dimensions, transforming personnel data into a strategic asset for evidence-based decision-making.

5.2 Recommendations

Based on the findings of this study, the following recommendations were made:

1. Bank of Kigali should give departmental managers access to real-time HR dashboards that link labour costs to revenue creation, strengthening the skilling function's contribution to localised decision-making.
2. The bank should implement real-time feedback loops for automated performance monitoring and align digital assessment tools with specific business-growth targets such as digital customer-acquisition rates.
3. To improve development outcomes, the bank should establish a digital platform for remote mentoring and leadership development and deploy software that charts internal promotion

routes based on employees' developmental milestones.

4. The bank should use HR analytics to detect employee-turnover trends early and implement proactive, targeted retention strategies for key talent.

5.3 Areas for Further Research

Future research could explore sustainable human resource management change in digital banking, and the influence of digital culture on the relationship between human resource management and creative performance, ideally using longitudinal or mixed-methods designs across multiple Rwandan banks.

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