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## M Satheeswari

Doctoral Researcher, PG and  
Research Department of  
Commerce, Nallamuthu  
Gounder Mahalingam College,  
Pollachi, Coimbatore,  
Tamil Nadu, India

## Dr. R Manikandan

Associate Professor and Head,  
PG and Research Department  
of Commerce, Nallamuthu  
Gounder Mahalingam College,  
Pollachi, Coimbatore,  
Tamil Nadu, India

## Determinants of talent management practices among bank employees with special reference to Pollachi taluk

M Satheeswari and R Manikandan

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### Abstract

Talent management is a vital strategic function in banks, focused on attracting, developing, and retaining a skilled workforce. It begins with hiring candidates who have strong technical, digital, and customer service skills aligned with goals like digital growth and compliance. As the banking sector rapidly adopts digital technologies, understanding how these changes impact human resource practices are critical. The research aims to investigate the significant mean difference among demographic factors, job profile with talent management practices and digital transformation initiatives. A quantitative research design was employed, utilizing a structured questionnaire distributed to employees across various banks and data are collected from 51 employees in Pollachi taluk. The data analysed through Simple percentage, reliability, independent t-test, Anova. The findings highlight that gender, awareness of talent management policies, and satisfaction with current role, participants' preferred mode of training and their perception of career progression, had a statistically significant effect on the digital transformation experience. The research revealed that the independent variables such as gender, awareness of talent management policies, and satisfaction with current role, career growth as expected had a statistically significant effect on perceptions of talent management practices.

**Keywords:** Digital transformation, talent management, bank employees

### Introduction

Banks are essential institutions that support the financial needs of individuals and contribute significantly to economic stability. They offer safe and accessible services such as savings, current, and fixed deposit accounts, while providing interest to help customers grow their wealth. By offering credit and debit cards, and various loan options including personal, home, education, and business loans banks enable individuals and businesses to meet every day financial needs and long-term goals. Technological advancements have enhanced convenience through online and mobile banking, allowing customers to access services anytime, anywhere. Additionally, banks offer financial advisory services, helping customers with investment planning, savings, insurance, and retirement. A key service that highlights banks' inclusive approach is the provision of jewel loans, especially beneficial in rural and semi-urban areas where formal credit is limited.

Bank employees are the backbone of these services. Frontline staff handle deposits, withdrawals, account openings, and customer queries. Relationship managers guide clients in choosing suitable financial products. Loan officers and credit analysts assess lending risks, while back-office staff manage documentation, transactions, and compliance. With growing digital usage, IT and digital banking teams ensure secure operations. Risk and compliance officers uphold regulatory standards, and HR personnel support recruitment, training, and employee welfare. Managers oversee strategy and day-to-day operations. Together, these professionals ensure efficient banking operations, customer satisfaction, and the overall growth and integrity of the banking system.

Employers in banks comprising top management, HR leaders, and executives like the CEO and Board of Directors play a strategic role in shaping the bank's growth and sustainability. Their responsibilities extend beyond hiring to include setting the overall direction, building a strong corporate culture, ensuring compliance with regulations such as KYC, AML, and cybersecurity laws, and making long-term decisions that impact the institution's success. Beyond operations, employers are responsible for employee motivation and satisfaction.

### Corresponding Author:

#### M Satheeswari

Doctoral Researcher, PG and  
Research Department of  
Commerce, Nallamuthu  
Gounder Mahalingam College,  
Pollachi, Coimbatore,  
Tamil Nadu, India

This includes providing competitive salaries, job security, health benefits, and a safe, inclusive workplace.

Non-financial incentives such as recognition programs, open communication, and engagement activities help build morale and reduce turnover. In the digital age, employers must lead technological adaptation and employee upskilling to stay competitive. In the past few years' banks have observed a tremendous changes pertaining to automation and digitalization. The process of it which we call as digital transformation is implemented in the banks leading to productive businesses. Digital transformation has made the jobs of bank employees very interesting and collaborative leading employees to connect amongst and with the customers. All this has led to creation of digital workplace enabling conducive environment for the employees resulting in higher efficiency and effectiveness. Digital transformation is still evolving in banks. People have a perception that digital transformation is all about the technology but it is more to do with the engaged employees who drives it. Engaged employees lead to better customer engagement and higher profits (Shweta Singh, 2019) <sup>[3]</sup>. Ethical leadership, strategic planning, and a commitment to innovation are vital in maintaining customer trust and guiding the bank toward long-term success.

Talent Management (TM), developed in the 1990s, integrates key human resource practices to strategically attract, develop, engage, and retain employees. It operates on the belief that employees are an organization's most valuable asset and aligns their capabilities with business goals. TM includes recruitment, training, performance management, and succession planning, aiming to place the right talent in the right roles at the right time. In competitive industries like banking, TM enhances efficiency, fosters innovation, and helps retain top performers in a market prone to frequent job-switching. Unlike traditional HRM, TM emphasizes employee engagement and potential development. By building a skilled, motivated, and future-ready workforce, TM supports both individual career growth and long-term organizational success.

Talent management is a vital strategic function in banks, focused on attracting, developing, and retaining a skilled workforce. It begins with hiring candidates who have strong technical, digital, and customer service skills aligned with goals like digital growth and compliance. Banks also use digital tools like HR analytics, AI-based hiring, and e-learning to streamline and personalize the talent lifecycle. Engagement programs, wellness initiatives, and career development foster a positive culture. Overall, effective talent management equips banks with capable employees who drive innovation, compliance, and superior customer service.

## Review of literature

The following are the review of literature of the current study Fotis C Kitsios (2021) <sup>[5]</sup>, have performed a study on "Digital Transformation and Strategy in the Banking Sector: Evaluating the Acceptance Rate of E-Services". This article examines the acceptance rate of digital transformation in the banking sector in Greece. The findings of this paper indicate the perception of bank employees with regard to new technologies. This paper provides a practical contribution for executives of Greek banking organizations to schedule targeted educational programs to facilitate the transition to the new digital era for their employees. Executives are

curious if employees are ready to accept and implement digitalization in their daily job routine.

Jawad Mahroof (2025) <sup>[4]</sup>, carried out a study on "Talent management during digital transformation: Role of transformational leadership and resistance to change". This study aims to explore the impact of Talent Management on digital transformation. Furthermore, this study examines the mediating role of resistance to change and moderating role of transformational leadership in the transformation process. The findings revealed that talent management significantly impacts digital transformation. Furthermore, transformational leadership plays a moderating role in the process and there is no mediating impact of resistance to change on digital transformation.

Chitra (2015) <sup>[2]</sup>, conducts a study on "Talent Management and Its Impact on Organizational Commitment: A Study of Employees in Private Sector Banks in Chennai". The study reveals that talent maintenance plays a key role in managing talent within organizations. Creating an elegant work environment, offering continuous motivation, and fostering a valuable organizational culture enhance organizational commitment and emotional attachment, leading to high levels of affective commitment among employees. Talent management thus contributes to the future growth of organizations and helps employees thrive in a competitive world.

Bitha Mani (2019) <sup>[1]</sup>, entitled a study on "Talent Management Practices in the Banking Industry in Kerala." The study finds that job-related factors (such as job redesign, role redesign, job rotation, career development, and succession planning) and recruitment and selection-related factors (such as internal and external recruitment techniques) are highly effective in Kerala's banking industry. However, training and appraisal-related factors and employee-related factors are moderately effective.

José António Porfírio (2024) <sup>[6]</sup>, conducts a study on "Factors affecting digital transformation in banking". This study analyses the perceived impacts of Digital Transformation (DT) in the banking industry, identifying the factors that most affect banking performance and business volume. The study conclude that digital experience is important to overcome possible problems of the potential of DT deriving from banking regulation and compliance. The negative effects of these roadblocks to DT are also negatively correlated with the education level of the banking employees.

## Statement of the problem

The banking industry is experiencing a profound digital transformation driven by rapid advancements in financial technology, automation, artificial intelligence, and evolving customer expectations. As banks increasingly adopt digital tools and streamline operations to stay competitive, there is a significant shift in how talent is managed. While digital transformation promises greater operational efficiency and innovation, its implications for human resource management and employee development remain insufficiently explored. Employees are now required to adapt swiftly to technological changes, continuously update their skills, and meet new performance standards demands that place increasing pressure on the workforce. In response, banks are modifying their talent management strategies, including how they recruit, train, assess, and plan careers. However, it remains uncertain whether these changes genuinely

facilitate employee career progression or inadvertently create new barriers.

Concerns are growing that digital transformation may lead to unintended consequences such as skill mismatches, job insecurity, and unequal access to development opportunities. Some employees may benefit from the evolving digital landscape, while others may be left behind due to inadequate support, poor alignment between HR practices and digital goals, or a lack of tailored development programs. Additionally, many banks do not yet have a cohesive framework for aligning talent development with digital transformation efforts, leading to inconsistent or ineffective initiatives across institutions.

In light of these issues, key questions emerge: How is digital transformation influencing current talent management practices in banks? Are these practices effectively supporting employees in navigating digital change and advancing in their careers? And how can banks develop inclusive talent strategies that foster both digital innovation and equitable career growth?

This study seeks to address these questions by exploring the relationship between digital transformation and talent management in the banking sector, with a focus on understanding its implications for employee growth and development. The findings aim to inform more strategic, inclusive, and future-ready HR policies that align with both technological advancements and the career aspirations of the workforce.

### Objectives

- To investigate the mean difference between Digital Transformation experience and demographic profile of the bank employee.
- To compare the mean difference between Talent Management Practices and demographic profile of the bank employee.

### Research Methodology

The study based on the primary in nature. The data are collected from 51 employees working in Pollachi through structured questionnaires using Stratified Random Sampling. The data are collected from Public Sector Banks, Private Sector Banks and Co-operative Banks. Statistical tools like Simple frequency, Independent Sample T-test, ANOVA have been employed.

### Significance of the study

The present study is significant as it provides valuable insights into how demographic factors influence both digital transformation experiences and talent management practices within the banking sector. Understanding these associations will enable banks to design more tailored human resource strategies, ensuring that training, career development, and performance management initiatives align with the diverse needs of employees.

For policymakers and bank management, the study's findings will serve as a foundation for developing inclusive talent management frameworks that maximize employee potential while supporting digital adaptation in an era of rapid technological change. For HR practitioners, the results will help identify gaps in existing practices and develop targeted interventions to improve retention, job satisfaction, and employee engagement. Academically, this research will enrich the existing literature by integrating the dimensions of digital transformation and demographic diversity into the discourse on talent management in the financial services sector. Practically, it will guide banking institutions in enhancing workforce readiness, fostering innovation, and sustaining competitive advantage in a digitally driven economy.

### Analysis and discussion

#### Socio economic profile of bank employees

To analyze the economic, social, and job profile of the bank employees in Pollachi taluk, the simple percentage analysis employed.

**Table 1:** Socio economic profile of sample employees

Socio economic profile	Category	No of employees	Percentage
Age	Up to 24	8	15.7%
	25-34	22	43.1%
	35-44	14	27.5%
	45-54	6	11.8%
	55 and above	1	2.0%
Gender	Male	26	51.0%
	Female	25	49.0%
Area of residence	Village	27	52.9%
	Town	24	47.1%
Marital Status	Married	39	76.5%
	Unmarried	12	23.5%
Educational Qualification	HSC/Diploma	4	7.8%
	Bachelor's Degree	28	54.9%
	Master's Degree	19	37.3%
Designation	Clerk	13	25.5%
	Officer	13	25.5%
	Assistant Manager	13	25.5%
	Manager	9	17.6%
	Senior Manager	3	5.9%
Type of Bank	Public Sector Bank	8	15.7%
	Private Sector Bank	32	62.7%
	Cooperative Bank	11	21.6%
Experience in Banking	Up to 10	34	66.7%
	11-20	13	25.5%
	21-30	3	5.9%

	31 and above	1	2.0%
Department	Operations	15	29.5%
	Marketing	5	9.8%
	Loans & Advances	17	33.3%
	IT & Digital Banking	4	7.8
	Customer Service	9	17.6
	Branch Head	1	2.0
Employment Type	Permanent	48	94.1
	Contractual	2	3.9
	Probationary	1	2.0
Monthly Salary Range	Below Rs 25,000	13	25.5
	Rs 25,001-Rs 50,000	18	35.3
	Rs 50,001-Rs 75,000	11	21.6
	Rs 75,001-Rs 1,00,000	8	15.7
	Above Rs 1,00,000	1	2.0
Type of Branch	Regional office	2	3.9
	Urban branch	11	21.6
	Semi-urban branch	25	49.0
	Rural branch	13	25.5
Working hours per week	Less than 30 hours	5	9.8
	31-40 hours	7	13.7
	41-50 hours	26	51.0
	More than 50 hours	13	25.5
Formal training in previous year	Not Attended	9	17.6
	Attended	42	80.4
Frequency of Training Attended	Rarely	5	9.8
	Occasionally	2	3.9
	Frequently	34	66.7
	Very Frequently	10	19.6
Preferred mode of Training	Offline	23	45.1
	Online	19	37.3
	Hybrid	9	17.6
Perception about progress of the career	Not Sure	5	9.8
	Not perceived	4	7.8
	Highly perceived	42	82.4
Awareness about Talent Management Policies in Banks	Not aware	5	9.8
	Aware	46	90.2
Satisfaction about current role and responsibilities	Not Satisfied	2	3.9
	Satisfied	49	96.1

**Source:** Primary data

The socio-economic profile of the sample employees reveals a diverse yet concentrated demographic working in banking sector. The majority of employees (43.1%) fall within the 25-34 age group, indicating a relatively young workforce, with a balanced gender distribution (51% male, 49% female). Majority of the employees (52.9%) reside in villages, suggesting a strong rural and semi-urban presence. A significant portion (76.5%) is married, and educationally, a majority (54.9%) hold a bachelor's degree. Designations are fairly distributed, with clerk, Officer and Assistant Manager Roles being the most common (25.5% each). The private banking sector employs the majority (62.7%), and majority employees (66.7%) have up to 10 years of experience. In terms of departments, Loans & Advances (33.3%) and Operations (29.5%) are the most common areas.

Permanent employment is dominant (94.1%), and most earn between ₹25,001 and ₹50,000 monthly. Semi-urban branches are the most common (49%). Majority of the employees work 41-50 hours weekly (51%), and a large proportion (80.4%) received formal training in the past year, with frequent training being common (66.7%). Offline training is slightly preferred (45.1%), and 82.4% feel their career is progressing well. Awareness of talent management policies is high (90.2%), and nearly all (96.1%) are satisfied

with their current role, indicating strong job contentment and organizational alignment.

### Measurement validity

To measure the quality of digital transformation experience scale and talent management practices scale, the reliability employed. For digital transformation experience scale, the reliability value of cronbach's alpha was 0.914, as well as the reliability of talent management practices scale cronbach's alpha was 0.868. Both the values are above the threshold limit of 0.700, it suggests that the both the instrument was reliable. The central limit theorem states that sample size of greater than 30 considered as in a large sample, in this case the sampling mean distribution will be a normal distribution irrespective of the original distribution (Saravanan *et al.* 2025) [7]. So, the parametric tools like independent t-test, Anova employed to measures the significant difference with demographic, and job profile.

### Mean difference between demographic variables and employees' digital transformation experience

To investigate the mean difference between demographic variables and employee's digital transformation experience, the independent t-test, and Anova employed.



**Table 2:** Determinants of difference between demographic variables and employees' digital transformation experience

S. No.	Independent variable	Dependent Variable	T-Test/F-Test	P-Value	Status
<b>Independent T-Test</b>					
1	Gender	Digital Transformation Experience	2.383	.021*	Significant
2	Area of residence	Digital Transformation Experience	.380	.706	Not Significant
3	Marital Status	Digital Transformation Experience	1.089	.281	Not Significant
4	Formal Training in the past year	Digital Transformation Experience	1.441	.156	Not Significant
5	Aware of Talent Management Policies	Digital Transformation Experience	5.703	.000**	Significant
6	Satisfied with your current role	Digital Transformation Experience	2.463	.017*	Significant
<b>ANOVA</b>					
7	Age	Digital Transformation Experience	1.397	.250	Not Significant
8	Educational Qualification	Digital Transformation Experience	.609	.548	Not Significant
9	Designation	Digital Transformation Experience	.379	.861	Not Significant
10	Type of bank	Digital Transformation Experience	1.973	.150	Not Significant
11	Total years of experience in banking	Digital Transformation Experience	.933	.533	Not Significant
12	Department Working in	Digital Transformation Experience	.524	.757	Not Significant
13	Employment Type	Digital Transformation Experience	1.127	.332	Not Significant
14	Monthly Salary Range	Digital Transformation Experience	.532	.713	Not Significant
15	Type of Branch	Digital Transformation Experience	1.864	.149	Not Significant
16	Working Hours per week	Digital Transformation Experience	2.140	.108	Not Significant
17	Frequency of Training	Digital Transformation Experience	1.024	.391	Not Significant
18	Preferred mode of training	Digital Transformation Experience	5.183	.009**	Significant
19	Career is Progressing	Digital Transformation Experience	4.155	.022*	Significant

Source: Primary data

The analysis of the digital transformation experience across various socio-demographic and professional factors reveals insightful patterns regarding its perceived impact among banking professionals. Independent t-tests indicate that gender, awareness of talent management policies, and satisfaction with current role significantly influence digital transformation experience. Specifically, with p-values of .021, .000, and .017 respectively, these findings suggest that male and female employees may perceive digital transformation differently, and that employees who are aware of talent management initiatives or are satisfied with their roles are more likely to report a positive digital transformation experience.

In contrast, variables such as area of residence, marital status, and formal training in the previous year did not significantly impact perceptions of digital transformation, indicating that personal background and recent training exposure alone may not drive digital readiness or engagement. This also reflects the possibility that digital transformation experience is more aligned with ongoing organizational support and role satisfaction rather than occasional formal interventions.

The Anova test results further expand the analysis across multiple groups. Among these, preferred mode of training ( $P=.009$ ), and career progression alignment with expectations ( $P=.022$ ) are found to significantly affect the digital transformation experience. This implies that geographic location may influence access to or implementation of digital tools, and that individuals who prefer certain training modes particularly more modern or

hybrid formats may feel more supported in the digital shift. Moreover, employees who feel their career is progressing as expected are likely to view digital transformation more favourably, suggesting a link between professional growth and technological adaptation.

However, several factors are found to be statistically not significant, such as age, educational qualification, designation, type of bank, experience, department, employment type, salary range, type of branch, working hours, and frequency of training. This indicates that digital transformation experiences are relatively uniform across different ages, roles, salaries, and organizational contexts unless they are directly tied to perceptions of support and growth.

In summary, while many traditional demographic or professional attributes do not significantly impact digital transformation experience, employee engagement, satisfaction, policy awareness, and preferred training methods play a crucial role. The findings highlight the importance of organizational culture, internal communication, and strategic career development in shaping how employees embrace digital changes in the banking sector.

#### Mean difference between demographic variables and employees' talent management practices

To investigate the mean difference between demographic variables and employees' talent management practices, the independent t-test, and Anova employed.

**Table 3:** Determinants of difference between demographic variables and employees' talent management practices

S. No.	Independent Variable	Dependent Variable	T-test/ F-Test	P-Value	Status
<b>Independent T-Test</b>					
1	Gender	Talent Management Practices	2.340	.023*	Significant
2	Area of residence	Talent Management Practices	.077	.939	Not Significant
3	Marital Status	Talent Management Practices	.709	.482	Not Significant
4	Formal Training	Talent Management Practices	1.441	.156	Not Significant
5	Aware of Talent Management Policies	Talent Management Practices	3.911	.000**	Significant
6	Satisfied with your current role and responsibilities	Talent Management Practices	2.388	.021*	Significant

Anova					
7	Age	Talent Management Practices	.561	.692	Not Significant
8	Educational Qualification	Talent Management Practices	.486	.618	Not Significant
9	Designation	Talent Management Practices	1.695	.155	Not Significant
10	Type of Bank	Talent Management Practices	1.804	.176	Not Significant
11	Total Years of Experience in Banking	Talent Management Practices	.902	.584	Not Significant
12	Department Working in	Talent Management Practices	1.128	.359	Not Significant
13	Employment Type	Talent Management Practices	2.306	.111	Not Significant
14	Monthly Salary	Talent Management Practices	.333	.854	Not Significant
15	Type of branch	Talent Management Practices	.455	.715	Not Significant
16	Working hours per week	Talent Management Practices	1.213	.315	Not Significant
17	Frequency of Training	Talent Management Practices	2.106	.112	Not Significant
18	Preferred mode of training	Talent Management Practices	1.421	.252	Not Significant
19	Career is progressing as per expectations	Talent Management Practices	5.561	.007**	Significant

Source: Primary data

The analysis investigates the influence of various demographic and professional factors on Talent Management Practices using Independent T-tests and ANOVA. Among the independent variables tested through T-tests, gender, awareness of talent management policies, and satisfaction with current role and responsibilities show a statistically significant impact on talent management practices, with p-values less than 0.05. This implies that perceptions or experiences of talent management practices vary meaningfully across these groups. Notably, awareness of policies have the strongest significance, indicating that employees informed about talent management initiatives tend to engage more positively with such practices.

In contrast, variables such as area of residence, marital status, formal training, and several others tested using T-tests are not significant, suggesting no major differences in talent management practices across these categories. Similarly, ANOVA results showed that factors like age, education, designation, type of bank, salary, and training preferences do not significantly influence talent management practices. However, one key exception in the ANOVA analysis was the variable "career is progressing as per expectations," which yielded a significant result ( $p = 0.007$ ). This indicates a strong association between how employees perceive their career growth and their views or experiences related to talent management practices. Overall, the analysis highlights that subjective perceptions (like satisfaction and policy awareness) may have a stronger impact on talent management engagement than demographic or job-related factors.

## Suggestions

### The study suggest the following

- Since majority of the employees are on permanent employment (94.1%), banks should leverage this stability by investing in long-term talent development initiatives like succession planning, leadership training, and advanced digital skill programs.
- For the minority in contract roles, HR should ensure equal access to training and career progression opportunities, which will enhance motivation and retention.
- Employees mostly earn between ₹25,001-₹50,000, which is moderate for banking professionals. Banks could consider linking performance-based incentives and digital skills adoption rewards to encourage active participation in transformation initiatives.
- Salary benchmarking with industry standards should be conducted regularly to ensure competitive pay, thereby

reducing attrition.

- With a maximum of employees are working in semi-urban branches (49%), banks should focus on digital inclusion strategies, ensuring that employees in semi-urban/rural areas get the same exposure to digital tools and training as those in urban branches.
- Infrastructure gaps (like internet speed, digital resources) in rural/semi-urban branches should be addressed to prevent uneven digital adoption.
- Since majority of employees work 41-50 hours weekly (51%), talent management policies should emphasize work-life balance by introducing flexible working models (hybrid, rotational shifts, or digital remote-support roles).
- Overwork may reduce job satisfaction in the long term, so regular well-being checks, mental health workshops, and ergonomic workplace policies should be introduced.
- With 66.7% receiving frequent training, banks should expand training programs to cover emerging areas like AI in banking, blockchain, cybersecurity, and advanced analytics.
- More blended training (offline + online) opportunities should be provided, giving flexibility and wider accessibility.
- Continuous learning should be embedded into daily work processes through micro-learning modules, gamification, and peer-to-peer learning platforms.
- By customizing talent management practices across employment type, salary range, branch location, working hours, and training frequency, banks can build a digitally agile workforce that is not only skilled but also motivated, satisfied, and aligned with organizational goals in a rapidly transforming banking environment.

## Conclusion

The study demonstrates that digital transformation experiences and talent management practices are significantly influenced by both demographic and work-related factors. Findings revealed that gender, awareness of talent management policies, and satisfaction with the current role have a notable impact on employees' perceptions of both digital transformation and talent management initiatives. Moreover, preferences for training modes and perceptions of career progression emerged as critical determinants shaping employees' engagement with digital transformation. These results indicate that talent

management strategies in the banking sector must be tailored to accommodate diverse employee profiles and address varying needs in terms of training, career development, and policy awareness. By aligning human resource practices with the realities of a digitally evolving banking environment, banks can foster a more engaged, adaptable, and future-ready workforce.

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