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**HR MANAGEMENT IN THE BANKING SECTOR:  
DIGITAL SOLUTIONS AND ANALYTICS****HR-МЕНЕДЖМЕНТ У БАНКІВСЬКІЙ СФЕРІ:  
ЦИФРОВІ РІШЕННЯ ТА АНАЛІТИКА**

**Summary.** The article explores the impact of digital technologies on HR management in banks, particularly the integration of front- and back-office operations through multifunctional platforms. An analysis of 1,353 Scopus® publications revealed a growing interest after 2015 due to digital transformation and a surge after 2020 due to the COVID-19 pandemic. Thematic modeling (VOSviewer) identified six research clusters. A GAP analysis of HR management at PrivatBank highlighted areas for improvement, including HR structure adaptability, AI analytics, work-life balance, personalized learning, and enhanced communication. The study examined digital banking practices (Chime, Revolut, Monzo, N26, Starling Bank) and Japanese institutions (SMBC, Mizuho), which successfully implement CRM systems, open offices, and AI to optimize personnel management. The findings confirm the significance of digital solutions in enhancing banks' HR strategies and emphasize the need for further research in this field.

**Keywords:** HR management, banking personnel, digitalization, talent management, personnel strategy, trends in the financial sector.

**Аногация.** У статті досліджується вплив цифрових технологій на управління персоналом у банківській сфері, зокрема інтеграція фронт- та бек-офісних функцій через багатофункціональні платформи. Аналіз 1353 публікацій Scopus® виявив зростання інтересу до теми після 2015 року, спричинене цифровою трансформацією банківського сектора, а після 2020 року — адаптацією до викликів пандемії COVID-19. Тематичне моделювання (VOSviewer версія 1.6.16) визначило шість основних дослідницьких кластерів: управління

ризиками, економічні фактори, гендерні аспекти, управління персоналом, аналітика та кейси. Географічний аналіз показав активну участь науковців з ЄС, США та Азії. Щоб дослідити ключові аспекти управління персоналом у банківському секторі, було проведено GAP-аналіз на базі ПриватБанку. GAP-аналіз показав, що банк активно впроваджує інновації та цифрові рішення, однак кілька сфер потребують вдосконалення: адаптивність кадрової структури; доцільно запроваджувати більш гнучкі методи управління та застосовувати гнучкі підходи; вдосконалення кадрової аналітики; штучний інтелект та великі дані слід активніше використовувати для аналізу персоналу та прогнозування його ефективності; зниження стресу співробітників; необхідно розширити програми підтримки балансу між роботою та особистим життям, психологічну допомогу та оздоровчі програми; персоналізація навчання; рекомендовано впроваджувати адаптивні навчальні платформи на основі штучного інтелекту, які можуть підлаштовуватися під індивідуальні потреби співробітників; покращення комунікації в розподілених командах. розробка інтерактивних HR-платформ сприяла б кращій взаємодії між співробітниками в різних відділах. Дослідження також вивчало практики цифрових банків (Chime, Revolut, N26, Monzo, Starling Bank) і японських фінансових установ (Sumitomo Mitsui Banking Corporation, Mizuho Bank), демонструючи ефективність CRM-систем, відкритих офісів і штучного інтелекту в персоналізації послуг. Результати підкреслюють важливість цифрових рішень для покращення HR-стратегій у банківському секторі та необхідність подальших досліджень у цій галузі.

**Ключові слова:** HR-менеджмент, банківський персонал, цифровізація, управління талантами, кадрова стратегія, тренди у фінансовій сфері.

**Problem statement.** In the modern development of the financial sector, effective human resource management is a key factor in the successful operation of banking institutions. The implementation of modern HR technologies, the digitalization of personnel processes, adaptation to labor market changes, and increasing competency requirements for employees create new challenges for HR management in the banking sector.

On the one hand, digital solutions allow for the automation of routine processes, increased productivity of HR departments, and a personalized approach to employee development. The use of HR analytics contributes to more accurate forecasting of personnel needs, performance evaluation, and cost optimization. On the other hand, the introduction of digital tools requires adapting corporate culture, enhancing employees' digital literacy, and considering ethical aspects of big data usage.

Moreover, the banking sector is one of the most competitive and highly regulated industries, requiring HR management to respond swiftly to legislative changes, cybersecurity risks, and new employment formats. Studying the impact of digital solutions and analytics on human resource management in the banking sector is highly relevant, as it helps identify best practices and contributes to the development of effective HR strategies that ensure the stability and innovative growth of banking institutions.

**Analysis of recent research and publications.** The implementation of digital solutions in HR management within the banking sector has been the focus of scientific research by domestic scholars such as Yu.A. Opanasiuk [1], O.V. Dzyad [2], K.V. Bondarevska [3], H.V. Zhosan [4], V.H. Kovalchuk [5], and O.V. Lysenok [6]. Their studies analyze the transformation of HR processes under the influence of digitalization, the development of automated systems, and the challenges of remote work.

At the international level, the topic of HR management for banking personnel remains relevant

and dynamic. Bibliometric studies using the Scopus® database confirm a significant increase in the number of publications on this subject, especially after 2020, which reflects the adaptation of banks to the challenges of the COVID-19 pandemic and the acceleration of digital transformation in the sector.

Current studies also emphasize the global scope of research on HR management in banking, with significant contributions from scholars in the EU, USA, and Asia. Research covers a range of themes: from the psychological well-being of employees and gender-related issues to the implementation of advanced HR technologies and leadership models adapted to digital environments.

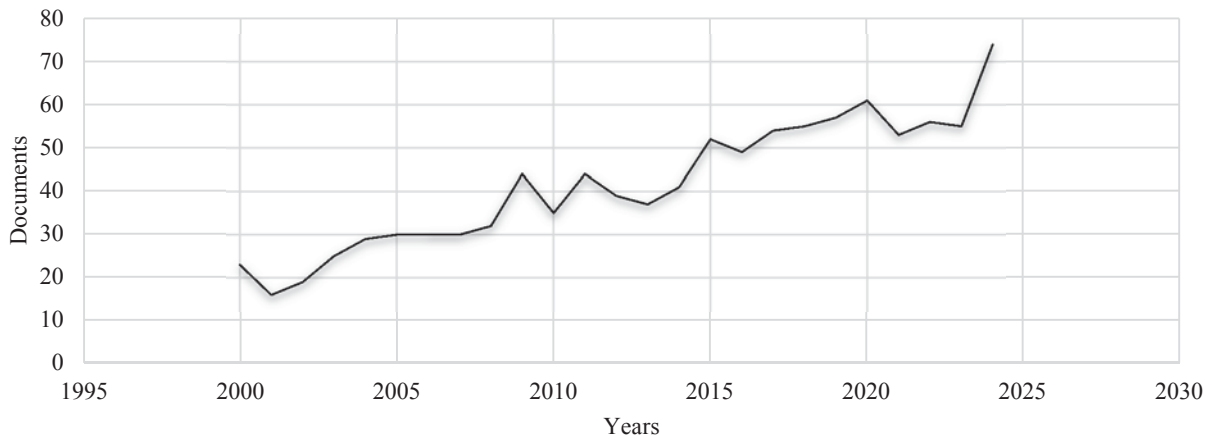
A structured bibliometric analysis allowed identifying key clusters in the global scientific discourse, including issues of human factors, sustainable HR strategies, gender aspects, and innovation in recruitment and training.

**The purpose of the article** is to study current trends and challenges of HR management in the banking sector, as well as to develop practical recommendations for improving HR strategies in the context of digital transformation and changes in the financial services market.

**Summary of the main research material.** To assess global scientific trends in the field of HR management for banking personnel, an analysis of bibliographic data from Scopus® was conducted. The selection of scientific papers was formed using a keyword search for "management AND bank staff." As a result, 1,353 publications were identified, covering various aspects of banking personnel management. The research dynamics in this field are presented in Figure 1.

The dynamics of scientific publications on HR management in the banking sector demonstrate a growing interest among researchers, particularly in the last decade.

The highest level of research activity is observed between 2015 and 2023, indicating the relevance of this



**Figure 1 – Research dynamics on banking personnel management based on Scopus® database query "management AND bank staff"**

Source: compiled by the authors based on Scopus® data

topic in connection with the digital transformation of the banking sector, the implementation of automated HR systems, and evolving labor market conditions.

The sharp increase in research volume after 2020 can be attributed to banks adapting to the challenges of the COVID-19 pandemic, which accelerated the adoption of remote work formats and digital HR solutions.

The geographical distribution of publications highlights the active involvement of researchers from the EU, the USA, and Asia, confirming the global nature of research in banking personnel management (Figure 2).

Thus, the analysis of publications in Scopus® confirms the growing importance of HR management in the banking sector and the need for further research on digital solutions and analytics in this field

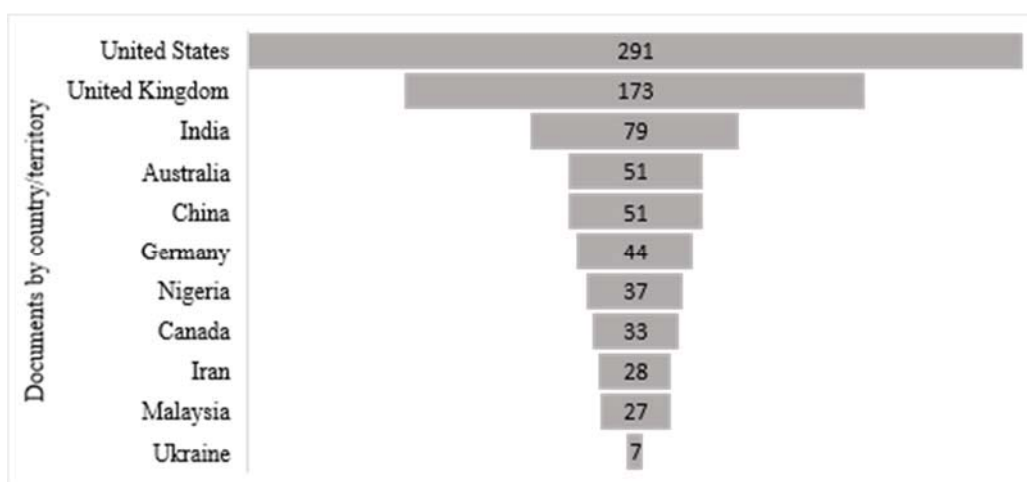
The key financial donors supporting research in HR management within the banking sector include the U.S. National Institutes of Health

(NIH), the Bill & Melinda Gates Foundation, the European Commission, the National Natural Science Foundation of China (NSFC), and the U.S. National Science Foundation (NSF).

Among the leading research institutions actively studying this topic are the World Bank (USA), Covenant University (Nigeria), the London School of Hygiene & Tropical Medicine (UK), the University of Sydney (Australia), and Monash University (Australia).

The analysis of scientific publications on banking personnel management was conducted using VOSviewer (version 1.6.16), which allowed for the identification of six main research clusters (Figure 3).

The first (red) cluster covers the human factor, particularly the impact of the coronavirus infection on employee health, risk management, quality of management, and personnel training. The second (green) cluster focuses on personnel management in the banking sector, including HR management,



**Figure 2 – Geographical distribution of scientific publications on the topic "management AND bank staff" in the Scopus® database**

Source: compiled by the authors based on Scopus® data



multifunctional platforms that provide management of interaction with clients and internal processes. This requires new competencies from staff, in particular analytical thinking, digital literacy and adaptability to change.

The development of HR management in the banking sector is closely related to the implementation of digital technologies, which not only increase the efficiency of personnel management, but also contribute to the optimization of business processes and improving the customer experience.

Examples of companies in the banking industry that effectively use multifunctional platforms and digital technologies are given in Table 1

The above companies are examples of how digital channels and multifunctional platforms can be effectively used to provide a high level of customer service, reducing costs for physical infrastructure and at the same time increasing the speed and convenience of providing financial services.

In wartime, Ukrainian banks must adapt management strategies, focusing on international experience in digitalization. The introduction of multifunctional online platforms and artificial intelligence contributes to continuous service,

minimizing costs and increasing the flexibility of the banking system. The abandonment of physical branches reduces dependence on traditional infrastructure, and ensuring cybersecurity and financial inclusion strengthens the resilience of banks in crisis conditions.

In order to study the key aspects of HR management in the banking industry using the example of PrivatBank, we developed a GAP analysis to determine the current and desired state of the organization. The key aspects of HR management at PrivatBank are presented in Table 2.

Gap analysis of HR management at PrivatBank showed that the bank is actively implementing innovations and digital solutions, however, there are a number of areas that need improvement:

- adaptability of the HR structure. It is advisable to introduce more flexible management methods and use Agile approaches;
- increasing the level of HR analytics. It is worth using AI and Big Data more actively to analyze personnel and predict their effectiveness;
- reducing the level of staff stress. It is appropriate to expand programs to support work-life balance, psychological assistance and wellness programs;

**Table 1 – Examples of companies in the banking industry that effectively use multifunctional platforms and digital technologies**

Company	Country	Characteristic
Chime [7]	USA	Chime is one of the leading neobanks in the United States, utilizing mobile platforms to provide financial services without the need for physical branches. All key operations, such as account opening, transactions, and consultations, are available through the mobile app. This significantly reduces costs associated with maintaining physical infrastructure, allowing the bank to focus on convenience and service speed. An important feature is personalized customer support through chatbots and online consultations with bank representatives, ensuring a high level of customer satisfaction
Revolut [8]	Great Britain	Revolut is a British digital bank that provides its services through a mobile app. In addition to standard banking operations such as account and card management, Revolut offers features for investments, currency exchange, insurance, and even cryptocurrencies. All these functions are available on a single platform, allowing customers to manage all their financial operations in one place. Moreover, Revolut leverages artificial intelligence technologies for service personalization and financial habit analysis, offering more relevant solutions in real time
N26 [9]	Germany	N26 is an online bank that does not have physical branches and operates exclusively through digital channels. The N26 mobile application allows you to perform all banking operations, including opening accounts, managing funds, transactions and consultations. All interactions with customers take place through specialized platforms, which significantly reduces the cost of maintaining physical offices and allows you to quickly serve customers, while ensuring a high level of accessibility and convenience. Integrated analytical tools help predict customer needs and offer individual financial solutions
Monzo [10]	Great Britain	Monzo is a British digital bank that provides its services through a mobile app without the need to visit physical branches. Monzo actively uses chatbots to handle customer inquiries and provides personalized financial advice based on behavioral data. All transactions, from opening an account to making investments, are available directly through the app. This allows the company to provide convenience and speed of customer service, while reducing the costs of servicing traditional physical points
Starling Bank [11]	Great Britain	Starling is a digital bank that offers mobile banking services without physical branches, including checking, savings, loans and insurance. The platform allows customers to conveniently manage their finances and track spending and financial goals

Table 2 – Definition of key aspects of HR management at PrivatBank.

Direction	Current status	Desired state	GAP	Recommendations
<b>HR organizational structure</b>	Centralized HR service with a high level of integration into business processes, but insufficient flexibility in the face of rapid changes	Flexible, adaptive structure with the ability to quickly respond to changes in the market and business environment	Lack of rapid adaptation to market changes and instability	Implementing Agile approaches to HR process management. Strengthening data analytics to predict changes
<b>Digitalization of HR processes</b>	High level of automation of recruitment and training processes, but insufficient use of HR analytics	Using Big Data, AI, and predictive analytics for personalized HR management	Limited use of analytical HR tools for decision-making	Integrating AI into recruitment, career planning, and performance appraisal
<b>Talent attraction and retention</b>	An effective recruiting system, but high competition in the market for IT specialists and analysts	Competitive advantages in attracting and motivating key professionals	Problems with retaining specialists due to more attractive offers from competitors	Expanding non-material motivation (career development, flexible working conditions, training)
<b>Corporate culture and motivation</b>	Focus on productivity and technology, but high levels of stress among staff	A balanced corporate culture that supports employee well-being	Lack of stress reduction and work-life balance programs	Implementation of wellness programs, psychological support, and flexible work schedules
<b>Staff training and development</b>	Modern online training platforms, but insufficient adaptation of programs to the specific needs of employees	Personalized training programs using AI skills analysis	Limited personalization of learning trajectories	Using adaptive learning platforms and AI to personalize courses
<b>Communications and team interaction</b>	Communication channels are well developed, but there are difficulties in distributed teams and remote offices	Optimized communication taking into account the hybrid work format	Problems with information exchange between the central office and regional units	Implementation of interactive HR platforms for communication

Source: developed by the authors

– personalization of training. It is advisable to implement adaptive AI-based training platforms that can adapt to the individual needs of employees;

– improving communication in distributed teams. It is worth developing interactive HR platforms that will simplify the interaction of employees in different departments.

The implementation of the proposed steps will allow PrivatBank to strengthen its positions in the field of HR management, increase competitiveness in the market and attract the best specialists.

Optimization of the organizational structure of PrivatBank's HR management is a key factor in increasing the institution's efficiency in the face of competition and economic changes. The main areas of optimization include: 1) Analysis of the existing structure. Determination of the efficiency of divisions and interaction between them to identify problem areas. The experience of leading companies (Google, Zappos, Spotify, Amazon, Netflix) can serve as a guideline for improving communication and management flexibility. 2) Implementation of flexible management models – use of a matrix or project-

oriented structure for rapid adaptation to changes. 3) Digitalization of HR management – automation of personnel selection, training and assessment processes through HRM systems (SAP SuccessFactors, Workday), analytical platforms (Tableau, Power BI) and AI solutions. 4) Improvement of communications – use of digital tools (Slack, Microsoft Teams, CRM systems) to increase the speed and consistency of management decisions. 5) Personnel motivation and development – implementation of incentive programs, training platforms (LinkedIn Learning, Coursera), recognition and gamification systems to increase employee engagement and productivity.

The use of these approaches will help increase the efficiency of PrivatBank's personnel management.

Effective implementation of changes in PrivatBank requires justification of costs and assessment of potential benefits. Analysis of the experience of leading companies demonstrates the feasibility of investments in the following areas: 1) Structure analysis – costs for diagnosing the organizational model are justified by resource optimization. For example, Netflix invested 5% of the budget in

structural transformation, which reduced decision-making time and reduced management costs; 2) Flexible management models – implementation of matrix and project structures requires personnel training and process modernization. Spotify invested in small teams, which increased adaptability and strengthened the company's position in the market; 3) Digitalization of HR processes – automation (HRM systems, analytics, chatbots) reduces costs and increases efficiency. Google and Amazon are actively using these technologies, reducing hiring and administration costs. 4) Communication between departments – the costs of collaboration platforms and CRM systems are offset by reducing decision-making time. Zappos has proven the effectiveness of a hierarchical structure and digital communication tools. 5) Motivation and staff development – investments in motivational programs, gamification and training platforms (Salesforce) contribute to reducing staff turnover and increasing productivity.

Therefore, the initial investment in optimizing human resources management is justified by long-term benefits: reducing costs, increasing productivity and efficiency of the organization.

**Conclusions.** The study, conducted as part of the analysis of effective HR management in the banking sector, allowed us to formulate a number of important conclusions regarding the impact of digital technologies on personnel management in the context of digital transformation and changes in the financial services market. A bibliometric analysis of scientific publications, carried out according to Scopus® data, revealed a steady increase in interest in the topic under study since 2001, with a peak in 2020, which correlates with global trends in digitalization and adaptation to new economic challenges, including the COVID-19 pandemic. The main areas requiring attention are risk management, personnel training and sustainable development, which confirms the need for flexible adaptive HR strategies focused on the integration of the latest technologies. It was established that the

efficiency of banking institutions largely depends on the integration of front and back offices through the implementation of multifunctional digital platforms, which allows reducing costs, increasing efficiency and ensuring personalization of service. The example of successful application of such technologies in international banks, such as Chime, Revolut and N26, proves the effectiveness of this approach to achieve competitive advantages in financial markets. Ukrainian banks, given the challenges of war and the need to ensure cybersecurity, should implement digital platforms and artificial intelligence to achieve financial inclusion and improve the quality of customer service. The introduction of digital technologies into HR processes in banks is necessary to ensure flexibility, efficiency and effectiveness of management decisions. Automation of routine processes, the use of HRM systems and platforms for online training provide a significant reduction in costs and increase the accuracy of decisions in the field of personnel management. Changes in the employment structure, such as the growing role of flexible forms of work and distance learning, require banks to adapt HR strategies that provide support for the continuous professional development of employees through innovative training programs and improving competencies. The development of motivation systems, gamification, and leadership development programs are important factors for increasing productivity and reducing staff turnover in the banking sector. Given the identified trends, it is recommended to focus on optimizing the organizational structure of banking institutions, implementing flexible HR management models, and using analytics to forecast staffing needs and increase the efficiency of interaction between departments. The results of the study confirm the need to modernize HR processes in banks, focusing on digital changes and new requirements for personnel, which will allow banks to be more adaptable to modern challenges in the financial market and ensure their competitiveness.

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