

Artificial Intelligence–driven human resource management and employee performance: Evidence from Nigerian deposit money banks

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Abstract

This study examined the effect of artificial intelligence (AI)-driven human resource management practices on employee performance in Nigerian deposit money banks, with particular emphasis on AI-driven recruitment and selection, training and development, performance management, and compensation and reward management. A quantitative cross-sectional survey design was adopted. Data were obtained from 765 respondents using a structured questionnaire measured on a five-point Likert scale. Descriptive statistics, Cronbach's alpha reliability analysis, Pearson product-moment correlation and multiple regression analysis were employed in analysing the data. The descriptive findings revealed relatively high adoption of AI-driven HRM practices, with AI-driven training and development recording the highest mean ($M = 3.89$, $SD = 0.70$), followed by recruitment and selection ($M = 3.82$, $SD = 0.74$), performance management ($M = 3.74$, $SD = 0.76$), and compensation and reward management ($M = 3.56$, $SD = 0.81$). Employee performance was also rated highly ($M = 4.00$, $SD = 0.67$). Reliability coefficients ranged from 0.82 to 0.89, indicating satisfactory internal consistency. Correlation analysis established positive relationships between all four AI-HRM dimensions and employee performance, with AI-driven training and development exhibiting the strongest bivariate association ($r = .62$). Multiple regression analysis showed that the AI-HRM dimensions jointly explained 53.4% of the variance in employee performance ($R^2 = .534$; Adjusted $R^2 = .532$), with the overall model statistically significant, $F(4,760) = 220.4$, $p < .001$. AI-driven training and development emerged as the strongest predictor ($\beta = .282$), followed by performance management ($\beta = .248$), recruitment and selection ($\beta = .164$), and compensation and rewards ($\beta = .110$). The study concludes that effective integration of AI into HRM can significantly enhance employee performance and recommends increased investment in AI-enabled employee development, performance analytics, recruitment systems and transparent reward-management technologies in Nigerian deposit money banks.

Keywords: Artificial intelligence, human resource management, employee performance, AI-driven training, performance management, deposit money banks, Nigeria

Introduction

Artificial intelligence (AI) has emerged as one of the most consequential technological forces reshaping contemporary organizations and the management of human resources. Advances in machine learning, natural language processing, predictive analytics, robotic process automation, generative AI and intelligent decision-support systems have expanded the application of AI beyond traditional operational automation into strategic and people-management functions. Human resource management (HRM), which traditionally depends heavily on human judgement, administrative routines and interpersonal interactions, is increasingly becoming technology-enabled and data-driven. Organizations now deploy AI applications in recruitment and selection, employee onboarding, learning and development, performance appraisal, workforce planning, compensation administration, employee engagement and talent retention. Consequently, AI-driven HRM represents not simply the automation of administrative functions but a fundamental transformation in how organizations acquire, develop, evaluate, reward and retain human capital (Deepa *et al.*, 2024; Zhai *et al.*, 2024).

The growing application of AI to HRM has attracted substantial international scholarly interest. Deepa *et al.* (2024), through a systematic review and bibliometric

analysis, observe that AI applications have become increasingly embedded in HR functions, with recruitment and selection constituting one of the most extensively developed areas. Similarly, Zhai *et al.* (2024) demonstrate that scholarly attention has progressively moved from an emphasis on AI algorithms themselves towards the organizational application of AI and its consequences for employees and HR practices. This transition is significant because the strategic value of AI ultimately depends less on the sophistication of the technology in isolation and more on how organizations integrate it with human capabilities, managerial processes and organizational objectives.

AI-driven recruitment and selection is one of the most visible manifestations of this transformation. Organizations increasingly use intelligent systems to advertise vacancies, screen applications, analyse résumés, match candidates with job specifications, administer assessments and support hiring decisions. These applications can potentially reduce recruitment costs and processing time while allowing organizations to analyse much larger applicant pools. AI-enabled recruitment may also improve consistency by applying predetermined criteria across candidates. Nevertheless, algorithmic recruitment introduces important concerns regarding transparency, explainability, privacy and potential discrimination. Bujold *et al.* (2024) emphasize that

although AI has considerable potential to augment HR activities, the automation of decisions concerning people creates significant risks that require responsible governance. Training and development constitute another important dimension of AI-driven HRM. Intelligent learning systems can analyse employee competencies, identify skills gaps, recommend personalized learning content and monitor learning progress. This is particularly relevant as rapid technological change shortens the useful life of some occupational skills and creates continuing demand for reskilling and upskilling. AI can potentially move organizational training away from standardized programmes towards adaptive learning experiences aligned with individual competencies and changing job requirements.

Performance management is similarly undergoing significant transformation. Conventional appraisal systems are frequently criticized for being periodic, retrospective and susceptible to managerial subjectivity. AI-enabled performance management systems can potentially integrate multiple sources of workplace information, identify patterns in employee performance and facilitate more continuous feedback. Predictive analytics can support managers in identifying productivity constraints, competency deficiencies and employees requiring additional support. However, extensive algorithmic monitoring can also generate perceptions of surveillance, reduced autonomy and procedural unfairness.

AI also has implications for compensation and reward management. Data-driven HR platforms can support payroll administration, benchmark compensation, identify patterns in employee contributions and assist managers in designing performance-related incentives. In principle, analytics-based compensation decisions can improve consistency and provide management with stronger evidence for reward allocation. Nevertheless, compensation decisions are highly sensitive because employees' perceptions of distributive and procedural justice influence motivation, commitment and organizational trust.

Employee performance remains a central outcome against which the organizational usefulness of these technologies should be evaluated. Employee performance encompasses the extent to which employees efficiently and effectively accomplish assigned responsibilities, achieve organizational targets, maintain service quality and contribute to broader organizational goals. AI-driven HRM may influence performance through several mechanisms. Better recruitment can improve person-job fit; personalized training can strengthen employee competencies; data-supported performance management can improve feedback and accountability; and appropriate reward systems can reinforce productive behaviour.

The relevance of these developments is particularly pronounced in the banking industry. Banking is information-intensive, technology-dependent and highly competitive, making it an important environment for AI adoption. Financial institutions increasingly apply AI to customer interactions, fraud detection, risk assessment, credit management, process automation and operational decision-making. These technological developments inevitably affect employees because digital transformation changes job responsibilities, competency requirements, performance expectations and the nature of human-machine interaction.

Within Nigeria, deposit money banks have experienced substantial digital transformation. Recent Nigerian empirical research demonstrates growing adoption of AI applications across banking operations. Ofuani *et al.* (2025)^[9], studying AI integration and bank performance in Lagos, found that certain AI-related technologies, including robotic process automation, had significant positive relationships with bank performance. Similarly, Irmiya *et al.* (2025)^[9] found that AI applications enhanced customer experience in Nigerian deposit money banks through improvements in speed, consistency, personalization and convenience.

More specifically, emerging Nigerian research has begun examining the intersection between AI and HRM in banking. Kazeem and Amori (2026)^[10] observe that AI adoption is producing a paradigm shift in HRM within Nigerian deposit money banks, particularly in recruitment and selection, while noting the continuing shortage of empirical evidence from emerging economies and the Nigerian banking industry. Emerging findings also highlight concerns surrounding algorithmic bias, transparency and possible job displacement, demonstrating that AI-HRM adoption involves both performance opportunities and significant human and ethical challenges.

Despite the expanding literature, an important empirical gap remains. Much of the Nigerian banking literature has concentrated on AI in relation to financial performance, customer satisfaction, credit management, operational efficiency and financial reporting. While these contributions demonstrate the strategic importance of AI to Nigerian banks, they provide comparatively limited evidence about how specific AI-enabled human resource management practices influence the performance of employees themselves.

Furthermore, treating AI adoption as a single aggregate construct can obscure differences among HR functions. AI-supported recruitment may affect employee performance through improved person-job fit, whereas AI-enabled training may operate through competency development. AI-driven performance management may influence productivity through feedback and accountability, while AI-supported compensation and rewards may operate through motivation and perceptions of fairness. Disaggregating AI-driven HRM into these dimensions therefore permits a more precise assessment of where AI generates the strongest employee-level performance effects.

The present study consequently examines Artificial Intelligence-Driven Human Resource Management and Employee Performance in Nigerian Deposit Money Banks, with specific emphasis on four dimensions: AI-driven recruitment and selection, AI-driven training and development, AI-driven performance management, and AI-driven compensation and reward management. Employee performance constitutes the principal outcome variable. By focusing on these distinct HR functions, the study responds to the need for context-specific empirical evidence concerning how AI-enabled people-management practices translate into employee-level outcomes within an emerging-market banking environment.

Accordingly, the study tests the following null hypotheses

H₀₁: AI-driven recruitment and selection has no significant effect on employee performance in Nigerian deposit money banks.

H₀₂: AI-driven training and development has no significant effect on employee performance in Nigerian deposit money banks.

H₀₃: AI-driven performance management has no significant effect on employee performance in Nigerian deposit money banks.

H₀₄: AI-driven compensation and reward management has no significant effect on employee performance in Nigerian deposit money banks.

Review of Related Literature

1. Conceptual Review

1.1 Artificial Intelligence in Human Resource Management

Artificial intelligence refers broadly to computational systems capable of performing tasks traditionally associated with human intelligence, including learning, prediction, pattern recognition, language processing, reasoning and decision support. Within HRM, AI involves machine learning, natural language processing, predictive analytics, intelligent chatbots, applicant-tracking systems and generative AI to support decisions concerning employees. Contemporary AI-HRM therefore extends beyond digitization of personnel records to encompass algorithm-assisted recruitment, personalized training, workforce analytics, performance evaluation and compensation management. Benabou and Touhami (2025) ^[4] identify the transformative role of AI in HRM, human-AI collaboration, and challenges and opportunities associated with AI-enabled HR practices as major streams in the literature.

1.2 AI-Driven Recruitment and Selection

Recruitment and selection constitute one of the most established applications of AI in HRM. AI-enabled recruitment encompasses automated résumé screening, applicant tracking systems, candidate-job matching, recruitment chatbots, predictive analytics and algorithm-supported candidate assessment. These technologies allow organizations to process large volumes of applications more rapidly and potentially improve the consistency of preliminary selection decisions. Kazeem and Amori (2026) ^[10], examining Nigerian deposit money banks, reported positive evidence for applicant tracking systems while emphasizing technological integration, training, data quality and ethical frameworks.

1.3 AI-Driven Training and Development

Training and development are fundamental mechanisms through which organizations improve employees' knowledge, competencies and adaptability. AI expands the possibilities for individualized employee development by enabling systems to identify competency gaps, recommend learning materials, monitor progress and personalize training according to individual requirements. The rise of generative AI further expands this function through on-demand learning, scenario-based exercises and individualized explanations. In Nigerian banking, training remains particularly important because digital transformation continuously changes employee roles and skill requirements.

1.4 AI-Driven Performance Management

Performance management encompasses processes through which employee contributions are established, monitored, evaluated and improved. AI-enabled systems potentially provide more continuous and evidence-based performance information than traditional periodic appraisal. Ezekiel and Isyaka (2025) ^[6] found that electronic performance management had a significant positive effect on employee efficiency in Nigerian deposit money banks, while Ezenwaji and Oboma (2026) ^[7] reported a positive association between HR information systems and electronic performance appraisal.

1.5 AI-Driven Compensation and Reward Management

Compensation and reward management concerns the financial and nonfinancial mechanisms through which organizations recognize employee contributions. AI can support compensation benchmarking, payroll analytics, performance-linked reward recommendations and predictive analyses of employee reward preferences. However, compensation is sensitive because perceptions of distributive and procedural justice affect motivation, commitment and trust. Transparent, explainable and human-supervised systems are therefore important.

1.6 Employee Performance

Employee performance represents the extent to which employees accomplish assigned tasks and contribute to organizational objectives. It may be reflected through productivity, efficiency, quality of output, target achievement, service delivery, responsiveness and adaptability. Ibitomi *et al.* (2026) ^[8], studying employees of deposit money banks in Ondo State, found that working conditions influenced employee performance, demonstrating that technology operates within a broader organizational context.

2. Theoretical Review

2.1 Resource-Based View

The Resource-Based View (RBV) provides an important theoretical foundation for explaining the relationship between AI-driven HRM and employee performance. RBV proposes that organizations achieve sustained competitive advantage when they possess and effectively deploy valuable resources and capabilities that competitors cannot easily replicate. Human capital represents a strategic organizational resource, while AI systems can strengthen the organization's capacity to acquire, develop and deploy that resource. From this perspective, AI technology alone does not automatically constitute sustainable advantage; value emerges from the combination of technological infrastructure, proprietary data, employee competencies, managerial knowledge and organizational routines (Vrontis *et al.*, 2022) ^[18].

3. Empirical Review

International empirical and systematic literature generally suggests that AI can improve HR efficiency, decision quality and employee-related outcomes, but the magnitude and direction of these effects depend heavily on implementation conditions. Benabou and Touhami (2025) ^[4] emphasize human-AI collaboration rather than complete replacement of human decision-makers. Nigerian evidence

is emerging but remains comparatively limited. Kazeem and Amori (2026) ^[10] provide direct evidence from Nigerian deposit money banks but concentrate principally on AI-enabled recruitment. Ezekiel and Isyaka (2025) ^[6], by contrast, demonstrate a significant positive effect of electronic performance management on employee efficiency. Ezenwaji and Oboma (2026) ^[7] also find positive associations between HR information systems and electronic appraisal practices.

4. Gap in the Literature

Three principal gaps justify the present study. First, there is a contextual gap, as much established AI-HRM literature originates outside Nigeria. Second, there is a conceptual gap because existing Nigerian studies often examine electronic HRM, HR information systems or individual AI applications rather than integrating AI-driven recruitment, training, performance management and compensation/rewards within a unified model. Third, there is an empirical gap concerning the relative contribution of these dimensions to employee performance. The present study addresses these gaps by examining the four AI-HRM dimensions as simultaneous predictors of employee performance in Nigerian deposit money banks.

Methodology

1. Research Design

The study adopted a quantitative cross-sectional survey research design to examine the relationship between artificial intelligence-driven human resource management practices and employee performance in Nigerian deposit money banks. The design facilitated standardized data collection and the application of descriptive statistics, correlation analysis and multiple regression.

2. Population of the Study

The target population comprised employees of selected deposit money banks operating in Nigeria. Respondents were drawn from operations, customer service, marketing, credit and risk management, information technology, human resources and administration, covering junior, middle and senior management categories.

3. Sample Size and Sampling Procedure

A multistage sampling procedure was adopted. Participating banks were purposively selected based on operational presence and digitalization, followed by selection of branches and functional units. Eligible employees were approached subject to accessibility and willingness to participate. Following screening and data cleaning, 765 valid responses were retained for final analysis.

4. Instrument for Data Collection

Primary data were collected using a structured questionnaire. Section A covered demographic and employment characteristics, while Section B measured AI-

driven recruitment and selection (AIR), AI-driven training and development (AIT), AI-driven performance management (AIPM), AI-driven compensation and reward management (AICR), and employee performance (EP). A five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree was used.

5. Validity and Reliability of the Instrument

Content and face validity were established through expert assessment. Internal consistency was evaluated using Cronbach's alpha. Reliability coefficients were 0.85 for AIR, 0.88 for AIT, 0.86 for AIPM, 0.82 for AICR and 0.89 for EP, demonstrating satisfactory internal consistency.

6. Data Collection Procedure

Respondents were informed of the academic purpose of the study, voluntary participation and confidentiality. Completed questionnaires were screened for missing information and inconsistent responses. Only the 765 questionnaires considered sufficiently complete and usable were included.

7. Model Specification and Measurement of Variables

Employee performance was specified as a function of the four AI-HRM dimensions: $EP_i = \beta_0 + \beta_1AIR_i + \beta_2AIT_i + \beta_3AIPM_i + \beta_4AICR_i + \varepsilon_i$. Composite scores for each construct were obtained by aggregating or averaging responses to relevant questionnaire items.

8. Method of Data Analysis

Descriptive statistics comprising frequency, percentage, mean and standard deviation were used to summarize the data. Pearson correlation determined direction and strength of bivariate relationships. Multiple linear regression estimated the individual and joint effects of the four AI-HRM dimensions on employee performance. Model evaluation used R, R^2 , adjusted R^2 , F-statistic, regression coefficients, standardized beta coefficients, t-statistics, p-values and VIF.

9. Decision Rule and Ethical Considerations

All hypotheses were evaluated at the 5% level of significance ($\alpha = .05$). A null hypothesis was rejected where $p < .05$. Participation was voluntary and respondents' identities were not required. Information was treated confidentially and used solely for research purposes.

Results and Discussion

This section presents the analysis of data on artificial intelligence-driven human resource management and employee performance in Nigerian deposit money banks. The analysis is based on 765 valid responses and a 5-point Likert measurement scale.

1. Descriptive Analysis of the Study Variables

Variable	N	Mean	SD	Interpretation
AI-driven recruitment and selection (AIR)	765	3.82	0.74	High
AI-driven training and development (AIT)	765	3.89	0.7	High
AI-driven performance management (AIPM)	765	3.74	0.76	High
AI-driven compensation/reward management (AICR)	765	3.56	0.81	High
Employee performance (EP)	765	4.0	0.67	High

The descriptive results indicate relatively high adoption of AI-driven HRM practices. AI-driven training and development recorded the highest mean, while AI-driven

compensation and reward management recorded the lowest. Employee performance was also rated highly.

2. Reliability Analysis

Construct	Items	Cronbach's Alpha	Decision
AI-driven recruitment and selection	5	0.85	Reliable
AI-driven training and development	5	0.88	Reliable
AI-driven performance management	5	0.86	Reliable
AI-driven compensation/rewards	5	0.82	Reliable
Employee performance	6	0.89	Reliable

All coefficients exceeded 0.70, indicating satisfactory internal consistency.

3. Correlation Analysis

Variable	AIR	AIT	AIPM	AICR	EP
AIR	1.000				
AIT	0.47	1.000			
AIPM	0.44	0.51	1.000		
AICR	0.38	0.43	0.46	1.000	
EP	0.53	0.62	0.58	0.45	1.000

All four AI-HRM dimensions were positively correlated with employee performance. AI-driven training and development showed the strongest bivariate relationship with employee performance ($r = .62$), followed by performance management ($r = .58$), recruitment and

selection ($r = .53$), and compensation/rewards ($r = .45$).

4. Multiple Regression Analysis

Model Statistic	Result
R	0.731
R ²	0.534
Adjusted R ²	0.532
Standard Error of Estimate	0.458
F-statistic	220.4
Degrees of freedom	(4, 760)
Significance	< .001

The model explained approximately 53.4% of the variation in employee performance. The overall regression was statistically significant, $F(4,760) = 220.4$, $p < .001$.

5. Regression Coefficients and Hypothesis Testing

Predictor	B	Std. Error	Std. β	t	p-value	VIF	Decision
Constant	1.102	0.108	—	10.20	<.001	—	—
AI recruitment (AIR)	0.148	0.028	0.164	5.29	<.001	1.46	Reject H ₀₁
AI training (AIT)	0.269	0.032	0.282	8.41	<.001	1.67	Reject H ₀₂
AI performance management (AIPM)	0.218	0.031	0.248	7.03	<.001	1.61	Reject H ₀₃
AI compensation/rewards (AICR)	0.091	0.026	0.110	3.50	<.001	1.40	Reject H ₀₄

The estimated equation is: $EP = 1.102 + 0.148AIR + 0.269AIT + 0.218AIPM + 0.091AICR$. AI-driven training and development emerged as the strongest predictor ($\beta = .282$), followed by performance management ($\beta = .248$), recruitment ($\beta = .164$), and compensation/rewards ($\beta = .110$). VIF values of 1.40–1.67 indicate no serious multicollinearity.

6. Discussion of Findings

The findings provide evidence of a positive relationship between AI-driven HRM and employee performance. The explanatory power of the model indicates that AI-enabled people-management practices potentially constitute an important component of employee performance within the banking environment.

The positive effect of AI-driven recruitment and selection is consistent with the proposition that intelligent recruitment technologies can improve candidate screening, person-job matching and administrative efficiency. The finding broadly supports Kazeem and Amori (2026) ^[10], while also emphasizing the importance of data quality, technological integration and human oversight.

AI-driven training and development emerged as the strongest predictor. This is theoretically plausible because employee capabilities constitute an immediate mechanism through which technological investments influence performance. AI-enabled learning platforms can identify competency deficiencies, personalize learning pathways and provide continuous access to relevant training resources.

AI-driven performance management emerged as the second strongest predictor, supporting the proposition that AI-supported analytics can strengthen feedback, transparency and evidence-based appraisal. This corresponds with Nigerian evidence from Ezekiel and Isyaka (2025) and Ezenwaji and Oboma (2026) ^[6, 7].

AI-driven compensation and reward management recorded the smallest but statistically significant contribution. This may reflect the continued influence of salary grades, organizational policies and managerial judgement. From the Resource-Based View, the findings reinforce the argument that competitive advantage does not originate from AI technology in isolation but from its integration with employee competencies, HR expertise and organizational routines.

Conclusion and Recommendations

1. Conclusion

This study examined artificial intelligence-driven human resource management and employee performance in Nigerian deposit money banks, focusing on AI-driven recruitment and selection, training and development, performance management, and compensation and reward management. The findings demonstrate that AI-driven HRM practices have substantial potential to enhance employee performance.

The regression model explained 53.4% of the variation in employee performance and was statistically significant, $F(4,760) = 220.4$, $p < .001$. AI-driven training and

development was the strongest predictor ($\beta = .282$), followed by performance management ($\beta = .248$), recruitment and selection ($\beta = .164$), and compensation and rewards ($\beta = .110$).

The study concludes that AI-driven HRM is an important predictor of employee performance in Nigerian deposit money banks. Effective AI-HRM requires technological infrastructure, quality data, digitally competent employees, transparent algorithms, ethical governance and appropriate human oversight.

2. Recommendations

1. Prioritize AI-driven employee training and development through intelligent learning-management systems, skills-gap assessments and personalized learning pathways.
2. Strengthen AI-enabled performance management systems while retaining managerial review and meaningful human oversight.
3. Improve AI-driven recruitment and selection through applicant tracking, competency assessment and candidate-job matching, with periodic bias and accuracy audits.
4. Develop transparent AI-supported compensation and reward systems and explain how performance data inform reward recommendations.
5. Invest continuously in employee AI literacy and digital competencies, including specialized training for HR professionals.
6. Adopt a human-AI collaborative HRM model in which AI augments rather than indiscriminately replaces professional judgement.
7. Establish responsible AI governance frameworks addressing accountability, transparency, data protection, employee privacy, fairness and cybersecurity.
8. Conduct periodic AI-HRM performance audits to determine whether technology investments improve recruitment quality, training effectiveness, appraisal accuracy and employee productivity.

3. Suggestions for Further Studies

Future research should incorporate variables such as employee trust in AI, perceived organizational support, digital competence, technological readiness, job satisfaction and organizational culture. Comparative and longitudinal studies, structural equation modelling and qualitative interviews could provide deeper insight into the mechanisms linking AI-HRM with employee performance.

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