

EXECUTIVE SUMMARY OF THE THESIS

**“A Study on Application of Artificial Intelligence
on Human Resource Management Practices in
Selected Private Sector Banks of Baroda”**



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Summary of the Thesis

1.0 Introduction

This chapter explores the integration and impact of Artificial Intelligence (AI) within Human Resource Management (HRM) and the banking sector, emphasizing its transformative role in reshaping organizational practices. It begins by introducing the concept and evolution of AI from its early theoretical foundations to its modern applications in business operations. The chapter highlights how AI technologies such as Machine Learning (ML), Natural Language Processing (NLP), Robotic Process Automation (RPA), and Predictive Analytics have revolutionized decision-making, efficiency, and innovation across industries. A major focus is placed on the application of AI in HRM functions including recruitment, training, performance appraisal, learning and development, and employee engagement. The discussion outlines how AI-driven tools automate repetitive tasks, enhance accuracy, and provide data-backed insights that support strategic human resource decisions. It also examines the shift in HR's role from administrative management to a strategic function that drives organizational competitiveness.

The chapter further investigates the growing adoption of AI in the Indian banking sector, where leading private and public banks use AI for improving customer service, fraud detection, credit risk management, and employee performance. Examples such as chatbots, predictive analytics, and AI-assisted HR systems are presented to demonstrate how technology enhances both internal operations and customer experience.

Challenges associated with AI implementation such as data privacy, infrastructural limitations, skill shortages, and ethical concerns are also addressed. The chapter emphasizes the need for regulatory support and capacity building to ensure responsible and effective AI integration.

Finally, the chapter identifies a research gap, noting that while AI applications in HRM have been widely studied globally, limited research focuses on its role in HR practices within the Indian banking industry. To bridge this gap,

the study applies the Unified Theory of Acceptance and Use of Technology (UTAUT) framework to examine employee perceptions, adoption levels, and the overall influence of AI on HR effectiveness in private banks of Baroda.

2.0 Profiles of Selected Schools

This chapter provides a comprehensive overview of the Indian banking system, its structure, evolution, and the increasing integration of Artificial Intelligence (AI) in both banking operations and Human Resource Management (HRM).

The chapter begins with a historical background, tracing the origin and development of banking in India from the establishment of the General Bank of India in 1786 and the Presidency Banks to the formation of the State Bank of India in 1955 and the Reserve Bank of India in 1935. It explains how the banking system evolved from unorganized moneylending practices to a structured financial network regulated by the government and the RBI.

It categorizes the Indian banking system into various groups such as Scheduled Banks, State Bank of India and its associates, Nationalized Banks, Regional Rural Banks, Private Sector Banks, Foreign Banks, Co-operative Banks, and Non-scheduled Banks. Each category is defined based on ownership, regulation, and scope of operations. The chapter also presents RBI's data (as of January 2022) detailing the number of banks under each classification.

A specific section lists private banks operating in Baroda (Vadodara), including major institutions like ICICI Bank, HDFC Bank, Axis Bank, Kotak Mahindra Bank, YES Bank, Federal Bank, and others. It also provides brief profiles of 22 private and foreign banks, describing their founding years, headquarters, branch networks, and key operational areas. This segment highlights the diversity and reach of private sector banking in the region.

The final section discusses AI adoption by Indian banks, emphasizing how automation and advanced technologies are transforming the sector. Banks are increasingly utilizing AI-powered tools for customer service, risk

management, fraud detection, loan processing, and decision-making. Examples include chatbots such as Axis Aha!, iPal, and Eva for customer interaction; fraud detection tools like Falcon and AIERA; AI-driven analytics platforms such as SBI's YONO; and loan automation systems like YES ROBOT. Moreover, the chapter outlines how banks are applying AI in Human Resource Management to enhance efficiency and employee experience.

3.0 Review of Literature

Chapter 3 provides a comprehensive review of existing literature on the evolution, development, and application of Artificial Intelligence (AI) in Human Resource Management (HRM), particularly within the banking sector. It begins by tracing the historical evolution of AI, highlighting foundational contributions by scholars such as John McCarthy, Marvin Minsky, Warren McCulloch, and Walter Pitts, whose work laid the groundwork for machine learning, neural networks, and computational reasoning. The chapter outlines how AI evolved from basic automation tasks in the 1950s to advanced data-driven applications that support decision-making, recruitment, and performance management in modern organizations.

It further explores the current stage of AI development, emphasizing its role in transforming HR practices through automation, predictive analytics, chatbots, and digital HR platforms. The integration of AI has enabled HR professionals to enhance efficiency, reduce bias, and make more strategic decisions. Prominent scholars such as Peter Cappelli, Ben Waber, Josh Bersin, and Frida Polli are acknowledged for their contributions to the understanding of AI's influence on HR functions.

The chapter also reviews various studies that demonstrate how AI supports employee training, engagement, and job satisfaction, while recognizing challenges such as algorithmic bias and ethical concerns. It examines sector-specific implications, particularly within the banking industry, where AI is being adopted to improve HR operations like recruitment, performance evaluation, and learning management.

Lastly, the chapter identifies a significant research gap, noting that while there is extensive literature on AI in HRM, limited empirical studies exist focusing on the banking sector. This gap justifies the need for further exploration into how AI applications are perceived and implemented by banking professionals, forming the foundation for the current study.

The chapter systematically organizes previous research on the application of Artificial Intelligence (AI) in Human Resource Management (HRM) across several key HR variables:

1. **Human Resource Planning:** Studies such as Alamanova (2018), Smith and Brown (2021), and Jarrahi (2018) explore AI's role in recruitment and selection, emphasizing how AI tools automate resume screening, candidate communication, and predictive hiring. Despite the efficiency gains, issues like algorithmic bias and fairness in recruitment data remain concerns.
2. **Job Analysis:** The review notes an absence of direct empirical studies on AI usage for job analysis, marking it as a potential area for future exploration.
3. **Organizational Readiness:** Research by Hossin et al. (2021) and Mahmudul Islam Choudhury (2020) identifies the need for more empirical investigations on employee perception and readiness toward AI implementation. Leadership style, workplace culture, and employee adaptability are found to influence readiness levels.
4. **Organizational Learning Practices:** Scholars such as Laura Keith (2024) and Khan & Khan (2019) highlight AI's growing impact on Learning and Development (L&D) through hyper-personalization, adaptive learning systems, and automated competency tracking. However, concerns about lack of human interaction and algorithmic limitations persist.
5. **Employee Engagement:** Research (Nguyen et al., 2020; Bhargava, 2023; McKinsey & Co., 2022) shows that AI enhances engagement through chatbots, sentiment analysis, and real-time analytics. These technologies help monitor employee mood, predict burnout, and personalize engagement strategies, promoting productivity and satisfaction.

6. Job Satisfaction: Findings from Inayat & Khan (2021) and Arora & Vyas (2020) demonstrate a positive correlation between AI integration, performance evaluation, and job satisfaction. While automation reduces routine tasks and enhances satisfaction, stress related to digital work transitions is also acknowledged.
7. Work Culture: Basu et al. (2023) indicate that AI-driven transformations influence organizational culture by introducing new governance mechanisms and reshaping interpersonal dynamics. AI adoption is generally perceived as beneficial, though it may trigger resistance due to fear of job displacement.
8. Decision-Making and HR Analytics: Studies by Wisskirchen (2017) and Klinghoffer (2023) describe how AI-powered analytics support data-driven HR decisions, reducing reliance on intuition and improving strategic talent management. The literature review identifies a clear research gap: while numerous studies address AI's general application in HRM, limited empirical research focuses on its implementation in the banking sector, especially in the context of employee perception and practical adoption within HR functions. Most existing studies explore manufacturing or IT industries, overlooking sector-specific nuances of banking, such as regulatory constraints, customer-centric roles, and the digital transformation of HR. Hence, this study aims to bridge that gap by examining how AI is applied and perceived in managing HR practices within private sector banks in Baroda, offering insights that can guide future empirical and comparative research in this emerging domain.

4.0 Research Methodology

This chapter presents the rationale, objectives, research gap, hypotheses, and methodology for the study examining the application of Artificial Intelligence (AI) in Human Resource Management (HRM) within private sector banks in Baroda.

Rationale of the Study:

The study seeks to explore how AI is being integrated into HR functions in the banking sector and how human resources are adapting to technological transformation. While AI has been widely implemented in operations such as fraud detection and customer analytics, limited research has examined its influence on HR practices. Existing literature reveals a lack of detailed empirical studies focused on the application and challenges of AI adoption in HRM, particularly within the banking industry. Hence, this study aims to bridge that knowledge gap and provide insights into the effectiveness, readiness, and outcomes of AI-based HR processes in private banks of Baroda.

Objectives of the Study:

1. To study the application of Artificial Intelligence in the management of human resources.
2. To assess organizational readiness with reference to AI.
3. To examine the application of AI in job analysis.
4. To understand how AI supports organizational learning practices.
5. To explore the benefits of AI in HR information systems.
6. To analyze the influence of AI on work culture.
7. To examine the impact of AI on decision-making processes.
8. To study the application of AI in employee engagement.
9. To evaluate the role of AI in employee job satisfaction.

Research Gap

The review of literature indicates that while studies have analyzed AI's contribution to HR management, there is a lack of empirical research focusing on its practical application in the banking sector. Few studies address employee perception, organizational readiness, and HR-specific integration of AI. Choudhury (2020) emphasizes the need for more field-based investigations on AI in HRM, motivating this study to empirically examine how AI influences key HR variables such as Human Resource Planning, Job Analysis, Organizational Learning, Work Culture, Decision-Making, Information Systems, Employee Engagement, and Job Satisfaction.

Hypotheses of the Research Study

- H01: AI has a significant application on HR processes.
- H02: AI has a significant application on Human Resource Planning.
- H03: AI has positively affected Job Analysis.
- H04: AI has positively influenced Organizational Learning Practices.
- H05: AI has significantly affected Work Culture.
- H06: AI has enriched the Organizational Decision-Making Process.
- H07: AI has a significant application on HR Information Systems.
- H08: AI has a significant impact on Employee Engagement.
- H09: AI is significantly applied to assess Employee Satisfaction.

Research Methodology

The research adopts a descriptive design, which focuses on collecting and analyzing data to accurately describe the current state of AI integration in HR functions without manipulating any variables.

Sources of Data:

- Primary Data: Collected through a structured, non-disguised, close-ended questionnaire.
- Secondary Data: Obtained from academic journals, bank reports, publications, and public databases.

Sampling Details:

- Population: Employees of selected private sector banks in Baroda.
- Sampling Design: Non-probability sampling.
- Method: Convenience sampling.
- Medium: Electronic questionnaire distribution.
- Sample Size: 384 respondents.

Cochran's Formula Computation for Sample Size

The required sample size was calculated using Wimmer and Dominick's sample size calculator based on Cochran's formula at a 95% confidence level and 5% margin of error.

$$n = (Z^2 \times p (1 - p)) / e^2$$

Where:

Z = 1.96 (for 95% confidence level)

p = 0.5 (estimated proportion of population)

e = 0.05 (margin of error)

$$n = (1.96)^2 \times 0.5 \times (1 - 0.5) / (0.05)^2$$

$$n = (3.8416 \times 0.25) / 0.0025$$

$$n = 0.9604 / 0.0025 = 384.16$$

Hence, the sample size (n) is approximately 384 respondents.

Significance of the Study

The study holds significant value as it contributes to understanding how AI transforms HR functions in private sector banks. It emphasizes the role of AI in improving operational efficiency, data-driven decision-making, talent management, employee engagement, and future workforce readiness. Additionally, it offers insights that can help HR professionals and policymakers design ethical, effective, and technology-driven HR strategies that foster competitive advantage and sustainable organizational growth.

In conclusion, this chapter establishes the foundation of the research, providing the theoretical justification, methodological framework, and analytical basis for examining how Artificial Intelligence is redefining Human Resource Management practices in the private banking sector of Baroda.

5.0 Data Analysis and Interpretation

In this chapter the researcher has discussed in detail regarding all the analysis carried out over the collected data. The data collected via administration of structured non disguised close ended questionnaire was filtered, coded and analysed using IBM SPSS 21.0. The data collected is qualitative in nature and there for Mode, Standard Deviation, Variance, Chi-Square, Anova , Factor Analysis were carried out. The questionnaire was divided in two parts. Part I had to be attended by all employees of all the departments while part II was specifically for HR Department.

Over all 551 responses were collected out of which 18 were found to be answered inappropriately and were discarded. And final analysis was carried out on 533 respondents. Out of 533, 86 responses were from HR department while 447 were from all other departments.

It is important to note that banks typically maintain full-fledged HR departments only at select locations, with a limited number of HR personnel overseeing operations in other branches. Consequently, the number of respondents from the HR department is relatively small. However, since the questionnaire for the HR department primarily gathers factual information regarding the use of AI tools—information that is consistently applicable across all branches—the smaller respondent size does not compromise the generalizability of the findings. For analytical purposes, the researcher has categorized the responses into two groups: (i) HR Department and (ii) all other departments. The analysis has been conducted both on a question-by-question basis and as an overall assessment of the data.

Reliability of the Data

Cronbach's Alpha:

Here in this case, the questionnaire is divided into two parts.

Part 1: All departments other than HR Department

Part 2: Only HR Department

Therefore two Cronbach's alphas were computed.

The results of the reliability test are as follows.

Table-5.1: Cronbach's Alpha Score of Departments other than HR

Variable	Alpha Score	No. of Items
Alpha of Departments other than HR	0.975	33

The results of the reliability test suggest that there is a greater amount of consistency in the data and it is accurate for further analysis.

1. The Cronbach's Alpha for Awareness based questions is 0.831.
2. The Cronbach's Alpha for Opinion based questions is 0.967.
3. The Cronbach's Alpha for Perception based questions is 0.948.
4. The Cronbach's Alpha for questions pertaining to Organizational Readiness is 0.931.

Here we can see that the Cronbach's alpha is greater than 0.7 so we conclude that the data is reliable and internally consistent.

Table-5.2: Cronbach's Alpha Score of HR Department

Variable	Alpha Score	N of Items
Alpha of HR Department	0.860	167

Similarly, the reliability test for the HR department data also suggest that data is highly reliable and can be used for further analysis.

1. The Cronbach's Alpha for Awareness based questions is 0.817.
2. The Cronbach's Alpha for Opinion based questions is 0.967.
3. The Cronbach's Alpha for Perception based questions is 0.957.
4. The Cronbach's Alpha for questions pertaining to Organizational Readiness is 0.927.
5. The Cronbach's Alpha for Human Resource Planning is 0.791
6. The Cronbach's Alpha for Job Analysis is 0.774
7. The Cronbach's Alpha for Organizational Learning Practices is 0.785.
8. The Cronbach's Alpha for Decision Making Process is 0.755.

9. The Cronbach's Alpha for The Cronbach's Alpha for Information System is 0.709.
10. The Cronbach's Alpha for Employee Engagement is 0.961.
11. The Cronbach's Alpha for Job Satisfaction is 0.896.
12. The Cronbach's Alpha for HR Tools Awareness and Usage is 0.973.
13. The Cronbach's Alpha for HR Functions where AI is used is 0.755
14. The Cronbach's Alpha for AI tools which are used for HR Processes is 0.711

Here as well, we can see that the Cronbach's alpha is greater than 0.7 so we conclude that the data is reliable and internally consistent.

A detailed analysis is performed and finding have been drawn.

6.0 Findings, Suggestions and Conclusions

The findings of the research show how AI tools are being used across HR functions, employees' perceptions, organizational readiness, and the overall outcomes of AI adoption.

Demographics:

The survey respondents were predominantly male, aged 31–50, with over five years of work experience. Most held postgraduate degrees, and more than half earned salaries above ₹10 lakh. These characteristics provide a representative view of the sample and help contextualize responses regarding AI adoption.

Reliability:

The research instrument was tested for reliability using Cronbach's alpha, showing high internal consistency across constructs (values mostly above 0.8), confirming that the collected data is dependable for analysis.

Key Findings:

Awareness and Attitude: Employees demonstrated high awareness of AI and expressed positive attitudes toward its adoption, showing enthusiasm for learning and adapting to new technologies.

Organizational Readiness: Banks exhibit strong leadership, supportive culture, and effective training systems, enabling smooth AI integration.

HR Functions: AI is widely applied in recruitment, selection, training, routine tasks, HR planning, and information systems. Adoption varies, with leading banks like ICICI, HDFC, and Axis showing extensive use, while some regional banks are still in early stages.

Impact on HR and Organizational Processes: AI contributes to efficiency, reduces workload, supports decision-making, enhances job satisfaction, and positively influences work culture.

Variability: While AI adoption is extensive in core HR processes, areas like analytics, information systems, and organizational learning still offer opportunities for improvement.

Hypotheses Testing: Most hypotheses regarding AI's positive effect on HR processes, job analysis, organizational learning, work culture, decision-making, and information systems were accepted, confirming the beneficial role of AI in HRM.

Conclusion:

AI adoption in Baroda's private banks is progressing steadily, transforming HR practices and organizational efficiency. Employees are receptive, and organizations are ready to embrace AI, although adoption levels vary across banks and functions. The study highlights the transformative potential of AI while acknowledging areas needing further development.

The study recommends accelerating AI adoption across all HR functions, enhancing AI-driven learning and decision-making tools, fostering collaboration between HR and IT teams, developing ethical AI policies, and leveraging AI to improve work culture.

Further studies can explore reasons for low adoption in certain banks, conduct longitudinal comparisons, examine AI's impact on work culture over time, and evaluate AI adoption strategies across different organizational contexts.

Limitations:

The study is limited to private sector banks in Baroda, with potential respondent bias and restricted generalizability due to time and financial constraints.

Conclusion of the Study

The study reveals that the adoption of Artificial Intelligence (AI) in Human Resource Management (HRM) within private sector banks in Baroda is steadily advancing, although the extent of implementation varies across organizations. Leading banks have integrated AI extensively in core HR functions such as recruitment, selection, training, routine tasks, job analysis, and HR planning, while some regional banks are still in the early stages of adoption.

Overall, employees demonstrate high awareness of AI and show a positive attitude toward its use, reflecting readiness to learn and adapt to technological changes. The organizational environment including leadership, culture, and training systems supports AI integration, facilitating smoother change management. AI is perceived to enhance efficiency, reduce workload, improve decision-making, and positively influence job satisfaction and work culture.

The findings underscore the transformative potential of AI in streamlining HR processes, improving organizational performance, and supporting strategic decision-making. While adoption is uneven and certain areas such as analytics, information systems, and organizational learning present opportunities for further enhancement, the overall trajectory indicates a strong movement toward AI-driven HR practices.

In conclusion, AI is gradually becoming an indispensable tool in the banking sector, offering significant benefits for both employees and organizations, and its continued integration is likely to strengthen competitiveness, efficiency, and innovation in HRM.

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