

Impact of Human Resource Technology on Organisational Performance in Bayelsa State

Dr. Zuobomudor Edwin Agbana, Bolouebi Doris L Yebiboh

International Institute of Tourism and Hospitality, Yenagoo

Received: 25.05.2025 / Accepted: 12.06.2025 / Published: 11.07.2025

*Corresponding Author: Dr. Zuobomudor Edwin Agbana

DOI: [10.5281/zenodo.15865683](https://doi.org/10.5281/zenodo.15865683)

Abstract

Original Research Article

This study investigated the impact of Human Resource (HR) technology on the performance of microfinance banks in Bayelsa State, Nigeria, focusing on recruitment processes, employee productivity, and operational efficiency. Microfinance banks are essential for promoting financial inclusion, particularly in underserved areas, but many face challenges in managing HR functions effectively. This research explored how tools such as Applicant Tracking Systems, Performance Management Systems, and payroll automation influence key performance areas. A survey design was used, and data were collected from 109 employees across four selected microfinance banks in Bayelsa State. Respondents were chosen using simple random sampling, and the data were analysed using descriptive statistics and chi-square tests to determine the relationship between HR technology and organisational performance indicators. Findings revealed a significant relationship between HR technology and recruitment processes ($\chi^2 = 6.58$, $p = 0.037$), showing that automation enhanced hiring efficiency. HR technology was also found to have a significant impact on employee productivity ($\chi^2 = 8.42$, $p = 0.015$), particularly in areas of performance tracking and goal alignment. Moreover, a significant relationship was observed between HR technology and operational efficiency ($\chi^2 = 5.97$, $p = 0.050$), with systems like payroll automation contributing to streamlined operations. The study concluded that HR technology positively affects microfinance bank performance and recommended continued investment, regular staff training, and periodic review of HR systems.

Keywords: Human Resource Technology, Recruitment, Productivity, Operational Efficiency, Microfinance Banks.

Citation: Agbana, Z. E., & Yebiboh, B. D. L. (2025). Impact of human resource technology on organisational performance in Bayelsa State. *GAS Journal of Arts Humanities and Social Sciences (GASJAHSS)*, 3(4), 161 -168.

1.1 INTRODUCTION

Human Resource (HR) technology has transformed how organisations manage their workforce by automating essential HR functions such as recruitment, payroll management, performance tracking, and employee development. This shift is especially important for microfinance banks in Bayelsa State, Nigeria, where such institutions are central to promoting financial inclusion, particularly to small scale businesses both in urban and rural areas. Microfinance banks in Bayelsa provide essential financial services to underserved populations, many of whom rely on farming for their livelihood. However, these banks often face challenges in managing human resources effectively, which affect their overall performance. The adoption of HR technology can help streamline HR processes, improve

employee engagement, enhance productivity, and ultimately boost organisational performance (Akinwale, 2021).

Microfinance banks in Bayelsa State, like their counterparts in other regions, struggle with issues such as high staff turnover, inefficiency in HR practices, and the challenge of attracting skilled employees. The implementation of HR technology can provide solutions to these problems. Through tools like Applicant Tracking Systems (ATS), performance management systems (PMS), and payroll automation (PA), HR technology can assist microfinance banks in improving recruitment processes, performance monitoring, and overall operational efficiency. According to McKinsey & Company (2021), organisations that implement HR technologies typically experience improved operational performance and employee productivity.

Historically, the adoption of HR technology in microfinance banks in Nigeria has been gradual. Before the introduction of HR technology, these banks heavily relied on manual processes for HR management, such as payroll processing, recruitment, and performance evaluations, all of which were time-consuming and prone to errors (Akinwale, 2021). The initial adoption of HR technology in Nigeria began in the late 2000s, particularly among larger microfinance institutions that recognised the potential of technology to improve efficiency. However, the transition was slow due to the high initial costs of implementing HR systems, as well as the lack of technical expertise within the sector (Olugbenga, 2020). During this time, banks began incorporating basic HR automation tools for functions like payroll management and attendance tracking.

By the 2010s, the availability of affordable cloud-based HR solutions allowed smaller microfinance banks to implement basic HR technologies. These solutions offered scalable and cost-effective ways to automate HR processes, and many microfinance banks in Nigeria began incorporating these technologies in areas such as recruitment, performance management, and training (PwC, 2022).

The integration of HR technology into microfinance banks across Nigeria has significantly improved recruitment and performance management, particularly in states such as Lagos, Ogun, and Abuja. Prior to the adoption of these technologies, microfinance banks in these states faced challenges with manual and inefficient recruitment processes. The introduction of Applicant Tracking Systems (ATS) and e-recruitment platforms automated tasks like job postings, candidate screening, and interview scheduling, saving time and improving decision-making. ZappyHire (2022) reports that organizations using ATS reduced time-to-hire by 50% and improved hire quality by 30%.

In addition, Performance Management Systems (PMS) have enhanced employee productivity by setting clear goals, tracking progress, and providing real-time feedback. Organizations using PMS saw a 25% increase in employee engagement and a 20% improvement in performance (Deloitte, 2023). States like Lagos and Abuja, which host a high concentration of microfinance banks, have seen the greatest benefits from these systems. Research by McKinsey & Company (2021) suggests that organisations with performance management systems see increases in employee productivity by up to 40%. Microfinance banks in other regions using PMS have reported higher employee output and better alignment between individual performance and organisational goals (Adeyemo & Oyinloye, 2021). This has led to a more efficient workforce, which is essential for improving the service delivery of microfinance banks in other states.

Employee engagement is another area where HR technology has had a notable impact. By providing tools for feedback, recognition, and performance tracking, HR technology helps microfinance banks foster greater employee satisfaction. Gallup (2021) found that companies that use engagement platforms see

a 20-25% improvement in job satisfaction, leading to reduced turnover and higher retention rates. Despite the numerous advantages and several previous studies on the impact of human resource technology on firms in other states and region, Bayelsa state microfinance banks that have not implemented these technologies to attract qualified employees more quickly and efficiently in improving their overall workforce quality. Thus, this study aimed to examine the impact of human resource technology on microfinance banks performance in Bayelsa State, Nigeria.

1.2 Objective of the Study

The main objective of this paper is to examine the impact of human resource technology on performance of microfinance banks in Bayelsa State, while the specific objectives include to;

- i. examine the impact of human resource technology on recruitment processes of microfinance banks in Bayelsa State.
- ii. determine the impact of human resource technology on employee productivity of microfinance banks in Bayelsa State.
- iii. assess the impact of human resource technology on operational efficiency of microfinance banks in Bayelsa State.

1.3 Hypotheses

H0₁: there is no significant the impact of human resource technology on recruitment processes of microfinance banks in Bayelsa State.

H0₂: there is no significant the impact of human resource technology on employee productivity of microfinance banks in Bayelsa State.

H0₃: there is no significant the impact of human resource technology on operational efficiency of microfinance banks in Bayelsa State.

2.0 LITERATURE REVIEW

Nwachukwu et al. (2020) examined the effect of Human Resource Information Systems (HRIS) on organisational performance within Nigerian financial institutions. A total of 300 employees and 50 HR managers from 10 banks were surveyed using structured questionnaires. Regression analysis revealed that HRIS usage reduced recruitment time by 45% and improved employee productivity by 30%. The study established a strong positive relationship between HRIS implementation and overall performance. It concluded that HR technology significantly enhanced operational efficiency and workforce engagement. It recommended increased investment in HRIS and related digital tools to optimise recruitment and sustain performance improvements in the banking sector.

Sinha and Kapoor (2021) explored how cloud-based HR systems influenced organisational performance in India's IT sector. Data were collected from 120 employees and 25 HR managers across 12 IT firms. Structural Equation Modelling was used for analysis. The study found that cloud HR technology improved recruitment efficiency by 50% and employee satisfaction by 35%, contributing to a 25% rise in overall organisational performance. Based on the outcomes, the study concluded that cloud-based HR platforms provided clear benefits for enhancing HR operations and employee morale. It advised IT firms to expand the adoption of such systems to streamline operations and improve employee experience.

Lopez et al. (2022) investigated the influence of Performance Management Systems (PMS) on organisational effectiveness in Spanish retail companies. A mixed-method approach was used, including surveys from 200 employees and 40 HR managers alongside in-depth interviews. Analysis through descriptive statistics and thematic coding showed that PMS adoption improved employee performance by 40% and increased organisational efficiency by 30%. The study highlighted the value of PMS in aligning individual goals with company objectives and concluded that it was essential in driving productivity. It recommended that retailers adopt or enhance PMS to support staff development and improve long-term performance outcomes.

Ahmed and Ali (2023) assessed the effect of HR technology—specifically HRIS and e-recruitment tools—on performance in public sector organisations in Pakistan. Data were gathered from 250 employees using structured questionnaires. Regression analysis revealed a 60% reduction in administrative costs and a 40% decrease in recruitment time. The study also found a significant correlation between HRIS usage and higher levels of employee satisfaction. It concluded that digital HR tools enhanced service delivery and workforce performance in public institutions. The study recommended greater investment in HR technology to improve efficiency and foster a more satisfied and productive workforce in the public sector.

Adebayo and Olusola (2021) evaluated the effect of Employee Self-Service (ESS) portals and cloud-based HR systems on performance in Nigerian SMEs. Data from 200 employees in 50 enterprises were collected and analysed using ANOVA and regression techniques. The findings revealed that ESS tools led to a 25% improvement in communication and overall HR efficiency, with notable reductions in administrative workload. The study concluded that adopting HR technologies significantly improved SME performance and operations. It advised SME owners to invest in ESS and cloud HR solutions to modernise HR practices and enhance workforce engagement and output.

Kumar et al. (2024) explored the influence of the Human Resource Information System on performance management across various sectors in India. The researchers conducted a systematic review of 41 academic papers, identifying 95 influencing factors, including employee performance, system satisfaction, and organisational environment. The study found that the Human Resource Information System positively

contributed to performance management but also observed a lack of empirical validation in many contexts. The study recommended that future research should empirically test these relationships and focus on under-explored variables to provide a comprehensive understanding of the system's impact on performance management.

Panjaitan et al. (2023) examined the impact of the Human Resource Information System and human resource analytics on the efficiency of human resource management in Indonesian organisations. Using a descriptive qualitative method, the researchers reviewed existing literature and concluded that the Human Resource Information System improved organisational planning, recruitment, training, and performance evaluation processes. The system also reduced human error and increased consistency. The study recommended that organisations adopt comprehensive Human Resource Information Systems supported by analytics to enhance decision-making, increase transparency, and improve overall performance in a competitive business environment.

Lehmann and Beckmann (2024) investigated the relationship between digital technologies and performance incentives in Swiss companies. Survey data from various industries indicated that organisations using business software, automation, and data tools experienced more effective employee performance management. The study found that the integration of digital systems allowed closer monitoring of activities, which enabled organisations to offer more targeted performance incentives. The study concluded that digital transformation improved both organisational oversight and individual motivation. The study recommended that businesses invest in digital tools not only for productivity but also to reinforce employee recognition through performance-based reward systems.

Styawati and Gorda (2023) examined the effectiveness of the Human Resource Information System for managing personnel records in higher education institutions in Indonesia. The study found that the system improved administrative discipline by accurately monitoring employee attendance, service records, and promotion timelines. It also enhanced collaboration among human resource departments through shared data access. The study concluded that the Human Resource Information System contributed directly to improved organisational performance by enabling timely and informed decision-making. The study recommended that academic institutions adopt the system to strengthen administrative control and optimise staff performance management processes.

Ololade et al. (2023) investigated the role of the Human Resource Information System in shaping employee behaviour and organisational performance in Nigerian manufacturing firms. Using quantitative methods, the researchers found that the system improved communication between employees and management and enhanced access to useful information for task execution. The study reported improvements in decision-making efficiency and employee engagement. It concluded that the implementation of the Human Resource Information System played a vital role in supporting organisational productivity. The study recommended that manufacturing firms

invest in integrated digital systems to modernise their human resource operations and support a more engaged workforce.

Vadithe and Kesari (2024) examined the impact of Human Resource Analytics adoption on organisational agility and operational performance using the TOIE (Technology-Organisation-Individual-Environment) model. The researchers employed a quantitative approach, collecting data from 312 HR professionals across various industries. The analysis revealed that the adoption of Human Resource Analytics positively influenced organisational agility and operational performance. The study concluded that integrating analytics into HR practices enhances decision-making and responsiveness. It recommended that organisations invest in analytics capabilities to foster agility and improve operational outcomes.

Ganagi and Rotti (2024) explored the role of Artificial Intelligence in transforming Human Resource Management practices. Through secondary data analysis and thematic review, the researchers identified key areas where AI is impacting HRM, including recruitment, performance management, and employee engagement. The study found that AI enhances efficiency and supports data-driven decision-making. However, it also highlighted challenges such as algorithmic biases and privacy concerns. The study concluded that while AI offers significant benefits, its implementation must be approached with caution. It recommended addressing ethical issues and ensuring transparency in AI systems.

Ogba-Amaugo (2024) investigated the opportunities and challenges of using technology in Human Resource Management within Nigerian organisations. The researcher conducted a literature review and qualitative interviews with HR professionals. The findings revealed that while technology offers benefits such as enhanced operational efficiency and improved employee engagement, organisations face challenges like infrastructure limitations and digital literacy gaps. The study concluded that strategic investment in technology is essential for HRM success. It recommended focusing on infrastructure development, user-friendly platforms, and comprehensive training programs to maximise the potential of HR technology.

Sadeghi (2024) examined the impact of Artificial Intelligence on employee well-being, focusing on perceptions, concerns, behaviours, and outcomes. The researcher employed a qualitative approach, analysing existing literature and case studies. The study found that AI can enhance efficiency and reduce bias in HR processes but also raises concerns about job security, fairness, and privacy. The study concluded that AI's impact on employee well-being is multifaceted. It recommended implementing AI systems transparently, involving employees in the process, and providing upskilling opportunities to mitigate negative effects and promote positive outcomes.

Ferrer and Medina Garrido (2023) analysed the impact of family-friendly Human Resource Management policies on organisational performance. The researchers examined existing studies on work-family reconciliation measures and their effects on employee perceptions and behaviours. The study

found that such policies positively influence job satisfaction, motivation, and performance, while reducing absenteeism and turnover. The study concluded that family-friendly HRM policies contribute to improved organisational performance. It recommended that organisations implement and promote these policies to enhance employee well-being and organisational outcomes.

2.2 Research Gap

Despite the increasing adoption of Human Resource Technology globally, there is a notable geographical research gap in Bayelsa State, Nigeria. Previous studies have primarily focused on developed regions and urban centres like Lagos and Abuja, such as Oloade et al. (2023) and Vadithe and Kesari (2024), which have explored HR technology's impact in more developed countries. These studies highlight the benefits of HR technology in improving organisational performance, particularly in cities with advanced digital infrastructure. However, Bayelsa State, with its unique challenges including limited digital infrastructure and low technological adoption, remains underexplored. More empirical research is needed to understand how HR technology influences organisational performance in this distinct socio-economic context in Bayelsa State.

3.0 METHODOLOGY

This study employed a cross-sectional survey design to investigate the impact of human resource technology on the performance of microfinance banks in Bayelsa State, Nigeria. The design was suitable for collecting data at a specific point in time to evaluate how HR technology influences recruitment processes, employee productivity, and operational efficiency (Okafor & Adebisi, 2021).

The study population consisted of 150 employees from four selected microfinance banks: Izon-Ibe, Equator, Crystabel, and LAPO Microfinance Banks (Microfinance Association of Nigeria, 2023). Using Taro Yamane's method with a 5% margin of error, a sample size of 109 employees was determined. A simple random sampling technique was used to ensure every employee had an equal chance of being selected (Chukwuemeka & Bello, 2022).

Data were collected using structured questionnaires comprising both closed and open-ended questions. These focused on the use of HR technology in recruitment, performance tracking, and operational activities. The questionnaire was reviewed by professionals in human resource management and microfinance for content validity. It was also pilot-tested with a small group of employees. The reliability of the instrument was confirmed using Cronbach's Alpha, which yielded a value of 0.89, indicating strong internal consistency (Ibrahim & Musa, 2020; Adetunji, 2021).

The data was analysed using descriptive statistics using frequency and simple percentage, and Chi-square data analysis technique to test the hypotheses.

4.0 DATA ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Descriptive Statistics

Table 4.1.1: Demographic Features of the Respondents

Demographic Feature	Category	Frequency	Percentage (%)
Gender	Female	80	55.2%
	Male	65	44.8%
Age Group	18-30 years	30	20.7%
	31-45 years	50	34.5%
	46-60 years	45	31.0%
	60+ years	20	13.8%
Education Level	No formal education	10	6.9%
	Primary school	20	13.8%
	Secondary school	45	31.0%
	Tertiary education	70	48.3%
Job Position	Entry-level	60	41.4%
	Mid-level	55	37.9%
	Senior-level	30	20.7%
Years of Experience	Less than 2 years	40	27.6%
	2-5 years	45	31.0%
	More than 5 years	60	41.4%
HR Technology Usage	Yes	100	69.0%
	No	45	31.0%

Source: Researcher's Computation

From Table 4.1.1, showed that, 55.2% were female and 44.8% were male employees of microfinance banks in Bayelsa State.

In terms of age, majority of respondents (34.5%) were between the ages of 31-45 years. Employees with tertiary education were the most prevalent (48.3%), reflecting a well-educated workforce.

A significant proportion (41.4%) held entry-level positions, with 69.0% of respondents using HR technology in their daily operations.

4.2 Inferential Statistics Using Chi-Square

The chi-square analysis was conducted to assess the impact of HR technology on various aspects of microfinance banks' performance in Bayelsa State.

Hypothesis 1 (H01): There is no significant relationship between HR technology use and recruitment processes in microfinance banks in Bayelsa State.

Table 4.1.2 Showing the Chi-Square Result of HR technology and Recruitment Processes

Variable	Chi-Square (χ^2)	df	p-value
HR Technology Use vs. Recruitment Processes	6.58	2	0.037

Source: Researcher's Computation

The chi-square test in **Table 4.1.2**, indicated a significant relationship between the use of HR technology and recruitment processes ($p = 0.037$). This suggests that HR technology

significantly enhances recruitment efficiency by automating processes such as candidate screening, interview scheduling, and job posting.

Hypothesis 2 (H02): HR technology does not significantly impact employee productivity in microfinance banks in Bayelsa State.

Table 4.1.2, Showing Chi-Square Result of HR Technology and Employee Productivity

Variable	Chi-Square (χ^2)	df	p-value
HR Technology Use vs. Employee Productivity	8.42	2	0.015

Source: Researcher's computation.

Table 4.1.2 showing the chi-square test, which revealed a significant impact of HR technology on employee productivity ($p = 0.015$). Employees who utilized HR technology reported

higher productivity, particularly in performance tracking and goal setting.

Hypothesis 3 (H03): HR technology does not significantly affect operational efficiency in microfinance banks in Bayelsa State.

Table 4.1.3, Showing Chi-Square Result of HR Technology and Employee Productivity

Variable	Chi-Square (χ^2)	df	p-value
HR Technology Use vs. Operational Efficiency	5.97	2	0.050

Source: Researcher's computation.

The chi-square test in Table 4.1.3, indicated a significant relationship between HR technology use and operational efficiency ($p = 0.050$). Employees who used HR technology, such as payroll automation and employee management systems, reported increased operational efficiency, indicating the positive impact of technology on bank operations.

4.3 Discussion

The findings of this study confirm that Human Resource (HR) technology plays a crucial role in improving the recruitment processes, employee productivity, and operational efficiency of microfinance banks in Bayelsa State. In terms of recruitment, HR technology helps automate key steps such as job advertisements, resume screening, and interview scheduling. This automation significantly reduces the time and effort spent on administrative tasks, allowing HR departments to focus more on strategic activities like engaging with candidates and making better decisions. This is in line with Nwachukwu et al. (2020), who found that HR Information Systems (HRIS) in Nigerian banks reduced recruitment time by 45% and improved the quality of hires. Similarly, microfinance banks in Bayelsa have benefited from tools like Applicant Tracking Systems (ATS), which have made it easier to attract the right talent quickly and accurately, ultimately improving the quality of their workforce.

Regarding employee productivity, the study highlights that HR technology has had a significant impact on individual performance, particularly through the use of Performance Management Systems (PMS). These systems enable microfinance banks to set clear goals, monitor employee progress, and provide timely feedback, which has resulted in greater employee engagement and motivation. This mirrors the findings of Sinha and Kapoor (2021), who reported that cloud-based HR systems in the Indian IT sector led to a 50% improvement in recruitment efficiency and a 35% rise in employee satisfaction. In Bayelsa, HR technology has helped microfinance banks align employees' goals with the overall objectives of the organisation, fostering a more productive work environment. By automating feedback and performance tracking, HR technology has contributed to measurable improvements in employee productivity, directly linking the use of technology with higher workforce efficiency.

Finally, HR technology has had a positive impact on the operational efficiency of microfinance banks in Bayelsa State. The introduction of integrated HR systems has streamlined tasks such as payroll processing, attendance management, and employee record keeping, reducing administrative burdens. This has led to cost savings and greater accuracy in HR processes. These findings are consistent with Lopez et al. (2022), who noted that Performance Management Systems in

Spanish retail companies resulted in a 30% improvement in organisational efficiency. For microfinance banks in Bayelsa, automating HR functions has freed up valuable time and resources, enabling the institutions to operate more efficiently and concentrate on their core mission of providing financial services to underserved communities. Improved operational efficiency is essential in a sector where cost-effective service delivery and promptness are vital for success.

5.0 CONCLUSION

Based on the finding of this study, it can be concluded that human resource technology has positive impact on the performance of microfinance banks in Bayelsa State. The integration of HR tools, such as Applicant Tracking Systems, Performance Management Systems, and payroll automation, has significantly improved recruitment processes by reducing time and effort, leading to more efficient hiring. Furthermore, the use of performance management systems has enhanced employee productivity by aligning individual goals with organizational objectives. Additionally, the automation of HR functions has improved operational efficiency, reducing administrative costs and human errors. These advancements demonstrate that HR technology is vital for enhancing the overall performance and sustainability of microfinance banks in Bayelsa State.

5.1 Recommendations

Based on the findings of this study, it can be recommended that;

- i. Microfinance banks in Bayelsa should adopt advanced HR tools for improved recruitment and performance management.
- ii. Regular training should be provided to HR staff to optimise the use of HR technologies.
- iii. Microfinance banks should periodically assess and upgrade HR technologies to ensure efficiency and effectiveness.

REFERENCES

- Adebayo, T., & Olusola, A. (2021). Evaluating the effectiveness of HR technologies on organisational performance in Nigerian SMEs. *Journal of Small Business Management*, 59(3), 410–427.
- Adeyemo, R., & Oyinloye, T. (2021). The role of technology in enhancing organisational performance in the financial sector in Nigeria. *Journal of African Business*, 22(1), 99–115.
- Adetunji, M. A. (2021). The role of digital HR tools in enhancing organisational efficiency in Nigerian financial institutions. *Journal of African Business and Management*, 17(2), 112–124.
- Ahmed, S., & Ali, M. (2023). Impact of HR technology on organisational performance in public sector organisations in Pakistan. *Asian Journal of Public Administration*, 35(1), 97–113.
- Akinwale, A. (2021). Challenges of HRM practices in Nigerian microfinance banks. *International Journal of Business and Management*, 16(4), 34–45.
- Chukwuemeka, E. J., & Bello, R. T. (2022). Sampling techniques and their implications for social science research in Nigeria. *Nigerian Journal of Social Research*, 8(1), 45–57.
- Deloitte. (2020). *Global human capital trends 2020: The social enterprise at work*. Deloitte Insights.
- Deloitte. (2023). *Global human capital trends: The employee experience*. <https://www2.deloitte.com/global/en/pages/human-capital/articles/global-human-capital-trends.html>
- Ferrer, J. M., & Medina Garrido, J. A. (2023). *Impact of family-friendly HRM policies in organizational performance*. <https://arxiv.org/abs/2311.14358>
- Gallup. (2021). *State of the global workplace: 2021 report*. Gallup, Inc.
- Ganagi, M. C., & Rotti, A. A. (2024). A study on pursuit of Artificial Intelligence in Human Resource Management: A narrative view. *ITM Web of Conferences*, 7(68), 01005.
- Ibrahim, K. M., & Musa, A. S. (2020). Reliability and validity in HRM survey instruments: A Nigerian context. *African Journal of Business Studies*, 10(3), 78–89.
- Izon-Ibe Microfinance Bank. (2024). *Our branches*. <https://www.izonmfb.com.ng>.
- Kumar, A., Sharma, R., & Singh, P. (2024). Does human resource information system influence performance management? *International Journal of Human Resource Management*, 35(4), 567–589.
- Lehmann, J., & Beckmann, M. (2024). Digital technologies and performance incentives: Evidence from businesses in the Swiss economy. *Journal of Business Research*, 78(6),

Lopez, L., Garcia, M., & Fernández, A. (2022). The role of HR technology in organisational performance: A case study of Spanish retailers. *Journal of Business Research*, 67(4), 1123–1136.

Manpower Nigeria. (2024a). *Equator Microfinance Bank Limited*.

<https://www.manpower.com.ng/company/3534/equator-microfinance-bank-limited>.

Manpower Nigeria. (2024b). *Crystabel Microfinance Bank Limited*.

<https://www.manpower.com.ng/company/3482/crystabel-microfinance-bank-limited>.

McKinsey & Company. (2021). *How technology can drive human capital improvement*.
McKinsey & Company.

Microfinance Association of Nigeria. (2023). *Directory of registered microfinance institutions in Nigeria*. <https://www.microfinance.org.ng>.

Nwachukwu, C. M., Olabisi, A., & Okafor, M. (2020). The impact of HR technology on organisational performance in Nigerian financial institutions. *African Journal of Business and Economic Research*, 15(2), 123–145.

Ogba-Amaugo, I. M. (2024). The use of technology in human resources management: Opportunities and challenges for organizations. *International Journal of Research and Innovation in Social Science*, 8(4), 1164–1181.

Okafor, I. K., & Adebisi, T. A. (2021). Impact of HR technology on employee performance in Nigerian banking sector. *Journal of Human Capital Development*, 13(4), 55–70.

Ololade, O., Adebayo, T., & Olusola, A. (2023). Influence of human resource information system on employees' behavioural outcomes in Nigerian manufacturing firms. *Journal of Business and Industrial Marketing*, 38(7), 1345–1358.

Olugbenga, A. (2020). The impact of HR technology on employee engagement in Nigerian microfinance banks. *African Journal of Business and Economic Development*, 14(2), 45–60.

Panjaitan, E. H., & Satispi, E. (2023). Enhancing human resource management through human resource information systems and data analytics. *Journal of Human Resource Management*, 29(2), 123–136.

Punch Nigeria. (2023, July 12). LAPO raises workers' salaries by 25%. <https://punchng.com/lapo-raises-workers-salaries-by-25>.

PwC. (2022). *SME digital transformation in Nigeria: A survey of challenges and opportunities*.
PwC Nigeria.

Sadeghi, S. (2024). *Employee well-being in the age of AI: Perceptions, concerns, behaviors, and outcomes*. <https://arxiv.org/abs/2412.04796>.

SHRM. (2020). *The impact of applicant tracking systems on recruitment efficiency*. Society for Human Resource Management.

Sinha, R., & Kapoor, D. (2021). HR technology and organisational performance: Evidence from the Indian IT sector. *International Journal of Human Resource Management*, 42(5), 687–703.

Vadithe, R. N., & Kesari, B. (2024). Impact of human resource analytics adoption on organizational agility and operational performance: Examining TOIE model. *SN Computer Science*, 4(5), 909.

World Bank. (2020). *Nigeria's digital transformation: Challenges and opportunities for growth*.
World Bank Group.

ZappyHire. (2022). *10 key benefits of an applicant tracking system*.
<https://www.zappyhire.com/blog/10-key-benefits-of-an-applicant-tracking-system>