



## Determinants of employee engagement among bank employees-evidence from Pollachi

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### Abstract

The present study examines the impact of digital transformation experience, talent management practices, and career growth on employee engagement among bank employees. The study is based on primary data collected from 51 employees working in public, private, and cooperative banks in Pollachi using a structured questionnaire and the stratified random sampling method. Statistical tools such as simple percentage analysis, correlation analysis, and multiple regression analysis were employed for data analysis. The findings reveal that digital transformation experience has a significant positive impact on employee engagement, whereas talent management practices and career growth do not exert a statistically significant direct influence on employee engagement. However, the correlation analysis indicates that digital transformation experience, talent management practices, career growth, and employee engagement are positively and significantly related. The study highlights the importance of digital transformation in fostering employee engagement and suggests that banking institutions should strengthen and align talent management practices with digital initiatives to enhance employee development and organisational effectiveness. The findings provide useful insights for banking institutions seeking to build an engaged and adaptable workforce in a rapidly evolving digital environment.

**Keywords:** Digital transformation, talent management practices, career growth, employee engagement, banking sector

### Introduction

Digitalisation has enabled businesses to expand into new markets and enhance operational efficiency through the adoption of advanced technologies and digital platforms (Mylsamy & Rethinasamy, 2025) [8]. In the financial services sector, these developments have accelerated the digital transformation of banking operations and customer service delivery. Consequently, the global banking sector is undergoing an unprecedented transformation, driven by the rapid advancement of digital technologies and the increasing demand for efficient, customer-centric financial services. Digital transformation, broadly defined as the integration of digital technologies into organisational processes and business models, has become a strategic priority for banks seeking to enhance operational efficiency and competitive advantage (Vial, 2019) [12]. Technologies such as artificial intelligence, big data analytics, blockchain, and mobile banking have not only redefined service delivery but have also significantly altered internal organisational structures and job roles (Verhoef *et al.*, 2021) [11]. As a result, employees are required to continuously upgrade their skills and adapt to evolving technological environments, making digital competence a critical determinant of both individual and organisational performance.

Talent management practices have emerged as a critical mechanism through which organisations can attract, develop, and retain skilled employees in a rapidly changing environment. These practices include recruitment, training and development, performance management, and career planning, all of which contribute to building a competent and adaptable workforce (Collings & Mellahi, 2009) [3]. In the banking sector, where technological disruptions are

frequent, talent management plays a pivotal role in ensuring that employees possess the necessary competencies to cope with digital transformation. When organisations invest in employee development and provide growth opportunities, employees are more likely to demonstrate higher levels of commitment, motivation, and engagement.

Career growth is a significant outcome variable influenced by both digital transformation and talent management practices. It reflects employees' perceptions of opportunities for advancement, skill enhancement, and long-term professional development. In a digitalised work environment, career growth extends beyond traditional hierarchical progression to include continuous learning, skill acquisition, and role flexibility. Organisations that actively invest in digital upskilling and structured career development programs are more likely to enhance employees' career trajectories and job satisfaction (De Vos *et al.*, 2011) [4]. Conversely, inadequate support for career development may result in stagnation, reduced motivation, and increased turnover intentions, particularly in knowledge-intensive sectors such as banking.

Employee engagement, defined as the level of emotional and cognitive involvement of employees in their work, is another critical outcome in this context (Kahn, 1990) [7]. Engaged employees are more productive, innovative, and committed to organisational goals. However, the relationship between digital transformation and employee engagement is complex. While digital technologies can enhance efficiency and create opportunities for innovation, they can also lead to technostress, role ambiguity, and resistance to change if not managed effectively (Tarafdar *et al.*, 2015) [10]. Therefore, the role of talent management becomes crucial in mitigating the negative effects of digital

transformation and fostering a supportive work environment that promotes engagement.

The interaction between digital transformation and talent management practices is particularly important in shaping both career growth and employee engagement. Digital transformation introduces new skill requirements and alters work dynamics, while talent management provides the framework for employee development and adaptation. When these elements are aligned, organisations can create a synergistic effect that enhances both employee outcomes and organisational performance. However, misalignment between technological initiatives and human resource strategies may hinder the effectiveness of digital transformation efforts. Despite the growing body of literature on digital transformation and talent management, existing studies have largely examined these constructs in isolation. Limited research has explored their combined Career growth Opportunities and employee engagement, particularly within the banking sector. Moreover, most prior studies focus on direct relationships, with relatively less attention given to the integrated effects of technological and human resource factors. This gap underscores the need for a comprehensive approach that simultaneously considers digital transformation and talent management practices in influencing key employee outcomes.

Therefore, the present study aims to examine the impact of digital transformation and talent management practices on career growth and employee engagement among bank employees. By integrating technological and human resource perspectives, this study contributes to the existing literature and provides practical insights for banking institutions to develop strategies that enhance employee development, engagement, and overall organisational effectiveness in a digitally evolving environment. To provide a comprehensive explanation of the relationships among digital transformation, talent management practices, career growth, and employee engagement, the present study adopts an integrative theoretical framework combining the Resource-Based View and Social Exchange Theory.

### **Theoretical Foundation**

The present study is grounded in an integrative theoretical framework that combines the Resource-Based View (RBV) and Social Exchange Theory (SET) to explain the relationships among digital transformation, talent management practices, career growth, and employee engagement. The Resource-Based View, proposed by Barney (1991) <sup>[1]</sup>, posits that organisations achieve sustainable competitive advantage through valuable, rare, inimitable, and non-substitutable resources, among which human capital represents a critical strategic asset. In the context of digital transformation, employees' digital competencies, knowledge, and adaptability become essential organisational resources that enable firms to effectively utilise emerging technologies and respond to changing market demands. Consequently, organisations must invest in talent management practices such as training, skill development, performance management, and career advancement opportunities to strengthen workforce capabilities and support digital transformation initiatives. Complementing this perspective, Social Exchange Theory, developed by Blau (1964) <sup>[2]</sup>, explains that employees tend to reciprocate organisational investments through positive

attitudes and behaviours. When organisations provide developmental opportunities, career growth prospects, and support during technological transitions, employees are more likely to demonstrate higher levels of engagement, commitment, and involvement in organisational activities. Thus, the integration of RBV and SET provides a comprehensive explanation of how digital transformation and talent management practices influence key employee outcomes in the banking sector. While RBV explains the strategic value of employee capabilities developed through organisational investments, SET explains employees' behavioural responses to these investments. Together, RBV and SET offer a robust theoretical foundation for examining how digital transformation and talent management practices shape career growth and employee engagement, ultimately contributing to organisational effectiveness in a rapidly evolving digital environment.

### **Review of Literature**

A comprehensive review of the literature is essential for understanding the existing knowledge concerning digital transformation, talent management practices, career growth, and employee engagement. Previous studies have examined these constructs from different perspectives and have reported varying findings regarding their influence on employee and organisational outcomes. The following review synthesises the relevant literature under thematic headings to establish the foundation for the present study and identify the research gap.

#### **1. Digital Transformation and Talent Management Practices**

Digital transformation has significantly altered organisational processes and workforce requirements, making talent management an essential strategic function. Studies indicate that organisations must align their human resource practices with digital transformation initiatives to enhance organisational performance and competitiveness. Prabhu Nath Singh *et al.* (2025) <sup>[9]</sup> found that HR practices integrated with digital strategies promote innovation, agility, and improved performance in the banking sector. Similarly, Ananda Fortunisa *et al.* (2024) <sup>[6]</sup> emphasised that organisations need proactive and adaptive talent management systems to support digital transformation and sustain competitive advantage. These studies collectively suggest that talent management serves as a critical mechanism for enabling organisations to successfully navigate digital transformation.

#### **2. Talent Management Practices and Career Growth**

Talent management practices play a crucial role in facilitating employees' career development and professional advancement. Effective practices such as training, mentoring, performance evaluation, and career planning help employees acquire the competencies necessary for long-term career success. Wang Yanping *et al.* (2024) <sup>[13]</sup> reported that tailored career development programmes and mentorship initiatives significantly contribute to employee development and organisational commitment within the banking sector. The findings indicate that organisations investing in structured talent management systems are more likely to create favourable career growth opportunities for their employees.

### 3. Talent Management Practices and Employee Engagement

Employee engagement has emerged as a key outcome of effective talent management practices. Organisations that invest in employee development, recognition, and career advancement opportunities tend to experience higher levels of employee commitment and involvement. Quratulain Zafar *et al.* (2023) [14] found that talent management practices significantly influence employee engagement and organisational effectiveness. The study further revealed that employee development initiatives enhance engagement by creating positive work experiences and fostering stronger employee–organisation relationships. These findings highlight the importance of talent management in maintaining a motivated and engaged workforce.

### 4. Career Growth and Employee Engagement

Career growth opportunities significantly influence employees' attitudes and behavioural outcomes within organisations. Employees who perceive clear pathways for advancement and professional development are more likely to exhibit higher levels of engagement and organisational commitment. Quratulain Zafar *et al.* (2023) [14] demonstrated that career development positively affects employee engagement and organisational effectiveness. Likewise, Ni Putu Ariska Dewi *et al.* (2025) [5] reported that career path development positively influences employee outcomes both directly and indirectly through employee engagement. These

findings suggest that career growth functions as an important mechanism for strengthening employee engagement and retention.

### 5. Research Gap

The reviewed studies collectively demonstrate the importance of digital transformation, talent management practices, career growth, and employee engagement in enhancing organisational effectiveness. However, most previous studies have examined these variables independently or focused on specific relationships among them. Limited research has investigated the integrated influence of digital transformation and talent management practices on both career growth and employee engagement, particularly within the banking sector. Therefore, the present study seeks to address this gap by examining the combined impact of digital transformation and talent management practices on employee career growth and engagement among bank employees.

### 6. Conceptual Framework

Based on the identified research gap and the theoretical foundation of the study, a conceptual framework was developed to examine the influence of Digital Transformation Experience, Talent Management Practices, and Career Growth on Employee Engagement among bank employees. The framework proposes that the independent variables significantly influence the level of employee engagement

### Conceptual framework

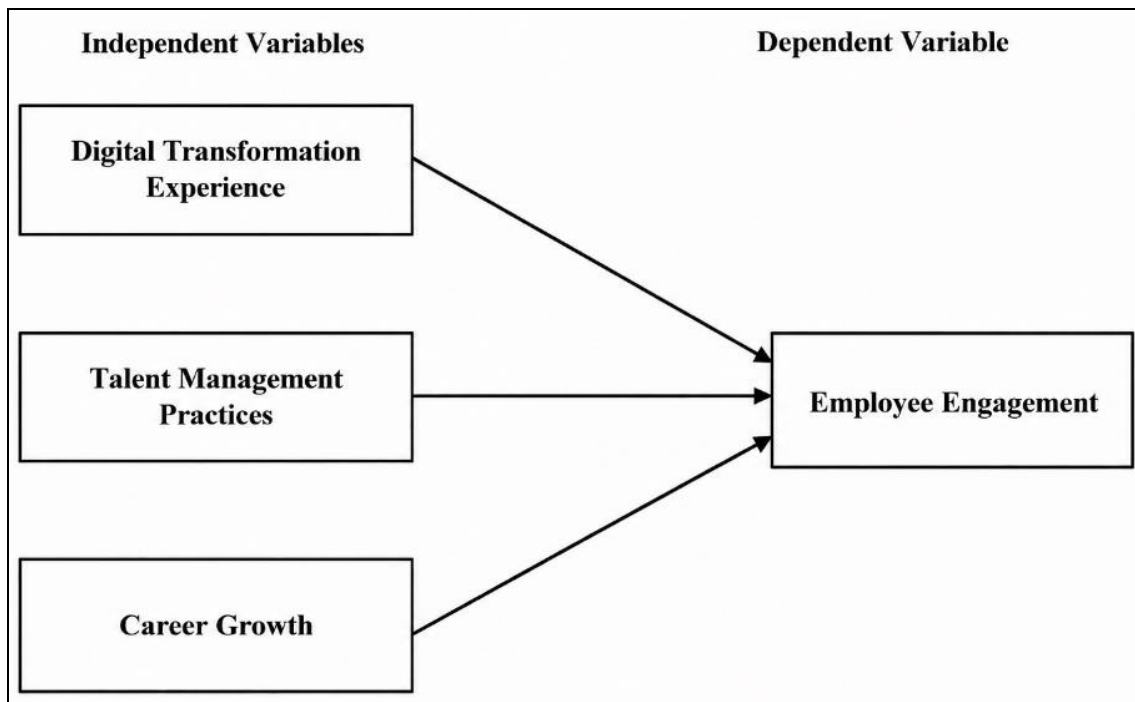


Fig 1

### Statement of the Problem

The banking industry is experiencing rapid digital transformation through the adoption of technologies such as artificial intelligence, automation, and data analytics. While these technologies improve operational efficiency and service delivery, they also require employees to continuously adapt to new systems, acquire digital skills, and meet changing job requirements. Consequently,

employee-related factors have become increasingly important in determining the success of digital transformation initiatives.

Among these factors, employee engagement and career growth have emerged as critical organisational outcomes. Engaged employees are more productive, committed, and capable of contributing to organisational success. Similarly, career growth opportunities play a significant role in

motivating employees and supporting their long-term development. To facilitate employee adaptation and development, organisations increasingly rely on talent management practices such as training, performance management, and career planning. However, the effectiveness of these practices in supporting employees during digital transformation remains a concern.

Although previous studies have examined digital transformation, talent management practices, career growth, and employee engagement separately, limited research has investigated their combined influence within the banking sector. The lack of an integrated understanding of these factors creates a gap in knowledge regarding how digital transformation and talent management practices jointly contribute to employee outcomes. Therefore, it is necessary to examine the impact of digital transformation and talent management practices on career growth and employee engagement among bank employees.

In light of these concerns, the following research questions arise:

1. What is the level of employee engagement among bank employees?
2. What is the relationship between digital transformation, talent management practices, career growth, and employee engagement?
3. What is the impact of digital transformation and talent management practices, and career growth on employee engagement?

### Objectives

To address the research problem and provide empirical evidence on the relationships among the study variables, the following objectives have been formulated:

1. To analyse the level of employee engagement among bank employees.
2. To examine the relationship between digital transformation, talent management practices, career growth, and employee engagement.
3. To determine the Impact of digital transformation and talent management practices, and career growth opportunities on engagement.

### Research Methodology

The study is based on both primary and secondary data sources. Primary data were collected from 51 employees working in the public sector, private sector, and cooperative banks in Pollachi through a structured questionnaire using the stratified random sampling method. Secondary data were obtained from books, academic journals, research articles, magazines, and other relevant publications to provide theoretical and empirical support for the study. Statistical tools such as simple percentage analysis,

correlation analysis, and multiple regression analysis were employed for data analysis and interpretation.

### Significance of the Study

The present study is significant as it examines the influence of digital transformation and talent management practices on employee-related outcomes in the banking sector. As banking institutions increasingly adopt digital technologies, understanding the factors that support employee development and workplace effectiveness becomes essential for achieving organisational success.

The findings of the study provide useful insights for policymakers, bank management, and human resource practitioners in designing strategies that facilitate digital adaptation and workforce development. The study highlights the importance of strengthening digital capabilities, enhancing employee training initiatives, and aligning talent management practices with organisational goals. Such efforts can contribute to improved workforce performance, employee satisfaction, and organisational effectiveness.

From an academic perspective, the study contributes to the existing body of knowledge by integrating digital transformation and talent management practices within a single framework to examine their influence on employee outcomes. The study also addresses a research gap in the banking sector by providing empirical evidence on the relationships among digital transformation, talent management practices, career growth, and employee engagement.

From a practical perspective, the findings may assist banking institutions in formulating policies and programmes that promote employee development, strengthen workforce capabilities, and support organisational sustainability in an increasingly digital business environment.

### Analysis and discussion

This section presents the analysis and interpretation of the data collected from bank employees. The findings are discussed in line with the objectives of the study using appropriate statistical techniques.

#### 1. Socio-Economic Profile of Sample Employees

The socio-economic profile of the sample employees provides an overview of the demographic and occupational characteristics of the respondents selected for the study. Variables such as age, gender, educational qualification, designation, type of bank, work experience, income, and training-related factors were examined to understand the background of the respondents. The details are presented in Table 1.

**Table 1:** Socio-Economic Profile

Socio-economic profile	Category	No of employees (n=51)	Percentage
Age	Up to 24	8	15.7
	25-34	22	43.1
	35-44	14	27.5
	45-54	6	11.8
	55 and above	1	2.0
Gender	Male	26	51.0
	Female	25	49.0
Area of residence	Village	27	52.9
	Town	24	47.1

Marital Status	Married	39	76.5
	Unmarried	12	23.5
Educational Qualification	HSC/Diploma	4	7.8
	Bachelor's Degree	28	54.9
	Master's Degree	19	37.3
Designation	Clerk	13	25.5
	Officer	13	25.5
	Assistant Manager	13	25.5
	Manager	9	17.6
	Senior Manager	3	5.9
Type of Bank	Public Sector Bank	8	15.7
	Private Sector Bank	32	62.7
	Cooperative Bank	11	21.6
Experience in Banking	Up to 10	34	66.7
	11-20	13	25.5
	21-30	3	5.9
	31 and above	1	2.0
Department	Operations	15	29.5
	Marketing	5	9.8
	Loans & Advances	17	33.3
	IT & Digital Banking	4	7.8
	Customer Service	9	17.6
	Branch Head	1	2.0
Employment Type	Permanent	48	94.1
	Contractual	2	3.9
	Probationary	1	2.0
Monthly Salary Range	Below Rs 25,000	13	25.5
	Rs 25,001-Rs 50,000	18	35.3
	Rs 50,001-Rs 75,000	11	21.6
	Rs 75,001-Rs 1,00,000	8	15.7
	Above Rs 1,00,000	1	2.0
Type of Branch	Regional office	2	3.9
	Urban branch	11	21.6
	Semi-urban branch	25	49.0
	Rural branch	13	25.5
Working hours per week	Less than 30 hours	5	9.8
	31-40 hours	7	13.7
	41-50 hours	26	51.0
	More than 50 hours	13	25.5
Formal training in previous year	Not Attended	9	17.6
	Attended	42	80.4
Frequency of Training Attended	Rarely	5	9.8
	Occasionally	2	3.9
	Frequently	34	66.7
	Very Frequently	10	19.6
Preferred mode of Training	Offline	23	45.1
	Online	19	37.3
	Hybrid	9	17.6
Perception of the progress of the career	Not Sure	5	9.8
	Not good	4	7.8
	Good	42	82.4
Awareness about Talent Management Policies in Banks	Not Aware	5	9.8
	Aware	46	90.2
Satisfaction with current role and responsibilities	Not Satisfied	2	3.9
	Satisfied	49	96.1

(Source – Primary data)

The socio-economic profile of the sample employees reveals a diverse yet concentrated demographic working in the banking sector. The majority of employees (43.1%) fall within the 25–34 age group, indicating a relatively young workforce, with a balanced gender distribution (51% male, 49% female). The majority of the employees (52.9%) reside in villages, suggesting a strong rural and semi-urban

presence. A significant portion (76.5%) is married, and educationally, a majority (54.9%) hold a bachelor's degree. Designations are fairly distributed, with clerk, Officer and Assistant Manager roles being the most common (25.5% each). The private banking sector employs the majority (62.7%), and the majority of employees (66.7%) have up to 10 years of experience. In terms of departments, Loans &

Advances (33.3%) and Operations (29.5%) are the most common areas. Permanent employment is dominant (94.1%), and most earn between ₹25,001 and ₹50,000 monthly.

Concerning the location of branches, Semi-urban branches are the most common (49%). The majority of the employees work 41–50 hours weekly (51%), and a large proportion (80.4%) received formal training in the past year, with frequent training being common (66.7%). Offline training is slightly preferred (45.1%), and 82.4% feel their career is progressing well. Awareness of talent management policies is high (90.2%), and nearly all (96.1%) are satisfied with

their current role, indicating strong job contentment and organisational alignment.

## 2. Relationship between digital transformation, talent management practices, career growth, and employee engagement

Correlation analysis was performed to examine the relationship among digital transformation experience, talent management practices, career growth, and employee engagement. Pearson's correlation coefficient was used to determine the strength and direction of the relationships among the study variables. The results are presented in Table 2.

**Table 2:** Correlation Table

Variables	Digital Transformation Experience	Career Growth	Employee Engagement	Talent Management Practices
Digital Transformation Experience	1	.662**	0.706**	0.767**
Career Growth	0.662**	1	0.717**	0.858**
Employee Engagement	0.706**	0.717**	1	0.751**
Talent Management Practices	0.767**	0.858**	0.751**	1

(Source – Primary data)

\*\*Correlation is significant at the 0.01 level (2-tailed)

The correlation analysis indicates that digital practices, career growth, employee engagement, and talent management practices are positively and significantly related to each other. This means that when banks improve their digital systems, such as adopting modern technologies, online training, and automated processes, employees tend to feel more engaged in their work and perceive better opportunities for career growth. Similarly, effective talent management practices, including training, performance appraisal, and promotion opportunities, strongly influence both employee engagement and career growth. Among all variables, talent management shows the strongest relationship with career growth, indicating that employees view structured talent practices as a key factor in their professional development. Overall, the findings suggest that organisations, particularly in the banking sector, should focus on strengthening talent management supported by digital initiatives to enhance employee engagement and foster career growth.

## 3. Impact of digital transformation and talent management practices, and career growth opportunities on engagement

Multiple regression analysis was employed to examine the impact of Digital Transformation Experience, Talent Management Practices, and Career Growth on Employee Engagement among bank employees. In this model, Employee Engagement was considered the dependent variable, while Digital Transformation Experience, Talent Management Practices, and Career Growth served as the independent variables. The analysis was conducted to determine the extent to which these variables influence employee engagement and to identify the most significant predictor. The following hypotheses were formulated for the study:

**H<sub>1</sub>:** Digital Transformation Experience has a significant positive impact on Employee Engagement

**H<sub>2</sub>:** Talent Management Practices have a significant positive impact on Employee Engagement

**H<sub>3</sub>:** Career Growth has a significant positive impact on Employee Engagement.

The multiple regression model used in the study is represented as

$$EE = \beta_0 + \beta_1(DTE) + \beta_2(TMP) + \beta_3(CG) + \varepsilon,$$

where EE denotes Employee Engagement,  $\beta_0$  represents the intercept,  $\beta_1$ ,  $\beta_2$ , and  $\beta_3$  are the regression coefficients, DTE represents Digital Transformation Experience, TMP denotes Talent Management Practices, CG represents Career Growth, and  $\varepsilon$  represents the error term. The results of the regression analysis are presented below.

**Table 3:** Model Summary

Model	R	R Square	Adjusted R-Square	Std. Error of the Estimate
1	.790	.624	.600	7.65869

(Source – Primary data)

The model summary indicates a strong positive relationship between the predictors and the dependent variable, as reflected by the correlation coefficient (R = 0.790). The coefficient of determination ( $R^2 = 0.624$ ) suggests that 62.4% of the variance in the dependent variable is explained by the independent variables included in the model, indicating substantial explanatory power. The adjusted  $R^2$  value (0.600) remains close to  $R^2$ , confirming the model's robustness after accounting for the number of predictors. Furthermore, the standard error of the estimate (7.65869) indicates a reasonable level of prediction accuracy, with moderate dispersion of observed values around the regression line. Overall, the model demonstrates a good fit and provides meaningful explanatory capability for the dependent variable.

**Table 4:** ANOVA Table

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	4581.230	3	1527.077	26.035	0.000
Residual	2756.809	47	58.656		
Total	7338.039	50			

(Source – Primary data)

The ANOVA results confirm that the regression model is statistically significant ( $F = 26.035$ ,  $p < 0.001$ ). This indicates that Digital Transformation Experience and Talent Management Practices, taken together, significantly predict the dependent variable (e.g., Career Growth/Employee Engagement). The regression sum of squares (4581.230) exceeds the residual sum of squares (2756.809), demonstrating that a substantial proportion of the total

variance is explained by the model. With degrees of freedom ( $df = 3, 47$ ), the model shows strong overall explanatory capability. Given the significance level ( $p < 0.001$ ), the null hypothesis that the independent variables have no joint effect on the dependent variable is rejected. Therefore, the model is statistically robust and suitable for explaining the influence of Digital Transformation and Talent Management Practices on the outcome variable.

**Table 3:** Regression Coefficient

Variable	B	Std. Error	Beta	t	Sig.
Constant	15.877	8.143	----	1.950	0.050*
Digital Transformation Experience	0.301	0.134	0.312	2.243	0.030*
Talent Management Practices	0.288	0.207	0.282	1.388	0.172
Career growth Opportunities	0.255	0.166	0.268	1.537	0.131

(Source – Primary data)

The multiple regression analysis was conducted to examine the influence of Digital Transformation Experience, Talent Management Practices, and Career Growth on Employee Engagement among bank employees. The results indicate that Digital Transformation Experience has a positive and statistically significant impact on Employee Engagement ( $\beta = 0.312$ ,  $t = 2.243$ ,  $p = 0.030$ ). This suggests that employees with greater exposure to and experience with digital transformation initiatives tend to exhibit higher levels of engagement in their work. Therefore, the hypothesis relating to the positive impact of Digital Transformation Experience on Employee Engagement is supported.

In contrast, Talent Management Practices show a positive but statistically insignificant effect on Employee Engagement ( $\beta = 0.282$ ,  $t = 1.388$ ,  $p = 0.172$ ). Although the coefficient indicates a favourable relationship, the effect is not significant at the 5 per cent level. Similarly, Career Growth demonstrates a positive but insignificant influence on Employee Engagement ( $\beta = 0.268$ ,  $t = 1.537$ ,  $p = 0.131$ ), indicating that perceived career growth opportunities do not independently contribute to variations in employee engagement within the model.

The constant term is significant at the 5 per cent level ( $t = 1.950$ ,  $p = 0.050$ ), representing the baseline level of Employee Engagement when all predictor variables are held constant. Overall, the findings reveal that Digital Transformation Experience is the only significant predictor of Employee Engagement, while Talent Management Practices and Career Growth exhibit positive but statistically insignificant effects.

### Suggestions

The study suggests the following to stakeholders.

- Since Digital Transformation Experience has a significant positive impact on Employee Engagement, banks should continue investing in advanced digital technologies and user-friendly digital systems to enhance employees' work effectiveness and involvement.
- Banks should provide regular digital training programmes to improve employees' technological competencies and confidence in adapting to changing digital work environments.
- As Talent Management Practices showed a positive but insignificant effect on Employee Engagement, banks should review and strengthen their talent management

initiatives to better support employee development and organisational objectives.

- Career development programmes should be made more structured and transparent to improve employees' perceptions of growth opportunities and professional advancement.
- Banks should integrate digital transformation initiatives with employee development strategies to ensure that technological changes contribute positively to workforce engagement and performance.
- Periodic assessment of digital transformation and talent management practices should be undertaken to evaluate their effectiveness and identify areas for improvement.

### Conclusion

The present study examined the impact of digital transformation experience and talent management practices on employee engagement and career growth among bank employees. The findings reveal that digital transformation experience has a significant positive impact on employee engagement, highlighting the importance of digital technologies in enhancing employee involvement and commitment within the banking sector. The correlation analysis further indicates that digital transformation experience, talent management practices, career growth, and employee engagement are positively and significantly related, suggesting a strong association among these variables.

However, the regression results show that talent management practices and career growth do not exert a statistically significant direct influence on employee engagement. This suggests that existing talent management initiatives and career development opportunities may require further alignment with the changing demands of the digital work environment. Overall, the study emphasises the importance of strengthening digital transformation initiatives while enhancing employee development practices to improve workforce engagement and organisational effectiveness. The findings contribute to a better understanding of employee outcomes in the banking sector and provide useful insights for organisations operating in an increasingly digital environment.

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