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DIGITAL TRANSFORMATION AND INNOVATIVE APPROACHES TO HUMAN RESOURCE MANAGEMENT IN SECOND-TIER BANKS

In the context of the rapid development of digital technologies, the banking sector of Kazakhstan must adapt to new realities. This article examines the impact of digital transformation on the HR policy and financial efficiency of second-tier banks. The aim of the research is to identify key trends in human resource management driven by digitalization and to assess their consequences for the banking sector.

The primary areas of focus involve analyzing the implementation of digital technologies in HR processes, including recruitment automation, personnel management, and the application of big data for performance analysis. Additionally, the study examines remote training platforms and evolving competency requirements for employees in response to the shift toward digital business models.

The scientific significance of this research is rooted in the systematic organization of knowledge regarding the impacts of digital transformation and the discovery of innovative approaches to human resource management. Its practical relevance is reflected in the recommendations provided to banks for adapting HR policies to evolving conditions, with the goal of improving competitiveness and operational efficiency.

Moreover, this study makes a valuable contribution by offering practical guidance to HR professionals in second-tier banks, equipping

them with tools to more effectively understand and navigate digital transformation processes while optimizing human resource management. It underscores the importance of fostering digital competencies, automating HR functions, and establishing flexible work models to meet contemporary challenges.

Keywords: digital transformation, innovative management, digitalization, second-tier banks (STB), automation of business processes, human resource management, personnel policy, financial efficiency.

Introduction

Digital transformation is reshaping many sectors of the economy, including the banking industry. In the Republic of Kazakhstan, particular attention is given to its impact on second-tier banks, where it plays a crucial role in transforming personnel policies. The integration of digital technologies leads to a revision of organizational structures and HR procedures, making management more flexible and adaptable to market changes [1]. Additionally, the adoption of digital technologies is altering approaches to credit policy, requiring new knowledge and skills in creditworthiness assessment and risk management [2].

Digitalization leads to an increase in overall efficiency and improvement of environmental, social and managerial indicators, which requires appropriate adaptation of personnel policy [3]. In the Republic of Kazakhstan, second-tier banks are experiencing serious changes in personnel policy due to digital transformation. Undoubtedly, the integration of digital technologies requires improving the credit policy of banks, which actualizes the need to develop new credit strategies in accordance with advances in digital technologies [4]. In addition, the use of digital technologies helps to optimize business processes and improve the quality of service, which, in turn, affects the training and development needs of personnel [5].

Within the framework of digital transformation, the banking sector of the Republic of Kazakhstan prioritizes the innovative advancement of human resources. In the context of rapid technological progress, organizations that effectively integrate digitization and process automation, while fostering innovative development, are well-positioned to achieve leadership within their respective industries.

Thanks to the innovative development of human resources, banks are creating new technological financial products, digital channels of interaction with customers are emerging, and the development of information technology is significantly transforming the very structure of the bank.

An analysis of research on this topic shows that currently the problems of the impact of digital transformation in general, on human resource management and on the personnel policy of banks have not been sufficiently studied, especially in the context of a study of the specifics of the activities of second-tier banks in the Republic of Kazakhstan. There is a shortage of research in the domestic scientific literature on the specifics of digital transformation in Kazakhstani banks and the assessment of their impact on innovative human resource management. The emergence of new digital technologies and innovative solutions only emphasizes the need and relevance of considering this problem.

The relevance of the research topic is determined by several factors. First, digitalization of the banking sector is an important condition for increasing its competitiveness and efficiency. Secondly, changes in personnel policy caused by digital technologies require new approaches to human resource management, training and personnel development. Thirdly, understanding the specifics of these changes in Kazakhstan will allow banking institutions to successfully adapt to new conditions, improve the quality of services provided, and increase financial efficiency. The study of this topic corresponds to the problems of modern science and practice, it is aimed at studying and analyzing specific changes in human resource management under the influence of digitalization. This makes it possible not only to theoretically substantiate the processes taking place in the banking sector, but also to offer practical recommendations for their improvement.

The object of the study is the second-tier banks (STB) of the Republic of Kazakhstan. The subject of the study is the impact of digital transformations on the innovative management of STB.

The objective of this study is to examine the influence of digital transformation on the innovative management practices of second-tier banks, with a specific focus on human resource management and financial performance. This analysis aims to elucidate how digital advancements affect these critical areas.

Research objectives:

To investigate the theoretical aspects of digital transformation and its impact on the activities of organizations in the banking sector.

– To analyze the current state of digital transformation in the banking sector of Kazakhstan.

– To identify the main trends and changes in the policy of second-tier banks under the influence of digital technologies.

– To present recommendations on human resource management of banks in the context of digital transformation.

The hypothesis of the study is that digital transformation has a significant impact on all aspects of the activities of second-tier banks, necessitating the

introduction of new approaches to human resource management and, in general, to the policy of banks.

The practical significance of the research results lies in the possibility of using recommendations to improve the human resource management system in second-tier banks in Kazakhstan, which, in turn, will increase their competitiveness and efficiency in the digital economy.

Materials and Methods

This study of digital transformation and its impact on second-tier banks in Kazakhstan employed a diverse set of materials and methods to ensure a thorough analysis. Key sources included scientific articles, monographs, reports, and dissertations focused on digital transformation and human resource management, with particular attention to both global and Kazakhstan-specific banking experiences.

Research methods combined literature analysis, statistical data evaluation, and case studies, incorporating comparison and generalization techniques. These methods enabled a comprehensive exploration of the trends and challenges in digitization, resulting in practical recommendations for enhancing personnel policies in second-tier banks within the evolving digital landscape.

Results and discussion

Currently, the competitiveness of banks is determined by the outcomes of their innovation activities, which span a wide range of areas. These outcomes include the development of technological and innovative banking products, the automation and optimization of business processes, the digitization of customer communication channels, and the innovative development of human resources. These efforts enable banks not only to enhance the customer experience but also to significantly improve operational efficiency, reduce costs, and increase profitability.

Let's consider the current situation of the impact of digital transformation on the personnel policy of second-tier banks in Kazakhstan. We will pay special attention to the activities of such banks as JSC «Kaspi Bank» and the Russian bank «T-bank» (Tinkoff), which have successfully implemented digital innovations and demonstrated significant achievements in the field of human resource management, while achieving significant financial results.

At the moment, there are about 21 second-tier banks in the Republic of Kazakhstan [6]. The three leaders in assets as of 06/01/2024, according to the National Bank of the Republic of Kazakhstan, include: JSC «Halyk Bank of Kazakhstan», JSC «Kaspi Bank» and JSC «Bank CenterCredit».

In turn, over the past 4 years, «Kaspi Bank» JSC has been able to make a phenomenal leap from the 6th position of the rating to the 2nd place in the TOP largest banks of the Republic of Kazakhstan [6]. (Figure 1).

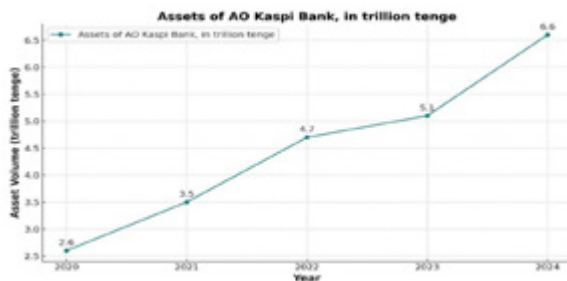


Figure 1 – Dynamics of «Kaspi Bank» JSC asset growth from 2020 to 2024

These results were achieved by digitalizing business processes, as well as providing modern banking services to the population. Its notable achievements are attributed to vigorous digitalization and the adoption of advanced technologies. These innovations have not only facilitated the development of cutting-edge products and mobile apps but also enhanced human resource management by automating processes, leveraging data analytics, and utilizing digital platforms for employee training. These initiatives enabled «Kaspi Bank» JSC to emerge as a leader in the Kazakh market and gain international recognition for its implementation of digital solutions. This progress enhanced customer service quality and provided a personalized approach, putting it ahead of other banks with similar assets in 2020. A notable example is «Forte Bank» JSC, which, over the past four years, has fallen behind «Kaspi Bank» JSC, growing its assets by only 1.4 trillion tenge—from 2.3 trillion tenge in 2020 to 3.7 trillion tenge by 2024. In contrast, «Kaspi Bank» JSC increased its assets by 4 trillion tenge over the same period, reaching this figure by June 2024.

In the context of modern organizational development, the personnel policy of «Kaspi Bank» JSC is strategically focused on the formulation and implementation of a comprehensive human resource management approach. This strategy is designed to facilitate effective interaction between employees and management, thereby optimizing internal communication processes. Additionally, it aims to reduce staff turnover through targeted retention initiatives, while simultaneously fostering the continuous professional development of employees. By prioritizing the enhancement of workforce skills, the bank positions itself to maintain competitive advantage in a rapidly evolving market landscape. The main principles of the

bank's HR policy include logical connection with the mission and strategic goals of the organization, active participation of senior management in its formulation and development, consistency and awareness in implementation, as well as the leading role of the professional HR service. The key areas are the training and advanced training of employees, the development of an internal personnel reserve, the recruitment and adaptation of young professionals, the creation of an effective motivation and incentive system, as well as the assessment and audit of personnel policy. The main problems of the banking sector today are issues of motivation and stimulation of employees, problems of personnel control and lack of qualified personnel. The solution to these tasks provides for the formation of a stable highly qualified team, the use of the institute of mentoring, ensuring the career growth of employees and the introduction of new digital technologies for human resource management, which together affects employee satisfaction with working conditions and motivation, the quality of interaction with other departments and the competitiveness of the bank [7].

Let's consider the foreign experience of digitalization of business processes, as well as human resource management on the example of the Russian «T-bank» (Tinkoff), founded in 2006 by Oleg Tinkov, is Russia's first fully remote bank providing a wide range of financial services, including lending, deposits, investment products and insurance, exclusively via the Internet and mobile applications. In the context of the contemporary banking sector, «T-Bank» distinguishes itself through a highly advanced level of digitalization, characterized by the full digitization of its processes and the active integration of innovative technologies aimed at enhancing the customer experience. The bank has demonstrated consistent growth in both profits and assets, securing a substantial market share and playing a pivotal role in the development of the fintech industry in Russia. This success can be attributed to several factors, including the transparency of its operational conditions, adherence to rigorous information security standards, and the provision of round-the-clock customer support. Additionally, «T-Bank» effectively employs modern digital tools for human resource management, which have enabled the creation and implementation of cutting-edge technological banking services. These strategic measures collectively underscore the bank's commitment to driving innovation and maintaining its competitive position in the industry. At the beginning of July 2024, according to the Central Bank of Russia, «T-Bank» ranks 10th in terms of assets in the rating of banks.

T-bank, as well as «Kaspi Bank» JSC, has demonstrated a sharp jump in the growth of assets over the past 4 years [8]. (Figure 2).

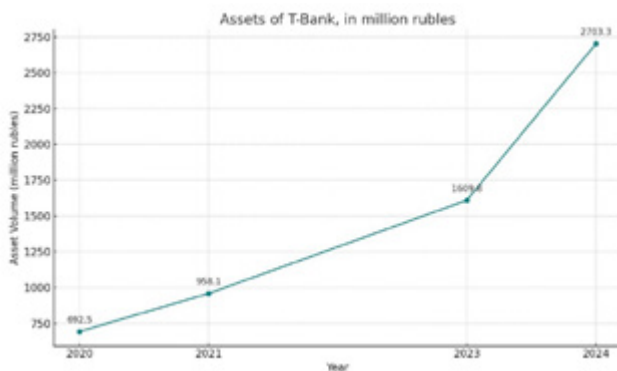


Figure 2 – Dynamics of «T-Bank» asset growth from 2020 to 2024

In turn, human resource management at «T-Bank» is aimed at creating a motivating and innovative work environment where employee development and engagement play an important role. The main motivating factors are complex tasks, the possibility of implementing creative solutions and the constant improvement of the customer experience. Customer feedback encourages employees to continuously improve processes. This company values professional and personal growth, supporting employees in their pursuit of development and training. High qualification and willingness of employees to solve complex tasks are key factors of the company's success [9].

The company creates conditions for the continuous development of employees, which helps to meet their needs and increase productivity.

In addition, T-Bank's human resource management system actively uses modern technologies and digital platforms to optimize HR processes. This includes automation of recruitment, performance management, training and development, as well as systematic evaluation and motivation of employees. Digitalization allows the use of innovative goal-setting and performance assessment mechanisms in almost real time, which significantly improves communication between the employer and employees and increases management efficiency.

These approaches help «T-Bank» to remain competitive in the market, ensuring high customer and employee satisfaction. Based on the studied experience, we propose a number of recommendations for innovative human resource management in the context of digitalization [10] (Table 1).

Table 1 – Innovative approaches to human resource management in the context of digitalization

Category	Recommendations
Implementing Digital Technologies	Automate recruitment, performance management, and training processes. Use big data to analyze employee performance and optimize business processes. Implement platforms for remote training and skill enhancement.
Talent Acquisition and Management	Create online platforms (academies) for training talented students and graduates with subsequent employment. Establish educational platforms with leading universities for HR training and development (online and offline formats). Develop individual career models for employees using artificial intelligence.
Developing Digital Competencies	Organize training programs to develop employees' digital skills, including online courses and webinars. Encourage self-learning of digital skills through access to educational resources and platforms. Apply artificial intelligence methods for recruitment and talent assessment. Use gamification in training to increase employee engagement and motivation. Use digital tools to automate routine tasks. Create an internal digital environment to integrate all departments and improve company-wide communication. Use analytical tools to predict staffing needs and plan resources.
Creating a Motivation System	Introduce digital systems for employee evaluation and rewards, including electronic databases to track achievements and competencies. Develop personalized career paths using digital tools for skills and competency assessments. Create a platform for an internal social network where employees can share ideas and successes.
Change Management	Conduct regular webinars and online seminars to familiarize employees with new digital tools and technologies. Develop a strategy to encourage employees' initiatives for digitalization and innovative ideas. Support employees during the transition to digital technologies, providing necessary resources and tools for their successful use.

The adoption of these recommendations is expected to result in substantial improvements in human resource management, extending beyond the banking sector to other industries as well. For instance, the automation of recruitment, performance evaluation, and employee training processes will considerably decrease both the time and financial expenditures associated with administrative tasks, while simultaneously enhancing the effectiveness of personnel management.

Furthermore, the utilization of big data and analytical tools will streamline decision-making and resource planning, thereby driving improvements in the company's overall productivity and operational efficiency. In addition, these recommendations focus on fostering employee skill development, while also promoting increased motivation and job satisfaction.

Conclusions

It is becoming clear that the dynamic growth of banks, as well as changes in their assets and competitive positioning within the banking sector, directly depend on the implementation of innovation in all business processes, in particular through digitalization and strategic human resource management. The research results show that the digital revision of the human resources policy, as well as targeted investments in the development of employees' skills and abilities, have a significant and measurable impact on the financial results of secondary banks. The need for innovative approaches to human resource management in the digital age is undeniable, as these strategies strengthen the bank's presence on the market and allow it to ensure a leading position.

Key recommendations include the establishment of continuous professional development programs, the incorporation of advanced technologies within HR functions, and the creation of an environment that fosters the development of an innovative corporate culture. This study offers a detailed examination of the current landscape and future prospects of digital transformation in the banking sector, along with practical guidelines for second-tier banks on optimizing human resource management by leveraging new digital technologies.

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ЦИФРЛЫҚ ТРАНСФОРМАЦИЯ ЖӘНЕ ЕКІНШІ ДЕҢГЕЙДЕГІ БАНКТЕРДЕГІ АДАМ РЕСУРСТАРЫН БАСҚАРУДЫҢ ИННОВАЦИЯЛЫҚ ТӘСІЛДЕРІ

Цифрлық технологиялардың қарқынды дамуы жағдайында Қазақстанның банк саласы жаңа шындыққа бейімделуге тиіс. Бұл мақалада цифрлық трансформацияның екінші деңгейлі банктердің кадрлық саясаты мен қаржылық тиімділігіне әсері қарастырылады. Зерттеудің мақсаты-цифрландыруға негізделген адам ресурстарын басқарудың негізгі тенденцияларын анықтау және олардың банк саласына әсерін бағалау.

Негізгі бағыттарға HR процестеріне цифрлық енгізуді талдау кіреді: кадрларды іріктеу мен басқаруды автоматтандыру, қашықтықтан оқыту және біліктілікті арттыру үшін қызметкерлердің тиімділігі мен платформаларын талдау үшін үлкен деректерді пайдалану. Сондай-ақ, бизнесті жүргізудің цифрлық модельдеріне көшу кезінде қызметкерлердің құзыретіне қойылатын талаптардағы өзгерістер қарастырылады.

Зерттеудің ғылыми маңыздылығы цифрлық трансформацияның әсері туралы білімді жүйелеу және персоналды басқарудың жаңа тәсілдерін анықтау болып табылады. Практикалық маңыздылығы банктерге кадр саясатын жаңа жағдайларға бейімдеу бойынша ұсынымдарда көрінеді, бұл олардың бәсекеге қабілеттілігі мен тиімділігін арттырады.

Зерттеу цифрлық трансформация процестерін түсінуге және адам ресурстарын тиімді басқаруға, қызметкерлердің цифрлық құзыреттіліктерін дамытуға, HR процестерін автоматтандыруға және икемді жұмыс үлгілерін жасауға арналған құралдарды қамтамасыз ете отырып, екінші деңгейлі банктердің HR мамандары үшін практикалық ұсыныстарды әзірлеуге үлес қосады.

Кілтті сөздер: цифрлық трансформация, инновациялық басқару, цифрландыру, Екінші деңгейдегі банктер (ЕДБ), бизнес-процестерді автоматтандыру, адам ресурстарын басқару, кадр саясаты, қаржылық тиімділік.

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ЦИФРОВАЯ ТРАНСФОРМАЦИЯ И ИННОВАЦИОННЫЕ ПОДХОДЫ К УПРАВЛЕНИЮ ЧЕЛОВЕЧЕСКИМИ РЕСУРСАМИ В БАНКАХ ВТОРОГО УРОВНЯ

В условиях стремительного развития цифровых технологий банковская отрасль Казахстана должна адаптироваться к новым реалиям. Эта статья исследует влияние цифровой трансформации на кадровую политику и финансовую эффективность банков второго уровня. Цель исследования – выявить ключевые тенденции в управлении человеческими ресурсами, обусловленные цифровизацией, и оценить их последствия для банковской сферы.

Основные направления включают анализ внедрения цифровых технологий в HR-процессы: автоматизация подбора и управления персоналом, использование больших данных для анализа эффективности сотрудников и платформ для дистанционного обучения и повышения квалификации. Также рассматриваются изменения в требованиях к компетенциям сотрудников при переходе к цифровым моделям ведения бизнеса.

Научная значимость исследования заключается в систематизации знаний о влиянии цифровой трансформации и выявлении новых подходов к управлению персоналом. Практическая значимость выражается в рекомендациях для банков по адаптации кадровой политики к новым условиям, что повышает их конкурентоспособность и эффективность.

Исследование вносит вклад в понимание процессов цифровой трансформации и разработку практических рекомендаций для HR-специалистов банков второго уровня, обеспечивая инструментарий для эффективного управления человеческими ресурсами, развития цифровых компетенций сотрудников, автоматизации HR-процессов и создания гибких моделей работы.

Ключевые слова: цифровая трансформация, инновационное управление, цифровизация, банки второго уровня (БВУ), автоматизация бизнес-процессов, управление человеческими ресурсами, кадровая политика, финансовая эффективность.

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