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Islamic Work Ethics in Digital-Based Sharia Banking Human Resource Management

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Abstract

Introduction: The digitilisation *of human resource management* offers greater efficiency and accuracy, but it also poses challenges in maintaining the ethical and spiritual values that are the defining characteristics of Islamic banking. In this context, work ethic plays an important role as a moral foundation guiding the use of technology to remain in line with Sharia principles.
Objective: This study aims to conceptually examine the role of Islamic work ethic in digital-based Islamic banking human resource management, and to analyse its contribution to shaping work behaviour, improving employee performance, and organisational sustainability in the era of digital transformation.
Method: This study uses *a library research* method with a qualitative-descriptive approach. Data were obtained from national and international scientific journal articles, academic books, and conceptual studies relevant to Islamic work ethics, Sharia HRM, and HRM digitalisation. Data analysis was conducted using content analysis and a narrative literature review.
Result: The study indicates that Islamic work ethics play a strategic role in shaping employee work behaviour, improving organisational performance and commitment, and maintaining the welfare of Islamic banking employees. The integration of Islamic work ethic values into digital HRM practices can guide the ethical, fair, and responsible use of technology, while helping employees adapt to technological change and work pressures in the digital era.
Implication: These findings contribute both theoretically to the development of Islamic management literature and, practically, to Islamic banking managers in designing adaptive, integrity-based, and sustainability-oriented HR strategies.

A. Introduction

Significant developments in digital technology have reshaped the landscape of work and human resource management practices across industries, including the Islamic banking sector. (Yusnelly, n.d.) Digital transformation requires Islamic

banking institutions not only to accelerate the automation of operational processes but also to reorganise their approach to human resource management to adapt to the latest technology. This digitalisation includes cloud-based HR information systems, human resource analytics for decision-making, online training and competency development, and technology-based performance appraisal systems. (Julianti & Mukhsin, 2025) These changes make human resources a strategic factor in maintaining Islamic banking's operational effectiveness and sustainability amid increasingly dynamic competition in the financial industry.

In this context, human resources serve not only as technical implementers of digital transformation but also as key actors in the implementation of digitalisation strategies aligned with Islamic values. (Arif et al., 2025) At this point, *Islamic work ethics (IWE*) play a central role as a moral and spiritual foundation for the work behaviour of Islamic banking employees. The Islamic work ethic emphasises that work is not merely a productive activity oriented towards material achievement, but rather a form of worship and social responsibility that must be carried out with integrity, honesty, professionalism, and commitment to Sharia principles. These values are believed to shape positive work attitudes and behaviours and to strengthen an organisational culture based on justice and the public interest.(Widana, 2021)

Various empirical studies show that applying Islamic work ethics significantly affects employee work behaviour, intrinsic motivation, organisational commitment, and individual and organisational performance in Islamic banking. Consistent implementation of Islamic ethical values can encourage employee loyalty and sustainable productivity, as shown in the study. These findings confirm that Islamic work ethics are not only normatively relevant but also contribute significantly to organisational performance. (Ricadonna, 2021)

As the use of digital technology in human resource management increases, ranging from *cloud-based* human resource information systems to digital training to *performance* analytics, Islamic work ethics serve as a normative framework that guides the use of technology to remain within the corridor of Sharia values.(Akob, 2018) Digital transformation in human resource management not only changes how organisations work and interact, but also affects organisational culture and the working relationships between management and employees. Therefore, a harmonious integration of Islamic values, digitally based HRM practices, and comprehensive HR development strategies is required. Challenges such as improving digital competencies, adapting to technological changes, and strengthening spiritual values in the workplace are important issues that need serious attention. (Branine, n.d.)

Based on the above description, this article examines, conceptually and empirically, the relationship between Islamic work ethics, digital-based human resource management principles, and their implementation in Islamic banking. This study is expected to contribute theoretically to the development of Islamic management literature, while also offering practical implications for Islamic banking managers in designing human resource management that is not only technically

superior in the digital era, but also consistent in upholding Islamic ethical values as the identity and competitive advantage of modern Islamic financial institutions.

B. Literature Review

Islamic Work Ethics (IWE) is a set of work values and principles derived from the Qur'an, Hadith, and the thoughts of scholars, which regard work as an integral part of worship and regard humans as caliphs on earth. Islamic work ethics emphasises values such as sincere intention (*ikhlas*), honesty (*ṣidq*), responsibility (*amanah*), hard work (*ijtihad*), professionalism (*itqan*), and justice (*'adl*) in every work activity. Islamic work ethics are not only oriented towards achieving work results, but also towards a work process that is in accordance with Islamic moral and spiritual values. (Vasiljeviene & Vasiljevas, 2006)

In an organisational context, Islamic work ethics serve as behavioural guidelines that shape employee attitudes and actions, thereby encouraging a work culture that is integrity-based and oriented towards benefit. Islamic work ethics have a positive relationship with job satisfaction and organisational commitment. This confirms that the internalisation of Islamic ethical values can improve the quality of relationships between individuals and organisations in a sustainable manner.

Employee performance is a key indicator of the success of human resource management in Islamic banking, as it directly reflects operational effectiveness, service quality, and compliance with Sharia principles. In Islamic banking, performance is understood not only as the achievement of financial targets or the quantity of work output, but also as the quality of work processes, compliance with Islamic ethical values, and employees' contributions to building trust and reputation for the institution. Therefore, the moral and spiritual dimensions are integral to measuring the performance of Islamic bank employees.

The Islamic work ethic plays an important role in shaping employees' intrinsic motivation by fostering the awareness that work is a trust and part of worship. Values such as *trust* and *sincerity* encourage employees to work with responsibility and dedication, while the value *of itqan* (professionalism) demands careful, thorough, high-quality task execution. In addition, the value *of ijtihad* (hard work) fosters a disciplined, persistent attitude under pressure at work. In contrast, the value *of 'adl* (fairness) directs employees to be objective and uphold ethics in every decision-making process. The combination of these values forms a work orientation that focuses not only on the result but also on an ethical and sustainable work process. (Oriana & Violita, 2020)

Digital transformation in *human resource management* (HRM) practices brings both opportunities and strategic challenges for Islamic banking. On the one hand, digitalisation opens up opportunities for increased efficiency, accuracy, and transparency in HR management through the implementation of technology-based HR information systems, *e-learning-based* training and competency development, digital performance management, and the use of *digital analytics* in personnel decision-making. (On the other hand, this transformation requires human resources who are not only technically superior and adaptable to technological developments, but also have a strong understanding of Islamic ethical values, so that the use of technology does not deviate from Sharia principles. (Ardista & Munandar, n.d.)

Furthermore, implementing digital performance evaluation systems and *HR analytics* in Islamic banking requires a clear ethical framework. The use of employee data must be transparent and fair, and must maintain the principle of confidentiality, in line with the Islamic value of trustworthiness. Thus, HRM digitalisation not only serves as an instrument for improving performance and productivity but also as a means of strengthening integrity-based and welfare-oriented HRM governance. (This is in line with research findings, which state that digital transformation of human resources in Islamic banks must be accompanied by the strengthening of ethical values so as not to erode the Sharia identity of the organisation. (Angkat et al., 2023)

Work dynamics in the banking industry, particularly Islamic banking, are characterised by high job complexity, strict performance targets, and intensive use of digital technology that encourages multitasking. These conditions can increase employee work stress, especially when individuals must adapt quickly to changes in work systems, time pressures, and ever-increasing performance expectations. Work stress that is not properly managed can negatively impact employee performance, job satisfaction, and psychological health, and can also reduce the quality of banking services. (Nik Ab. Rahman et al., 2013)

In this context, *Islamic* work ethics *(IWE*) play an important role as a value framework that can moderate and reduce the negative effects of work stress. Islamic work ethic instils values such as patience (ṣabr), tawakal, sincerity (ikhlas), and a balance between work obligations and personal life. These values encourage employees to view work as a mandate and worship, so that work pressure is not merely perceived as a burden but as a responsibility carried out with a positive attitude and full spiritual awareness. (Aravik et al., 2024)

Sharia human resource management (HRM) in the digital era has undergone significant changes in line with the development of information technology and digital-based work systems. The digitisation of *human resource management* (HRM) creates strategic opportunities to improve the efficiency and effectiveness of various HR functions, ranging from *e-recruitment-based* recruitment processes, the implementation of training and competency development through *digital learning platforms*, to the application of a more objective and measurable performance evaluation system through the use of *HR analytics*. These innovations enable Sharia banking to manage HR more quickly, transparently, and data-driven, thereby increasing competitiveness amid the dynamics of the digital finance industry.

However, in Islamic banking, HRM digitalisation cannot be implemented solely through a technocratic approach. Digitalisation needs to be harmoniously integrated with Islamic ethical principles so that a focus on efficiency alone does not overshadow spiritual and moral values. Islamic banking, as *a value-based institution*, has a responsibility to ensure that all HRM practices—including those based on digital technology—uphold the values of justice (*'adl*), trustworthiness, transparency, and social responsibility. Without a clear ethical framework, digitalisation can lead to problems such as system bias, access inequality, and a loss of the human dimension in working relationships.

A conceptual study of Sharia HRM shows that digital transformation requires strengthening dual competencies in Sharia banking human resources, namely digital technical competencies and ethical-spiritual competencies. Improving employees' digital literacy must be accompanied by the internalisation of Islamic work ethics so that technology is used responsibly and for the common good. In practice, this is reflected in efforts to ensure fair and objective treatment in the digital recruitment process, accountability in data-based performance appraisal systems, and protection of employee confidentiality and rights. Thus, sharia HR management in the digital era not only aims to improve operational efficiency but also to strengthen the ethical and spiritual identity of sharia banking as the foundation of organisational sustainability.

C. Research Methodology

This study uses a *library research* method with a qualitative-descriptive approach that aims to examine in depth the concepts, theories, and empirical findings related to Islamic work ethics in digital-based Islamic banking human resource management. The library research approach was chosen because the main focus of this study is not on measuring empirical phenomena in the field, but on understanding, interpreting, and synthesising the scientific ideas developed in the related literature. Through this approach, the study is expected to develop a comprehensive conceptual framework for effectively integrating Islamic work ethic values into HRM practices amid the rapid digital transformation of the Islamic banking sector.

The data used in this study are entirely secondary data obtained from various relevant, credible, and academically accountable sources. These sources include national and international scientific journal articles discussing *Islamic Work Ethics*, Sharia HRM, the digitalisation of human resource management (HRM), and empirical and conceptual studies on Islamic banking. In addition to scientific journals, the research also utilised academic textbooks, classical scientific works on Islamic ethics and management, seminar proceedings, and other supporting documents relevant to the study's focus. The selection of references was made selectively, considering the publisher's reputation, the clarity of the research methodology, and the relevance of the substance to Islamic work ethics and digital-based HRM.

The literature search was conducted systematically through various scientific databases and academic repositories, including Google Scholar, Directory of Open Access Journals (DOAJ), ResearchGate, Garuda (Garba Rujukan Digital), and university journal portals in Indonesia. The search was conducted using keywords such as *Islamic Work Ethics*, *Human Resource Management*, *Digital HRM*, *Islamic Banking*, *Sharia Banking*, and *Digital-Based Human Resources*. The keyword combination was adjusted to retrieve relevant literature from both theoretical and empirical perspectives. The literature was then selected based on inclusion and exclusion criteria, including topic suitability, availability of full text, publication timeframe, and relevance to the context of Islamic organisations and Islamic banking.

Data collection was carried out using documentation techniques, namely, carefully and thoroughly reading each selected reference, then recording and organising important information related to the research focus. The information collected included conceptual definitions, theoretical foundations, frameworks, empirical findings, and practical implications, as described in each reference. The data was then classified into main themes, such as Islamic work ethic values, HR performance and welfare, Islamic banking HR management, and the challenges and opportunities of HRM digitalisation. This classification process aimed to facilitate the researcher in identifying the interrelationships between concepts and developing a systematic line of analysis.

Data analysis was conducted using *thematic and interpretative content analysis*. At this stage, researchers critically examined the literature to reveal the meanings, patterns, and trends in thinking that have developed regarding Islamic work ethics and digitally based HRM. The analysis was conducted not only by summarising the literature but also by comparing authors' views, identifying similarities and differences in findings, and examining the context of concept application across various Islamic banking settings. The results of the analysis were then synthesised through a *narrative review, integrating various findings and arguments into a coherent,* logical narrative.

The literature synthesis stage is an important part of this research because it enables researchers to develop a comprehensive, in-depth understanding of the relationship between the Islamic work ethic and digital-based Islamic banking human resource management. Through this synthesis, researchers seek to identify existing theoretical contributions and *research gaps* that have not been widely studied in the literature. In addition, the synthesis process is used to formulate theoretical and practical implications for the development of Islamic banking human resource management in the digital era, particularly in maintaining a balance between technological efficiency and Islamic ethical values.

To maintain the validity and credibility of the research results, the researcher applied the principle of source triangulation by comparing findings from various journals and different references. Consistency in analysis was maintained by using the same conceptual framework in examining each source, so that the resulting interpretations were not partial or biased. With this approach, this study is expected to provide a comprehensive, systematic, and in-depth description of the role of Islamic work ethics in digital-based Islamic banking human resource management, as well as to make a significant contribution to the development of Islamic management literature and human resource management practices in the era of digital transformation.

D. Results and Discussion

Results

Based on a search and analysis of national and international scientific journal

articles, academic books, and relevant conceptual studies, it was found that the Islamic work ethic (IWE) occupies a central position within the framework of Islamic banking human resource management. The majority of the literature emphasises that the Islamic work ethic is deeply rooted in the values of the Qur'an and Hadith, which regard work as a form of worship and social responsibility, not merely an economic activity. This perspective places employees not only as factors of production but also as moral subjects with spiritual and social responsibilities. The main values most often identified in the literature include trustworthiness, honesty (*ṣidq*), hard work (*ijtihad*), professionalism (*itqan*), and justice (*'adl*), which collectively form the framework for Islamic work behaviour in Islamic banking organisations.

The results of the literature review also show that the internalisation of Islamic work ethics is consistently and significantly correlated with various dimensions of human resource performance. The empirical literature analysed reveals that Islamic banking employees with a high level of IWE internalisation tend to demonstrate higher productivity, higher service quality, and stronger organisational commitment. This relationship is not found only in one institutional context but also appears repeatedly in various studies of Islamic commercial banks and Islamic business units. The consistency of these findings indicates a relatively stable relationship between Islamic work ethics and human resource performance, thereby strengthening the position of IWE as a key variable in Islamic banking human resource management.

Beyond performance considerations, literature reviews reveal that digital transformation in HRM has become inseparable from the development of modern Islamic banking. HRM digitalisation, which encompasses implementing digital recruitment systems, e-learning-based training, technology-based performance appraisal, and *HR analytics*, is reported to enhance the efficiency, speed, and accuracy of HRM. Various studies note that digitisation helps organisations reduce administrative burdens, increase process transparency, and support data-driven decision-making. However, the literature also emphasises that HRM digitisation has consequences, including increased demands for employees' digital competence and faster, more dynamic changes in work culture.

Further studies show that integrating Islamic work ethics into digital HRM practices is a crucial issue highlighted by many researchers. Several studies show that the digitalisation of HRM, without an ethical foundation, can lead to problems such as system bias, the dehumanisation of work relationships, and a decline in sensitivity to the values of justice and moral responsibility. Conversely, when Islamic work ethic values are internalised in digital HR policies and systems, technology serves as an instrument to strengthen integrity-based, transparent HR management that aligns with Sharia principles. Thus, the Islamic work ethic serves as a normative guide, ensuring that technological efficiency does not sacrifice human and spiritual values.

The results of the literature analysis also show that the Islamic work ethic plays an important role in maintaining employee welfare amid increasing work pressure from digitalisation. The increasingly digitalised banking work environment is characterised by demands for speed of service, multitasking, and almost unlimited availability, which can increase work stress. In this context, the literature finds that

Islamic ethical values such as patience (*ṣabr*), sincerity, and work-life balance help employees interpret work pressure more positively. These values function as internal mechanisms that help employees manage stress, maintain emotional stability, and sustain performance.

Beyond well-being, the literature review shows that the Islamic work ethic also helps shape employees' adaptive attitudes towards technological change. The literature shows that employees with a strong ethical and spiritual foundation tend to be more responsible in their use of technology, more aware of ethical considerations in managing data and digital systems, and more open to innovation. This adaptive attitude allows employees to adjust to changes in digital work systems without losing their Islamic values. These findings confirm that the quality of Islamic banking human resources in the digital era is determined not only by technical skills but also by the strength of character and work ethic inherent in individuals.

Overall, the results of this literature review show that the Islamic work ethic and digitally based HRM are interrelated and mutually reinforcing in Islamic banking. Islamic work ethics serve as a foundation of values and moral guidelines for applying digital technology in HRM. At the same time, the digitalisation of HRM provides operational tools that support improved performance, efficiency, and organisational competitiveness. The synergy between these two elements provides a strong conceptual basis for developing an Islamic banking HRM model that is adaptive to technological developments, oriented towards sustainable performance, and consistent with Islamic ethical principles.

Discussion

The results of the comprehensive literature review show that *the Islamic work ethic (IWE) plays a strategic role* in Islamic banking human resource management, especially amid an increasingly intense and inevitable wave of digital transformation. This finding confirms that the Islamic work ethic not only serves as an ideal, normative guideline but also has real, practical relevance in shaping work behaviour, organisational interaction patterns, performance, and employee welfare. By viewing work as worship and a social mandate, Islamic work ethics provide a broader and deeper framework for work, so that Islamic banking employees are not solely oriented towards achieving material targets or economic efficiency, but also towards the quality of work processes, moral responsibility, and sustainable social contributions.

This discussion reinforces the view that the positive relationship between Islamic work ethic and human resource performance, found in various studies, is not coincidental or temporary, but rather reflects the internalisation of ethical values that systematically shape employees' intrinsic motivation. Values such as amanah encourage responsibility and honesty in performing duties; itqan fosters professionalism and a focus on quality; and the principle of justice ensures objective and balanced treatment in working relationships. The combination of these values creates an Islamic work ethic that encourages employees to work consistently, diligently, and responsibly, ultimately contributing to increased productivity, loyalty, and organisational commitment. In the context of Islamic banking, these findings

emphasise that high and sustainable performance cannot be separated from the strengthening of ethical values as an integral part of human resource management strategy.

Regarding HRM digitalisation, the study results show that digital transformation presents a complex paradox for Islamic banking. On the one hand, digitalisation offers strategic advantages, including increased efficiency, transparency, and accuracy in HR management through digital recruitment systems, technology-based training, data-driven performance appraisals, and the use of *HR analytics* in decision-making. On the other hand, digitalisation also carries the risk of reducing the human dimension, social relations, and ethical sensitivity if technology is applied mechanically without a clear value foundation. This discussion emphasises that Islamic work ethics serve as a *moral compass* that ensures the utilisation of digital technology remains within the corridors of justice, trustworthiness, and social responsibility. Thus, Islamic work ethics act as a conceptual and practical bridge between the demands of technological efficiency and commitment to Sharia values.

Furthermore, the discussion of the research results shows that integrating Islamic work ethics into digital HRM practices is an important prerequisite for the success of digital transformation in Islamic banking. The internalisation of HRM digitalisation, together with Islamic ethical values, not only increases operational efficiency but also strengthens integrity-based, justice-oriented HR management. This is reflected in digital recruitment practices designed to avoid bias and discrimination, transparent and accountable performance appraisal systems, and employee data management that upholds the principles of trust, confidentiality, and privacy protection. These findings enrich the literature by showing that technology and ethics are not in conflict but can complement and reinforce one another when managed holistically and guided by values.

This discussion also highlights the role of the Islamic work ethic in employee welfare and work stress management in the digital age. The increasingly digitised banking work environment is characterised by increased work intensity, demands for speed of service, and multitasking patterns that can lead to psychological pressure and work fatigue. In this context, Islamic ethical values such as patience (*ṣabr*), sincerity, tawakal, and *work-life* balance help employees build psychological and spiritual resilience in facing these work demands. Thus, the Islamic work ethic not only improves performance but also contributes to the sustainability of human resources by enhancing employee welfare, emotional stability, and job satisfaction.

Furthermore, the discussion of the study's results revealed that the Islamic work ethic plays an important role in shaping employees' adaptive attitudes towards technological change and digital innovation. Employees with a strong ethical and spiritual foundation tend to be open to change, responsible in their use of technology, and mindful of ethical considerations when managing digital information and systems. This adaptive attitude enables employees to adapt to digital work systems without compromising their Islamic values, allowing digital transformation to proceed harmoniously and sustainably. These findings confirm that the success of digital transformation in Islamic banking is not only determined by the sophistication of the

technology system, but also by the character, integrity, and work ethic of the human resources operating it.

Overall, this discussion emphasises that digital-based Islamic banking human resource management requires an integrative approach that combines Islamic work ethics and technology in a balanced and sustainable manner. Islamic work ethics provide a foundation of values that keep the direction and goals of digital transformation oriented towards benefit, justice, and sustainability. In contrast, HRM digitalisation provides operational means to improve organisational performance, efficiency, and competitiveness. These findings have important implications for the development of Islamic management theory, particularly in addressing the challenges of digitalisation, while providing a conceptual and practical basis for Islamic banking managers to design adaptive, ethical, and sustainability-oriented HRM strategies in the digital era.

Based on the overall results of the literature review and discussion, it can be concluded that *Islamic work* ethics (*IWE*) are a crucial foundation of values in Islamic banking human resource management, particularly in facing the increasingly complex and ongoing dynamics of digital transformation. Islamic work ethic not only serves as an ideal and philosophical normative guideline, but also has a tangible, practical dimension in shaping work behaviour, professional attitudes, and patterns of interaction between employees and organisations. By placing work as worship and a social mandate, Islamic work ethics provides a more comprehensive meaning to work activities, so that employees' orientation is not solely focused on achieving material targets and operational efficiency, but also on the quality of work processes, moral integrity, and contribution to the common good.

This study confirms that the consistent internalisation of Islamic work ethics contributes to improving the quality of human resource performance in Islamic banking. Key values such as trustworthiness, honesty, hard work (*ijtihad*), professionalism (*itqan*), and justice (*'adl*) have been proven to form strong intrinsic motivation, increase work discipline and responsibility, and strengthen employees' organisational commitment. Employees who work according to Islamic ethics tend to show greater loyalty, higher service quality, and a more sustainable performance orientation. These findings indicate that optimal and sustainable performance in Islamic banking cannot be separated from strengthening ethical values as an integral part of HRM strategy.

Furthermore, this study shows that digital transformation in Islamic banking HRM is inevitable and brings both opportunities and challenges. HRM digitalisation, through the implementation of digital recruitment systems, technology-based training, data-driven performance appraisals, and *HR analytics*, can improve the efficiency, transparency, and accuracy of HRM. However, without a strong ethical framework, digitalisation can shift the organisation's focus to a purely technocratic one, neglecting the human, ethical, and spiritual dimensions. In this context, the Islamic work ethic serves as a moral control mechanism that ensures the use of digital technology remains within the bounds of Sharia values, justice, and social

responsibility.

Another important conclusion from this study is that integrating Islamic work ethics into digital HR management practices is a key prerequisite for successful digital transformation in Islamic banking. The synergy between Islamic ethical values and digital technology enables the creation of HR management that is not only efficient and adaptable to change, but also ethical and oriented towards sustainability. This integration is reflected in fair and objective digital recruitment practices, transparent and accountable performance appraisal systems, and employee data management that upholds the principles of trust and protection of individual rights. Thus, HRM digitalisation is not merely a tool for improving performance, but also a means of strengthening the values and identity of Islamic banking.

Furthermore, this study emphasises that the Islamic work ethic plays a significant role in maintaining employees' psychological and spiritual well-being amid increasing work pressure in the digital era. An increasingly digitised work environment tends to increase the intensity and complexity of work, which can lead to stress and fatigue. Islamic ethical values such as patience, sincerity, trust in God, and work-life balance provide internal resilience, helping employees manage work pressure constructively. Thus, the Islamic work ethic not only impacts organisational performance but also supports HR sustainability by improving employee well-being and emotional stability.

E. Conclusion

Overall, this study confirms that human resource management in Islamic banking in the digital era requires a holistic and integrative approach that combines technological sophistication with the consistent strengthening of Islamic work ethics. Islamic work ethics provide a foundation of values that keep the direction and goals of digital transformation oriented towards the benefit, justice, and sustainability of the organisation. In contrast, the digitalisation of HRM provides operational instruments to improve the performance, efficiency, and competitiveness of Islamic banking. These findings are expected to contribute significantly to the development of Islamic management theory and to serve as a conceptual and practical reference for Islamic banking managers in designing adaptive, ethical, and competitive HRM strategies amid the ever-evolving challenges of the digital era.

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