



Original Article

ARTIFICIAL INTELLIGENCE IN RECRUITING IN COOPERATIVE BANKS: THE ANALYSIS OF THE EFFORT AND TIME-SAVING

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Abstract:

This has normally been a manual process which has been very time consuming and resource consuming process in cooperative banks which is mainly because of the limited human resource capacity and technological adoption. Recruitment practices are being transformed with the development of Artificial Intelligence (AI) by automating repetitive activities and increasing their efficiencies. This paper explores the use of AI in collaborative bank recruitment, and how it is likely to save time and energy. Major uses of AI under consideration are automated resume screening, matching of candidates based on AI, chatbot-based communication and predictive hiring analytics. The evaluation of the potential benefits and challenges of the adoption of AI is based on secondary data obtained on the basis of academic literature, industry reports, and banking studies. The results indicate that AI has the potential to significantly decrease the amount of recruitment effort, decrease the time-to-hire, increase the consistency of the candidate evaluation process, and increase the effectiveness of recruitment in collaborative banks. However, there are still important obstacles, including the high-implementation cost, the lack of digital infrastructure, scarcity of qualified HR staff, and ethical issues of prejudice and data safety. The research determines that AI can serve as an efficient strategic tool in improving the efficiency of recruitment in cooperative banks with proper planning, training, and regulation.

Keywords: *Technological Adoption, Artificial Intelligence, Recruitment, Cooperative Banks.*

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Introduction:

Recruitment is one of the core human resource activities in banking industry because the quality of the human resource will directly determine the efficiency of the operations, customer service, and financial performance. In a cooperative

bank, the recruitment process obtains a new importance due to its community-based nature, limited human resources, and close communication with the local customers. In the past, cooperative banks have been using manual systems of recruitment, including advertisements in the



newspapers, walk-in interviews, as well as manual sifting of applications. Although these approaches have worked well in the antecedent periods, they have progressively been time consuming, labor intensive and inefficient in a technology driven world.

The fast development of Artificial Intelligence (AI) has transformed the recruitment process with the help of machine learning, automation, and natural language processing and has thus facilitated the efficient screening of resumes, shortlisting, and managing interviews. The cooperative banks have been left behind by the commercial banks despite their ability to deploy AI-based recruitment systems because they have few resources, infrastructural constraints, and lack expertise. In spite of these barriers, the use of AI has significant potential to reduce human effort, conserve time and enhance efficiency in the recruitment process among cooperative banks.

Statement of the Problem:

Traditional and manual methods of recruitment mostly apply in cooperative banks; this method is time consuming and labor intensive, and also prone to delays and discrepancies in the selection of potential employees. Despite the effectiveness of Artificial Intelligence in the process of increasing the efficiency of recruitment in many industries, the use of this technology among cooperative banks is still scarce. There is an absence of a systematic knowledge of how the AI can decrease the amount of effort and save time in the context of cooperation in the bank recruitment. In line with this, this paper aims to investigate the importance and efficiency of Artificial Intelligence in enhancing efficiency in recruitment in cooperative banks.

Objectives:

1. To investigate how Artificial Intelligence (AI) tools are aware among HR managers at cooperative banks in recruitment activities.
2. To examine the levels to which AI is used to screen the resume of the their applicants and shortlist candidates in cooperative banks.
3. To determine the effectiveness of AI in reducing the level of human work and manual labor in the recruitment of cooperative banks.
4. To assess how AI can save time and make the process of recruitment faster in cooperative banks.
5. To examine how AI can be used to improve the quality and precision of candidate selection during the recruitment process in cooperative banks.
6. To determine the major issues facing cooperative banks during the implementation of AI-based recruitment systems.

Significance of the Study:

The research is important because it provides information on the possible advantages of the Artificial Intelligence in the hiring process of collaborative banks. It helps the bank management and HR professionals to understand how AI can reduce the working load, conserve time, and improve the quality of hiring. In addition, the study makes a contribution to the scholarly literature by filling the gap of limited studies on the adoption of AI in cooperative bank hiring. Results can also enlighten the policymakers and regulators to promote digital transformation in cooperative banking.

Scope of the Study:

The study is limited in scope on the use of Artificial Intelligence in recruitment of cooperative banks. It also focuses on the identified recruitment



processes like resume screening and short listing and time management in recruitment. The research is also restricted to the views of HR managers and not other human resource functions. The study is carried out on a very limited sample and locality.

Research Methodology:

1. Research Design: The research design chosen in the study is descriptive and analytical since the researcher intends to understand how Artificial Intelligence is used in recruitment in cooperative banks and analyse the effects of using AI on effort and time savings.

2. Sources of Data:

Primary Data: Primary data were gathered through structured questionnaire, which was used on HR managers, recruitment officers, and administrative staff, who work in cooperative banks.

Secondary Data: The secondary data were sourced through research journals, books, RBI reports, banking publications, websites, and past study on Artificial Intelligence and recruitment.

3. Sample Design: The sample size of the current study was 15 cooperative banks that are located in the Satara District. A sample of 15 respondents, comprising of the HR personnel and the administrative staff, was selected out of this population to take part in the study. The sampling was done based on the convenience and purposive sampling because the respondents were directly engaged in the processes of recruiting and human resource. The sampling method was chosen in order to obtain pertinent and practical information under time and access limitations.

4. Tools for data collection and analysis: The data collection tool that was used was a structured questionnaire where respondents were required to provide answers using a 5-point Likert scale, that is, Strongly Agree to Strongly Disagree to measure their perceptions about utilizing Artificial

Intelligence in the recruitment process, human effort reduction, and saving time. Proper statistical tools like analysis in percentage, mean and standard deviation, and tables were used to analyse collected data to understand response distribution, central tendency and variability based on the analysis, and provide findings in a systematic and understandable way.

5. Limitations of the Study:

- The current study is limited to a target group of cooperative banks.
- The empirical findings can only be based on subjective perception of the respondents.
- Temporal and resource limitations that may characterize constraints have the potential to mitigate the rigor of the analysis.

Data analysis and Interpretation:

1. Intelligibility of AI in Recruitment to HR Managers:

The concept of Artificial Intelligence (AI) in the context of recruitment is worth analyzing since the degree of incorporation of any technology depends on the knowledge and awareness of human resources (HR) managers. Therefore, the question, I know about the application of Artificial Intelligence (AI) tools in the HR department during recruitment in the banking industry, was asked to the HR employees of cooperative banks to assess the degree of their awareness. The responses are as follows:

Table No.1 Awareness of AI in Recruitment among HR Managers

Response	Frequency	Percentage (%)
Strongly Agree	5	33.33
Agree	6	40.00
Neutral	2	13.33
Disagree	2	13.33
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 3.93 Std. Deviation = 0.96



Interpretation:

According to the data provided in Table 1, most of the HR managers of cooperative banks are aware of the existence of AI-based recruitment tools. The awareness of such tools is high, with just about 73.33 percent of the respondents strongly agreeing or agreeing that they are aware of such tools, thus indicating a positive form of awareness of HR professionals even though such tools are not practically adopted by cooperative banks. Naturally, only 13.33% expressed disagreement, so the absence of awareness is not a significant obstacle. The average of 3.93 also supports the fact that the awareness of AI in recruitment by HR managers is relatively high.

2. AI Tools in Resume Screening:

The process of resume screening is a critical part of recruiting as it requires a lot of manual work and time. Therefore, a question, Artificial Intelligence can be utilized successfully in screening and shortlisting candidate resumes within cooperative banks, was developed to determine the level of acceptance of AI by HR managers. Results of the responses are presented in the following table:

Table 2: AI Tools to screen resumes.

Response	Frequency	Percentage (%)
Strongly Agree	4	26.67
Agree	7	46.67
Neutral	3	20.00
Disagree	1	6.66
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 3.93 Std. Deviation = 0.83

Interpretation:

Table 2 shows that majority of HR managers agree with usefulness of AI tools in screening resumes. Almost 73.34 percent of the participants respond affirmatively, or strongly affirmative, that AI can be successfully adapted to that end at cooperative banks, which means that AI is regarded as a supportive tool to ease the manual screening

workload. The percentage of those who are neutral is lower, which could be employed by the lack of practical experience with artificial intelligence tools. The average of 3.93 indicates that the HR managers are generally in a positive position over AI-based resume screening and this is why there is the possibility of AI helping to simplify the initial steps in the recruitment process.

3. AI assists in the elimination of human resource in the hiring process:

Reducing the role of human input is also the key to cooperative banks, simply because of the limited resources of their HR and operational constraints. Thus, the following query, The use of Artificial Intelligence in recruitment helps in the reduction of human efforts and manual work in cooperative banks, was given to investigate the role of AI in the reduction of manual work. The summarization of responses is as follows:

Table 3: The Use of AI in alleviating Human effort in the recruitment.

Response	Frequency	Percentage (%)
Strongly Agree	6	40.00
Agree	6	40.00
Neutral	2	13.33
Disagree	1	6.67
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 4.13 Std. Deviation = 0.86

Interpretation:

The results of Table 3 clearly prove that AI is viewed as a useful tool to decrease the number of people involved in the recruitment process. It was found that 80% of HR managers strongly agree or agree with the statement, which means that AI automation has the potential to significantly reduce the number of repetitive and administrative functions performed by HR staff. The percentage of those who were neutral or disagreed was very low and showed little opposition to the use of AI. The average rating of 4.13 shows good consensus



amongst the participants, therefore AI is highly considered to be an effort saving mechanism during cooperative bank hiring.

4. AI saves on time spent on the process of recruitment:

Time effectiveness is one of the areas of salience in the recruiting process since a delay in hiring can have a negative impact on the banking business. Based on this, the following question was formulated, Artificial Intelligence decreases the total amount of time the recruitment process would take in cooperative banks, which was used to test the time savings of AI. The results are as shown in the following table:

Table 4: The Effect of AI on Time Saving during the recruitment process.

Response	Frequency	Percentage (%)
Strongly Agree	7	46.67
Agree	5	33.33
Neutral	2	13.33
Disagree	1	6.67
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 4.20 Std. Deviation = 0.89

Interpretation:

As it can be seen in Table 4, AI is vital to the process of making the recruitment process faster. About 80 percent of the HR managers agree or mostly agree that AI saves time in the hiring processes, and this means that automation in the screening, scheduling, and communication processes shortens the hiring process. Very few of the respondents were neutral, which may be because of the partial use of AI tools. The high average score of 4.20 means that there is a high degree of agreement on the issue of the time-saving advantages of AI. Based on this, AI implementation can significantly improve the pace of recruitment in collaborative banks.

5. AI Enhances Quality and Accuracy of Candidates Selection:

To obtain competent employees in cooperation banks, the quality and correctness of candidates selection is crucial. The hypothesis was, therefore, checked, stating that Artificial Intelligence can improve the quality and accuracy of selection of the candidates in cooperative bank recruiting to evaluate the effectiveness of AI-based evaluation. Table 5 gives the responses.

Table 5: AI Enhances Quality and Accuracy of Candidates Selection.

Response	Frequency	Percentage (%)
Strongly Agree	5	33.33
Agree	6	40.00
Neutral	3	20.00
Disagree	1	6.67
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 4.00 Std. Deviation = 0.84

Interpretation:

Table 5 analysis shows that the HR managers perceive AI as beneficial to enhancing quality and accuracy of candidates selection. About 73.33 percent of the respondents agreed or strongly agreed with the statement as they were confident in AI-based data analysis and objective evaluation approaches. The measured share of the neutral reactions indicates the hesitant optimism instead of the absolute denial. The average of 4.00 can be referred to as a rather favorable perception of AI, which means that this technology is not only taken as a time-saving one but a quality enhancer as well in terms of recruitment choices.

6. Problems of Adopting AI to Cooperative Bank Recruitment:

The most important step is to identify obstacles to realize more about the practical implementation challenges of AI systems. Based on this, the question Cooperation banks face major challenges, including high cost, inadequate



infrastructure, and expertise, in implementing AI-based recruitment systems was asked to determine the most significant challenges. The summary of the responses will be represented in Table 6.

Table 6: Problems of Adopting AI to Cooperative Bank Recruitment.

Response	Frequency	Percentage (%)
Strongly Agree	6	40.00
Agree	5	33.33
Neutral	3	20.00
Disagree	1	6.67
Strongly Disagree	0	0.00
Total	15	100.00

Mean = 4.06 Std. Deviation = 0.88

Interpretation:

The results in Table 6 show the HR managers recognize that there are substantial difficulties in implementing AI in collaborative bank recruitment. Almost 73.33-percent of the respondents confirmed or vehemently confirmed that there are obstacles such as cost, infrastructure constraints and technical expertise deficit. It means that, though the benefits of AI are acknowledged, the challenges of its implementation are still significant. The responses of neutrality point to the lack of certainty about the organizational preparedness to adopt AI. The overall average of 4.06 proves good consensus on the existence of obstacles, and it is evident that the need to overcome the obstacles is the solution to effective AI application in collaborative bank recruitment.

Findings of the Study:

1. The research shows that the vast majority of HR managers in cooperative banks are familiar with the concept and potential use of the Artificial Intelligence in recruitment, which is a good sign of a positive approach to modern recruitment technologies.
2. AI has generally been viewed as a powerful tool of automating resume screening and

- shortlisting and hence minimizing repetitive human effort in the recruitment process.
2. Most HR managers agree that AI is a major minimizer of human input since most administrative and routine recruitment activities are automated.
3. The results indicate that AI is highly important in minimizing the total amount of time taken to undertake the recruitment process and, hence, improves the efficiency of the recruitment process.
4. According to HR managers, AI enhances better quality and accuracy in the selection of candidates through the aspects of data-driven and objective assessment mechanisms.
5. Although cooperative banks have acknowledged the advantages of AI, many adoption challenges exist, such as high implementation costs, the unavailability of technological infrastructure, and insufficient technical skills of HR personnel.
6. The analysis shows that although the adoption of AI in the recruitment process is not significant in cooperative banks, HR managers are ready and willing to use AI-based systems in the future.

Recommendations and Suggestions:

1. To minimize human resources and time, cooperative banks ought to gradually use AI-based recruitment tools starting with simple ones like resumes screening and interview scheduling.
2. The management of the bank must consider investing into the HR training and skills development programs in order to increase the capacity of the personnel to effectively use the AI tools.
3. Common technology infrastructure or a shared AI platform can be established via collaborative



federations or regulatory assistance to lower implementation expenses.

4. Proper guidelines and ethical frameworks must be put in place to guarantee transparency and fairness as well as privacy of data during AI-based recruitment.
5. Human supervision is to be preserved in addition to AI systems to avoid excessive reliance on technology to make sure that decisions are made fairly.
6. To identify the effectiveness of AI recruitment systems, identify bias, and enhance the results, cooperative banks must regularly review their recruitment systems.
7. Regulators and policymakers must promote digital transformation in cooperative banks by offering technical assistance and incentives of adoption of AI.

Conclusion:

The current work highlights the increased significance of the Artificial Intelligence in revolutionizing the recruitment processes in cooperative banks. Conventionally, what has been used in recruitment in cooperative banks is manual processes and this has caused more pain in terms of effort, time taken in hiring and also in the way candidates are assessed. The results show clearly that Artificial Intelligence has a great potential to decrease human work and save time by automating the major recruitment processes like resume screening, candidates shortlisting, communication, and scheduling. HR managers view AI not merely as an efficiency tool, but also as a factor helping to improve the quality and validity of a recruitment decision by making it based on objective and data-driven assessment.

However, the research also shows that, regardless of favorable attitudes, AI adoption in recruitment is still underdeveloped in cooperative

banks because of the complexity of high costs of implementation, poor technological infrastructure, and lack of competent HR staff. These limitations support the idea that the adoption of AI should be conducted in stages and be well thought out. The paper finds that, through proper training, a common technological infrastructure, ethical protections, and regulatory assistance, collaborative banks will be able to incorporate AI in their hiring practices. In general, AI can be used as a strategic facilitator to enhance the efficiency and competitiveness of the recruitment process and manage human resources in cooperative banks.

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