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Decision Making in Bank Personnel Selection Using the Analytical Hierarchy Process

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ABSTRACT Banks, like in many other areas, must make the right decisions in personnel selection. Incorrect personnel choices can lead to customer loss and increase internal organizational problems. Therefore, it is crucial for banks to make the right personnel selections and use objective criteria when making these decisions. Selecting the most suitable employee who can contribute to increasing the value of the organization from numerous applications requires a multi-stage process. Recent studies have observed that multi-criteria decision-making methods are frequently used in evaluating recruitment processes. In this regard, the Analytical Hierarchy Process (AHP) method is a tool that can assist banks in making accurate personnel decisions. The aim of the study is to identify the criteria used in personnel selection in banks and prioritize these criteria. In the research, key factors in the recruitment process include personal characteristics, organizational expectations, and experience as the main criteria. Using the AHP method, priority rankings of these factors have been made, and the most important criteria have been identified. The results highlight that determining the right criteria is crucial for enhancing the quality of the workforce and designing efficient recruitment processes in the banking sector. Furthermore, the AHP model provides a concrete tool for recruitment processes in the sector, helping decision-makers to make more informed and objective decisions.

KEYWORDS
Performance
AHP
Banking
Bank selection

INTRODUCTION

Banks are among the most important financial institutions in rapidly changing and developing free market economies. Banks are intermediary institutions that enable the transfer of resources collected from individuals and institutions with surplus funds (fund suppliers) to those in need of funds (fund demanders) as loans (Yetiz and Ergin Ünal 2018). In addition to collecting deposits and providing loans, banks contribute to national economies through a wide range of banking products and services. For example, creating book money to diversify payment instruments, conducting money transfer operations, assisting in the implementation of monetary and fiscal policies, and affecting income and wealth distribution are some of these contributions (Yetiz and Ergin Ünal 2018). When banks are established, like other businesses, they are considered to have an unlimited lifespan. Financial institutions wishing to sustain their sustainability by increasing their asset structure need to continuously improve their performance (Çamlıbel 2021).

There are many factors that affect performance. The banking sector, whose fields of activity expand every day, is one of the sectors where technology intensity is most prevalent. In today's banking, simply having advanced technology is not enough; it is also crucial to correctly select and utilize human resources. In banks, where technology, marketing, and human resources management converge, the aim is to meet customer demands with innovative approaches and to provide services required by globalization (Tüzün 2020). Therefore, competition between banks makes new investments inevitable.

In today's conditions, the ease with which many production factors can be imitated makes it difficult for businesses to differentiate themselves from their competitors. In the business and career world, where competitive advantage is focused on human capital, the process of selecting the workforce from qualified individuals has been considered a critical factor, increasing the importance of human resources, as in the rest of the world and in Turkey as well (Ekmekci 2018). Moving from this awareness, businesses today have shifted from a work-oriented production approach to one that centers on human beings. All businesses need financial and human resources to survive in their sector. It is widely accepted that optimal use of material resources in global markets depends on human resources (Öğüt *et al.* 2004).

One of the most fundamental functions of human resources management is the personnel selection process. This function serves the purpose of selecting personnel with appropriate qualifications for the right positions (Akoğlan Kozak 2012). Businesses research, find, select, and subject individuals with the most suitable characteristics to decision-making (hiring) processes (Acar 2013). In banking organizations, various criteria are sought in the selection of individuals for employment. When individuals with appropriate talents are placed in the right areas of activity, expectations for job productivity also increase (Yıldız 2023). In order to select a certain number of personnel, evaluations need to

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be made based on many variables. Some criteria are quantitative, while others are qualitative, requiring the use of techniques that can handle both together.

It is impossible to complete the selection process without ranking and comparing among numerous criteria. Through techniques called "multi-criteria decision-making methods," decision-making units can determine what is important and priority for their own organization. Thus, the complexity of potential problems in the process can be minimized (Diker 2021). Recruitment and personnel selection in the banking sector usually require a high level of expertise and attention. Candidates' suitability for the job is determined not only by technical knowledge and skills but also by personal traits and teamwork abilities. Therefore, an objective and systematic approach in the recruitment process is crucial. The Analytic Hierarchy Process (AHP) method is a frequently used technique in multi-criteria decision-making processes and can be effectively used in personnel selection in the banking sector.

AHP is a mathematical method that ensures an objective evaluation of a decision based on various factors. In this method, selection criteria are first determined, and each of these criteria is compared and weighted by the decision maker. Candidates are ranked according to the established criteria, and the most suitable candidate is selected. In the banking sector, the criteria generally include education level, experience, personal competencies (such as leadership and communication skills), cultural fit, and technical knowledge (Saaty 1980). In this study, criterion weights were established using the AHP method. Following the method developed by Saaty in the 1970s, face-to-face interviews were conducted with branch managers of relevant banks. Then, main criteria were identified and subjected to pairwise comparisons, and further pairwise comparisons were made among sub-criteria under the main criteria (Cheng *et al.* 2002).

The greatest advantage of the AHP method is that it minimizes subjective judgments in the decision-making process and ensures that each criterion is considered to the degree of its importance. In banks, this method provides transparency and consistency in the recruitment process. For example, candidates applying for a bank position can be scored based on the criteria determined by the AHP method, and their strengths and weaknesses can be objectively compared.

The aim of this study is to investigate the impact of different variables in personnel selection in the banking sector using the AHP method and to demonstrate the effectiveness of this method in human resources selection. The study was analyzed using the content analysis method, one of the qualitative research methods, and its sample consists of 9 banks. One-on-one interviews were conducted with branch managers of 9 banks operating in Çorum province, and each manager was asked pre-prepared interview questions. Data were collected based on the answers provided. To conduct a comparative study, frequency distributions were examined based on three main concepts emphasized most in the responses: "personal traits, institutional expectations, and experience."

Application of AHP Method and Recruitment Processes

The Analytic Hierarchy Process (AHP) is a widely used method for decision-making problems and is often preferred in multi-criteria decision-making problems. In the recruitment process, the AHP method allows the simultaneous consideration of various criteria to evaluate a candidate's suitability for the job. Candidates' different characteristics (such as experience, education level, skills, personal traits) are evaluated with varying weights, and the importance degree of each criterion is determined.

In many studies, differences among candidates have been analyzed objectively and systematically using the AHP method. This method is used to minimize human error in recruitment processes, evaluate candidates more efficiently, and make correct decisions.In the banking sector, recruitment decisions require consideration of numerous factors. Criteria such as candidates' experience, education levels, technical qualifications, communication skills, and personal traits are among the factors that should be considered in a bank's recruitment process. Each of these criteria may have different weights, increasing the complexity of the decision-making process. The Analytic Hierarchy Process (AHP) is a method that helps decision-makers select the most suitable candidate in such complex decision-making processes.

Advantages of Using the AHP Method in Recruitment

The use of the AHP method in the recruitment process offers many advantages. By minimizing the individual subjective assessments of decision-makers, it ensures a more objective and transparent process. Comparisons among candidates are made more precisely through numerical scoring. Additionally, determining different decision criteria (such as experience, education, personality fit, etc.) allows for more comprehensive analyses at every stage of the process. The multi-criteria structure of AHP makes the recruitment process fairer and more comprehensive.

Impact of AHP on Recruitment Processes

The use of AHP in recruitment processes has the following effects:

- Efficiency: Candidate evaluation can be conducted faster and more accurately.
- Error Rate: By reducing the tendency of HR experts to make subjective decisions, it allows for more accurate selections. When evaluating candidates, all criteria are reviewed on a numerical scale, reducing the margin of error caused by human factors in the decision-making process.
- Evaluation of Multiple Criteria: AHP allows for the simultaneous evaluation of multiple criteria. This ensures that many variables are taken into account, rather than focusing on just one factor in recruitment.
- Speeding Up the Decision-Making Process: Since comparisons between candidates are made numerically, the evaluation process occurs more quickly.

Additionally, clearly revealing the similarities and differences among candidates increases the accuracy of the recruitment process.

In line with the topic of the project, literature reviews were conducted on concepts such as recruitment and personnel processes in businesses and the banking sector, multi-criteria decision-making processes, and the Analytical Hierarchy Process (AHP) method. The researcher initiated the process of preparing scientific knowledge related to the topic through literature reviews prior to the interviews. This allowed the scientific process to proceed more systematically once the fieldwork for the interview began. Several academic studies have explored how the AHP method can be integrated into recruitment processes: Ho *et al.* (2009) emphasized that AHP can be effectively used not only in recruitment decisions but also in employee performance evaluations, promotion decisions, and determining compensation policies. Human resources departments can make more informed choices by using AHP in strategic decision-making processes.

Tsai and Chou (2010) integrated the AHP method into a recruitment evaluation model. In this study, considering numerous

candidates and criteria, performance evaluations were conducted for each candidate, and the most suitable candidate was selected. AHP was highlighted as an ideal method for more accurately ranking candidates and reaching the outcome. Yılmaz and Şen (2014) stated that using the AHP method in recruitment helps decision-makers make more rational and systematic decisions. It was concluded that evaluating candidates across multiple criteria would make the process more objective, allowing HR managers to minimize subjective decisions.

Ünlü and Erdem (2015) pointed out that AHP is a method that evaluates not only numerical data but also expert opinions. This characteristic makes AHP a powerful decision support system, especially in human resources management. Furthermore, the multi-criteria structure of AHP allows for the evaluation of multiple factors together while determining the weight of each criterion, providing flexibility for decision-makers. Aktaş and Demirtaş (2017) emphasized that AHP is an effective tool in recruitment, especially when there are many candidates, and that this method accelerates decision-making processes and ensures more accurate selections. Çetin and Tüfekçi (2017) stated that AHP can be used not only in recruitment but also in processes such as employee performance evaluation and career planning in banks. Thanks to its multi-criteria decision-making ability, AHP allows for the evaluation of bank employees across various performance criteria. It was emphasized that having the right skills in bank employees is crucial for customer satisfaction and operational efficiency within the bank. In this context, AHP provides an opportunity for bank human resources departments to make more effective decisions.

Büyükşahin and Çelik (2018) stated that AHP makes the recruitment processes in the banking sector more objective and systematic. Especially in personnel selection, which plays an important role in customer services, credit evaluation, and operational processes in banks, making the right decisions is vital. AHP enables decision-makers to evaluate each candidate from multiple perspectives by determining the weight of various criteria, allowing not only technical qualifications but also potential success in customer relations to be considered. Yılmaz and Koç (2019) emphasized that in recruitment processes in the banking sector, AHP ensures that personal and psychological differences among candidates are also evaluated correctly. In their study, it was shown how the personality traits and cultural fit of candidates influence recruitment decisions. AHP enables banks to obtain more efficient results by considering the right criteria.

Demirtaş and Eroğlu (2020) examined how decision support systems made with AHP make recruitment processes more effective in banks. They concluded that the AHP method is an effective tool for helping decision-makers make the right decisions. According to the researchers, since candidates are rated according to each criterion, the relationships between the criteria are clearly revealed. The study concluded that adopting a systematic approach to candidate selection reduces errors and increases the competitive advantage of banks in the sector. Kılıç and Şahin (2020) stated that AHP is a versatile tool in human resources management, particularly effective in performance evaluations, promotion decisions, and reward processes. In this study, it was emphasized that the results obtained through the AHP method provide decision-makers with a more objective approach.

MATERIALS AND METHODS

The research data were obtained using the "Semi-Structured Interview Method," a qualitative research method. A "interview form" was prepared by the researcher in accordance with the purpose and subject of the research, consisting of 10 open-ended questions, and sent to the ethics committee. After receiving approval, the interviews were conducted. For the interview questions, appointments were made with 9 branch managers from banks operating in the Çorum province, and the interviews were held within the banks' premises. Before the interviews, the researcher informed the participants about the interview and the research, and obtained their consent for audio recordings. The interviews lasted approximately 1 hour. Transcripts of the interviews were created and transcribed. After transcribing the audio recordings, key words were identified, and the frequency of these keywords' repetition was determined using the Content Analysis Approach.

RESULTS

This study is based on data obtained from face-to-face interviews with branch managers of nine different banks operating in the Çorum province. The interviews addressed topics such as the banks recruitment processes, the personal characteristics employees should possess, and experience requirements. The data obtained were divided into three main categories using the content analysis method: Personal characteristics (communication, teamwork, risk management, problem solving, technical skills), corporate expectations (adaptability, cost management, teamwork, work ethics and values, data analysis skills), and experience (participating in projects, previous work experience, customer service and sales experience, internships). The frequency distribution of these key concepts, determined based on the responses, was identified. Since all participants did not consider cost as an important factor, it was excluded from the evaluation. This indicates that the salary paid to bank employees does not hold significant importance.

Table 1 shows the results of the pairwise comparison matrix of criteria according to the AHP method. Each criterion was scored on the basis of its importance relative to the others, based on the answers of the branch managers. Communication skills (18.00) and technical skills (16.00) have the highest total values, indicating that they are the most critical factors in personnel selection. In contrast, teamwork skills and risk management skills, with total weights of 2.64, have the lowest values and are considered relatively less important. The matrix systematically analyzes the decision-maker's preferences and determines the importance level of each criterion.

$$CI = \left(\frac{\frac{25.03}{5} - 5}{4} \right) = 0.001480051 \quad (1)$$

Random Inconsistency: 1.12

Consistency Ratio: $\frac{0.001480051}{1.12} = 0.001321475$

The *Wi* column in the table shows the weights of the criteria, while the calculations of $a_{ij}w_j$ and $\frac{a_{ij}w_j}{w_i}$ were used to check the consistency of the criteria. The consistency ratio was calculated to be 0.00134. Since this ratio is well below 10%, it indicates that the comparisons are consistent and that the decision-making process has been carried out reliably. This table clearly demonstrates that the decision-making process is systematic, objective, and consistent.

Table 2 contains the normalized weights and consistency ratio calculations for the 'personal characteristics' criterion according to the AHP method. The normalized values show each criterion's share within the total. Communication skills (38%) and technical skills (34%) have the highest weights, making them the most important criteria for personnel selection. In contrast, teamwork skills (6%) and risk management skills (6%) have the lowest weights. Problem-solving skills, with a weight of 17%, are of medium importance.

Table 1 Pairwise Comparison Matrix for Personal Characteristics

Personal Characteristics	Communication skills	Teamwork skills	Risk management skills	Problem-solving skills	Technical skills	TOTAL
Communication skills	1.00	7.00	7.00	2.00	1.00	18.00
Teamwork skills	0.14	1.00	1.00	0.33	0.17	2.64
Risk management skills	0.14	1.00	1.00	0.33	0.17	2.64
Problem-solving skills	0.50	3.00	3.00	1.00	0.50	8.00
Technical skills	1.00	6.00	6.00	2.00	1.00	16.00
TOTAL	2.79	18.00	18.00	5.67	2.83	47.29

Table 2 Normalized Table and Consistency Level Calculation (Personal Characteristics)

Personal Characteristics	Communication skills	Teamwork skills	Risk management skills	Problem-solving skills	Technical skills	Wi	aij wj	aij wj/Wi
Communication skills	0.36	0.39	0.39	0.35	0.35	0.38	1.84	4.83
Teamwork skills	0.05	0.06	0.06	0.06	0.06	0.06	0.28	4.99
Risk management skills	0.05	0.06	0.06	0.06	0.06	0.06	0.28	4.99
Problem-solving skills	0.18	0.17	0.17	0.18	0.18	0.17	0.86	5.11
Technical skills	0.36	0.33	0.33	0.35	0.35	0.34	1.73	5.11
TOTAL	1.00	1.00	1.00	1.00	1.00	1.00	4.99	25.03

Table 3 Pairwise Comparison Matrix for Corporate Expectations

Corporate Expectations	Adaptability	Teamwork	Business Ethics and Ethical Values	Data Analysis Skills	TOTAL
Adaptability	1	2	1	5	9
Teamwork	0.5	1	0.33	2	3.83
Business Ethics and Ethical Values	1	3	1	6	11
Data Analysis Skills	0.2	0.5	6	1	7.7
TOTAL	2.7	6.5	8.33	14	31.53

Table 3 provides the results of the pairwise comparison matrix for 'institutional expectations' using the AHP method. Each criterion has been scored based on its relative importance compared to the others. Work ethic and ethical values (11.00) and adaptability (9.00) have the highest total values, indicating that they are the most critical factors in personnel selection. Data analysis skills, with a score of 7.7, hold the third-highest importance, while teamwork, with a total value of 3.83, is considered relatively less important. The matrix systematically analyzes the decision-maker's preferences and determines the importance level of each criterion.

$$CI = \left(\frac{\frac{31.15}{4} - 4}{3} \right) = 1.2625 \tag{2}$$

Random Inconsistency: 0.58

Consistency Ratio: $\frac{1.2625}{0.58} = 2.1767$

The *Wi* column in the table shows the weights of the criteria, while the calculations of $a_{ij}w_j$ and $\frac{a_{ij}w_j}{w_i}$ were used to check the consistency of the criteria. The consistency ratio was calculated to be 2.1767. Since this ratio is well above 0.1, it is unacceptable, indicating that institutional expectations vary across banks. As a result, the 'institutional expectations' criterion is deemed unsuitable.

Table 4 contains the normalized weights and consistency ratio calculations for the institutional expectations criterion. The normalized values show each criterion's share within the total. Work ethic and ethical values (35%) and adaptability (29%) have the highest weights, making them the most important criteria for personnel selection. In contrast, data analysis skills (24%) and teamwork skills (13%) have the lowest weights.

Table 5 provides the results of the pairwise comparison matrix for the 'experience' criterion using the AHP method. Each criterion has been scored based on its relative importance compared to the others. Previous work experience (8.00), customer service experience, and sales experience (7.00) have the highest total values, indicating that experience is one of the most critical factors in personnel selection. The candidate's involvement in projects holds the third-highest importance with a value of 5.5. The internship sub-criterion, with a total value of 2.83, is considered relatively less important.

$$CI = \left(\frac{\frac{26.15961}{5} - 5}{4} \right) = 0.057981 \tag{3}$$

Random Inconsistency: 1.12

Consistency Ratio: $\frac{0.057981}{1.12} = 0.051768506$

Table 4 Normalized Table and Consistency Level Calculation (Institutional Expectations)

Corporate Expectations	Adaptability	Teamwork	Business ethics and ethical values	Data analysis skills	Average (wi)	aij wj	(aij wj)/wi
Adaptability	0.37	0.31	0.12	0.36	0.29	2.07	7.177956
Teamwork	0.19	0.15	0.04	0.14	0.13	0.86	6.596557
Business ethics and ethical values	0.37	0.46	0.12	0.43	0.35	2.44	7.067279
Data analysis skills	0.07	0.08	0.72	0.07	0.24	2.43	10.3082

Table 5 Pairwise Comparison Matrix for Experience

Experience	Projects Involved	Previous Institutions	Customer Service Experience	Sales Experiences	Internship	TOTAL
Projects Involved	1.00	0.50	1.00	1.00	2.00	5.50
Previous Institutions	2.00	1.00	1.00	1.00	3.00	8.00
Customer Service Experience	1.00	1.00	1.00	1.00	3.00	7.00
Sales Experiences	1.00	1.00	1.00	1.00	3.00	7.00
Internship	0.50	0.33	0.50	0.50	1.00	2.83
TOTAL	5.50	3.83	4.50	4.50	12.00	30.33

Table 6 Normalized Table and Consistency Level Calculation (Experience)

Experience	Projects Involved	Previous Institutions	Customer Service Experience	Sales Experiences	Internship	Average (wi)	aij wj	(aij wj)/wi
Projects Involved	0.18	0.13	0.22	0.22	0.17	0.18	0.96	5.224316
Previous Institutions	0.36	0.26	0.22	0.22	0.25	0.26	1.38	5.224007
Customer Service Experience	0.18	0.26	0.22	0.22	0.25	0.23	1.19	5.247272
Sales Experiences	0.18	0.26	0.22	0.22	0.25	0.23	1.19	5.247272
Internship	0.09	0.09	0.11	0.11	0.08	0.10	0.50	5.216746

The *Wi* column in the table shows the average of the criteria, while the calculations of $a_{ij}w_j$ and $\frac{a_{ij}w_j}{w_i}$ were used to check the consistency of the criteria. The consistency ratio was calculated to be 0.051768. Since this ratio is below 10%, it is within an acceptable level. As a result, experience gained at previous workplaces is one of the criteria to be considered in the recruitment process. The identification of corporate experience and customer service experience as the top sub-criteria clearly indicates the intention to work with qualified personnel specialized in the banking field.

Table 6 contains the normalized weights and consistency ratio calculations for the 'experience' criterion. The normalized values show each criterion's share within the total. Experience gained at previous workplaces (26%), customer service experience (23%), sales experience (23%), involvement in projects (18%), and internship (10%) have been weighted accordingly.

CONCLUSION

This study addresses the problem of determining the criteria decision-makers rely on in the personnel selection process in the banking sector. The aim of the study is to create a decision support system for banking institutions operating in the sector by using the AHP method, one of the multi-criteria decision-making methods. Through interviews with branch managers, who hold positions relevant to the bank, three main criteria (personal characteristics, institutional expectations, and experience) and their sub-criteria were identified, which are believed to influence personnel selection. Saaty's scale of importance was used in the relevant comparisons while identifying the criteria (Saaty 1980). When the weights (importance ranking) of the criteria affecting personnel selection were calculated, it was found that "communication skills" and "technical skills" within the personal characteristics criterion have the largest share in candidate preference. This was followed by "problem-solving skills," "teamwork," and "risk management skills."

The banking sector is one of the industries where human interactions are most intense. As a result, the findings clearly indicate that a communication-focused selection process is inevitable. Furthermore, due to the rapid integration of digital banking into our lives, it can be concluded that individuals equipped with technical knowledge and skills will be given more attention. As for institutional expectations, it was determined that their impact is much lower compared to the other main criteria due to their variability from one institution to another. This situation can be explained by the existence of many different departments in banks and the fact that employees are placed in positions through institutional exams, with promotions occurring based on employment success rates. According to the analysis results, "work ethic and ethical values" emerged as the most important sub-criteria within the institutional expectations main criterion. This was followed by "adaptability" and "data analysis skills," with "teamwork" being ranked last. As with all sectors and businesses, the issue of ethics and morals also shows its significance in the importance ranking for banks.

The honesty of individuals and their adherence to moral values is considered one of the factors banks pay attention to when se-

lecting candidates, as it is crucial for developing an efficient work discipline. When evaluating the "experience" main criterion in personnel selection, it was concluded that the three sub-criteria with the largest share are "experience gained at previous institutions," "customer service experience," and "sales experience." "Involvement in projects" and "internship" were identified as secondary sub-criteria with less importance. The high impact of work experience is due to the dynamic nature of banks' business structure and the ease with which experienced individuals can adapt to the process. Banks, which operate with the awareness that increasing their capital structure is possible through a customer-oriented organization, expect their employees to establish correct relationships with customers. In this sense, having sectoral experience in communication with customers is among the primary criteria in the recruitment process. It is believed that the results obtained from the interviews with the bank managers will influence the evaluations of human resources managers. After compiling the data from the interviews with the managers, decision matrices were created. The analysis led to the conclusion using the AHP method, which is one of the multi-criteria decision-making methods. The AHP method is an effective tool for making the recruitment process more systematic and objective, ensuring the selection of the right candidate.

The use of AHP in human resources management increases efficiency, reduces error rates, and ensures more rational decision-making. Additionally, AHP's multi-criteria decision-making ability allows for the consideration of numerous factors in recruitment. Therefore, it has been concluded that the AHP method can be effectively used in the bank personnel selection process. The problem addressed in this study could also be evaluated using different multi-criteria decision-making methods. By examining the results produced by different methods, personnel selection criteria can be continuously revised, contributing to increased efficiency in the sector.

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Conflicts of interest

The authors declare that there is no conflict of interest regarding the publication of this paper.

Ethical standard

The authors have no relevant financial or non-financial interests to disclose.

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