



The Role of Human Resource Development (HRD) in Optimizing Digital Services in the Banking Industry (A Study at Bank Sumsel Babel Arivai Branch)

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Abstract

Digital transformation in the banking industry requires organizations to not only develop technological infrastructure but also improve the competence of human resources (HR) to be able to adapt to changes in digital-based services. Bank Sumsel Babel Arivai Branch faces challenges in the form of differences in the level of technology adaptation among employees and low digital literacy among some customers who still rely on conventional services. This study aims to analyze the role of HR development in optimizing digital services at Bank Sumsel Babel Arivai Branch. The study used a qualitative descriptive method with data collection techniques through interviews, observations, and documentation studies. Research informants consisted of management, frontline employees, and related staff involved in the implementation of digital services. Data analysis was carried out through the stages of data reduction, data presentation, and drawing conclusions. The results of the study indicate that the HR development program carried out through the *on-the-job training* and *off-the-job training* methods successfully improved technical competencies (*hard skills*), behavioral competencies (*soft skills*), and digital adaptability of employees. This competency improvement has an impact on optimizing digital services through increasing education on the use of the BSB Mobile, QRIS, and CRM applications for customers, accelerating the resolution of digital transaction complaints, reducing operational errors, and increasing service effectiveness. However, obstacles remain, including resistance to technology from some senior employees and low digital literacy among certain customers. Therefore, sustainable human resource development is a strategic factor in supporting the success of digital transformation and improving the quality of banking services at Bank Sumsel Babel Arivai Branch.

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1. Introduction

In the ever-evolving digital era, companies need to adapt to increasingly rapid technological advances. As stated by Schwab (2016) in his theory of the Industrial Revolution 4.0, "Technology has changed the

way people live, work, and relate to one another, where speed and digital disruption require all industrial sectors to adapt rapidly if they do not want to be eliminated." The very rapid development of technology is one of the main reasons why the lifestyle and needs of the Indonesian people have changed, so that they increasingly need services from the financial industry such as banking. The scope of business in the banking sector continues to change over time, this is due to changes and developments in internal factors within banking itself as well as external factors outside banking. Therefore, with these changes, all institutions or companies engaged in the financial services industry are asked to develop innovations in digital banking services to remain competitive. The very rapid development of information technology, coupled with customer desires that increasingly demand services that are fast, secure, flexible, minimal errors (zero errors) and can be accessed anytime without being limited by location. Digitalization is not only a strategic choice to gain a competitive advantage, but also a necessity for businesses to survive and sustain amidst increasingly fierce competition. However, the implementation of this advanced technology does not always run smoothly. Based on global research from McKinsey & Company (2020), it was found that, "More than 70% of digital transformation initiatives in various companies fail or do not achieve their expected targets." This failure is generally not triggered by system malfunctions, but rather by the low adoption of digital culture and internal organizational readiness. One of the key aspects in changing the way of working with technology is human resource (HR) management.

One of the key aspects of changing the way we work with technology is human resource management. In the context of banking digitalization, technology is merely a tool, while humans are the main driver (enabler). This change in work systems requires structured development, because according to Armstrong and Taylor (2020) in Human Resource Management Practice, "Human resource development through continuous training and learning is a strategic instrument to close the gap between the actual competencies of current employees and the digital competencies needed by organizations in the future." In strategic management theory, technology is merely a tool, while humans are the drivers (enablers). The change in working methods from manual to digital systems requires banking employees to have new skills, such as a good understanding of technology, the ability to adapt quickly, and a technology-based service orientation (digital mindset). The Human Resource Development Division plays a crucial role through training programs, skills improvement (upskilling), and skills restructuring (reskilling). Human Resource Development is responsible for ensuring that all employee elements—both frontline and back office—are ready and able to operate, educate, and resolve obstacles related to digital services offered to customers. Targeted and effective human resource management can be a key driver for improving company performance in the digital age. The banking industry focuses on the quality of service provided to all customers. The quality of human resources in providing services within a company is a crucial factor that must be considered to achieve good performance results.

As one of the leading Regional Development Banks (BPD), PT Bank Pembangunan Daerah Sumatera Selatan dan Bangka Belitung (Bank Sumsel Babel) is also actively pursuing digital innovation to compete with national banks. One of the central service points facing this digitalization challenge is Bank Sumsel Babel Arivai Branch. As one of the main branches located in the center of economic mobilization, Arivai Branch serves a very high transaction volume with very heterogeneous customer characteristics ranging from senior civil servants (ASN), micro, small, and medium enterprises (MSMEs), to large corporations and the general public. In implementing the transition towards optimizing digital services, Bank Sumsel Babel Arivai Branch faces real challenges in the field, including: 1. Customer Digital Literacy Gap: Many customers (especially seniors/retirees and traditional MSMEs) still rely heavily on conventional cash and cashless transactions due to a lack of understanding or security regarding digital applications. This requires frontline employees at Arivai Branches to dedicate extra time to educating and providing direct digital assistance to customers. 2. Employee Readiness and Internal Adaptation: The variation in age and educational background of employees at the Arivai Branch triggers a gap in the speed of adaptation (adaptation rate) to the new digital-based operational system.

This situation demands concrete intervention from the human resource management and development function at the branch level, as well as coordination with the head office. In line with Noe's (2017) view that "Effective training not only improves individual skills but also creates a learning culture that improves overall organizational performance," continuous coaching programs, intensive new product socialization, and the instillation of a technology-based service culture must be implemented consistently at the Arivai Branch. Successful employee competency improvement at this branch will directly impact reduced queue times, increased customer retention, and the achievement of branch operational efficiency targets.

In the context of human resource (HRM) management, digital transformation has transformed the way organizations manage, develop, and monitor employee performance. Technology enables the use of HR management software that streamlines the recruitment, training, and development processes more effectively. Through the use of data analytics, organizations can now identify new skill needs, assess employee performance in real-time, and plan more targeted development programs (Wahyudi & et al., 2023). The use of technology also enables more efficient employee management through the automation of administrative tasks, such as payroll and time management, allowing HR to focus more on strategic initiatives. HR transformation in the digital era is becoming increasingly important as technology plays a growing role in the workplace. Companies must be able to adapt quickly to the changing skills required to face digital challenges. Competencies such as understanding data, analytics, and adaptability to new technologies are becoming crucial. Furthermore, technology enables efficiency in employee management through the automation of processes, such as payroll systems and data-driven performance management. These changes not only speed up administrative work but also improve the accuracy of decision-making regarding employee development. Digital transformation also drives changes in organizational culture, where innovation, continuous learning, and digital collaboration are essential for creating a work environment that adapts to change (Etistika YW et al., 2016). Furthermore, technology facilitates work flexibility, enabling remote work, which requires more innovative HR management. Facing the ever-changing world of work, technology-enabled HR transformation is key for companies to remain competitive and relevant in this digital era.

Through an internship at the Arivai Branch of Bank Sumsel Babel, the author directly observed the dynamics of the interaction between employee capacity readiness, HR development program management, and the success rate of optimizing digital products offered to the public. The author believes that a deeper study of the human factor's contribution to the successful implementation of banking technology is crucial to provide an objective picture of the challenges and solutions in the regional banking industry.

Based on the entire description of the phenomena, theoretical urgency, and real problems above, the author is interested in pouring the results of the observations and analysis into this internship report with the title "The Role of Human Resource Development (HRD) in Optimizing Digital Services in the Banking Industry (A Study at Bank Sumsel Babel Arivai Branch)".

2. Research Methodology

This research uses a qualitative descriptive research design with a case study approach at PT Bank Sumsel Babel, Arivai Branch. The qualitative approach was chosen because the research focuses on an in-depth understanding of the role of human resource (HR) development in supporting the optimization of digital banking services through interpretation of the experiences, perceptions, and practices of actors involved in the organization's digital transformation process. The case study approach allows researchers to explore phenomena contextually within a real-world organizational environment, thereby providing a comprehensive picture of the relationship between employee competency development and the successful implementation of digital banking services (Yin, 2023; Creswell & Poth, 2024).

The research location was PT Bank Sumsel Babel, Arivai Branch, Palembang, which is one of the main branches with a high level of digital service activity. The research subjects consisted of branch

management responsible for HR management and development, frontline employees who interact directly with customers in using digital services, and back office employees who support the operation and management of the digital service system. Informants were selected using purposive sampling, considering the informants' involvement, experience, and understanding of the implementation of HR development programs and digital banking services. Purposive sampling techniques are widely used in qualitative research because they allow researchers to obtain rich and relevant information in accordance with the research objectives (Campbell et al., 2020).

The data sources in this study consist of primary and secondary data. Primary data were obtained directly through in-depth interviews with research informants and observations of operational activities related to the implementation of digital services and HR development programs at the Arivai Branch of Bank Sumsel Babel. Secondary data were obtained from the company's annual report, organizational profile, standard operating procedures (SOPs), internal documents related to HR development and digital services, and Financial Services Authority regulations regarding digital banking transformation. The combination of primary and secondary data was used to increase the validity of the findings through a process of triangulation of data sources (Fusch et al., 2023).

Data collection techniques included semi-structured interviews, passive participant observation, and documentation studies. Interviews were conducted with management and employees involved in the implementation of training programs and digital service operations to obtain information on competency development strategies, implementation barriers, and their impact on digital service quality. Observations were conducted by directly observing service activities, employee use of digital technology, and the digital service education process for customers. Meanwhile, documentation studies were used to review company documents and various scientific references related to human resource development, digital transformation, and digital banking services. The use of these various data collection techniques aimed to gain a deeper understanding and increase the credibility of the research results (Patton, 2021).

Data analysis was conducted using qualitative descriptive analysis techniques with an interactive model consisting of data reduction, data presentation, and conclusion drawing. In the data reduction stage, researchers selected, simplified, and grouped data relevant to the research focus on human resource development and digital service optimization. The next stage was presenting the data in a systematic descriptive narrative so that the relationships between categories and themes could be more clearly understood. Conclusions were then drawn through interpretation of the patterns, relationships, and meanings emerging from the field data. To ensure data validity, the study employed source and method triangulation techniques by comparing the results of interviews, observations, and documentation obtained during the study. This approach is considered effective in producing credible and scientifically accountable findings (Miles et al., 2020; Tracy, 2020).

Through this approach, this study is expected to be able to explain comprehensively how the HR development program implemented by Bank Sumsel Babel Arivai Branch contributes to improving employee digital competence and optimizing digital banking services which include the use of BSB Mobile, QRIS, and other technology-based services in supporting the quality of service to customers.

3. Results And Discussions

This research was conducted at PT Bank Sumsel Babel, Arivai Branch, using a qualitative descriptive approach. Data were obtained through field observations, interviews with management and employees, and documentation studies during the internship. The research focused on how human resource development plays a role in supporting the optimization of digital banking services, specifically the use of BSB Mobile, QRIS, Internet Banking Corporate (IBC), and Cash Recycling Machine (CRM).

Bank Sumsel Babel's digital transformation requires employee competency readiness, both on the frontline and back office levels. Observations show that the Arivai Branch is one of the main branches with a high transaction volume and a diverse customer base, ranging from civil servants and retirees to micro, small, and medium enterprises (MSMEs) and the general public. This situation makes

the need for employee digital competency increasingly crucial to support service effectiveness.

Characteristics of Research Findings

The research findings indicate that human resource development at Bank Sumsel Babel Arivai Branch is systematically implemented through a combination of on-the-job and off-the-job training methods. Both methods aim to improve technical skills, communication skills, and employee adaptation to the development of digital banking technology. The research findings also indicate that the success of digital service implementation is not only influenced by technological sophistication, but also depends heavily on the competency of employees as users and education agents for customers.

Table 1. Observation Results of Human Resource Development and Digital Services at Bank Sumsel Babel Arivai Branch

No	Observation Aspects	Field Findings
1	Digital Training	Implemented periodically through internal training and work mentoring
2	Frontliner Competencies	Able to provide education on the use of BSB Mobile and QRIS to customers
3	Back Office Competencies	Supports administrative management, digital service monitoring, and training coordination.
4	Technology Adaptation	Most employees are able to adapt to the digital systems implemented.
5	Internal Barriers	Differences in the level of technological mastery between employees
6	External Barriers	Low digital literacy among some customers, especially the elderly group
7	Solution	Direct assistance, coaching, mentoring, and ongoing education

Source: Research Observation and Interview Results (2026)

Implementation of Human Resource Development Through On-The-Job Training Method

The research results show that on-the-job training is the most frequently implemented strategy in the Arivai Branch of Bank Sumsel Babel. This method is implemented through morning briefings, direct coaching by superiors, mentoring between employees, and a buddy system. This method provides employees with the opportunity to learn directly in real-world work situations. New employees and those adapting to digital systems receive mentoring from more experienced employees. This approach has been proven to accelerate the transfer of knowledge regarding the use of digital applications, electronic transaction procedures, and handling technical issues faced by customers. Interviews revealed that frontliners play a strategic role as digital agents. They not only handle transactions but also educate customers on how to use the BSB Mobile app, activate digital services, use QRIS, and utilize CRM. This educational activity is crucial in encouraging transaction migration from conventional to digital services. Theoretically, this finding is in line with Rivai's (2014) concept which states that on-the-job training has high effectiveness because the learning process takes place directly in the work environment so that the material obtained is more relevant to job needs.

Implementation of Human Resource Development Through Off-The-Job Training Methods

In addition to on-the-job training, Bank Sumsel Babel's Arivai Branch also implements off-the-job training methods. These activities include seminars, workshops, structured training, and the use of e-learning platforms. This training focuses on improving digital literacy, cybersecurity awareness, introducing new digital banking features, and improving customer service quality. These activities provide employees with a platform to deepen their understanding of technological developments without being distracted by daily operational routines. Based on observations, the training program had a positive impact on increasing employee confidence in operating digital systems. Employees became quicker to understand changes in application features, better prepared to deal with technical challenges, and able to provide more appropriate solutions to customers. This

finding supports Sunarto's (2024) theory which emphasizes that technology-based HR development is a strategic process to improve employees' professional abilities in facing changes in the digital business environment.

Table 2. Form of Human Resource Development Program at Bank Sumsel Babel Arivai Branch

No	Human Resources Development Program	Objective
1	Coaching and Mentoring	Improve daily work competencies
2	Operational Briefing	Delivery of information and digital service updates
3	Digital Banking Workshop	Improving banking technology capabilities
4	E-Learning	Independent and continuous learning
5	Cyber Security Training	Increasing digital security awareness
6	Buddy System	Knowledge transfer between employees

Source: Research Data Processing Results (2026)

The Impact of Human Resource Development on Optimizing Digital Services

The research results show that human resource development has a significant impact on optimizing digital services at Bank Sumsel Babel's Arivai Branch. This impact can be seen in three main indicators: improved employee competency, improved digital service quality, and enhanced customer education capabilities.

Technical Competency Improvement (Hard Skills)

Improved technical competency is evident in employees' ability to operate various digital banking systems. Employees are able to verify transaction data more quickly, reduce operational errors (human error), and improve accuracy in handling digital service issues. Furthermore, employees have demonstrated improved skills in explaining digital service features to customers. This has accelerated the community's adaptation to Bank Sumsel Babel's digital services.

Improving Behavioral Competencies (Soft Skills)

Soft skills have improved, particularly in communication, service, and customer complaint handling. Frontliners have become more communicative in providing digital education and more patient in assisting customers unfamiliar with technology. This capability is crucial considering that most customers still come from groups with low levels of digital literacy, particularly retirees and the elderly.

Increased Employee Adaptability

Human resource development also increases employee adaptability to technological change. Employees become more open to new service innovations and adapt more quickly to system changes implemented by the company. This condition shows that human resource development not only improves technical competence but also forms a work culture that is more adaptive to digital transformation.

Table 3. Impact of Human Resource Development on Optimizing Digital Services

Indicator	Conditions Before Development	Condition After Development
Hard Skills	Limited technological mastery	Mastery of digital systems increases
Soft Skills	Customer education is not optimal	More effective education and communication
Adaptability	Technology adaptation is relatively slow	Faster technology adaptation
Complaint Handling	Completion takes longer	Faster and more precise solutions
Digital Services	Utilization is not yet optimal	Utilization is increasing

Source: Research Analysis Results (2026)

Barriers to Optimizing Digital Services

Although human resource development has been going well, the research found several obstacles that are still faced by Bank Sumsel Babel Arivai Branch. The most dominant internal barrier is the difference in technological proficiency among employees. Senior employees require a relatively longer adaptation time than younger employees. Meanwhile, external barriers stem from customers' low digital literacy. Many customers still feel more comfortable conducting transactions directly through tellers than using digital applications. This phenomenon aligns with the concepts of generation gap and cyber anxiety, which explain the tendency for certain age groups to experience difficulties adapting to digital technology.

Solution Strategy Implemented by Management

To overcome these various obstacles, the management of Bank Sumsel Babel Arivai Branch implemented several strategies. First, strengthening mentoring programs and buddy systems to accelerate knowledge transfer between employees. Second, increasing the frequency of regular digital training. Third, optimizing the role of frontline employees as digital education agents for customers. Fourth, providing direct assistance to customers during digital service activation and use. This strategy has proven to help increase customer trust in digital services while accelerating the process of migrating transactions from conventional to digital channels. The research results show that human resource development is a key factor in the success of digital transformation at Bank Sumsel Babel's Arivai Branch. This finding reinforces the view that technology cannot function optimally without adequate human competency. Human resource development through a combination of on-the-job and off-the-job training can improve employees' hard skills, soft skills, and digital mindset, enabling them to fulfill their role as facilitators of digital transformation. The research findings also align with research by Tennoh (2024), Nugroho (2025), and Lestari (2025), which states that employee digital competence directly influences the successful implementation of digital banking services. Furthermore, the success of digital services is determined not only by the quality of the technology system, but also by the ability of employees to provide education, assistance, and solutions to customers.

Overall, the research findings confirm that human resource development plays a strategic role in optimizing digital services at Bank Sumsel Babel's Arivai Branch by enhancing employee competency, improving service quality, accelerating technology adoption, and strengthening digital education for customers. Therefore, human resource development is a key foundation for supporting the success of sustainable digital banking transformation.

4. Conclusion

Based on the results of research on the Role of Human Resource Development (HRD) in Optimizing Digital Services at PT Bank Sumsel Babel Arivai Branch, it can be concluded that HRD development has a very strategic role in supporting the success of optimizing digital banking services. Through the implementation of HRD development programs that are carried out continuously, both through on-the-job training and off-the-job training methods, employee competencies have increased in aspects of hard skills, soft skills, and the ability to adapt to digital technology. This increased competency allows employees, especially frontliners and back office, to operate digital services more effectively, provide education to customers, handle digital service obstacles more quickly, and support the creation of better service quality. Furthermore, the human resource development strategy implemented by Bank Sumsel Babel Arivai Branch has proven effective in supporting the optimization of digital services such as BSB Mobile, QRIS, Corporate Internet Banking (IBC), and Cash Recycling Machine (CRM). Although there are still obstacles in the form of differences in technology adaptation levels among employees and low digital literacy among some customers, various strategies such as coaching, mentoring, buddy systems, regular training, and direct customer education can help overcome these obstacles. Thus, human resource development not only serves as a means of improving employee competency but also becomes a key factor bridging the success of digital banking transformation and improving the quality of service to customers. Bank Sumsel Babel's Arivai Branch is advised to continue strengthening its digital-based

human resource development program through more structured, sustainable training that aligns with the latest banking technology developments. Furthermore, it is necessary to increase the intensity of mentoring for employees who are still experiencing difficulties adapting to digital technology and to strengthen a work culture that supports innovation and continuous learning. On the other hand, banks need to enhance digital education and literacy programs for customers, particularly the elderly, retirees, and traditional MSMEs, to optimize the use of digital services. Future researchers are advised to develop quantitative or mixed-methods research to more specifically measure the impact of human resource development on digital service usage and overall banking performance.

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