

Designing And Evaluating Training Models for Human Resource Competencies in The Digital Era

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Abstract

This research investigates the evolving human resource needs at Bank Rakyat Indonesia (BRI) in response to digitalization challenges and opportunities. The study aims to identify the key competencies required for BRI's workforce to thrive in the digital transformation, emphasizing digital skills, fintech knowledge, data analytics, cybersecurity, and innovation. Additionally, the research seeks to design an optimal education and training model tailored to BRI's needs and evaluate its effectiveness in enhancing workforce competencies. A descriptive and qualitative literature review approach was employed to examine factors influencing training effectiveness, such as technology-driven learning methods, adaptive strategies, and continuous evaluation processes. The findings suggest that BRI should adopt dynamic, technology-enhanced training approaches, including blended learning and gamification, while considering the diverse backgrounds of its workforce. Personalized training programs and strategic partnerships with educational institutions can further enrich the content and relevance of training initiatives. The study concludes that prioritizing human resource development through innovative and sustainable training models is essential for BRI to build a skilled, innovative, and adaptable workforce capable of navigating ongoing industry changes and digital challenges.

Keywords

Human resource development, digitalization, training model, fintech, workforce competency

1. Introduction

The banking industry, both domestically and globally, has transitioned into the digital era. Branchless banking services and electronic transactions via digital channels are now the norm. This rapid shift has intensified competition within the sector, making adaptation essential for the survival of any bank. Without proper adjustments, a bank's operations may face significant challenges. For this reason, banks must implement robust systems, supported by skilled, dependable, and professional human resources (HR), as HR is central to executing the bank's operational functions (Hanggraeni, 2012; Handayani et al., 2024).

In response to the increasing competition driven by digital transformation, banks must prioritize the management of their human resources. HR serves as the backbone of banking operations, necessitating a workforce that is well-trained, knowledgeable, and capable of achieving high performance (Wahyono et al., 2024). Managers must focus on enhancing employee capabilities through regular training and skill development programs. Continuous improvement of existing skills through practical experience and ongoing training is vital. Training not only boosts employee performance but also directly contributes to greater productivity. To ensure training is effective, it must be managed efficiently and professionally. Every organization aims to achieve its vision, mission, and goals, and effective management is critical for sustaining growth and maintaining relevance. This management depends heavily on HR, which plays a pivotal role in driving the company forward by contributing skills, creativity, and active participation in every organizational activity (Riniwati, 2016; Shifa & Harto, 2024).

Bank Rakyat Indonesia is one of the largest companies in Indonesia. The demand for an adaptable education and training framework at BRI is closely linked to the rapid technological advancements reshaping business operations and customer interactions. The ongoing digital transformation in the banking industry necessitates a focus on building IT expertise and fostering digital innovation. Research by Anisah et al. (2023) emphasizes that financial institutions must prioritize technology-centered training to keep their workforce up-to-date. For BRI, this is particularly critical given the need to support efficient operations and expand service delivery, especially in underserved areas across Indonesia. A targeted training model aimed at enhancing these digital competencies will enable BRI to solidify its competitive edge in both national and international markets (Wahyudi & Santoso, 2022; Budiman et al., 2023).

The role of education and training programs for BRI's workforce is closely tied to the necessity of regular evaluations to assess the effectiveness of these initiatives. Such evaluations can be carried out through methods like surveys, interviews, or performance reviews, offering valuable feedback to training managers for improving future training content and delivery. Ramadhani et al. (2023) highlight that the absence of post-training evaluation poses a challenge in the banking sector, often resulting in a gap between the skills employees are expected to acquire and those they

develop. To address this, BRI should adopt a continuous evaluation framework as part of its training model to ensure the alignment of training outcomes with organizational goals.

The aims of this research are to investigate the evolving human resource needs at Bank Rakyat Indonesia (BRI) in response to the challenges and opportunities posed by digitalization. Specifically, the study aims to explore the key competencies required for BRI's workforce to effectively navigate the digital transformation, with a particular focus on the integration of digital skills, fintech knowledge, data analytics, cybersecurity, and innovation. Furthermore, the research seeks to design an optimal education and training model tailored to BRI's specific requirements, ensuring that employees are equipped with the necessary skills to meet the demands of the digital era. This includes evaluating various training methods, the role of continuous learning, and the integration of technology into HR development strategies. Additionally, the research will assess the effectiveness of current education and training models in enhancing workforce competence, identifying potential gaps, and providing recommendations for improving the alignment between training programs and organizational goals in the context of digitalization.

2. Literature Review

The rapid advancement of digital technologies has significantly transformed industries worldwide, particularly in sectors like banking. In the context of human resource (HR) management, this transformation has necessitated the development of new strategies to ensure that the workforce is equipped to navigate the complexities of the digital age. This transformation is largely driven by the integration of new technologies, which demands that HR departments not only focus on traditional skills but also embrace new competencies related to digital literacy, data analysis, cybersecurity, and innovation. As organizations adapt to digitalization, HR needs to address both technical and soft skills in order to align the workforce with the demands of the evolving business environment. A foundational theoretical perspective on HR needs in the digital era can be drawn from the concept Of Strategic Human Resource Management (SHRM). SHRM emphasizes aligning HR practices with an organization's strategic objectives to drive performance. In the digital age, this alignment extends beyond traditional roles and responsibilities to encompass the development of competencies that directly contribute to the organization's capacity to innovate and compete in a digital marketplace. As the environment becomes more data-driven and customer-centric, SHRM models emphasize the integration of digital skills into employee training, selection, and development processes to meet evolving organizational needs (Prasinos et al., 2022; Friska et al., 2023).

One of the key elements of HR in the digital era is the growing importance of digital literacy. Digital literacy is no longer confined to basic technical skills but now

includes proficiency in technologies like financial technology (fintech), data analytics, and cybersecurity. As organizations increasingly rely on digital platforms, employees need to acquire and refine these specialized skills to ensure that they can navigate the complexity of digital systems and processes. This shift highlights the need for continuous learning as a core HR strategy, where employees are encouraged to adapt and acquire new skills throughout their careers. Theories on lifelong learning stress the importance of fostering a culture of knowledge acquisition and agility, particularly in industries facing rapid technological change (Wijaya, 2021; Anugrah et al., 2024).

Additionally, the theoretical framework of competency-based human resource management (CBHRM) can be applied to understanding HR needs in the digital context. CBHRM focuses on the identification of key competencies required for employees to perform effectively in their roles. In the digital era, this includes a focus on technological competencies (e.g., programming, data analysis) as well as soft skills like adaptability, communication, and collaboration. Competency-based approaches ensure that HR processes, from recruitment to performance evaluation, are aligned with the technological and organizational shifts taking place. As organizations integrate more complex technologies, the definition of key competencies expands to include expertise in emerging technologies and the ability to work in digitally enabled environments (Shah, 2022; KK & Maharani, 2023). Another relevant theoretical framework is organizational learning theory, which suggests that organizations must continuously adapt by learning from their environment and evolving their internal practices. In the context of HR, this means that organizations must not only invest in employee development but also design training and development programs that foster adaptability and creativity. Employees need to be able to innovate and respond to new technological challenges swiftly. Theories of innovation, particularly open innovation, emphasize the importance of encouraging employees to think outside the box, collaborate across disciplines, and apply new technologies in novel ways to solve problems (Ali, 2021; Mulyana et al., 2024).

Moreover, social exchange theory provides insights into the employer-employee relationship in the context of digital transformation. This theory suggests that employees' commitment and job satisfaction are influenced by the perceived reciprocity of the organization's investments in their development. In a digitalized workplace, HR initiatives that focus on continuous professional development, skill enhancement, and creating opportunities for growth will help maintain employee engagement and retention, especially as technology continues to change the nature of work (Anggraeni, 2020; Khalatur et al., 2022). In conclusion, the theoretical perspectives surrounding HR needs in the digital era emphasize the necessity of aligning HR strategies with the rapidly changing technological landscape. Theories such as SHRM, CBHRM, organizational learning, and social exchange theory offer valuable frameworks for understanding how HR can support organizations in navigating the digital age. These theories underline the importance of developing a

digitally literate, adaptable, and innovative workforce capable of responding to the challenges and opportunities that digital transformation presents. Continuous learning and the integration of new competencies are essential for ensuring that employees remain effective contributors in a technologically advanced work environment.

3. Methods

The design of research used in this study is literature review with descriptive and qualitative approach. The study focuses on identifying factors that enhance the effectiveness of education and training programs, such as technology-driven learning methods, adaptive teaching strategies, and continuous evaluation processes tailored to BRI's requirements in the digital age. During the literature review, sources are assessed based on their credibility, relevance, and alignment with the study's objectives. The collected data is then analyzed to uncover patterns or principles that underlie effective training models for the banking workforce. This method also highlights emerging trends in HR development within the banking sector, particularly in response to digital transformation, which necessitates the acquisition of new competencies. The research aligns with its objective of designing a technology-oriented training model, incorporating blended learning and fostering mastery of both digital and soft skills. By relying on theoretical evidence and best practices rather than conducting direct interviews, the study maintains a sharp focus on established frameworks and methodologies. Ultimately, the findings aim to provide a robust foundation for creating a comprehensive education and training model that addresses the evolving challenges of the modern banking industry.

4. Results

4.1. Human Resource Needs at Bank Rakyat Indonesia (BRI) in the Digitalization Era

Bank Rakyat Indonesia (BRI) is experiencing significant transformations in its human resource (HR) needs due to the rapid progression of information and communication technologies. As one of the largest banking institutions in Indonesia, BRI is compelled to swiftly integrate technological innovations to keep pace with ever-changing market conditions. The digital era demands that BRI's workforce possesses not only expertise in conventional financial services but also the capabilities to navigate and implement digital transformation initiatives. Consequently, BRI's HR development strategies must prioritize strengthening digital skills, staying updated on emerging technologies, and building data analytics competencies to better address customer demands. A key area of focus for BRI's HR in this digital age is acquiring a comprehensive understanding of financial technology (fintech). The fintech industry has grown rapidly, introducing solutions such as digital payment

platforms, online investment services, and app-based lending systems (KK & Maharani, 2023). To remain competitive, BRI must ensure that its employees are well-versed in fintech trends and innovations. By gaining fintech proficiency, BRI's workforce can respond more effectively to shifting consumer preferences, particularly as more customers rely on digital platforms for their financial transactions. Additionally, fintech expertise is essential for BRI to maintain its market position amid growing competition from fintech companies offering quicker and more efficient financial services.

Beyond fintech knowledge, data analysis and interpretation have become crucial competencies for BRI's human resources team. In the digital age, data forms the backbone of evidence-based decision-making processes and strategic planning (Prasinos et al., 2022). By mastering data analytics, BRI's HR professionals can uncover insights into consumer behavior and market patterns, allowing the bank to optimize its marketing efforts and boost customer retention. For example, data-driven insights enable BRI to accurately identify market segments, tailor products to meet specific customer needs, and deliver more personalized services. Additionally, analytical skills are essential in managing risks associated with banking operations, such as credit evaluations and fraud prevention. With strong data analytics capabilities, BRI's HR can enhance the bank's efficiency in risk management and improve its adaptability to evolving challenges. The rise of digitalization has also underscored the importance of cybersecurity expertise within BRI's human resources. As digital banking systems face increasing threats like hacking, identity theft, and cyberattacks, safeguarding customer information has become a top priority. BRI's HR team must develop proficiency in cybersecurity to ensure that digital systems remain secure and reliable. Employees with cybersecurity skills can identify potential vulnerabilities, respond to security breaches, and establish protocols to prevent future attacks. Furthermore, cultivating a culture of cybersecurity awareness across all HR levels—from front-line staff to back-office employees—is essential to maintain customer data confidentiality and protect the bank's systems (Mulyana et al., 2024).

The development of digital communication and collaboration skills has become essential for BRI's human resources as the banking industry navigates the digitalization era. As workplace operations increasingly depend on technological tools, employees must be proficient in utilizing digital platforms like video conferencing tools, email services, and online collaboration applications. These competencies allow BRI's teams to collaborate more effectively across various branches spread across Indonesia. Furthermore, they facilitate remote working arrangements, which have become a widespread practice across numerous sectors, including banking. Strong communication and collaboration capabilities enable BRI's HR to streamline coordination, share essential information, and resolve issues more swiftly and effectively. Additionally, adaptability and innovation play a pivotal role in meeting the evolving demands of the digital age. BRI's HR must stay ready to

adjust to rapidly changing technologies, processes, and systems. Employees who demonstrate adaptability can embrace change, acquire new knowledge, and incorporate it into their everyday tasks with ease. Equally important is fostering an innovative mindset within the organization. By encouraging creativity and new ideas, BRI's HR can help develop distinctive products and services that cater to the evolving needs of customers. Innovative employees contribute to crafting engaging digital banking solutions that align with modern consumer preferences (Anugrah et al., 2024).

Ultimately, understanding the evolving needs of customers in the digital era is a key focus for BRI's human resources. The rise of technology has transformed customer expectations, with faster, more seamless, and highly personalized banking services becoming the norm. To meet these demands, BRI's workforce must be equipped with the skills to engage directly with digital customers through platforms like social media and other online channels. By fostering employees who can anticipate and address these digital needs, BRI can deliver an enhanced customer experience that strengthens loyalty and positions the company as a leader in digital banking services. In navigating digital transformation, BRI requires human resources with diverse, cross-functional expertise. Proficiency in areas such as financial technology, data analytics, cybersecurity, digital communication, and a mindset geared toward innovation and adaptability will be crucial for success. Continuous learning and upskilling initiatives will ensure that BRI's workforce remains agile, capable of driving digital strategies, and delivering added value to customers. By embracing this approach, BRI can not only overcome digital challenges but also maintain its competitive edge in an increasingly dynamic financial industry.

4.2. Designing an Optimal Education and Training Model for BRI Workforce

Crafting an effective education and training model plays a vital role in enhancing workforce competence across industries, including banking. Such a model should align with the organization's specific requirements, support the achievement of strategic objectives, and remain adaptable to technological advancements in the digital age. In banking, training programs aim not only to strengthen employees' technical skills but also to cultivate their interpersonal abilities, regulatory awareness, and comprehensive knowledge of financial products. Therefore, designing an education and training framework requires careful consideration of technical proficiency, flexible learning methods, seamless technology integration, and robust evaluation processes to ensure long-term success.

The foundation of creating an effective education and training framework begins with conducting a thorough training needs assessment. This initial step is crucial for identifying the gap between the current skill set of employees and the competencies required to align with the organization's goals and performance standards. The assessment process involves reviewing employees' existing skills, analyzing job performance expectations, and ensuring compliance with relevant

industry regulations and standards (Nawangwulan, 2018). For instance, in the banking industry, training needs assessments typically focus on critical areas such as regulatory adherence, enhancing customer service, and strengthening financial risk management skills. This comprehensive evaluation ensures that the training programs developed are both relevant and impactful, contributing significantly to improving employee performance. Additionally, it is vital for training needs assessments to take into account emerging trends and advancements within the industry, such as the growing digitalization of banking. The increasing integration of financial technology necessitates that employees acquire deeper insights into digital tools and platforms (Khalatur et al., 2022). By conducting a well-structured needs assessment, training managers can identify and prioritize key training areas, addressing both essential skills required by all staff and specialized competencies necessary for specific roles. A systematic approach to this process helps organizations optimize their training resources and time, ensuring a strategic focus on enhancing capabilities that offer the highest relevance and value toward achieving long-term business objectives.

Selecting the appropriate training method plays a critical role in determining the success of training outcomes. When developing educational and training programs, a variety of methods can be utilized, including on-the-job training, e-learning (technology-based training), simulation-based training, and blended learning. Each method comes with its own strengths and limitations, which should be tailored to the specific skills being targeted. On-the-job training is particularly effective for equipping employees with technical expertise and customer service skills. This approach emphasizes hands-on practice within the workplace, enabling employees to immediately apply their new knowledge in real-world scenarios (Kartika et al., 2021). Conversely, e-learning offers unparalleled flexibility in terms of time and location, making it ideal for large organizations with dispersed teams. Through e-learning, employees can access training materials anytime via digital platforms, accommodating even the busiest schedules. For training that involves navigating complex scenarios, simulation-based training proves invaluable. This method allows employees to engage with realistic, risk-free scenarios, such as investment strategies or risk management, providing a safe environment to hone decision-making skills. Lastly, blended learning integrates multiple approaches to maximize effectiveness by combining the benefits of online learning with face-to-face interactions. This method enables participants to study independently through digital platforms and then refine their skills during in-person sessions. Particularly in the banking industry, blended learning effectively merges technical skill development with interpersonal training, such as customer communication and complaint resolution.

In today's digital age, technology plays a pivotal role in shaping effective training models. By leveraging tools such as e-learning platforms, video conferencing, and application-based programs, training can be made more adaptable, measurable, and engaging. Within the banking sector, technology enables realistic simulations of

banking processes, including transaction handling, customer complaint resolution, and credit risk management. It also facilitates swift and precise evaluation of training effectiveness through data analysis. Additionally, technology-driven training has been proven to enhance employee participation in the learning process. For instance, research by Stiller and (Permatasari & Hardiyan, 2018) highlights how e-learning and video conferencing significantly improve training outcomes, particularly for organizations requiring flexibility. In banking, online training allows employees to learn without interrupting their daily work routines, optimizing both time and resources. Furthermore, digital solutions provide employees with on-demand access to learning materials, which aids in better knowledge retention over time. Another approach that has gained traction is gamification, which integrates game-like elements into training to boost motivation and retention. Studies, such as those by Hamari (Pereira et al., 2018), indicate that incorporating rewards like points and level achievements enhances learner engagement. Gamification is particularly effective for training programs focused on compliance or product knowledge, where participants can earn rewards for their progress. In banking, this approach not only fosters deeper employee engagement but also makes the learning experience more dynamic and meaningful. By merging technology with insights from research, organizations can craft training models that are impactful, engaging, and competency-driven.

Assessing the effectiveness of training is essential for enhancing employee competencies and meeting organizational objectives. Various methods, such as knowledge assessments, performance monitoring, and participant feedback, can be used for evaluation. In banking, these evaluations help determine whether training has successfully improved employees' understanding of regulations, customer service, or analytical skills. Research by Van Greuning & Bratanovic (2020) underscores the importance of structured and thorough evaluations in boosting training effectiveness, especially in sectors with stringent compliance requirements like banking. Such evaluations provide critical insights into the impact of training on technical proficiency and organizational performance. They also help identify competency gaps and guide the development of future training initiatives to align with organizational goals. Assessing the effectiveness of training should consider long-term factors, such as its influence on employee productivity and the attainment of organizational objectives. Utilizing a structured evaluation framework, such as the Kirkpatrick model, can provide insights into the training's impact across four dimensions: reaction, learning, behavior, and results. This model enables training managers to gauge how training translates into improved employee skills, behavioral changes, and alignment with organizational goals. Research by Kirkpatrick & Kirkpatrick (2016) highlights that this four-tier approach effectively demonstrates both the enduring impact of training and its direct contribution to employee performance and organizational success. Furthermore, training programs must evolve continuously to align with industry demands. This evolution includes

updating content, refining methodologies, and incorporating advanced technologies to maintain relevance. A robust and iterative evaluation process helps organizations pinpoint areas for enhancement and ensures that training initiatives deliver meaningful benefits for both employees and the organization.

The effectiveness of education and training programs is closely tied to their alignment with an organization's culture and the level of support provided by management. In the banking sector, where compliance and public trust are critical, training initiatives should be tailored to emphasize core values like integrity, accountability, and exceptional service. Management's role is crucial in ensuring employees take training seriously and that sufficient resources are allocated for its success. Maamari & Saheb (2018) highlight that a positive and robust organizational culture significantly influences training outcomes, as employees are more likely to embrace new skills that align with the organization's values. In banking, aligning training with the company culture and securing management support not only enhances employee competencies but also reinforces their commitment to the organization's vision and mission. This synergy boosts performance in customer service and ensures compliance with industry standards.

Additionally, fostering a learning culture that promotes continuous development is essential. Such a culture thrives when management leads by example and rewards employees who show growth through training. Research by Idrus et al. (2023) suggests that organizations prioritizing ongoing learning are better at retaining top talent and encouraging innovation. The study underscores the role of management in establishing a strong learning culture by offering incentives and recognizing outstanding performance. In the competitive banking industry, employees who actively seek to enhance their skills are better equipped to navigate challenges and adapt to change. By aligning training programs with organizational culture and securing managerial support, companies not only cultivate skilled professionals but also create an environment conducive to growth and development, ultimately boosting their overall competitiveness.

4.3. Evaluation of Education and Training Models

Evaluating education and training models plays a vital role in determining the effectiveness of programs and ensuring their outcomes align with established objectives. This process involves analyzing various elements, such as participants' comprehension of training content, skill development, and the overall impact on organizational performance. One widely adopted evaluation framework is the Kirkpatrick model, which consists of four levels: reaction, learning, behavior, and results. The first level, reaction, assesses participants' immediate responses to the training. This step is essential for gauging whether the training materials, delivery methods, and environment meet the participants' expectations and provide a positive experience. Tools like satisfaction surveys and interviews are often employed to collect feedback. Positive reactions are critical for fostering engagement and

motivation among participants, as they are more likely to invest effort when the training feels relevant and enjoyable (Kirkpatrick & Kirkpatrick, 2016). The second level, learning, evaluates how well participants have absorbed new knowledge, skills, or attitudes as a result of the training. Methods such as pre- and post-training assessments, practical exercises, or simulations can measure these outcomes (Cahapay, 2021). This level highlights whether the training objectives have been met while identifying potential areas for improvement. Additionally, the insights gained from this evaluation can enhance future training modules, ensuring they are both effective and tailored to participants' practical needs.

The third tier of Kirkpatrick's evaluation model assesses behavioral changes or the practical application of newly acquired skills in the workplace. This stage is vital as it highlights whether the training has effectively influenced employees' job performance and their interactions with colleagues or customers. Typically conducted several months after the training—often between three to six months—this evaluation helps confirm that any changes in behavior stem from the training itself rather than external factors. Methods for assessing this include direct observations by managers, peer reviews, interviews, and surveys designed to measure specific behavioral improvements. The final stage in Kirkpatrick's framework evaluates outcomes by analyzing the training's impact on organizational objectives. This step examines how the training contributes to business performance indicators such as increased productivity, reduced costs, or improved customer satisfaction. By measuring return on investment (ROI), organizations gain a clearer picture of the training's value. Common approaches include comparing performance metrics before and after training and analyzing financial data. These insights enable management to assess whether the investment in training delivers the expected benefits (Kirkpatrick & Kirkpatrick, 2016).

Beyond Kirkpatrick's approach, the CIPP model (Context, Input, Process, Product) by Stufflebeam offers a broader framework for evaluating educational and training programs. This model emphasizes a thorough review of four dimensions: context (training needs and objectives), input (resources, curriculum, and design), process (implementation and execution), and product (results and outcomes). Context evaluation ensures alignment between training goals and the needs of both the organization and participants. Input evaluation focuses on the adequacy of resources, such as budgets, facilities, and instructor expertise. The process stage examines how well the training is carried out, identifying challenges or barriers that may arise. Lastly, product evaluation measures the overall success of the training in achieving its intended outcomes. The application of both the Kirkpatrick and CIPP evaluation models enables organizations to thoroughly assess the effectiveness of their training programs. The Kirkpatrick model emphasizes tracking short-term and long-term outcomes of training, while the CIPP model serves as a more diagnostic and strategic tool, focusing on refining overall training design. To successfully implement these models, organizations must establish indicators that align with

training goals and business priorities. For instance, if the training is designed to develop technical skills, relevant indicators should measure learning outcomes and observable behavioral changes in workplace performance. On the other hand, training aimed at improving customer satisfaction might use metrics like enhanced satisfaction survey results or increased customer retention rates.

In today's digital age, advancements in information technology have streamlined the evaluation of training and education programs. Digital training platforms facilitate real-time data collection and allow for faster, more precise analysis. These platforms can capture data such as participant progress, feedback, and automated performance metrics. By integrating this data, organizations can quickly make informed adjustments to their training programs. Effective evaluation not only identifies successful strategies but also optimizes resource allocation. Ultimately, robust evaluation processes boost organizational competitiveness and ensure employees are equipped with the skills needed to thrive in an ever-changing business landscape.

5. Conclusion

As a strategic initiative, BRI should embrace more dynamic and innovative training approaches, including technology-driven solutions, blended learning, and gamification. Given the varied backgrounds of its workforce, personalized training programs are likely to yield better results in enhancing competencies. Furthermore, BRI's leadership should consistently prioritize human resource development through sustained investments in education and training. Collaborating with educational institutions and specialized training providers can further enrich program content and foster more comprehensive training solutions. This dual approach not only addresses immediate needs but also equips employees to tackle future challenges in an increasingly complex environment. By implementing a robust and adaptable education and training framework, BRI can cultivate a workforce that is not only skilled but also innovative and agile in navigating rapid industry changes. The conclusions drawn from this analysis highlight key findings and align with the study's objectives. They are presented without a numbering system, focusing instead on the implications and limitations of the findings. Recommendations are tailored to the practical application of these insights, maintaining a scientific and actionable orientation.

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