

Analysis Of The Impact Of Digital Era Developments On The Needs For Frontliners In Indonesian Sharia Banks Branch Office of Padang Bulan

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Abstract

This study aims to analyze the impact of digital banking transformation on the demand for frontliners at Bank Syariah Indonesia (BSI) KCP Padang Bulan using a mixed methods approach. Quantitatively, data were collected through questionnaires from 112 respondents and analyzed using descriptive statistics, Pearson correlation, and simple linear regression in SPSS 20.0. Qualitatively, a Systematic Literature Review (SLR) was conducted on relevant studies from 2018–2024 to identify trends and patterns in the shift of frontliner roles. The results show that digital banking significantly affects the demand for frontliners, with a coefficient of determination (R^2) of 23.4% and a positive regression coefficient ($B = 0.218$). While digitalization reduces routine transactional tasks typically handled by frontliners, it simultaneously redefine their roles into more strategic, consultative, and digital-support functions. The findings indicate that frontliners are still needed, but with new competencies, especially in digital literacy and customer engagement. This implies that Islamic banking institutions must reorient their human resource strategies to sustain relevance in the digital era

INTRODUCTION

Current banking technology developments require banks to capitalize on the opportunities of globalization and rapid technological advancements to stay abreast of business developments and competition. Organizational rationalization to shift from branch banking to digital banking could create internal turbulence within banks, as the digital revolution has given rise to technology-based finance (fintech), which bankers recognize as being agile in digitally approaching markets.

This rapidly evolving technology has received increased attention from banks, as this technological trend has led to a decline in customer-bank interaction. Customers can now choose to use technology-enabled transactions, such as ATMs, CDMs, SMS banking, mobile banking, or internet banking, for money transfers and bill payments. The speed and convenience of these technological facilities eliminate the need for customers to visit branch offices for transactions. They prefer technology-enabled services due to their convenience, speed, and time savings. Banks must strategically implement transformations to adapt to technological developments. (ER, 2018)

The banking services sector has undergone significant transformation as a result of the rapid advancement of information technology and the internet. Digital banking services have continued to evolve since their first use by Sumitomo Bank (a Japanese banking company) in 1997. Through the presence of various types of sophisticated digital machine features, banking services in Indonesia also offer many benefits and conveniences for consumers in this digital era. The quality of national banking services can be improved by the availability of ATMs, Internet Banking, SMS Banking, and Mobile Banking. With the

presence of these sophisticated digital machines, customers can enjoy banking services wherever they want with the convenience and speed offered by these digital products. Customers can now manage their financial needs more quickly and easily, from opening an account online, accessing account statements and balance information, to making non-cash payments independently.

Amid this transformation, automation threatens frontline banking jobs such as tellers and customer service personnel. Concerns about the negative consequences of digital transformation on lower-level banking employees are increasingly being discussed. It is projected that technological advances such as artificial intelligence (AI), robotics, and big data will automate many routine and manual tasks. As a result, machines are expected to replace people working in branches and customer service.(Damanik, 2024)

One example of the application of digitalization in the banking world is the existence of mobile banking applications, which of course will reduce the role of workers, especially in the front office, including tellers. Patrick Johnson (2020) defines digital banking as a business organization that offers fully online banking activities that were previously only available at bank branches. According to Gauray Sharma (2017), from Venture Skies, according to a survey of banking executives in various countries, almost half believe that digital is very important to improve customer relationships and that is also the strongest reason for doing it. Three things that characterize banking in the future are moneyless, branchless, and bankerless. Less cash (moneyless) because transactions will be done electronically, branch offices will also be reduced (branchless) because each customer will be equipped with a smartphone that makes it easier to transact anywhere and anytime. Then technological advances that allow the work of bankers to be taken over by machines.(Hafizha et al., 2023)

Changing consumer behavior toward technology is driving the banking industry to continuously improve its quality and service. The banking industry is currently competing to develop digital technology-based products and services. Today, customers can enjoy digital banking services such as ATMs, SMS banking, internet banking, and mobile banking.

The banking industry's commitment to digital banking to improve its services and quality while remaining competitive in a competitive business environment has raised new issues and concerns regarding human resources (HR). The use of technology in some banking services has resulted in a reduction in human resources. The implementation of digital banking has reduced the need for human resources. The implementation of digital banking has reduced cumbersome and time-consuming administrative processes while also reducing or eliminating a number of tasks traditionally performed by humans, particularly front office staff.

According to data from the Infobank Research Bureau (BirI), the number of bank employees continues to decline from 450,095 people in 2019 to 441,145 people in 2023. Before the COVID-19 pandemic, the number of bank employees had actually been decreasing since 2015. The number of general bank employees in 2014 was still 489,454 people, starting to decline every year since 2015. During the nine years 2014-2023, there was a reduction in the workforce at general banks of 48,309 people. PT Bank Syariah Indonesia Tbk. (BRIS), also known as BSI, has not yet published its 2024 annual report. However, in 2023, the number of employees of this largest Islamic bank in the country reached 17,909, a 3.62% decrease from 18,581 in 2022.

Table1Employee Reduction Data at Banks in Indonesia

Bank	December 31, 2017	December 31, 2018	December 31, 2019	December 31st	September 31, 2021	Change Since
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				2020		2017 (%)
PNBN	12,051	12,580	12,242	11,660	7,717	-35.96
BDMN	36,410	32,299	28,913	25,350	25,670	-29.5
BNGA	12,782	12,461	11,326	12,064	11,334	-11.3
BBCA	26,962	27,561	25,877	26,123	25,368	-5.91
BNLI	7,542	7,125	7,120	7,058	7,152	-5.17
BBNI	27,803	27,224	27,211	27,202	26,991	-2.92
BMRI	38,307	39,809	39,065	38,247	37,448	-2.24

Source: Issuer financial reports on the IDX

The Atlantica Institute of Nusantara's Information, Data, and Communication Center concluded that bank employee professions currently threatened by the presence of digital technology include jobs in the teller and customer service departments. This is due to the variety of digital banking products that allow customers to conduct transactions anywhere and anytime, so that transactions that previously required face-to-face contact with tellers and customer service can be replaced by machines. Furthermore, the discourse of Branchless Banking, which presents banks without offices and customers will only be served by monitor screens, will result in a reduced need for banks for front office employees who previously needed to meet face-to-face with customers (Ereste and Ratuate, 2018). Given the above conditions, a study is needed to determine the real impact of banking digitalization on the role of tellers and customer service in banking business activities as the frontline in providing services to customers. (Salmah & Murti, 2020)

The Era of Digital Banking

Digital banking services are banking services or activities using electronic or digital means owned by the bank, and/or through digital means owned by prospective customers and/or bank customers, which are carried out independently. This allows prospective customers and/or bank customers to obtain information, communicate, register, open accounts, conduct banking transactions, and close accounts, including obtaining other information and transactions outside of banking products, including financial advice (financial advisory), investments, electronic trading system transactions (e-commerce), and other needs of bank customers. Developing a business strategy that leads to digital banking services requires adequate infrastructure including risk management, information technology adjustments, business models, business processes, internal control, and human resources. (ER, 2018)

The digital banking era refers to a period in which banking services and products are provided through digital platforms, allowing customers to access financial services independently anytime and anywhere via the internet. This transformation involves the automation of banking processes and the use of advanced technologies such as cloud computing, artificial intelligence, and machine learning to improve efficiency and user experience. In Indonesia, digital banking has grown rapidly, with many banks offering services that are fully accessible online, from account opening to daily financial transactions, without the need for a visit to a physical office.

Frontliners or Front office needs

Frontline needs refer to the various aspects required by frontline staff to effectively carry out their duties in serving customers. These aspects include good communication skills, active listening skills, empathy, patience, problem-solving skills, and technical knowledge related to the products or services offered by the company. Furthermore, frontliners also require regular training to develop competencies and a deep understanding of customer needs and characteristics. Meeting these needs is crucial for frontliners to provide excellent

service, foster positive relationships with customers, and contribute to the company's overall image and success.

Bank front office Tellers are staff who serve customers with their banking needs, either in person or through other media, such as telephone or email. This task is closely related to the functions of tellers and customer service at banks. Research shows that tellers and customer service are at the forefront of the bank and are bank employees at the counter whose primary task is to serve customers, such as receiving or paying cash, accepting deposits, checking accounts, and offering other banking services to the public. (Damanik, 2024)

Islamic Bank

According to Law No. 10 of 1998, a bank is a business that collects and distributes public funds in the form of savings, credit, or other forms with the aim of improving people's lives. This means that a bank is a business in the financial sector, and banking activities are certainly related to the financial sector, therefore banks never run out of problematic funds. Sharia banks rely on sharia standards, prudential standards, and government financial majority rules when conducting their business activities. Sharia banking aims to promote activities that contribute to national development and improve the welfare, justice, and unity of society.

METHODS

This study employed a mixed methods approach, combining quantitative and qualitative approaches to gain a more comprehensive understanding of the impact and influence of digital developments on the needs of frontliners at Bank Syariah Indonesia KCP Padang Bulan. The quantitative approach was conducted through descriptive analysis and simple linear regression. Quantitative data were collected using questionnaires distributed to 112 respondents who were either customers of BSI KCP Padang Bulan or customers who had previously been served by frontliners.

To support and strengthen the quantitative analysis results, a qualitative approach was conducted using the Systematic Literature Review (SLR) method. SLR is a systematic, structured, and objective method of collecting and analyzing literature to identify, evaluate, and synthesize findings from various previous studies.

The steps for implementing SLR in this research are as follows:

1. Topic Identification and Problem Formulation: Focus on the themes of "banking digitalization" and "changing needs of frontliners".
2. Keyword Determination: Using keywords such as "digital banking", "banking transformation", "bank frontliners", and "digital era", both in Indonesian and English.
3. Literature Selection: Literature was selected based on inclusion criteria, namely scientific articles published in 2018–2024, relevant to the topic, and originating from nationally and internationally accredited journals.
4. Data Source: Literature was obtained from trusted databases such as Google Scholar, DOAJ, Sinta, and Garuda.

Analysis and Synthesis: The selected articles were manually analyzed by grouping the findings based on themes, methods, and key results related to banking digitalization and its implications for the role of frontliners

RESULTS AND DISCUSSION

Research result

Table 2 Research Results on the Impact of the Digital Banking Era on Frontliner Needs at Indonesian Sharia Banks

Journal Title and Researchers	Journal and Year	Results or Findings
The Impact of Digital Transformation on Banking Frontliners in 2030 Damanik, SH (2024)	<i>HUMANIS (Humanities, Management, and Science Proceedings)</i> (July, 2024)	Digitalization benefits the role of the front office, which can indirectly take over some of the roles and tasks of the front office because digital technology services have features that... Customers need to conduct simple transactions in the banking sector without having to visit a branch. Banking businesses have leveraged digitalization to help advance the banking industry.
THE IMPACT OF DIGITALIZATION ON THE ROLE OF THE FRONT OFFICE IN BANKING BUSINESS Salmah & Murti	<i>JIMFE (Scientific Journal of Management, Faculty of Economics)</i> (Dec, 2020)	The majority of respondents agreed that mobile banking and internet banking, with their convenience and continually updated features, will be able to take over the roles and responsibilities of front office employees in the future. Tellers and customer service representatives must adapt to technology and continuously develop their skills to compete and contribute to the banking business alongside the ever-growing digitalization in today's banking world.
Analysis of the Development of the Number of Branch Office Outlets and the Need for Frontliners in the Digital Banking Era (Case study at the Subsidiary Sharia Bank and UUS of a State-Owned Bank in Yogyakarta) Nur Ellyanawati ER	<i>Iqtisad: Reconstruction of Justice and Welfare for Indonesia</i> (2018)	The research results show that between 2015 and 2018, the number of Islamic bank outlets and tellers in Yogyakarta showed no growth, but there was also no decrease. Meanwhile, customer service positions increased due to the increase in the number of bank marketing staff. The banking industry currently needs marketing staff, while there has been no increase in frontline workers for three years. Therefore, the education sector can adjust its curriculum to meet industry needs.
Analysis of Frontliner Services and Mobile Banking Services on Customer Satisfaction (Study at PT Bank BSI KCP Metro)	<i>J-CEKI: Journal of Scientific Scholars</i> June 2024	The services provided by the Frontliner officers of PT Bank BSI KCP Metro are carried out by emphasizing the PRISMA concept, namely Professionalism, Integrity, Mutual Assistance, respect, and cooperation, and in its implementation, this is almost completely realized and carried out, so that it can provide satisfaction to customers, this can

Anggun Okta Fitri		<p>be seen from the large percentage of customers who express their satisfaction to</p> <p>The frontliner service of PT Bank BSI KCP Metro is 92.6%, although there are still customers who complain and are dissatisfied, namely 7.4% with the service provided, especially regarding the service time which is still considered quite long and the comfort conditions of the customer waiting room which are still considered lacking.</p>
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Based on the results of the Systematic Literature Review (SLR) in Table 2, it can be concluded that the development of the digital era has had a significant impact on the need for frontliners in the banking sector. The digitalization of services such as mobile banking and internet banking has replaced many basic operational functions previously borne by frontliners, particularly tellers. However, the role of frontliners has not completely disappeared. In fact, there has been a shift in their roles, from transactional to more strategic roles, such as customer education, consultative services, and digital support. Frontliners are now required to possess digital competencies, adaptive communication skills, and an understanding of technology-based banking systems. This indicates that the need for human resources in the frontliner sector remains, but with qualifications and roles that have changed to reflect the current digital transformation.

To support and understand the interplay between variables, specifically the impact of digital era developments on the needs of frontliners at Indonesian Islamic banks, we analyzed and discussed the data generated from the questionnaire. Respondents were asked to complete a list of questions related to the impact of digital era developments and frontliner needs using a Likert scale. The questionnaire results yielded the following data.

Descriptive Analysis

Descriptive Analysis Based on Gender

Table 1. Sample Distribution by Gender

Gender				
	Frequency	Percent	Valid Percent	Cumulative Percent
Man	48	42.9	42.9	42.9
Valid Woman	64	57.1	57.1	100.0
Total	112	100.0	100.0	

Source: processed data, 2025

Based on the respondent sample, it is known that the number of female respondents was 64 people (57.1%) and male respondents was 48 people (42.9%).

Description Analysis Based on Age

Table 2. Sample Distribution by Age

Age				
	Frequency	Percent	Valid Percent	Cumulative Percent
Valid < 20 Years	7	6.3	6.3	6.3
21 - 30 Years	70	62.5	62.5	68.8

31 - 40 Years	21	18.8	18.8	87.5
41 - 50 Years	10	8.9	8.9	96.4
> 50 Years	4	3.6	3.6	100.0
Total	112	100.0	100.0	

Source: processed primary data, 2025

The distribution of data obtained in the study was mostly aged <20 years, namely 7 people (6.3%), aged 21-30 years 70 people (62.5%), aged 31-40 years 21 people (18.8%), aged 41-50 years 10 people (8.9%), and aged >50 years 4 people (3.6%).

Descriptive Analysis Based on Length of Customer Experience

Table 3. Sample Distribution Based on Length of Customer Experience

Length of time as a customer				
	Frequency	Percent	Valid Percent	Cumulative Percent
< 1 Year	21	18.8	18.8	18.8
13 years old	60	53.6	53.6	72.3
Valid 4 - 6 Years	21	18.8	18.8	91.1
> 6 Years	10	8.9	8.9	100.0
Total	112	100.0	100.0	

Source: processed primary data, 2025

Based on the distribution data of the questionnaires given to BSI CP Padang Bulan customers, it was obtained that the average number of customers who had been BSI customers for the longest was 1-3 years, amounting to 60 people (53.6%) and the least was >6 years, amounting to 10 people (8.9%) with a total of 112 respondents.

Descriptive Analysis Based on Frequency of Visits to Outlets

Table 4. Sample Distribution Based on Frequency of Visits to Outlets

Frequency of visits to outlets					
		Frequency	Percent	Valid Percent	Cumulative Percent
Frequently (more than once per month)		36	32.1	32.1	32.1
Occasionally (once every few months)		56	50.0	50.0	82.1
Valid Rarely (once a year or less)		19	17.0	17.0	99.1
Never again		1	.9	.9	100.0
Total		112	100.0	100.0	

Source: processed primary data, 2025

Based on the data above, it is known that most customers visit the BSI outlet once every few months, as many as 56 people (50.0%) out of 112 respondents and only 1 person (9%) never visits the outlet again out of 112 respondents who are BSI bank customers at Padang Bulan Branch Office.

Validity Test

Table 5. Validity Test of the Impact of the Development of the Digital Era Variables

Statement	Rhitung	Rtable	Information
X1	0.532	0.1857	Valid
X2	0.659	0.1857	Valid
X3	0.551	0.1857	Valid
X4	0.654	0.1857	Valid
X5	0.695	0.1857	Valid
X6	0.657	0.1857	Valid
X7	0.671	0.1857	Valid

Validity test was conducted to measure the validity of the questionnaire by measuring Pearson Correlation. In this study, the number of samples (n) = 112, then df can be calculated $112 - 2 = 110$ and $\alpha = 0.05$, the r table is 0.1857. If the calculated r is greater than the r table and the value is positive, then the question item is declared valid. Based on table 5 above, it is known that all statement items in the questionnaire for the Impact of Digital Era Development variable are declared valid. Because it has met the requirements in decision making, namely R calculated $> R$ table. So it can be stated that each question item in the X variable is suitable for use in this study.

Table 6. Validity Test of Frontliners' Needs Variables

Statement	Rhitung	Rtable	Information
Y1	0.753	0.1857	Valid
Y2	0.752	0.1857	Valid
Y3	0.778	0.1857	Valid

Based on Table 4 above, all items in the Frontliners' Needs variable are declared valid. This is because they meet the decision-making requirements, where R count $> R$ table. Therefore, it can be concluded that each statement in the Y variable is suitable for use in this study.

Reliability Test

Table 7. Reliability Test Results

Reliability Statistics	
Cronbach's Alpha	N of Items
.749	7

Reliability Statistics	
Cronbach's Alpha	N of Items
.622	3

The reliability test aims to see whether the questionnaire has consistency if the measurement with the questionnaire is carried out repeatedly. The basis for making decisions on the Cronbach alpha reliability test according to Wiratna Sujenweni (2014) is that the questionnaire is said to be reliable if the Cronbach alpha value is > 0.6 . From the results of the reliability test above, it states that the Cronbach alpha value is > 0.6 , namely $0.749 > 0.6$ for variable X and for variable Y is $0.622 > 0.6$. So it can be said that the questionnaire analyzing the impact of the development of the digital era on the needs of frontliners at Bank Syariah Indonesia KCP Padang Bulan is Reliable.

Pearson Correlation Test

Table 8. Pearson Correlation Test

Correlations

		Developments in the Digital Banking Era	Frontliners Needs
Developments in the Digital Banking Era	Pearson Correlation	1	.484**
	Sig. (2-tailed)		.000
	N	112	112
Frontliners Needs	Pearson Correlation	.484**	1
	Sig. (2-tailed)	.000	
	N	112	112

** . Correlation is significant at the 0.01 level (2-tailed).

The purpose of the correlation test is to determine the level of closeness of the relationship between variables, expressed by the correlation coefficient (r). The type of relationship between variables X and Y can be positive or negative. The basis for making this decision is: if the significance value is <0.05 , then there is a correlation; if the significance value is >0.05 , then there is no correlation.

Based on the results of data processing through SPSS with the Pearson correlation test, the relationship between variable X (Impact of Digital Era Development) and variable Y (Frontliner Needs) has a correlation because the significance value is <0.05 , namely (0.000 <0.05) with a degree of relationship, namely a moderate correlation of (0.48) with a positive relationship form, namely the higher the variable impact of digital era development, the higher the influence of frontliners' needs or the lower the impact of digital era development, the lower the influence on frontliners' needs.

Simple Linear Regression Test Output Results

Table 9. Simple Linear Regression Test Output

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6,297	1,074		5,864	.000
Developments in the Digital Banking Era	.218	.038	.484	5,802	.000

a. Dependent Variable: Frontliners' Needs

The test results show a regression equation with a simple linear regression equation, namely as follows:

$$Y = \alpha + \beta X$$

What is obtained is as follows:

$$Y = 6.297 + 0.218X$$

From the regression equation above, it can be seen that the regression coefficient α for the variable Development of the digital banking era (X) is positive, meaning that this variable has a positive effect on the need for frontliners at BSI KCP Padang. Bulan (Y). The digital era development variable has a regression coefficient value of 6.297. This result shows that every increase in the digital era development variable (X) by one value unit will increase the influence on the need for frontliners at KCP Padang bulan (Y) by 0.218 value units. To find out how much influence the digital era development variable (X) has on the need for frontliners (Y), the test results obtained a coefficient of determination (R²) value for the regression equation, which is 23.4% (the R-Square value in the model summary table) as follows can be seen in the table below:

Table 10 Simple Linear Regression Analysis Output Results

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.484a	.234	.227	1,081

a. Predictors: (Constant), Development of the Digital Banking Era

This means that the digital era's developments influence frontline workers' needs by 23.4%. The remaining 76.6% is due to other variables not included in this study.

Table 11 Simple Linear Regression Analysis Output Results

ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	39,369	1	39,369	33,667	.000b
Residual	128,631	110	1,169		
Total	168,000	111			

a. Dependent Variable: Frontliners' Needs

b. Predictors: (Constant), Development of the Digital Banking Era

A simple linear regression test is used to examine the effect of one independent variable on the dependent variable. The output results show that the calculated F value is 33.667 with a significance level of $0.000 < 0.05$. Therefore, the regression model can be used to predict the development of the digital era. In other words, there is an influence between the development of the digital era (X) and the needs of frontliners (Y). To determine the extent of the influence of these variables, the regression line will be tested using a hypothesis. The form of the hypothesis is as follows:

H0: There is no influence of the Digital Era Development variable (X) on the needs of frontliners (Y)

H1: There is an influence of the development variable of the Digital Era (X) on the Needs of Frontliners (Y).

The test statistic used to test the above hypothesis is the t-test. Based on the results of data processing as seen in the coefficients table, the calculated t value is obtained as shown in Table 1.9. Meanwhile, the t-table value is $t = [\alpha; (df = nk)]$; $t = [5\%; (df = 112-2)]$; $t = (0.05; 110)$

Table 12 Comparison of Calculated T Value with T Table

Variables	T count	T table	Conclusion
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X	5,802	1,982	H0 Rejected
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Based on this regression calculation, it can also be seen in Table 1.9 that the t-value for the digital era development variable is 5,802. This value is greater than the t-value of 1,982. Because $t\text{-value} > t\text{-table}$, it can be concluded that there is a significant relationship between the digital era development variable and the need for frontliners in Indonesian Islamic banks. Therefore, the hypothesis test H1 is accepted and H0 is rejected.

CONCLUSION

Based on the research results, it can be concluded that the development of the digital era has had a real and significant impact on the needs of frontliners at Bank Syariah Indonesia KCP Padang Bulan. This finding is supported by the SLR results from several previous journals, which show that banking digitalization has replaced many routine operational functions of frontliners, but at the same time created new needs for more strategic frontliner roles. Frontliners are now required to have digital competency, adaptive communication skills, and educational abilities in bridging technology services with diverse customers.

Quantitative results show that digital banking has an influence of 23.4% on the needs of frontliners, with a significance level of $0.000 < 0.05$. The remaining 76.6% is caused by other variables outside the variables that were not included in this study. Based on the regression calculation, the t-value for the digital era development variable is 5,802. This value is greater than the t-table value of 1,982. Because $t\text{-value} > t\text{-table}$, it can be concluded that there is a significant relationship between the digital era development variable and the needs of frontliners. Therefore, the hypothesis test H1 is accepted and H0 is rejected. This means that there is an influence between the impact of the digital era development variable and the needs of frontliners.

Thus, Islamic banking institutions need to make adjustments in their human resource management, particularly by providing regular digital training, strengthening communication soft skills, and redefining the role of frontliners to remain relevant and competitive in facing the challenges of the digital era.

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