

## The Impact of Improving Employee Skills and Knowledge Facing Digital Transformation at BSI Bank, Palopo City Branch

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### **Abstract**

#### **Keywords:**

*Improving employee skills,  
Employee knowledge, Digital  
transformation*

*This study aims to analyze the influence of employee skills and knowledge on digital transformation at Bank Syariah Indonesia (BSI) Palopo City Branch. Digital transformation in the banking sector requires human resources who are capable of operating technology and adapting to new systems. The study used a quantitative approach, involving all 30 employees of BSI Palopo Branch as a sample through census sampling. Data were collected using a Likert-scale questionnaire and analyzed using multiple linear regression. The results showed that employee skills and knowledge have a positive and significant effect on digital transformation. Knowledge is the most dominant factor in supporting the success of service digitalization. These findings emphasize that improving competency and understanding of technology is essential to strengthen human resource readiness in facing digital changes in Islamic banking..*

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## INTRODUCTION

The Industrial Revolution 4.0 era has accelerated digitalization in various sectors, including banking. Digital transformation is not only related to the use of new technologies but also requires human resources (HR) preparedness with relevant skills and knowledge to adapt to a technology-based work environment. The development of digital services such as mobile banking and internet banking has changed customer transaction patterns and reduced reliance on conventional services at branch offices. This situation demonstrates that HR capabilities are a key factor in the success of digital banking services (Kusumawati & Prasoj, 2023; Santoso et al., 2020).

Several studies confirm that organizations capable of effectively implementing digital transformation are those with employees with digital competencies, technological adaptability, and strong collaborative skills (Bouwman et al., 2024; Grigorescu et al., 2021). In addition to skills, employee knowledge of digital technology and procedures is also a crucial component supporting innovation and the effective implementation of digital systems (Ajie, 2022; Wahyuningtyas et al., 2021). However, several studies also reveal that skills gaps and low digital literacy remain significant barriers to digital transformation, particularly in regional financial institutions (Bejaković & Mrnjavac, 2020; Anugrah et al., 2024).

In the context of Islamic banking, digital transformation is increasingly important given the competition within the dual banking system and the demands for operational efficiency. Junaidi et al. (2021) emphasize that Islamic banks need to strengthen their human resource capacity and technological adaptability to maintain competitiveness. Bank Syariah Indonesia (BSI) Palopo City Branch is one of the service units expanding its digital technology implementation. However, challenges in the form of disparities in employee skills and knowledge persist, as is the case in many Islamic banking branches in the region.

Based on these conditions, this study was conducted to fill the research gap regarding how employee skills and knowledge influence the success of digital transformation in regional Islamic banking environments. Unlike previous studies that focused more on the national context or

conventional banks, this study provides a novel contribution by analyzing these factors at the Palopo City Branch of Bank Syariah Indonesia. Therefore, the purpose of this study is to analyze the influence of employee skills and knowledge on digital transformation at the Palopo Branch of BSI.

## LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

### Improving Employee Skills (X1)

Skills development is a key factor in determining an organization's ability to adapt to changes in the work environment, particularly in the digital era. According to Yoto et al. (2022), digital skills need to be improved to enable banking employees to keep up with technological developments and maintain competitiveness. Saksono et al. (2022) emphasize that technology-based training programs have been proven to improve employee competency in the face of digital transformation.

Employee skills are not only related to technical abilities, but also encompass non-technical skills such as communication, collaboration, and problem-solving, relevant to the needs of the banking industry. From these various perspectives, it can be concluded that employee skills are a combination of technical and non-technical abilities that support work effectiveness in the digital era. Good skills enable employees to adapt to technological changes and contribute optimally to achieving organizational goals, particularly in the digital transformation process in the banking sector.

Employee skill indicators and their explanations according to Van Laar et al. (2020) include:

1. Basic Digital Skills
2. Critical Thinking and Problem Solving Skills
3. Communication and Collaboration Skills
4. Adaptation Skills to New Technologies

Previous research supports the importance of digital skills in supporting organizational performance. Yoto et al. (2022) stated that improving banking employee skills is directly proportional to the effectiveness of digital services. Saksono et al. (2022) also added that skills developed through training can strengthen banks' competitiveness in the digital era. However, Bejaković & Mrnjavac (2020) found that a digital skills gap remains among employees, making digital transformation difficult to implement.

### Employee Knowledge (X2)

Employee knowledge plays a crucial role in supporting organizational innovation and success, particularly in the banking sector. Anwar et al. (2023) stated that adequate employee knowledge is a key factor in success. Ramadhan et al. (2020) also emphasized the importance of knowledge management in improving employee work quality through continuous learning.

Based on the theoretical explanation, employee knowledge can be concluded as the primary foundation for supporting organizational effectiveness and sound decision-making in the digital age. Adequate knowledge not only improves individual performance but also strengthens the organization's ability to innovate, adapt, and sustainably implement new technologies.

Knowledge indicators and their explanations according to Yenti et al. (2023) include:

1. Knowledge of Digital Technology
2. Procedural Knowledge in Using Banking Systems
3. Conceptual Knowledge of Work Innovation
4. Practical Knowledge in Implementing Digital Services

Several studies have shown that employee knowledge influences the success of digital transformation. Ramadhan et al. (2020) stated that good knowledge management contributes significantly to improved performance. Yenti et al. (2023) added that the success of innovation in financial institutions is largely determined by employee knowledge. However, Mulya Rizki Anugrah et al. (2024) emphasized that low digital literacy is a barrier to optimal utilization of digital systems.

### **Digital Transformation (Y)**

Digital transformation in banking is the process of shifting services from conventional to information technology-based services. According to Yoto et al. (2022), service digitization can improve operational efficiency and service quality. Fitriah Mudassir & Khaidir Kahfi Natsir (2025) emphasize that digital transformation is essential for banking organizations to remain relevant, although its implementation still faces various obstacles, particularly in the regions.

Based on the theory outlined above, digital transformation can be defined as a process of comprehensive change in banking business and operational models through the use of digital technology. This transformation is oriented not only toward efficiency and service quality, but also toward creating new value for customers and increasing the competitiveness of banking institutions in the digital era.

Digital transformation indicators and their explanations according to Bejaković & Mrnjavac (2020) include:

1. Adoption of Digital Technology in Banking Services
2. Operational Efficiency through Digital Systems
3. Digital-Based Business Model Changes
4. Improving Customer Experience through Digital Services

Kusumawati & Prasojo (2023) found that digital systems accelerate transaction processes and increase customer satisfaction. However, Yenti et al. (2023) highlighted limited technological knowledge as a barrier to optimizing digitalization, while Bejaković & Mrnjavac (2020) emphasized skills and knowledge gaps as key challenges.

### **Previous Research**

Several previous studies have provided important insights into skills, knowledge, and digital transformation in banking and organizational contexts. Research by Yoto et al. (2022) highlights learning innovation in the digital era and confirms that improving digital skills is positively correlated with service effectiveness, particularly in the vocational education sector. These findings demonstrate that strengthening digital skills is a crucial aspect in supporting technology-driven change.

Furthermore, Saksono et al. (2022) discussed the development of civil servant competencies through a knowledge management approach. The study's results showed that technology-based training can improve work competencies, thereby supporting organizational readiness for digitalization. Research by Bejaković and Mrnjavac (2020) highlighted the issue of the digital skills gap in the labor market. They found that low digital literacy is a major obstacle to digital transformation, both at the organizational and workforce levels.

In the context of human resources, Anwar et al. (2023) demonstrated that adequate skills and knowledge significantly contribute to employee performance in the agro-industrial sector. These findings reinforce the view that mastery of knowledge and job competencies are key factors in organizational success. A similar view is expressed by Ramadhan et al. (2020), who stated that knowledge management through the implementation of knowledge management can improve employee work quality, particularly among civil servants.

Meanwhile, research by Yenti et al. (2023) confirmed that digital knowledge significantly influences an individual's ability to use mobile banking services. This suggests that technological literacy is a crucial factor in the effectiveness of digital service adoption. From the perspective of barriers to digitalization, Mulya Rizki Anugrah et al. (2024) revealed that low digital literacy remains a major challenge in utilizing digital systems, particularly in the recruitment process and career development in the banking industry.

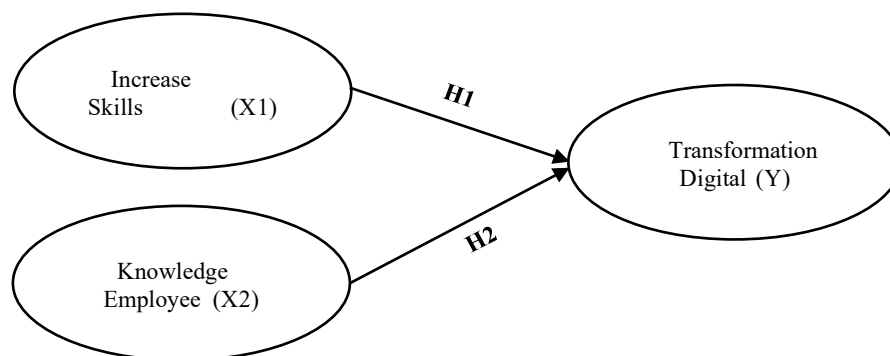
Furthermore, Kusumawati and Prasojo (2023) emphasized that developing digital talent competencies through financial authority strategies can accelerate transaction processes and improve customer satisfaction in the banking sector. Research by Santoso et al. (2020) also supports this view by demonstrating that talent mapping is a strategic approach to driving digitalization initiatives in the banking and fintech industries. This underscores the importance of human resource readiness in supporting digital transformation.

In a study on the sustainability of the banking system, Tsindeliani et al. (2022) highlighted the close link between digital transformation and sustainability, where the adoption of digital technology contributes to efficiency and innovation in environmentally friendly services. Research by Van Laar et al. (2020) provides a systematic review of 21st-century skills and the digital skills required by the workforce. The study highlights the determinants influencing individual readiness for the digital era.

Finally, Fitriah Mudassir and Kahfi Natsir (2025) discuss digital innovation in microfinance institutions. This research shows that digitalization can improve operational efficiency, expand service access, and build a sustainable financial ecosystem, despite still facing obstacles such as infrastructure constraints and limited technological understanding.

### Conceptual Framework and Hypothesis

From the theoretical study and previous research, the framework for this research can be described as follows:



**Picture 1.** Conceptual framework

The conceptual framework in this study illustrates that improving employee skills ( $X_1$ ) and knowledge ( $X_2$ ) plays a role in influencing the success of digital transformation ( $Y$ ) at the Palopo City Branch of Bank Syariah Indonesia. Improving digital skills, adapting to new technologies, and mastering conceptual and practical knowledge are expected to strengthen the effectiveness of digital transformation implementation in banking services. Therefore, this study proposes two hypotheses.

**H1:** Improving employee skills has a positive impact on digital transformation in BSI Bank, Palopo City Branch.

**H2** :Employee knowledge has a positive impact on digital transformation at Bank BSI Palopo City Branch.

## **METHODS**

### **Research Design or Type**

The quantitative approach was chosen for this study because the research objective was to determine the relationship between improving employee skills (X1) and employee knowledge (X2) towards digital transformation (Y) at the Bank Syariah Indonesia (BSI) Palopo City Branch. The quantitative approach was deemed appropriate because it allowed researchers to objectively test hypotheses using measurable instruments and statistical analysis.

### **Location and Time of Research**

The research was conducted at Bank Syariah Indonesia (BSI) Palopo City Branch, located at Jalan Andi Djemma No. 115, Palopo City, South Sulawesi. The location was chosen because BSI Palopo Branch is one of the Islamic bank branches most actively implementing digital-based systems and services, making it relevant to the research focus on improving employee skills and knowledge in facing digital transformation. Furthermore, this branch has a representative number of employees and a continuously growing level of technology adoption, thus supporting the smooth collection of research data.

This research is planned to last approximately two months, including preparation steps, questionnaire distribution, and data collection from respondents. The schedule can be adjusted based on the researcher's readiness and coordination with the Palopo branch of Bank Syariah Indonesia to ensure the research process runs effectively and according to plan.

### **Population and Sample**

A total of 30 employees of Bank Syariah Indonesia (BSI) Palopo City Branch were included in this study's population. This population was selected based on their relevance to the research topic, as employees are directly involved in the implementation of digital systems and the bank's operational activities.

The study used the entire population as a sample due to its relatively small population size (census sampling). Therefore, all employees of the BSI Palopo Branch were included in this study to ensure the findings provide a comprehensive and accurate picture of the situation regarding employee skill and knowledge enhancement in the face of digital transformation.

### **Method of collecting data**

To collect data, a questionnaire designed based on indicators for each research variable was used. To facilitate respondents' quantitative responses, the instrument used a Likert scale (1–5). In addition to the questionnaire, the theoretical basis was strengthened through literature research from journals, books, and related publications.

### **Data Analysis Methods**

Data processing in this study was carried out through a series of statistical procedures using SPSS software. The analysis stages included validity and reliability tests, descriptive analysis, multiple linear regression, t-tests, F-tests, and calculating the coefficient of determination ( $R^2$ ). An explanation of each stage is presented below (Ghozali, 2021).

## RESULTS AND DISCUSSION

### Validity Test

**Table 1.**Validity Test

Item Code	Correlation Value (r)	Threshold r	Decision
X1.1	.589	.361	Qualify
X1.2	.469		
X1.3	.840		
X1.4	.557		
X1.5	.770		
X1.6	.532		
X1.7	.760		
X1.8	.697		
X1.9	.623		
X1.1	.690		
X1.11	.590		
X1.12	.514		
X2.1	.510	.361	Qualify
X2.2	.880		
X2.3	.600		
X2.4	.412		
X2.5	.594		
X2.6	.775		
X2.7	.490		
X2.8	.482		
Y1	.634	.361	Qualify
Y2	.538		
Y3	.675		
Y4	.554		
Y5	.467		
Y6	.641		
Y7	.527		
Y8	.586		

(Source: Data processed by SPSS, 225)

All statement items for variables X1, X2, and Y have a calculated r-value greater than the table r-value (0.361), according to the validity test results shown in Table 1. Therefore, each component of the instrument is declared valid and suitable for use in this study because it is able to measure the intended variables.

### Reliability Test

**Table 2.**Reliability Test

Variable	Mark	Cronbach's Alpha	Results
Improve Skills	.858	.60	reliable

Employee Knowledge	.730	.60	reliable
Digital Transformation	.718	.60	reliable

(Source: Data processed by SPSS, 2025)

All instruments for all variables were declared reliable, which means that the instruments are consistent and can be trusted to be used in this study, according to the results of the reliability test shown in Table 2.

### Descriptive Statistics

**Table 3.** Descriptive Statistical Test

Variable	Min	Max	Mean	Standard Deviation
Improve Skills (X1)	39.00	57.00	53.13	4.65154
Employee Knowledge (X2)	27.00	40.00	36.20	2.52436
Digital Transformation (Y)	26.00	38.00	35.30	2.80578

(Source: Data processed by SPSS, 2025)

According to the descriptive statistics shown in Table 3, all variables exhibited varying value ranges for each indicator. The mean values for these three variables were within a range greater than their minimum values, indicating that respondents' perceptions of all variables tended to be positive.

### Multiple Linear Regression Analysis

**Table 4.** Multiple Regression Test

Variables	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Measurement value	Results
	B	Std. Error	Beta				
(Constant)	-0.546	40,041		-0.135	0.894	0.05	Significant
Increase Skills (X1)	0.250	0.070	0.415	30,552	0.001		
Knowledge Employee (X2)	0.623	0.130	0.560	40,794	0,000		Significant

(Source: Data processed by SPSS, 2025)

**The table contains the equations:**

$$Y = -0.546 + 0.250X1 + 0.623X2 + \epsilon$$

Based on the previous regression equation, the constant value of -0.546 indicates that in a situation where variables X1 and X2 are considered constant or unchanged, the Y value tends to be at -0.546. Both variables X1 and X2 have a positive impact on variable Y, because the X1 regression coefficient of 0.250 indicates that every one-unit increase in X2 will increase Y by 0.250. Meanwhile, the X2 coefficient of 0.623 indicates that every one-unit increase in X2 will increase Y by 0.623. Thus, variables X1 and X2 have a positive impact on variable Y.

### t-test (Partial)

The influence of each independent variable on the dependent variable is measured using a partial t-test. In multiple regression analysis, the calculated t-values for variables X1 and X2 are obtained from the coefficient table. If the calculated t-value is greater than the t-table value or the significance value is less than 0.05, the variable is considered to have a significant influence.

The results of the t-test show that both variables X1 and X2 have a partial significant influence on Y. Variable X1 has a t-count value of 3.552 with a significance value of 0.001, and variable X2 has a t-count value of 4.794 with a significance value of 0.000. Thus, variable X1 has a positive and significant influence on Y.

### F Test (Simultaneous)

**Table 5.F** Test (Simultaneous)

Variables	f-count	f-table	Sig.	Measurement Value	Results
X1 & X2	40,226	3,350	0.000	0.05	Simultan

(Source: Data processed by SPSS, 2025)

The calculated F value of 40.226 with a significance value of  $0.000 < 0.05$  is indicated by the F test results shown in the table above. This indicates that variables X1 and X2 have a significant influence on Y simultaneously. Therefore, the regression model used in this study is suitable for use in subsequent analyses.

## DISCUSSION

### The Impact of Skills Enhancement on Digital Transformation

With a t-value of 3.552 and a significance level of 0.001 ( $<0.05$ ), the study results indicate that employee skills have a positive and significant impact on digital transformation. The results indicate that better digital skills, the ability to adapt to various technologies, and the ability to communicate and collaborate with others make digital transformation at Bank BSI Palopo Branch more effective.

These results align with several previous studies. Yoto et al. (2022) found that improving digital skills is directly proportional to the effectiveness of digital services. Similarly, Saksono et al. (2022) confirmed that technology-based training improves job competency, thus supporting digital-based change. This consistent finding reinforces the importance of skills as a critical foundation in the banking digitalization process.

However, previous research, particularly from Bejaković and Mrnjavac (2020), has contradicted findings, indicating a digital skills gap among workers that could hinder the digital transformation process. This suggests that while skills influence is significant, their effectiveness still depends on the ability of all employees to achieve the required competency standards.

The implications of these findings for Bank BSI Palopo Branch are the need for a more structured skills development program, including ongoing digital training, technology mentoring for less proficient employees, and periodic digital capacity assessments. This will minimize skills gaps, enabling the digital transformation process to run more optimally and equitably across all work units.

### The Influence of Employee Knowledge on Digital Transformation

The results of the study indicate that employee knowledge has a positive and significant effect on digital transformation at the BSI Palopo Branch. This is indicated by the t-value of 4.794 with a significance of 0.000 ( $<0.05$ ), and the regression coefficient X2 (0.623) is greater than X1.

Therefore, it can be concluded that employee knowledge is the most dominant factor in driving digital transformation. Mastering digital technology, understanding digital banking system procedures, and being able to implement service innovation are all knowledge in question.

The results of this study support Ramadhan et al. (2020), who stated that knowledge management improves employee work quality. Furthermore, Yenti et al. (2023) stated that digital knowledge significantly influences mobile banking usage. This is direct evidence of the success of service digitization. According to Anwar et al. (2023), adequate knowledge improves overall performance.

However, previous research has also revealed negative aspects. Mulya Rizki Anugrah et al. (2024) stated that low digital literacy is a serious obstacle to utilizing digital systems, while Yenti et al. (2023) cautioned that limited knowledge can limit optimal technology utilization. This negative aspect is relevant if employee knowledge is uneven or does not evolve with technological changes.

The implications of these findings for Bank BSI Palopo Branch are the importance of strengthening knowledge management through internal learning systems, developing digital knowledge modules, and providing knowledge-sharing forums among employees. Furthermore, improving conceptual and practical knowledge can accelerate employees' ability to navigate digital innovation, enabling more effective, consistent, and sustainable digital transformation.

## **CONCLUSION**

This study shows that employee skills and knowledge play a crucial role in driving the success of digital transformation at Bank BSI, Palopo City Branch. Employee skills, such as the ability to use digital technology, adapt to new systems, and communicate and collaborate in a technology-based work environment, have been shown to positively contribute to the effectiveness of digital service implementation. Employee knowledge also has a more dominant influence, particularly knowledge of digital technology, system usage procedures, and the ability to implement banking service innovations. Regression test results indicate that both variables significantly influence digital transformation, both partially and simultaneously. The results indicate that human resource readiness, particularly in terms of adequate skills and knowledge, is crucial for more efficient, effective, and sustainable digitalization of Islamic banking.

### **Suggestion**

Based on the research findings, Bank BSI Palopo City Branch is advised to continue strengthening its employees' capacity through ongoing digital training, particularly focused on improving technical skills and adaptability to new technologies. The development of an internal knowledge management system also needs to be improved so that employees can share information, experiences, and understanding regarding the use of digital technology in banking operations. Furthermore, regular competency evaluations are crucial to identify more specific training needs and ensure that all employees have a consistent understanding of the technological developments being implemented. From an organizational perspective, support for digital infrastructure must be continuously improved to ensure the digital transformation process can proceed smoothly. For further research, incorporating additional factors such as digital literacy or organizational culture could provide a more comprehensive picture of the components contributing to the success of digital transformation in the Islamic banking sector.

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