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Designing an Optimal Education and Training Model for Relationship Managers in the Digital Era

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Abstract

The development of digital technology and changes in consumer behavior have encouraged the banking sector, including Bank Rakyat Indonesia (BRI), to adapt by improving the quality of human resources (HR). In this context, it is important to design an optimal education and training model for BRI employees, especially RM Briguna, to be able to compete in the digital era. This study aims to evaluate the education and training needs of BRI Briguna RM in the digital era and design a model that aligns with the specific characteristics and needs of workers, particularly in the eastern region of Indonesia. The method used in this study is a qualitative approach through literature studies, which includes an analysis of various education and training models applied in the banking sector, as well as a review of best practices in HR development. The results of the study indicate that effective training models include competency-based training, on-the-job training, e-learning, blended learning, and gamification. Each model has advantages and limitations that need to be considered in its design. Evaluation of existing training programs indicates the need for adjustments to the curriculum and methods to ensure relevance to industry needs and current technological developments. The optimal education and training model must be flexible, innovative, and in accordance with the specific needs of employees. Investment in HR development and partnerships with educational institutions will be the key to BRI's success in facing challenges in the digital era. By implementing the right model, BRI can build a competent and adaptive workforce, especially RM Briguna in the eastern region of Indonesia, ready to contribute to the company's progress.

Keywords

Education Training, Education Model, Human Resources, Digitalization

1. Introduction

The banking sector, both at the national and global levels, has now entered the era of digitalization. Branchless banking services and transactions through e-channels have become commonplace (Abror & Muharam, 2024). This rapid development has increased competition in the banking world. If a bank fails to adapt, its operational continuity could be hindered. Therefore, every bank needs to have a good system, supported primarily by competent, reliable, and professional Human Resources (HR), as HR plays an active role in carrying out the operational activities of the bank (Hanggraeni, 2012; Quyen, 2020).

In the face of increasingly tight competition due to digitalization, the banking sector needs to prepare all aspects, including human resource management. HR is the main foundation in banking operations, requiring every company to have a workforce that is knowledgeable, skilled, and capable of delivering optimal work results (Wahyono, 2024). Therefore, managers must enhance employee performance through training. Existing skills must be continuously honed through work experience and ongoing training programs (Shifa & Harto, 2024). In general, training serves to improve employee performance, which directly impacts productivity. The implementation of efficient and effective training requires good and professional management (Asif, 2021; Pudjianto et al., 2023). Every company has a vision, mission, and goals it wants to achieve, and to maintain its existence and grow, a company needs effective management. Good management is carried out by HR, which plays a crucial role in supporting the company through contributions, talents, creativity, and tangible roles in every company or organizational activity (Anggraeni, 2020).

Bank Rakyat Indonesia (BRI) is one of the largest state-owned banks in Indonesia, focusing on community empowerment and supporting Micro, Small, and Medium Enterprises (MSMEs). Founded in 1895 in Purwokerto, BRI initially functioned as a savings and loan bank to help rural communities, particularly farmers, gain access to finance. Over time, BRI has continued to evolve and play a significant role in providing inclusive banking services to all segments of society, including remote areas that are difficult to reach by conventional financial services (Lubis, 2022). BRI is recognized for its contributions to developing the MSME sector in Indonesia, which plays a vital role in the national economy. With an extensive branch network even in remote areas, BRI has become the primary banking choice for rural communities and small business actors needing financial services such as business loans, savings, and other banking products. BRI's support for the MSME sector is also reinforced by products and services specifically designed to help small business actors develop their businesses. In the digitalization era, BRI is actively transforming by developing digital services and financial technology (fintech). Services such as BRImo (BRI's mobile banking application), BRILink (BRI's agent network), and various other digital products enable BRI to provide faster, easier banking services that can be accessed from various regions. This digitalization helps BRI expand its service reach to areas that were previously underserved, supports financial inclusion, and enhances operational efficiency.

Research shows that effective education and training programs not only contribute to improving employees' technical skills but also to developing the adaptability and innovation abilities required in ever-changing work situations (Agustin et al., 2023). For BRI, optimal education and training must include mastering digital skills, data analysis, and soft skills such as communication and time management, all of which are necessary to serve customers more efficiently and meet modern banking standards. By enhancing these skills, BRI's workforce will be better prepared to face competition from digital banks and other financial institutions increasingly relying on technology as a competitive advantage.

The need for an adaptive education and training model at BRI is closely related to technological changes that increasingly influence business processes and interactions with customers. The digital transformation occurring in the banking sector demands a competency enhancement focused on information technology and digital innovation. According to research by Ologbenla (2021), digital transformation in the banking sector requires financial institutions to invest in technology-based training to update their employees' skills. BRI is no exception in this regard, given the importance of digital expertise in supporting service and operational efficiency, especially in efforts to enhance services to communities throughout remote areas of Indonesia. A training model specifically designed to improve these skills will allow BRI to strengthen its competitive position in the market, both nationally and internationally (Shah, 2022).

The importance of education and training programs for BRI's workforce is also related to the need for ongoing evaluations to measure the effectiveness of the training provided. This evaluation can be conducted through surveys, interviews, or performance analyses as feedback for training managers to refine training modules and materials in the future. The lack of post-training evaluation becomes a constraint in the banking sector, where there often exists a gap between expected skills and the skills obtained by employees. Therefore, an effective model for BRI should include a sustainable evaluation mechanism to ensure the achievement of training objectives.

Sustained education and training are expected to create a learning culture within BRI's work environment. This culture is essential for enhancing the workforce's adaptability to technological developments and changing market needs, enabling the company to be more responsive to industry trends. According to Chasanah (2008), companies that consistently implement a learning culture will enhance job satisfaction, which in turn positively impacts productivity and employee loyalty. In BRI, this aligns with the bank's vision of building human resources that are not only competent but also strongly committed to the company's development and customer service throughout Indonesia.

The significance of this research lies in the efforts to enhance the competitiveness of Bank Rakyat Indonesia (BRI) through the development of adaptive and competent human resources. With the design of an optimal education and training model, this research is expected to provide practical guidance for BRI in building a workforce capable of facing the challenges of banking in the digital era. This research also has the potential to make important contributions to the banking sector in Indonesia by providing insights into how technology-based training can be implemented to improve operational performance and expand the bank's service reach in various regions. Moreover, the findings of this research can provide a basis for other financial institutions facing similar challenges to implement adaptive training models, focusing on enhancing digital skills and innovative capabilities relevant to the development of the banking industry.

2. Methods

The research method used in designing the optimal education and training model for Bank Rakyat Indonesia (BRI) employees is a qualitative approach with literature review as the main data collection technique. This approach was chosen as the research aims to understand various concepts, theories, and education and training models proven effective in the context of banking and human resource development. Qualitative research allows the researcher to delve deeply into various literature sources, such as scientific journals, financial institution reports, textbooks, and previous research articles relevant to this topic. The focus of the analysis is on elements that support the effectiveness of education and training, including technology-based training techniques, adaptive learning approaches, and continuous evaluation methods tailored to BRI's needs in the digital era.

During the literature review process, various sources are evaluated based on their validity, relevance, and content alignment with the research objectives. The data obtained from this literature study will be analyzed to identify patterns or general principles underlying optimal training and education models for the banking sector workforce. This method also enables the identification of recent trends in banking HR development, especially in the context of digitalization that increasingly demands new skills from employees. This approach aligns with the research objective of designing a technology-based training model, such as blended learning, and the mastery of both soft and digital skills. Through the literature review method, this study develops a model relevant to BRI's needs without the need for direct interviews, allowing the analysis to focus more on theoretical evidence and best practices recognized across various studies. The results of this study are expected to form the foundation for designing a comprehensive education and training model that can address the challenges of the modern banking industry.

3. Result

On-the-job training is one of the most widely applied approaches in the banking industry. This model provides employees with the opportunity to learn directly in their work environment, accompanied by a more experienced mentor or coach. In the banking context, this training model allows employees to immediately practice the new knowledge and skills they have acquired. For example, a customer service employee can learn how to interact with customers effectively through direct observation and guidance from senior colleagues. The main advantage of on-the-job training is that employees can adapt to the bank's work system in real time, so that the learning process is more efficient and relevant to their daily work needs. Previous research by Kartika et al. (2021), showed that on-the-job training can improve individual performance because employees can directly apply the theories they have learned in real situations, which is also in line with the findings of Rahman et al. (2020), which stated that employees who receive direct training adapt more quickly to changes in their tasks and responsibilities.

However, the downside of this model is the lack of flexibility in training schedules and the limitations for employees to develop new skills that may not be achieved through on-the-job coaching alone. This is in line with research by Gunawan (2020), which notes that training that relies solely on work experience can limit employee exposure to the various approaches and best practices that can be found in other forms of formal training. The study emphasizes the importance of combining on-the-job training with other training methods to achieve a more holistic and comprehensive outcome in employee skill development. Considering the findings of these studies, it is important for banking institutions to integrate various training models to maximize their HR development potential.

In addition to on-the-job training, the banking sector also widely implements technology-based training, such as e-learning. This model allows employees to learn independently through a digital platform that provides training materials, video tutorials, and self-evaluations. E-learning provides the advantage of flexibility in time and place of learning, so that employees can learn at a suitable time without having to leave their main tasks. This is very useful, especially for banks that have branches in various locations and employees who must carry out busy work activities. Research by Permatasari & Hardiyana (2018), shows that the implementation of e-learning in employee training can increase their engagement because they have more control over their learning process, which is in line with the findings reported by Rahman et al. (2020), which emphasizes that flexibility in e-learning can motivate employees to engage in learning more actively.

E-learning also allows training managers to update content quickly, adapting materials to the latest needs in the banking sector, such as the development of digital

financial products or changes in banking regulations. Research by Syahputra et al. (2024), confirmed that the ability to update training materials in real-time is one of the main advantages of e-learning, allowing institutions to remain relevant and responsive to rapidly changing market needs. However, one of the disadvantages of e-learning is the lack of direct interaction between employees and trainers or instructors, which can reduce the effectiveness in improving practical skills and problem solving. Research by Hadisi & Muna (2015) suggests that the lack of direct interaction in e-learning models can lead to limitations in learning that requires in-depth discussions or direct feedback, so employees may feel less prepared to apply their new skills in real-world situations. Therefore, it is important for banking institutions to consider ways to address this shortcoming, such as integrating face-to-face sessions or discussion forums into their e-learning curriculum, to maximize the effectiveness of training.

Blended learning is another model that is gaining popularity in the banking sector. It combines face-to-face and technology-based training approaches, with the aim of harnessing the strengths of both methods. In the banking context, blended learning typically involves intensive face-to-face sessions to build practical skills, while theoretical material is delivered via digital platforms. Research by Sangadji et al. (2022), suggests that blended learning can increase engagement and learning outcomes, as it provides trainees with the opportunity to learn in a wider variety of ways, according to their individual preferences. Blended learning is suitable for training programs that require both in-depth understanding and practical application, such as training on credit risk analysis or understanding complex banking products. For example, an employee learning about investment portfolio management can use digital materials to understand basic concepts, and have a live discussion with a trainer to explore investment strategies based on real-world case studies. Findings by Idris (2018), support this view, suggesting that a combination of self-paced and face-to-face training can lead to better understanding and more effective application in the real world.

The advantage of blended learning is the flexibility it offers, where employees can adjust their learning time independently, but still get direct guidance when needed. According to research Kartika et al. (2021), this flexibility not only increases employee satisfaction but can also contribute to increased productivity, as employees can learn at a time that best suits their work schedule. However, blended learning requires adequate technological infrastructure, such as stable internet access and user-friendly training platforms, which are sometimes obstacles for banks in remote areas or those with limited budgets. Research by Chasanah (2008), shows that this challenge can impact the effectiveness of training, especially if employees do not have sufficient access to optimally utilize digital platforms. Therefore, it is important for banking institutions to invest in technological infrastructure and provide technical training to employees so that they can make the most of blended learning.

The banking sector also implements competency-based training, where training programs are designed to meet certain competency standards that are relevant to certain positions or job functions within the bank. This approach ensures that each employee has the skills and knowledge that are appropriate to their duties and responsibilities. As stated by Boahin & Hofman (2014), competency-based training can increase the effectiveness of training because it focuses on developing skills that can be directly applied in daily work. In the competency-based training model, the training curriculum is designed based on a competency map that includes technical, cognitive, and interpersonal skills that must be possessed by employees at various levels, from operational to management. For example, employees who work in risk management will receive training on risk analysis, credit risk management, and understanding the regulations that apply in the financial sector. Research by Pereira et al. (2018), shows that this competency-based approach can improve employee

performance because they are trained to meet clear and measurable standards, making it easier for managers to evaluate their work results. The advantage of the competency-based training model is the increased accuracy in compiling relevant and measurable training materials based on specific job needs.

However, the challenge of this model is the complexity in compiling and adjusting competency maps that may change along with the development of the banking industry and regulations. This was revealed in a study by Bhutto et al. (2023), which emphasized that competency needs in the banking sector are very dynamic and often influenced by external factors such as new technology and regulatory changes. Therefore, it is important for banks to have a flexible system in designing training curricula and continuously updating competency maps to remain relevant to industry demands. In this context, collaboration with educational institutions and professional development can be a solution to ensure that competency-based training remains up-to-date and effective in meeting market needs.

Digitalization has also opened opportunities for the banking sector to adopt simulation-based training. This model allows employees to practice their skills in a simulated environment that closely approximates the actual work situation. In the banking industry, simulation-based training is usually applied to training programs related to customer service, risk management, and market analysis. According to a study by Aggarwal et al. (2010), the use of simulation in employee training not only improves technical skills but also interpersonal skills, which are very important in dealing with customers. Through simulation, employees can experience realistic scenarios, such as handling customer complaints or deciding on investments based on changing market data.

The advantage of simulation is that it provides an interactive and practical learning experience, which is very effective in improving problem-solving and decision-making skills. A study by Pereira et al. (2018), found that employees who underwent simulation-based training showed significant improvements in decision-making skills compared to those who underwent traditional training. This experience also builds employees' confidence in dealing with challenging situations, as they have practiced in scenarios that mimic the reality of work.

However, this model also requires a large investment in technology and the development of complex and relevant simulation scenarios. Research by Elendu et al. (2024), emphasized that the main challenges in implementing simulation-based training are high initial costs and the need for adequate technological infrastructure. Banks must consider available resources and potential returns on investment when deciding to adopt this training model. In addition, developing simulation scenarios that are in accordance with real situations in banking also requires collaboration between training experts and industry practitioners to ensure that the simulations created truly reflect the challenges faced in the field. Thus, although simulation-based training promises many benefits, its implementation must be carefully planned to provide optimal results for employee development in the banking sector.

One of the latest trends in education and training models in the banking sector is game-based training or gamification. This model utilizes game elements, such as points, levels, and rewards, to increase employee motivation and engagement in the training process. In the banking context, gamification can be applied to training that requires product understanding, regulatory compliance, or customer service skill development. Research by Pereira et al. (2018), shows that gamification can increase employee intrinsic motivation, which contributes to training effectiveness. Employees who engage in gamified training programs report more positive learning experiences and feel more engaged in the process.

By using games, employees can learn through fun and competitive experiences, which can encourage knowledge retention and accelerate the learning process. In a

study conducted by Prasinis et al. (2022), it was found that participants who participated in game-based training showed significant improvements in product understanding compared to a control group that did not use gamification. The competitive element in gamified training also facilitates collaborative learning, where employees can learn from each other in a more relaxed and informal setting.

However, gamification must be carefully designed to remain relevant to the training needs, so as not to reduce focus on the actual training objectives. Research by Aldemir et al. (2018), emphasizes the importance of integrating content that is in line with learning objectives, as well as ensuring that game elements do not become distractions. The quality of game design and the relevance of the material are also very important, because otherwise, training designed with gamification can lose its essence and main purpose. Therefore, it is important for training managers to periodically evaluate the effectiveness of gamified programs and adjust them to the needs and developments of the banking industry. With the right approach, gamification can be an effective tool in improving employee skills and knowledge, as well as creating a more engaging learning culture within the organization.

Each training model applied in the banking sector has its own advantages and limitations, and the selection of the right model depends on the objectives, training needs, and characteristics of the existing workforce. Banks that have a workforce with very diverse backgrounds need to consider the flexibility and accessibility of training. In this case, understanding employee profiles, including education levels, work experience, and learning abilities, is essential to determining the most effective training model. For example, a bank that wants to improve employees' digital skills may benefit from technology-based training methods such as e-learning and simulation-based training. E-learning offers flexibility in time and place, so employees can access training materials according to their needs, while simulation-based training allows them to practice skills in realistic scenarios without real risk. On the other hand, a bank that focuses on improving customer service skills may be better suited to using on-the-job training and gamification. With on-the-job training, employees can learn directly from senior colleagues and face real situations, while gamification can increase their motivation and engagement in the learning process. Based on a survey of RM Briguna in the Eastern Indonesia region conducted by the Corporate University Division of Bank BRI in 2024 involving 67 RM Briguna in the area, the following are the survey results on the effective training model according to RM Briguna.

In addition, training managers in the banking sector need to ensure that there is continuous evaluation and development of the training programs implemented, considering the very dynamic changes in technology and banking regulations. This evaluation does not only involve measuring the effectiveness of training through learning outcomes, but also identifying areas that need improvement and adjusting the training content to remain relevant. Thus, training programs must be adaptive, able to respond to changes in the banking industry and market needs. The implementation of diverse training can also support the development of a continuous learning culture within the organization. By creating an environment where employees feel encouraged to continue learning and developing, banks will not only improve employee skills and knowledge, but also encourage innovation and competitiveness in an increasingly competitive market. Therefore, careful planning and the right training strategy are the keys to creating competent human resources who are ready to face future challenges in the banking sector.

The Human Resource (HR) requirements at Bank Rakyat Indonesia (BRI) have undergone significant shifts in line with the rapid advancements in information and communication technology. As one of Indonesia's largest banks, BRI faces the challenge of adopting technology quickly to keep up with the evolving market dynamics. The digital era requires BRI to have HR that is not only competent in

traditional financial services but also equipped with new skills that support digital transformation. Therefore, BRI's HR development strategies need to focus on enhancing digital competence, understanding current technologies, and building data analysis skills to create services that are more responsive to customer needs.

One of the primary HR needs at BRI in the digital era is a strong understanding of financial technology (fintech). Fintech has advanced rapidly, offering innovative solutions in financial transactions, such as digital payments, online investments, and app-based loans (KK & Maharani, 2023). BRI's HR should be equipped with knowledge of fintech developments to provide competitive products and services. By mastering fintech, BRI employees can quickly respond to consumer trends, as many now rely on digital apps for daily financial activities. Fintech expertise is also essential for BRI to stay competitive amidst the influx of new fintech companies offering faster, more efficient services.

In addition to fintech knowledge, data analysis and interpretation skills are vital for BRI's HR. In the digital era, data serves as a foundation for evidence-based decision-making and targeted strategies (Prasinos et al., 2022). Data analytics skills enable BRI's HR to identify patterns and consumption trends that can enhance marketing effectiveness and customer loyalty. For instance, with data analysis, BRI can pinpoint the right market segments, identify customers' specific needs, and offer more personalized products. Analytical skills are also necessary for anticipating risks associated with banking products, such as credit risk management or fraud detection. Thus, BRI's HR with these skills can help the bank become more efficient and responsive in managing risks.

Digitalization also increases the need for cybersecurity skills within BRI's HR. Data security and customer information are primary concerns due to heightened threats against digital banking systems, such as hacking, identity theft, or other cyberattacks. BRI's HR must have competence in cybersecurity to ensure systems are secure and trustworthy. Employees skilled in this area can identify security vulnerabilities, handle incidents, and develop protocols that prevent data breaches. Moreover, an awareness of information security needs to be instilled across all levels of HR, from front-office to back-office, to ensure everyone understands the responsibility to maintain customer data confidentiality and system integrity (Mulyana et al., 2024).

Digital communication and collaboration skills have also become crucial in BRI's HR in the digitalization era. In a workplace increasingly reliant on technology, employees need to be adept at using various digital communication platforms, such as video conferencing, email, and online collaboration applications. This enables teams within BRI to work more efficiently across different locations, especially with branches spread throughout Indonesia. These skills also support remote working, which has become more common across industries, including banking. With effective communication and collaboration skills, BRI's HR can more easily coordinate, share information, and solve problems quickly and efficiently.

Furthermore, adaptability and innovation are equally important needs for BRI's HR in the digital era. Facing rapid technological changes, BRI's HR must always be prepared to adapt to new work processes, systems, and technologies. Employees with high adaptability can more easily accept change, learn new things, and apply them in their daily work. Besides adaptability, innovation is also a key factor. BRI's HR should have an innovative mindset to provide fresh ideas that help the bank create unique and relevant products and services for its customers. Employees accustomed to creative and innovative thinking can contribute to developing more attractive digital banking products that meet modern consumer needs (Anugrah et al., 2024).

Lastly, the ability to understand customer needs in the digital era is also a top priority for BRI's HR. Technology has shifted customers' expectations for banking services; now, they want faster, easier, and more personalized services. BRI's HR

needs training to understand digital customers' needs better, such as through social media or other digital platforms for direct customer interaction. Employees who understand digital customer needs can help BRI deliver a superior banking experience and foster customer loyalty. By integrating these various needs, BRI can have resilient HR prepared to face digitalization challenges and ready to leverage technology to enhance the company's competitive advantage.

Designing an optimal education and training model is a crucial step in improving the capacity and competence of the workforce in various sectors, including banking. The designed model must meet the specific needs of the organization, help achieve strategic goals, and adapt to developments, especially in the digital era that demands mastery of technology. In the banking sector, education and training have a long-term goal of developing employees who are not only technically competent, but also have interpersonal skills, regulatory compliance, and in-depth product understanding. Therefore, the design of the education and training model needs to consider aspects of technical expertise, method flexibility, technology integration, and effective evaluation mechanisms.

The first step in designing an effective education and training model is to conduct a training needs analysis. This step is very important because it aims to identify the gap between the competencies currently possessed by employees and the competencies required to meet the standards and objectives of the organization. This analysis process includes evaluating the skills that employees already have, the job targets that must be achieved, and the regulations and industry standards that must be met (Nawangwulan, 2018). For example, in the banking sector, training needs analysis often focuses on important areas such as regulatory compliance, improving customer service, and financial risk analysis capabilities. This comprehensive analysis is essential to ensure that the training designed is relevant, on target, and has a positive impact on employee work performance.

In addition, training needs analysis must also consider the latest trends and developments in the industry, such as the digitalization of banking, which is increasingly driving the need for a deep understanding of financial technology (Khalatur et al., 2022). By conducting proper needs mapping, training managers can prioritize the most urgent and relevant types of training, both to improve basic competencies that all employees must have and strategic skills that are only required by certain positions. A systematic approach to this analysis not only helps optimize the use of time and resources in the training process, but also ensures that the organization focuses on improving the capabilities that have the highest value and relevance to achieving long-term goals.

Choosing the right training method greatly influences the effectiveness of training results. In designing education and training models, there are several methods that can be chosen, such as on-the-job training, technology-based training (e-learning), simulation-based training, and blended training or blended learning. Each method has advantages and disadvantages, and needs to be adjusted to the type of skills to be achieved.

On-the-job training is an effective method for training employees in technical skills and customer service. This model involves direct practice in the work environment, so that employees can immediately apply newly learned knowledge (Kartika et al., 2021). On the other hand, e-learning offers flexibility in time and place of learning, which is very beneficial for large organizations with extensive branch networks. E-learning allows employees to access training materials from digital devices at any time, and provides flexibility for employees who have busy work schedules. Meanwhile, simulation-based training is very useful for training employees in complex situations, such as investment decision making or risk analysis. Simulations create realistic scenarios where employees can practice without facing real risks. The blended learning method or blended learning is a combination

of several methods that are considered more effective, because it combines the advantages of digital and face-to-face learning. Blended learning gives participants the flexibility to learn independently through an online platform, then practice their skills in face-to-face sessions. For the banking sector, this model is very effective in combining technical training and interpersonal skills, such as communicating with customers and handling complaints.

Technology plays a key role in developing optimal training models, especially in today's digital era. Integration of technology, such as e-learning, video conferencing, and application-based training, allows for more flexible, measurable, and interactive training. In the banking sector, technology can be used to create simulations of banking transactions, handling customer complaints, or managing credit risk. Technology also allows the use of data to evaluate the effectiveness of training more quickly and accurately. The use of technology in training has also been shown to increase employee engagement in the learning process. A study by Stiller and Permatasari & Hardiyana (2018), showed that e-learning and video conferencing can increase the effectiveness of training, especially for organizations that require high flexibility. In the banking sector, the ability to take training online allows employees to learn without disrupting daily operational activities, so that time and costs can be optimized. Digital technology also provides opportunities for participants to access materials at any time, increasing long-term knowledge retention.

In addition, the gamification approach in training has been shown to be effective in increasing motivation and knowledge retention. For example, research conducted by Pereira et al. (2018), revealed that game elements in learning, such as collecting points and achieving levels, have a positive impact on participant motivation and engagement. Gamification is very suitable for training related to compliance or product understanding, where trainees can collect points or achieve certain levels as a reward for their achievements. In the context of banking training, gamification not only increases employee engagement but also makes the learning process more interesting and meaningful. By integrating technology and supporting research such as the above, organizations can create training models that are not only relevant but also have a positive impact on improving employee competency.

Evaluation is an important component in an optimal training model. Evaluation aims to assess the effectiveness of training in improving employee competency and achieving organizational goals. The evaluation process can be carried out through various methods, such as knowledge tests, work performance observations, or feedback surveys from training participants. In banking, this evaluation can measure whether training has succeeded in improving employee understanding of banking regulations, customer service, or analytical skills.

Research by Van Greuning & Bratanovic (2020), revealed that structured and comprehensive evaluations can significantly increase training effectiveness, especially in organizations that require compliance with high standards, such as banking. Through various evaluation methods, organizations can gain an overview of the impact of training on improving employee technical skills, as well as the effectiveness of training in achieving organizational targets. In addition, the results of this evaluation help in identifying whether the training can close the gap between current and expected competencies.

Evaluation should also include long-term aspects, namely the impact of training on employee productivity and the achievement of organizational targets. An effective training evaluation model, such as the Kirkpatrick model, can be used to measure the impact of training at four levels: reaction, learning, behavior, and outcomes. This model helps training managers understand how training affects changes in employee skills, behavior, and contributions to organizational goals. This is supported by research conducted by Kirkpatrick & Kirkpatrick (2016), which shows that the four-level approach in the Kirkpatrick model can reveal the effectiveness of training in the

long term as well as the direct impact on employee performance and organizational productivity. In addition, training programs must be continuously developed and updated according to industry needs. This continuous development involves refining training materials, adjusting methods, and integrating the latest technology to ensure that training remains relevant. Comprehensive and ongoing evaluation will help organizations identify areas for improvement and ensure that the training provided has a positive impact on employees and the organization.

The success of an education and training model is inseparable from the alignment with the organizational culture and support from management. In banking, where compliance and public trust are key factors, training must be designed to reinforce the organization's core values, such as integrity, accountability, and excellent service. Management support is important in ensuring that employees take training programs seriously and that training receives adequate resources and attention.

Maamari & Saheb (2018), research shows that a strong and positive organizational culture plays an important role in the success of training, because employees will be more motivated to adopt new skills that are in line with organizational values. In the banking context, training that is aligned with organizational culture and supported by management not only helps improve employee skills but also strengthens their commitment to the organization's vision and mission. This has a positive impact on their performance in serving customers and maintaining compliance with industry regulations.

In addition, it is also important for organizations to build a learning culture that encourages employees to continue to develop. This culture will be created if management sets an example and rewards employees who show improvement through training. According to research by Idrus et al. (2023), organizations that support continuous learning are better able to retain high-performing employees and increase their motivation to innovate. This study emphasizes the importance of management support in facilitating a strong learning culture, by providing incentives and appreciation for high-performing employees. In a competitive environment such as banking, employees who are proactive in learning and improving their skills are better prepared to face challenges and changes. Support from management and alignment of organizational culture with training programs not only helps in forming competent employees but also creates a work environment that is conducive to professional development, which ultimately increases the overall competitiveness of the organization.

The evaluation of education and training models is a critical step to assess the effectiveness of implemented programs and to ensure that the results align with established goals. This evaluation includes measuring various aspects, from employees' understanding of training materials, skill enhancement, to the direct impact on organizational performance. The evaluation model commonly used is the Kirkpatrick model, which comprises four levels: reaction, learning, behavior, and results. The first level, reaction evaluation, measures participants' responses to the training. This stage is essential to determine whether the materials, methods, and training environment provide a positive and relevant experience for participants. At this level, instructors can use satisfaction surveys or interviews to gather direct feedback. Positive reactions are crucial to ensure that participants feel motivated and engaged in the training (Kirkpatrick & Kirkpatrick, 2016).

The second level of Kirkpatrick's evaluation is learning, which focuses on measuring the extent to which training participants acquire new knowledge, skills, and attitudes after the training. Evaluation methods at this stage include pre- and post-training tests, final projects, or simulations that demonstrate their understanding (Cahapay, 2021). The learning outcomes indicate whether the cognitive objectives of the training have been achieved and can identify areas that need improvement. This evaluation model serves to assess the effectiveness of the

training content and the instructors' effectiveness in delivering the material. At this point, evaluation results can be used to develop better training modules and ensure that the provided materials are relevant and practical for participants' needs.

Next, the third level of Kirkpatrick's evaluation is behavioral change or the application of acquired knowledge in daily work. Behavioral evaluation is important because it demonstrates whether the training has a real impact on how employees work and affects their interactions with colleagues or customers. This evaluation is usually conducted within a certain period after the training is completed, such as three to six months, to ensure that observed changes are indeed a result of the training and not influenced by external factors. Behavioral level evaluation can be conducted through direct observation by supervisors or peer assessments. Additionally, some organizations also use interview or survey methods to assess the training's impact on specific behavioral improvements.

The final level of Kirkpatrick's evaluation is results measurement, which relates to the training's impact on organizational goals. At this stage, evaluation focuses on the extent to which training has contributed to the overall company performance, such as increased productivity, cost reduction, or enhanced customer satisfaction. Results evaluation provides a comprehensive view of the return on investment (ROI) from the training conducted. Common methods used for this evaluation include analyzing company performance data before and after training, as well as measuring financial impacts. These results serve as a basis for management to evaluate how far investments in training provide benefits as expected (Kirkpatrick & Kirkpatrick, 2016).

In addition to the Kirkpatrick model, another evaluation model frequently used is the CIPP model (Context, Input, Process, Product), developed by Stufflebeam. This model is more comprehensive in assessing the effectiveness of education and training, as it encompasses context (training needs and objectives), inputs (resources, curriculum, and training design), processes (training implementation), and products or final outcomes (training impact). In the context aspect, the evaluation aims to ensure that the training has been tailored to the needs and objectives of the organization and participants. Then, in the input stage, the evaluation focuses on the availability and adequacy of resources needed for training, such as funding, facilities, and instructor competencies. The process evaluation examines the smoothness of training implementation and identifies potential constraints or obstacles that may occur. Meanwhile, in the product stage, evaluation is conducted to assess the success of training in achieving desired outcomes.

The use of both evaluation models, whether Kirkpatrick or CIPP, allows organizations to gain a deep understanding of the success of implemented training. With the Kirkpatrick model, organizations can focus on the short-term and long-term changes resulting from training, while the CIPP model is more diagnostic and strategic, helping organizations improve the overall training design. In implementing these evaluation models, it is essential for organizations to determine appropriate indicators according to training objectives and business needs. For instance, for training aimed at enhancing technical skills, the indicators used should include evaluations of learning levels and behavioral changes in daily work. Conversely, if the training aims to increase customer satisfaction, relevant indicators may include improved outcomes reflected in satisfaction surveys or increased customer retention.

In the digital era, evaluating education and training models has also been facilitated by information technology. Digital-based training platforms allow for real-time evaluation data collection and facilitate quicker and more accurate analysis. Data collected through these digital systems can include participant progress reports, feedback, and automated achievement analysis. With integrated data, organizations have quicker access to adjust and refinements to their education and

training models. Effective evaluation can help organizations identify successful training strategies and allocate resources more efficiently. Ultimately, the success of evaluation helps enhance competitiveness and ensures that employees possess the competencies necessary to support dynamic business development.

4. Conclusion

In facing the challenges in the digital era, the banking sector, especially Bank Rakyat Indonesia (BRI), needs to develop an optimal education and training model for its workforce. The need for new, relevant skills and knowledge is very important, considering the ongoing technological transformation. Evaluation of the applied education and training model is a crucial step to ensure the effectiveness of existing training programs. Evaluation models, such as Kirkpatrick and CIPP, provide a systematic framework for assessing various aspects of training, from participant reactions to the impact on organizational performance. Through in-depth evaluation, BRI can identify the strengths and weaknesses of existing training programs, and adjust the curriculum and training methods to be more relevant to industry needs and the characteristics of a diverse workforce. The results of an appropriate evaluation can also be the basis for allocating training resources more efficiently and sustainably, to increase the bank's competitiveness in the market.

As a follow-up step, BRI needs to adopt a more flexible and innovative education and training approach, such as technology-based training, blended learning, and gamification. Given the diversity of workforce backgrounds, training tailored to individual needs will be more effective in improving skills and competencies. In addition, it is important for BRI management to continue to commit to developing human resources through investment in training and education. Another suggestion is to build partnerships with educational institutions and training providers to enrich training materials and create more integrated programs. In this way, BRI can not only meet current training needs, but also prepare employees to face increasingly complex future challenges. By implementing an optimal education and training model, BRI will be able to build a workforce that is not only competent, but also innovative and adaptive in facing rapid changes in the banking sector. Conclusions are based on the results of data analysis and discussion. Conclusions emphasize important findings. Conclusions are in line with the research objectives. Writing Conclusions does not use a number or point system. The author conveys the limitations and implications of the findings. Writing suggestions must be related to the implementation or application of research results (scientific in nature).

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