

Human Resources Strategic Planning In The Banking Industry (Dex Junior)

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INFORMASI ARTIKEL

ABSTRAK

Kata Kunci:

SDM
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Bisnis Plan
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Tujuan dilakukan pengabdian ini adalah untuk mengevaluasi perencanaan SDM dalam pengembangan sebuah bisnis agar pekerjaan yang ada bisa diduduki oleh orang yang tepat. Proses perencanaan strategis yang harus dilakukan oleh organisasi adalah dapat mengembangkan dan menyelaraskan kebijakan dan praktik-praktek manajemen sumber daya manusia untuk keberhasilan organisasi. Perencanaan sumber daya manusia untuk menentukan kebutuhan organisasi dalam hal kualitas dan kuantitas karyawan. Penelitian tentang perencanaan sumber daya manusia dengan menggunakan metode penelitian kualitatif adalah untuk mendapatkan informasi yang lebih komprehensif untuk melihat proses dari perencanaan strategisdm yang terintegrasi dengan perencanaan bisnis. Dengan analisa terhadap data dan dokumen yang ditemukan serta interpretasi peneliti, yang dapat disimpulkan dalam penelitian perencanaan strategis sumber daya manusia di Bank Index mulai dari perencanaan sampai implementasi serta evaluasinya adalah sesuai dengan teori-teori dan konsep dari perencanaan dan strategi seperti perencanaan SDM yang telah terintegrasi dengan perencanaan bisnis yang dituangkan dalam target jangka pendek dan jangka menengah. Kegiatan pengabdian ini penting dilakukan untuk merumuskan strategi rekrutmen, pelatihan dan jumlah tenaga kerja yang dibutuhkan dalam sebuah perusahaan agar rasio jumlah tenaga kerja dan beban kerja lebih akurat. Dengan adanya perencanaan yang baik, maka anggaran perusahaan terhadap biaya tenaga kerja akan tepat.

ABSTRACT

Keywords:

HR
Digital Bank
Business Plan
Dex Junior
Management

The purpose of this service is to evaluate HR planning in developing a business so that existing jobs can be occupied by the right people. The strategic planning process that must be carried out by organizations is to be able to develop and align human resource management policies and practices for organizational success. Human resource planning to determine the organization's needs in terms of quality and quantity of employees. Research on human resource planning using qualitative research methods is to obtain more comprehensive information to see the process of strategic DM planning which is integrated with business planning. By analyzing the data and documents found as well as the researcher's interpretation, it can be concluded that the research on human resource strategic planning at Bank Index, from planning to implementation and evaluation, is in accordance with the theories and concepts of planning and strategy such as integrated HR planning, with business planning outlined in short-term and medium-term targets. This service activity is important to formulate recruitment strategies, training and the number of workers needed in a company so that the ratio of the number of workers and workload is more accurate. With good planning, the company's budget for labor costs will be appropriate.

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I. INTRODUCTION

In practice, human resource planning must be adjusted to a specific strategy. This is intended to minimize gaps between goals and reality and at the same time facilitate organizational effectiveness to be achieved. Human resource planning must be integrated with the organization's short-term and long-term planning goals. An HR plan is called a strategy if the plan is able to assist management in anticipating and managing changes that arise quickly.

According to (Sosodoro et al., 2018), Human resource planning problems in the manufacturing, agro-industry and service industry sectors include difficulties in adapting workforce needs to rapid technological developments and market trends. In addition, with the decreasing workforce skills needed in the digital era, companies must look for ways to retain and develop the skills of their employees. In accordance with the opinion of (Esthi, 2020) companies will create an innovative and responsive work environment in order to attract and retain their best employees, as well as develop flexible strategies to meet the different workforce needs in each industrial sector. In study (Irawan et al., 2022) the challenges of human resource planning in the manufacturing, agro-industrial and service sectors include a paradigm shift in the way organizations operate and manage their workforce. Companies must be able to adapt human resource needs to rapid technological developments and market trends, and be able to utilize technology to increase efficiency and productivity. On the other hand, companies must also consider the impact of the use of technology on their employees and ensure that employees have the necessary skills to operate in an increasingly sophisticated environment, as stated by (Esthi & Bimanti, 2021). (Bimanti & Setiawan, 2023) also stated that other challenges include increasing employee awareness and participation in the human resource planning process and increasing diversity in the workforce to create an inclusive work environment.

In research Irawan et al., 2022 and Human resource planning can absorb a modern and inclusive workforce because rapidly developing technological innovation requires a workforce that has skills and knowledge in using this technology. Apart from that, companies are also increasingly paying attention to diversity and inclusion in the work environment, so they are looking for employees who are able to contribute from various backgrounds and experiences (Sosodoro et al., 2018) believes that good human resource planning can also be a driver of the economy because it can create job opportunities and develop the potential of human resources. According to (Sari et al., 2021) developing human resources to the maximum will strengthen the company in achieving its goals.

The Human Capital goal of the Digital Development Division is made to be able to realize the objectives of the Human Capital of the Digital Development Division. In the Lean Canvas Model, the Human Capital goal of the Digital Development Division is the development of superior human resources. The Digital Development Division's Human Capital goal is also an application of the Digital Development Division's mission and thus will indirectly create a comfortable working environment for employees at work. Short term goals Human Capital are Acquire human resources who have competence, high integrity, and a willing work ethic to serve and improve employee skills required by the Digital Development Division. Medium term are Improve employee skills required by the Digital Development Division and Evaluate the performance of the Digital Division's human resources Development. Long Term Goals are Evaluate the performance of the Digital Division's human resources Development.

The aim of this research is so that companies can manage human resources well starting from recruitment, training to placement. All levels of employees must have job descriptions and rules relating to employees. Irregular human resource planning will be detrimental to the company.

II. PROBLEM

The absence of a company strategy in managing human resources will be a problem for the company. When there is no HR planning, the company seems to have no guidelines for determining how many employees and employee qualifications are needed. Inappropriate recruitment systems and messy regulations cause failures in human resource management, which has an impact on company performance. Companies often forget HR cost projections, so the absence of predictions will disrupt business operations.



Figure 1. Bank Index Jakarta

III. METHOD

This research uses qualitative methods to describe HR planning for digital banking in the Dex Junior division. The method taken comes from documentation where data is obtained from various previous literature sources, namely official agency websites and journals for the validity of the research.

In this activity the steps taken are as follows:

1. Research Approach and Procedures

In this research the author used qualitative research methods. Qualitative research methods are research methods carried out in the field, directly involved with potential customers.

2. Research Design This research was conducted to describe the existing HR Planning in the Bank Digital Division (Dex Junior). The previously existing company image is adjusted to current planning. Calculation of workforce requirements based on operational plans formulated by the Lan team.

3. Collect primary and secondary data.

Primary data from a questionnaire containing statements and input from other divisions as a guide in planning HR needs and secondary data from literature related to digital banks or HRM.

IV. RESULT AND DISCUSSION

According to Aisyah & Giovanni (2018) and Kutieshat & Farmanesh (2022) HR management is a process and effort to recruit, develop, motivate and evaluate all human resources that a company needs to achieve its goals. Activities carried out in HR management start from selecting anyone who has the qualifications and is suitable to occupy a position in the company, training and developing employees. According to Fenetiruma et al. (2023) in HR management employees are the company's main wealth (assets) which must be well maintained so that the factor that is of concern in HR management is the people themselves.

Duties of each position in the Digital Dex Junior division:

Director

Lead and responsible for running the division as a coordinator, communicator, decision-maker, leader, manager, and executor. Responsible for the profits and losses that the division may face. Determine, formulate, and decide on a policy in the division. Plan, develop, and manage various sources of income for the division. Develop and set various strategic strategies to achieve the vision and mission. Coordinate and supervise all activities within the division.

Head Of Finance

As a coordinator, communicator, decision maker, leader, manager of the Finance department. Make general financial plans for the division. In charge of running and operating the life of the division as efficiently as possible and cooperating with other managers. Plan, organize and control the planning, reporting and financing of the company, organize and control the company's cash flow and budget, organize and control the development of systems and procedures.

Tax

Calculate and prepare tax payments. Take care of tax payments, estimate and track tax returns and make tax reports either 3 monthly or yearly., Estimate and track tax returns, Complete 3 monthly and yearly tax reports, Keep and create a company tax database neatly, Prepare documents required for tax payments and returns, Keep up with the latest regulations on taxation, Coordinate with internal auditors and external.

Finance Accounting

Performing company financial arrangements, Entering all financial transactions into the program, Performing company financial transactions, Making payments to suppliers / vendors, Dealing with internal and external parties related to company financial activities, Controlling financial activities / company financial transactions, Making reports on company financial activities, Receiving documents from internal and external vendors. Organize the company's financial administration, compile and make company financial reports,

compile company budget plans, compile and make company budgets or expenditures periodically (monthly and annually).

Head Of Marketing

As a communicator, decision maker, leader, manager of the Marketing department, Responsible for the acquisition of sales results and the use of promotional funds, Fostering the marketing department and guiding all employees in the marketing department, Make reports marketing to the board of directors.

Marketing Communication

Execute the entire process of customer relations, marketing strategy, creative side, promotional literature, advertising, and artwork. Creating marketing plans, Organizing exhibitions, Customer events, Managing marketing budgets, Responsible as a Content Creator in charge of collecting ideas and data, then conducting research to create concepts that will be used as content, Producing content that is in accordance with the desired identity and branding to meet the agreed objectives of a content, providing information, and creating content to customizing the content to the chosen platform.

Head Of Operational

As a communicator, decision maker, leader, manager of the Operational department, Take an active role in planning and coordinating the preparation of revenue budgets for each operational unit in a measurable manner and controlling budget realization efficiently and effectively, Coordinate and control the implementation of systems and procedures related to production and distribution, Conduct detailed business process analysis in the field of production and distribution of operational units, Participate in developing SOPs for production and distribution of operational units, Evaluate compensation and provide training on production and distribution processes, Represent management in constructive communication with customers related to production and distribution activities of the unit. Evaluate operational reports and SOPs.

IT Development

As a team in researching, designing, implementing and managing software programs, Testing and evaluating new programs, Identifying areas for modification in existing programs and further developing those modifications, Writing and implementing efficient code, Determining operational practicality,

Developing quality assurance procedures, Implementing software tools, processes and metrics, Maintaining and improving existing systems, Training users, Cooperate with developers, UX/UI designers, business and systems analysts.

IT Support

Ensure that the computers used by users can function normally / run as they should, ensure that the computers used are connected to the network and can communicate with each other, ensure that the applications used are functioning properly, ensure that all data that users have on the computer cannot be read or taken by unauthorized parties without permission, check and update any updates to the operating system and applications run by users, backup all data so that it is safe and if the system is disrupted, restore data from the existing backup system, be responsible for supporting machines such as printers, scanners and so on, maintain system security through various tools such as scanning with antivirus and so on, make arrangements for browsers, check and repair if there are problems at any time user's computer network.

Head of Human Capital

Develop and manage human resource planning and various procedures related to staff within the company, Plan, organize and monitor the activities and actions of the HC department, Responsible for the development and planning of HC department objectives, goals and systems. or implementation procedures.

Recruitment

Recruiting new employees in accordance with company expectations, ensuring the authenticity and validity of documents such as diplomas and experience, the work of prospective candidates can be accounted

for their validity, ensuring that the candidates received are the best candidates, ensuring employee recruitment in accordance with the targets set by the company, ensuring recruitment reports are neatly arranged. and can be accounted for every month.

HC Training & Development

Conducting HR training and development is in charge of planning the training budget for each department, incidental costs and the number of trainees as needed, knowing the latest information about the skills needed by relevant employees in order to have good and effective performance, creating strategies and organizational plans to meet training and development needs, and organizing training implementation, measurement and follow-up as needed, Designing training programs, courses and curricula needed to meet training needs. Then in charge of organizing the implementation of training activities using services from outside the company, Selecting quality training institutions according to predetermined standards, Organizing training venues, time, logistics, lodging needed in order to achieve efficient training implementation, Conducting personal training courses in addition to training held by service providers from outside the company, Arranging and determining all equipment and training implementation materials, In charge of recruiting, developing and managing staff directly, Monitoring and reporting on activities, costs, employee performance and so on, Conducting self-development and increasing knowledge in accordance with the field. concerned on an ongoing basis.

Compliance

Create and review the Company's legal documents based on regulations filing the Company's Outgoing Documents/Reports/Letters, making Legal Opinion and Legal Advise related to cases in the Company, reviewing and preparing documents required for Litigation and Non-Litigation cases, preparing updates and compiling databases of applicable laws and regulations related to the Company's obligations, making Monthly Reports of the Compliance Department, monitoring the Company's reporting obligations including licensing (authorized parties / institutions) based on applicable laws and regulations, providing assistance / coordination to regulators (OJK) and being involved in claim investigations, making Reports / Reviews and monitoring compliance with the Company's obligations to regulatory regulations or applicable laws and regulations as well as Online Reporting to regulators (FSA).

Recruitment Scheme

The process of recruiting employees for the Digital Development Division uses two sources of recruitment, namely internal and external. Internal recruitment process through the Parent Company (Bank Index) where the method used is Job Posting through office email to all Bank Index employees. Bank Index employees can also provide recommendations to the Digital Development Division if they have friends or relatives who meet the vacancy criteria. Procedures in the recruitment process both internal and external go through the same stages. After submitting an application, it enters the next stage, namely the selection process from incoming application letters by utilizing Applicant Screening Questionnaire Elimination, initial tests tailored to the field taken are carried out with test questions that can be accessed online and can be tracked, then the interview stage where this stage is carried out by the user, and the final result of the selection to lock the selected candidate with a job offer followed by signing an employment agreement.

Training and Development

The importance of employee training is carried out with the aim that employees have the knowledge, abilities and skills in accordance with the demands of the work they do. In accordance with the results of porter's generic strategy where the Digital Development Division occupies a Differentiation focus position so that continuous innovation is needed, employee training and development are needed. Meanwhile, career development is an effort that is given formally and continuously with the main objective of increasing expertise in employee performance.

Compensation System

The compensation system implemented in the Digital Development Division (Dex Junior) is a financial and non-financial compensation system.

Financial Compensation

Financial compensation is compensation received by employees, for the performance provided by employees to the company. Financial compensation is divided into two, namely direct and indirect. Direct compensation is salary, THR, and bonuses and indirect compensation is private insurance (health insurance in the form of outpatient, inpatient, dental, and glasses), health insurance (BPJS Health), labor insurance (BPJS Employment), facilities, annual leave, marriage leave, maternity leave, joint leave, sick leave, and important leave.

Direct Financial Compensation

The Digital Development Division determines salaries based on mutual agreement between the company and the employee concerned in the employment agreement, taking into account education, work experience, and the duties assigned to the employee. The salary scale is also determined by the director in accordance with the position and for salary payments the Digital Development Division uses the HC Payroll system at Bank Index to facilitate HC staff in making payroll every month. Employees hired from the parent company (Bank Index) are compensated in the form of salary increases as compensation if the Digital Development Division has not yet made a profit, this is done so that employees from the parent company (Bank Index) are interested in being employed at the Digital Development Division (a spin-off division of Bank Index).

For bonuses, the Digital Development Division will give a bonus if the Digital Development Division has made a profit. The bonus amount adjusts the performance assessment of each employee, the following table shows the bonus amount against the performance assessment:

Table 3. Chart of Employee Bonus Amount

Dex Junior Performance Assessment		Bonus Amount
Score Number	Description	(multiple times the monthly salary at previous year)
5	Special	2x
4	Good	1,5x
3	Good enough	1 x
2	Less	0,5x
1	Very Less	0x

Indirect Financial Compensation

Indirect compensation includes all financial rewards that are not covered by direct compensation. Digital Development Division's indirect financial compensation is in the form of:

1. Health Insurance (private insurance company)

Apart from BPJS Health, every employee also gets insurance from a private company in collaboration with the Digital Development Division to cover hospital costs for outpatient care, inpatient care, dental care, and glasses. This insurance also covers not only employees but also the employee's immediate family (for married employees) for a maximum of 4 people for male employees (related employees, employee's wife, and a maximum of 2 employee children) and a maximum of 3 people for female employees (related employees, and a maximum of 2 employee children).

2. Health Benefits

Every employee of the Digital Development Division will be covered by the Health Insurance Provider Agency (BPJS Health), and also get old age insurance (BPJS Employment) which is regulated in accordance with the Presidential Regulation of the Republic of Indonesia Number 82 of 2018 concerning Insurance Health.

3. Vehicle Facilities

Vehicle facilities if there are staff or teams who want to do business or leave the office or meet with clients, a car is provided to take and pick up the staff. There are 3 cars provided that are rented by the Digital Development Division to vendors, where 1 Fortuner car is specifically for the Director and 2 Xpander cars for employees other than the Director. All toll, gasoline, and administration costs will be borne by the company.

4. Employee Leave

Employee leave rights are regulated in Law No.13 of 2003 concerning Manpower that a company is obliged to provide for employees without reduction or deduction of salary. In the Digital Development Division, there are 5 types of leave as follows:

a) Sick Leave

Employees are entitled to sick leave and have a doctor's certificate. And for female employees, they get it when the menstrual period comes on the first and second day. This can be referred to in Articles 81 and 93 paragraph 2, although there are some companies that do not include this.

b) Annual Leave

c) Employees who have worked for one year in the Digital Development Division are entitled to at least 12 days of vacation. Referring to Article 79 paragraph 2 in Law No.13 of 2003 concerning Manpower, there are several provisions that can be made by the company regarding the rights of the employees concerned.

d) Maternity Leave

e) Female employees in the Digital Development Division who have become pregnant are entitled to leave for 1.5 months before birth and 1.5 months after birth, this can be seen in Article 82 regarding the acquisition of salary will remain without deduction or reduction.

f) Collective Leave

g) This leave is applied by the Digital Development Division to all employees in the company in accordance with the regulations of the Circular Letter (SE) of the Minister of Manpower Number 70 of 2018. The implementation of collective leave is part of annual leave so that it can reduce the annual leave allowance if employees take collective leave.

h) Important Leave

i) This leave is based on Article 93 Paragraphs (2) and (4) which states that the right to leave for important reasons has the following provisions:

1. Employees get married: 3 days

2. Marrying off his son: 2 days

3. Having his son circumcised: 2 days

4. Baptizing a child: 2 days

5. Wife gives birth or miscarries: 2 days

6. Husband/wife, parents/parents-in-law or children or in-laws passed away: 2 days

7. A family member in the same house passed away: 3 days

Non-Financial Compensation

In addition to providing direct and indirect financial compensation, the Digital Development Division also compensates employees non-financially. What can be offered in this case are:

Career Path

In the Digital Development Division, the career path has been designed from the beginning, where the goal of employees who have joined, of course, is to get a better career, but there are several qualifications that must be met by the employee, including:

(1) Appointment of Permanent Employees

In this case, externally recruited employees are initially contract employees with a contract duration of 3 months with the option of 1 contract extension. During the contract period, leave is given as much as 1 every 1 months and can be accumulated. The requirement to become a permanent employee is to get a minimum score of 3 out of 4 from the direct supervisor on their performance. If you get a score of 2, then there is an option to extend the contract 1 time with the same period, while a score of 1 means that the contract is not extended and the employee is not appointed as a permanent employee.

(2) Employee Career Promotion

Employees who excel in a company will certainly get awards or benefits that include many things. One type of award for outstanding employees is promotion. Promotion itself is an award to an outstanding employee in the form of a promotion or wage increase in a company. There are several indicators that can be used as

guidelines or references to promote an employee, including: employee work experience, expertise, a combination of work experience and expertise possessed by the employee. Promotion can be obtained if the employee continues to improve his performance so that he can make a major contribution to the company, namely by helping to realize company goals based on key work indicators that have been determined.

Work Environment

The Digital Development Division strives to build a comfortable working environment for each of its employees. The efforts include:

- 1) There is a family gathering held once a year

The Digital Development Division will hold a family gathering for all employees and will be held outside of the workday so as not to disrupt the work process. The purpose of this family gathering is to strengthen the bonds of friendship and teamwork of each employee. With a good bond of friendship and teamwork between each employee, the working atmosphere will be much more comfortable and conducive.

- 2) Employee special day

The Digital Development Division has a policy to celebrate its employees' birthdays. By giving gifts in the form of birthday cakes for employees who have birthdays.

Employee Attendance and Working Time

Employee Attendance

The attendance of employees of the Digital Development Division is carried out with Fingerprint in order to continue to maintain employee discipline. Fingerprint attendance is useful to prevent employees from skipping attendance. Then the attendance data is processed in the cloud system. The company will impose sanctions in the form of salary deductions if employees are late or absent without a clear reason.

Working Time

The Digital Development Division sets the number of working hours in a week at 40 hours in accordance with Law number 13 of 2003 concerning Labor. This working time applies to all employees. There is no shift work, all employees work from Monday to Friday. The following is the schedule of operating hours for the Digital Development Division:

Monday to Friday : 08.00 - 17.00 WIB
Break : 12.00 - 13.00 WIB

Job Evaluation

Employee performance appraisal is a job evaluation in the Digital Development Division. This evaluation is carried out with a one-year review cycle which is divided into two stages of assessment, namely mid-year assessment and year-end assessment. The mid-year appraisal is to conduct an initial review and provide an opportunity for each section to make the necessary repairs or improvements in order to achieve the set targets. The end-of-year assessment is the final assessment to see the overall achievement of targets and serve as a reference for designing targets in the following year.

The Digital Development Division uses a performance management tool using the balanced scorecard method that refers to the company's vision, mission and goals which will be used to identify and improve the performance of each section and its influence on the strategy for achieving business goals.

Termination of Employment

Termination of employment is the dismissal of work from the company against its employees. Termination of employment by the company can be caused by several factors, both internal and external. Based on PP 35 of 2021 related to employment, there are several circumstances where companies can terminate workers such as:

- a) Resignation submitted by the employee in good faith.
- b) Resignations submitted by employees due to the expiration of the employment contract.
- c) Resignation due to retirement age.
- d) Dishonorable termination for gross misconduct.
- e) Workers are detained by the authorities.

V. CONCLUSION

In preparing strategic planning steps to prepare human resources in the banking industry, starting from the initial concept through gathering information and data analysis from all work units which is aligned with various policies made by management related to short and medium term business strategies. Human resource planning is integrated with business plans, contained in various analysis of employee needs such as those related to the addition of office networks, addition of marketing employees associated with business targets in market expansion. Various efforts are made each year to start filling out the Capital Expenditure Budget projection to provide a reference and guideline in the analysis of human resource needs planning with the stated goals or targets through the necessary assumptions and information, this is done in order to minimize gaps or reduce deviations between projection and realization.

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