

## IDENTIFICATION OF BEST PRACTICES IN MANAGING BANKING HR MANAGEMENT IN THE ERA OF AUTOMATION: WHAT EVIDENCE SHOWS

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### **Keywords**

*Modification;  
Best Practice;  
Managing Banking;  
HR Management;  
Automation Era  
Research Shreds of  
Evidence.*

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### **Abstract**

This study aims to identify best practices in managing human banking resources in the digital era through scientific evidence. So the next step we took was to complete data from various relevant sources to answer this problem. After collecting more than 100 complications, we found around 70 publication sources that we saw were appropriate for us to use as study support for findings. We conducted data coding and thorough analysis and concluded using a phenomenological approach. Based on the discussion of the results and available data, we can conclude that many strategies have been carried out by banks in this digital era, including establishing partnerships with other parties, providing appropriate incentives to staff, responding to real-time data to consumers and banks having a vision for the future. to collaborate for development and progress. It is hoped that these findings will be helpful in other studies.

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## **INTRODUCTION**

Human resources are an essential issue for every organization, be it public government or business, because the existence of HR is the spearhead of the success of a business or organization in achieving its business goals (Boxall & Purcell, 2022). Likewise, running a banking business, especially in the current era, is an era with a demand for an all-automated system. Therefore, great attention must be paid to managing HR management related to organizational and intellectual capacity so that the skills and competencies possessed by the company must be prioritized. The most crucial thought of HR governance is based on the demands of the present era, namely the demands of humans as driving capital and then humans as liaisons with consumers and human capital as the organizational structure of the banking system itself. Likewise, the ultimate goal of the banking business is to be profitable and sustainable can be achieved gradually (DeCenzo et al., 2016).

Related to managing promising banking HR management, there are some crucial issues related to banking HRM, namely best practice models in carrying out competitive HR governance in an all-digital era (Cooper et al., 2019). For example, how

to build a trust system in serving consumers today, with the emergence of banks, both state and private banks, which continue to be increasingly competitive, therefore, to convince consumers with the products and services provided, banks need a perspective mechanism, namely building consumer trust. Another best practice is how banks can provide real-time service by relying on data because today's banks must be able to provide the best, namely fully automated services banking (Angelakopoulos & Mihiotis, 2011).

Furthermore, how banks train their employees to work by having good planning concepts, both short-term and long-term planning, is also one of the perspectives owned by banks, especially transferred to employees so that employees can implement the vision of a banking company (Imran & Tanveer, 2015). Moreover, most importantly, when employees have done their best for the company, the company also gives awards in the form of the back and staff. This is also one of the best practices that must be considered. Then also, the banks, in expanding their network, must be able to think about the long-term mission with future planning, such as looking for partnerships for collaboration in the sense of colonizing good relationships with customers or partners with other banks, namely business-to-business. All of the models mentioned above are examples of best practices that must be owned by banking entrepreneurs, especially in preparing human resources in the banking era, which is run with an all-automated system (Bateman, 2020).

Best practices in running the banking business can be meaningful as banking rules, and policies protect consumer security. In this case, consumers must be a priority with strict protection rules regarding services and products offered by banks with all the rules that banking institutions must make so that the implementation and enforcement of these rules are objectively comprehensive and the principles of justice are enforced (Rutledge, 2010). The regulatory provisions created by problem banking effectively provide protective services to consumers when banking products and services are offered.

Therefore, banks create consumer protection institutions in which a financial supervision function is responsible for monitoring and maximizing banking consumer protection regarding what products they sell. The protection in question must have an agency or institution funded to the maximum extent possible to carry out its mandate effectively (Kam et al., 2020). The appointed agency is still carrying out its duties with transparency, integrity, and high accountability, as well as coordinating and cooperation as an institution mandated to carry out consumer protection. Therefore, every bank must have an institution whose function is to provide supervision and protection to consumers so that consumers feel safe and protected when they become consumers in every bank they trust (Hiller & Russell, 2013).

The next best practice, for example, is that banks have a clear code of ethics where the code of ethics must have principles for banking that allows the bank to consultation with the consumer protection supervisory agency, which will enable it to

be monitored by legal entities effectively, the code of ethics must be formally complied with by all institutions in the banking sector (Adeyanju, 2014). The code of ethics is the basic principle that must be understood by all banking employees where banking is voluntarily facilitated in terms of consumer protection, including their accounts, by stipulating that the banking industry has the authority to manage costs to serve consumers and improve banking service products. Such ethics must receive attention and understanding from all banking lines.

So each institution has a regulatory mechanism to ensure consumer protection for products and services provided professionally. Likewise, consumer associations must play an active role in providing awareness of banking consumer protection regarding information about customers by providing recommendations to consumers (Neacșu, 2018). So by having adequate protection and banking professionals will be able to adapt to the wishes of consumers so that the rights of consumers can be maintained by following banking laws both in terms of agreements and consumer services do not provide exceptions and limits unless it is following the order. The law that provides justice between banks and consumers is, among other things, a gesture that allows it to be implemented so that consumers get attention (Dehghan & Haghghi, 2015).

Likewise, best practices in HR governance are essential in every organization, including banking. The best batik in the context of HR is an action sought to maximize employees' capacity through education and governance through training (Kaehler & Grundei, 2018). This means that HR must focus on banking needs, especially in the era of automation, where every employee is expected to have the superior capacity expected by banks (De Bruyn, 2020). The existence of these human resources is undoubtedly very taken into account in supporting the goals of banking companies related to the competition between business people where proportionally every employee must meet the expected requirements when they join organizations such as banking. This also provides an understanding that the banking sector must have strategies or best practices that must be carried out for banking organizations to have a way to make the best of their employees efficient (Epstein et al., 2018).

At this time when businesses are run technologically, the best practice that companies must have is to train and prepare their employees as best as possible to support the goals of banking organizations, namely to achieve maximum service to consumers and produce superior products whose ultimate goal is to achieve profits and banking continuity (Ahmad, 2020). So, best practices should be applied to various HR functions such as banking performance manager learning and employee development. When referring to best practice, of course, many things can be done, but the concern is that best practice must be how to create excellence through empowering employees, so how to give birth to these advantages also build profits for both the company and the employees themselves. However, what still has to be prioritized is the best practice owned by banks, for example, providing comfort and security for

employees when they carry out their duties; the first might be how banks recruit employees, namely placing the best employees in strategic positions (Wagner, 2010).

Another best practice that can also be meaningful is how effectively the banking sector designs the team with the principle of a compensation system based on the performance that each employee can do. Likewise, the best practice that is often carried out is how banking companies can create organizations that do have high performance so that companies can rely on what they need and what is done by employees is among other best practices that need to be carried out by banks in managing their company's resources in the form of employees. Thus, banks will have a mechanism they must do to maximize HR governance which they use as the spearhead to move banks to achieve optimal goals, namely profits and banking sustainability (Wright & Schultz, 2018).

So based on the elaboration of the problems above, we want to get a deeper understanding by reviewing many publications or literature, which will later support writers regarding how urgently HR governance is in the banking sector in the digital era. To get an understanding of a problem that exists, reviewing several kinds of literature is already part of learning and also part of the application of scientific skills, especially in the academic sector, which will have an impact on accelerating learning and mastery of material that is useful for enriching understanding on the subject of banking and governance Human Resources. These are some of the things that will complete part of the results of this study (Boxall & Purcell, 2022).

## **RESEARCH METHOD**

Human resource governance in organizations, especially in banking, is a discussion that will lead to optimizing the potential and capacity of employees to improve work performance in developing the tasks assigned by banking companies so that banking companies can make successful progress in their business and earn profits as much as possible (Cherif, 2020). So to understand and deepen knowledge about governance and the benefits banks have when they train employees, among others, by obtaining information and data on issuers that have been published in various journals and other academics. For this reason, we have carried out a series of data collection in the form of existing scientific publications. From the 100 publications we got, we selected again to get 50 publications that we believe are relevant to answering this problem. After data collection, the review begins with coding and evaluating the data thoroughly until we can validly conclude relevant answers to this problem (Ciobanu & Androniceanu, 2018).

Next, we formulate the answer in the qualitative method design, considering that this study seeks to gain understanding from several existing data, which we categorize as a phenomenological approach. Our data search is done electronically on the data source, namely Google Scholar, with a mathematical system, and we get relevant topics or information (Dewasiri et al., 2018). We rely on secondary data for

this study, namely scientific publications in the form of books and banking journals in the digital era, to maximize HR governance. Meanwhile, in the final report, we learned from existing scientific publications to see a critical literature review so that this study is closer to a critical review. These are the steps and procedures for searching for data and other evaluations that we have carried out to answer the problem of identifying the best practices for managing human banking resources in the era of automation. We do how scientific evidence provides input (Cilesiz, 2011).

## **RESULT AND DISCUSSION**

### **Building trust through serving customer a particular need**

As of now, it is practically old news that the fintech business is becoming rather busy. In any case, we have been watching out for computerized financial patterns during and post-COVID. It is not all terrible: the addressable market has likewise emphatically expanded as additional people and organizations are out of nowhere on the web, and customary administrations cannot turn rapidly enough. Be that as it may, the awful thing manager could do rush in aimlessly, attempting to offer each help under the sun. They are going up against new computerized banks, local area banks, and existing level one banks scooping cash into progressive change. Those contenders have a significant trust advantage. The best way to endure is to construct a contending store of trust by cutting out a productive specialty on the lookout and not moving for some time afterward (Kassim & Abdullah, 2010). That implies not pursuing capital, hoping to sell right away, or attempting to grow excessively fast without respect for the center's assistance.

It was related to building trust in consumers; the findings of Mann & Sahni (2011) examined the interactive relationship of several websites, especially customer websites, to understand how companies build consumer trust in internet-based banking. The banks increased consumer confidence by examining the reciprocal relationship between banks and their customers. Secondly, they were also able to obtain information about the quality of customer service by banks, including how the level of customer satisfaction and consumer comfort increased trust in banks. With the help of the AMOS application, the researchers ensured that their findings were very high where service factors using internet sites such as navigation models and information content appeared to be of high quality in serving customers, so that customer satisfaction and trust in internet banking continued to increase. This study concludes that when banking resources can create product services for customers by increasing customer trust, such banking will continue to be an option. Studies also confirm that many factors can increase consumer trust in bank services in the internet of things era (Aslam et al., 2020).

Discoveries by Ahmed et al. (2020) in which they analyze truth-recuperation endeavors at retail banks in the UK. Their paper means comprehending the view of banking specialist organizations on the most proficient method to reestablish their

clients' confidence in the UK banking industry. Twenty cutting-edge workers (FLE) with clients confronting liabilities were consulted, and a topical investigation of the meeting records was led. Through the development of three different significant topics and various subthemes, we have introduced our discoveries as a trust reclamation model. Asset people have provided details regarding three fundamental subjects as a system of activity to reestablish their clients' trust (Biswas et al., 2021).

To begin with, banks carry out expanded straightforwardness in their tasks by revealing the vital highlights of their loaning and other financial exercises. Second, they execute arrangements and methodology that can assist with reinforcing their financial connections, like expanding worker and client commitment exercises to help private ventures and networks. Third, they advance functional proficiency by putting data innovation foundation satisfactorily (Fatma et al., 2015). Notwithstanding, a portion of the monetary administrations rehearses distinguished by interviewees, for instance, the purposeful offer of monetary items that are improper for their clients or too complex even to consider figuring out, continue. At last, this 'deals before administration' strategy does not satisfy the business' cases of consistency with the new monetary guidelines (Bony, 2018).

### **Do real-time services with data**

When banks begin fabricating that client base, they want to listen. Try not to get cleared up in the most recent computerized financial frenzy, similar to check cards, since it sounds provocative. Construct a ceaseless criticism circle that incorporates: Market examination and discussions with possibilities and clients. Continuous information criticism in the item shows how clients use and cooperate with the foundation. This is a vital best practice for computerized banks to separate themselves from traditional banks (Guzenko et al., 2020). It is one that they use to illuminate item updates, decide on new help contributions, shape client care and even turn business methodology. HMBradley, for example, continuously checked client utilization and patterns, which drove them to find an entirely different objective for their answer: children of post-war America. That information empowered them to adjust their promotion and answer for an appeal to a more extensive crowd, to incredible achievement. Advanced banks perceived how baffled clients were that traditional banks did not pay attention to them and chose to turn the tables. To contend, banks want to do likewise.

Megargel et al. (2018) concentrated on the continuous inbound showcasing: A utilization case for computerized banking. They expressed that throughout the long term, banks have been decisively utilizing computerized advances to assist with changing different parts of their business. This technique has recently developed into a computerized expansion of the bank's cycles, items, and channels. This considers contacting clients and accomplices through computerized stages, for instance, expanding portable applications for clients to get to and perform administration

exchanges. They are promoting keeps on assuming a significant part in supporting the business extension and expanding the bank's income.

Ghouri et al. (2021) said that the continuous data sharing, client direction, and the investigation of the intra-administration industry contrast Malaysia as a developing business sector. Contrasts in strategic policies and inclinations are essential for grasping explicit enterprises, exceptionally comparable to downstream activities in developing business sectors. This study investigates the impacts of continuous data sharing (RTIS) on downstream activities in three help sub-areas that are overwhelmed by little and medium-sized endeavors (SMEs) - discount and retail, food and refreshments, and convenience. Drawing on the data handling hypothesis, we look at the distinctions in the reception and saw benefits for clients of RTIS through a review of 221 center-level chiefs from Malaysia. Our discoveries show that RTIS is fundamentally connected with client buy conduct (PB) within sight of client direction (CO) that plays a two-overlay interceding job in buy and repurchase conduct. Our outcomes likewise highlight sectoral contrasts. RTIS — with client PB and post-buy conduct within sight of CO — is more successful in the discount and retail and food and drinks sub-areas than an inconvenience. The article concludes with a conversation of hypothetical and commonsense ramifications (Kusi et al., 2015).

Jung et al. (2010) examined overhauling the powerful affordance of information systems: The effects of continuous execution analysis and goal setting in bundle collaboration conditions. Growing globalization has set out significant entryways and challenges for affiliations and social orders. In this manner, a vast extent of information developments to all the bound to help the organized exertion of various and dynamically coursed sets of individuals is never-ending. The advancement of such development interceded composed exertion is dependent upon the idea of every individual's responsibilities; nevertheless, even though individuals' motivations to invest some fearless energy could be influenced by the arrangement of a system's human-PC interface, this locale has gotten little thought inside the setting of social occasion participation conditions. We fill this opening by organizing assessments from human-PC participation, motivation, and advancement maintained pack work to decide instruments for theoretically growing each individual's motivation inside a total setting. In particular, we control the connection point of a PC interceded thought age framework (a broadly utilized coordinated effort device) to improve the framework's explicit affordance, i.e., the framework's properties that satisfy clients' inspirational requirements. Results from two investigations exhibit that huge execution gains were understood by implanting the hypothetically determined systems "giving criticism" and "planning for ideal test" into the cooperation climate. The outcomes propose that even remote controls of the human-PC point of interaction can contribute to the fruitful plan of a wide assortment of gathering cooperation conditions (Kuntz et al., 2019).

## We have a potential business vision for the future.

It appears to be essential; however numerous fintech get so up to speed in the energy of an exhilarating thought that they neglect to make a stride back and record a nitty gritty field-tested strategy. Frame a strong arrangement with long-term objectives with subtleties for procedure, development, item contributions, tech, group size, etc., at those designated spots. The activity will likewise assist owners with understanding whether managers are searching for accomplices that will assist them with getting everything rolling with a proof of idea to get before financial backers (yet that cannot scale past the one-year point), or they would prefer to develop with accomplices that are in it for the long stretch from the very beginning. Every one of the influential computerized banks we address began with a strategy with long-term objectives (Platonova et al., 2018).

Kinoti (2015) said that E-banking philosophy and execution of Commercial Banks in Kenya). The assessment objective of this study was to choose the effect of E-banking philosophy on the execution of Commercial Banks in Kenya. The survey took on a particular investigation concentrate on plan. The number of inhabitants in the review comprised 43 Kenya business banks. Information for this study was gathered utilizing organized surveys. For this review, precise measurements were utilized to break down information introduced using frequencies tables, rate dispersion tables, and mean. Inferential measurements included connection, relapse investigation, ANOVA, and Chi-Square. The investigation discovered that the e-banking framework methodology had areas of strength for a relationship with bank execution,  $r (0.577)$ ;  $p \leq (0.05)$ .

The relationship was measurably critical. Likewise, the investigation additionally discovered that the e-banking proficiency methodology had areas of strength for a relationship with the bank's execution,  $r (0.759)$ ,  $p \leq (0.05)$ . The relationship was genuinely enormous. The investigation likewise discovered that the e-banking quality system had a feeble positive relationship with banks' execution,  $r (0.397)$ ,  $p \leq (0.05)$ . The review presumed that the relationship between e-banking foundation, e-banking productivity techniques, and e-banking quality upgrade Kenya business banks' execution. The review suggests that banks ought to improve systems for more e-banking methodologies that address clients' requirements in an ideal and pertinent way. E-Banking techniques ought to be more than ICT frameworks; productivity, quality, and client esteem expansion through e-banking methodologies. Banks should likewise investigate different systems not shrouded in this study that can improve banks' execution (Nduta & Wanjira, 2019).

Moreover, Chirica (2013) is searching for relationship advertising best practices in the financial area. Their paper means to feature best practices in relationship promotion due to changed organizations' methodologies in a violent,

unsound, and dynamic financial climate. By best practice, we comprehend explicit promoting devices and techniques based upon genuine requirements and heterogeneous customer inclinations, tended to straightforwardly in a meaningful way, focusing on clients' drawn-out maintenance. We ought to likewise think about the profoundly aggressive market, with fast changes in buy and utilization conduct, while the ever-increasing level of innovation generally changes the speed and data content. Since previous years we can discuss customer conduct examination in light of numerous standards, including the profound or moral parts, shoppers' assumptions, and way of life, as seeing such factors is the principal mainstay of relationship showcasing (Lusch & Vargo, 2014).

The fundamental targets are building long-haul relations, client maintenance, and steadfastness. As a feature of promoting endeavors, correspondence plays a significant role, moving toward specialties with custom-fitted messages, and welcoming clients to open exchange. Monetary changes, broad utilization of innovation, relocation towards the web, and enhancement of correspondence channels opened the entryways for the computerized period, while relationship showcasing and client relationship the board address, not a simple working reason, but rather a fundamental ground. Best practice in relationship showcasing demonstrates that this cannot be applied in any capacity and whenever, as this paper features the primary parts of the building and carrying out such a framework (Čurči et al., 2021).

### **The back-end stuff in the banking sector**

Most developing fintech are brains in UX or development hacking. That frequently intends that subtleties like consistency get neglected or put off in the background. The UX is just comparable to the back-end functions. The most attractive application will not make any difference on the off chance that the client encounters a sluggish, baffling excursion from when their cash leaves until it stirs things up around the town of the individual they are paying. It is also so natural to get closed down or dropped by some unacceptable accomplice if managers do not construct sufficient confidence in the organizational climate (Mansfield-Devine, 2016). Computerized banks, then again, have consistency down to a science since they are frequently established in the customary financial area. So again, according to that point of view, focus on consistency — which implies tracking down the correct accomplice. This way, a critical computerized financial best practice puts time and assets into back-end coordinated factors every.

They were building a powerful consistency risk evaluation program for a monetary establishment. A Compliance Risk Assessment program can be a significant, utilitarian, and functional gamble recognizable proof and the board device. This paper frames a few critical components and pragmatic contemplations for directing a CRA. By better distinguishing consistence gambles and dealing with the drivers of these dangers and conduct, a CRA not just assists firms with decreasing the event of lead

occasions but also improves the way that organizations carry on with work (Nicolas and May 2017).

### **Getting the right partnership to collaboration**

Computerized banks — especially Fintechs that have become advanced — do not go solo. They fabricate organizations that suit their business needs and go past a one-way seller relationship. On the off chance that the ongoing accomplice is not prepared for the volume of installments or credits that managers want to move in a half year or is working with manual cycles bound together, they want to realize that things will begin to break once they pass a specific boundary. They need to guess what things will resemble once development occurs because it can happen virally: what does the business resemble when they have 1,000,000 clients, where a month prior they had 100,000? What needs to change to make that conceivable? Undoubtedly, the response is the organizations (Sia et al., 2016). Assuming they began with brief or low-scale accomplices since they were less expensive to work with, they want to have subsequent stage accomplices arranged. Try not to put it off. Have two-way discussions and meetings; set up an arrangement for quick changes.

On the other hand, they could choose to gobble the expense front and center to work with a drawn-out accomplice all along and become together. The reality here, and one that advanced banks see well, is that they are comparable to their accomplices (Drasch et al., 2018). Digital banking is not an easy industry to break into. However, it is one with endless opportunities for innovation right now, and with a few tried-and-true best practices up the sleeve, they will be several steps ahead of the game.

Rafiq (2019) said that advanced banking is a significant element in the eventual fate of banking. Banking industry shoppers are presented with extraordinary computerized and FinTech experiences described by inventive monetary items and administrations. This improvement is upheld by extending Internet reach, expanding cell phone reception, and developing a media transmission network. Subsequently, advanced banking has arisen, presenting economies of time, cost, and space for the purchasers of monetary administrations. This paper intends to diffuse the impression about the overt repetitiveness of customary 'blocks and concrete' branch structure after the approach of computerized banking. The extent of the paper incorporates the development of 'half breed banking,' which is differently named 'blocks and snaps' and 'disconnected and online combo, etc.'

It is, as a matter of fact, the right blend of physical and computerized elements of banking that can take special care of all classes of banking clients. The reasoning of cross-breed banking has been upheld with different contentions and models from the South Asian and Western financial business sectors. The capability of advanced banking in Pakistan is featured, given its special socioeconomics and patterns. Knowledge and mindfulness introduced by the paper incorporate saving time, space, and cost utilizing computerized arrangements, client please, online protection biometric validation, retina examining and facial acknowledgment, omnichannel

experience, flighty client unwavering ness, millennial clients, advanced locals, and the meaning of computerized trained professionals. Many would likewise be keen on the specific elements of Pakistan's financial market with the innovation-inclined youth lump of 120 million and a substantial monetary consideration hole (Maon et al., 2009).

Then Lau and Leimer (2019) contended that the period of connectedness: How AI will assist with conveying the eventual fate of banking. How might the future model of monetary administrations be conveyed, and how could scientific apparatuses utilizing artificial consciousness (AI) and AI make new types of client esteem? This paper starts by giving a verifiable setting around current innovative comforts and making sense of how this brings new types of relevant cooperations using customized information and arising advances. Through models from worldwide innovation firms, the creators investigate how the assimilation and streamlining of client information lead to more relevant guidance revolving around daily existence occasions and where developments in monetary administrations could change the financial business. The paper utilizes relevant industry use cases that show how monetary establishments can fabricate trust and compassion to make a more profound, closer-to-home association between brand and client (Islam et al., 2020). The paper surveys how current uses of AI are, all in all, making an additional comprehensive and impartial monetary administration environment. These developments will assist with conveying new worth on top of advancing help stages to make cooperative connections among wellbeing and abundance that could have substantial multigenerational influences. The paper infers that there ought to be more noteworthy cultural worth from the monetary administration area as it grows new algorithmic pathways towards more extensive and orderly monetary security for everyone's best interests.

The last proof was Kämpe and Näsmann (2018), who concentrated on the Future Bank: Banking administrations that have seen Generation Y's rising to the test of modern change through the eye. As far as we might be concerned, the monetary area is fundamentally changing. Because of the European guideline PSD2, clients' banking information is opened up to outsiders by APIs. The conventional banks are presently being presented to rivalry from fintech and BigTech. The change is ongoing and to the tune of innovations, guidelines, and client requests. This study planned to distinguish the nature and conduct of the pattern chiefs, Generation Y (18 to 30 years of age), and with regards to open banking, analyze the change of banking administrations to meet new computerized needs.

To accomplish this, a consecutive installed logical procedure was applied. The quantitative stage recognized and summed up the ways of behaving of Generation Y. The subjective stage was exploratory, where various center gatherings (38 people) fostered the future financial administrations they solicitation and needed (Chowdhury et al., 2021). This was examined in light of the business model canvas and another assistance improvement structure for client co-creation. The outcomes suggest that Generation Y can be sought based on their circumstances and request. They demand a

further extension of the bank's available setting to supply with open financial stages, including both monetary and non-monetary administrations. Subsequently, to meet these solicitations and stay the essential monetary specialist co-op, future financial administrations must change into turning out to be carefully customized and flawlessly aid ordinary life (Suseendran et al., 2020).

## **CONCLUSION**

In this final section, we will collect the results of a review of many kinds of literature related to the purpose of our study, which is to identify the best practices of banking human resource governance in the digital era. We prove the truth of our findings, backed up by field study evidence published in various literature sources. We believe that by being smothered by the relevant simulator, we think this friend is valid. Among other things, we can conclude how banks build systems to get Trans from consumers by providing what consumers are looking for. Furthermore, we see that for the best practice to be carried out by banks, for example, the bank system allows responding quickly to consumer needs on data in real-time. In other words, consumers are given data responses as quickly as possible in transactions and other information. The other best practices, for example, every banking sector is not only a job for today, but having a vision for the future can be done by distinguishing competitive and visionary human resources from employees.

Furthermore, we found that the feed system must think about the welfare of the employees, which is by nature providing some bonuses and profit sharing so that employees find what they are looking for. Likewise, we find that banks will advance in this global era if they have one working mechanism, namely establishing relationships and collaboration with parties, both customers and fellow banks, so they do not work alone. Thus, among others, what we have obtained with the support of backup studies that have been published, we believe that these findings are more valid and reliable.

## **Acknowledgment**

We are grateful for the donations that have supported this study, then city academic colleagues and professional editors.

## **Authors contribution statement**

We did not encounter any conflict of interest issues in this work

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