

Synergy of Human Capital Management And Technology Information In Improving The Organizational Performace of PT Bank Tabungan Negara (Persero), Tbk. (BTN)

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Abstrak

Perkembangan industri perbankan menuntut peningkatan kualitas sumber daya manusia (SDM) seiring dengan pemanfaatan teknologi informasi. PT Bank Tabungan Negara (Persero), Tbk. sebagai salah satu Bank Himbara yang fokus pada pembiayaan perumahan, perlu mengintegrasikan Manajemen Modal Manusia (SDM) dengan teknologi informasi untuk meningkatkan kinerja organisasi. Penelitian ini menganalisis sinergi antara Manajemen Modal Manusia (SDM) dan Teknologi Informasi (TI) dalam meningkatkan kinerja organisasi di PT Bank Tabungan Negara (Persero), Tbk. (BTN). Tujuan penelitian ini adalah untuk mengidentifikasi bagaimana strategi Manajemen Modal Manusia (SDM) yang terintegrasi dengan pemanfaatan TI dapat mengoptimalkan efisiensi operasional, inovasi produk, dan kepuasan nasabah, yang pada akhirnya berdampak pada kinerja keuangan dan non-keuangan bank. Metode penelitian yang digunakan adalah studi kasus dengan pendekatan kualitatif, melalui wawancara mendalam dengan manajemen dan staf, serta analisis dokumen internal. Hasil penelitian menunjukkan bahwa integrasi SDM dan TI di BTN menciptakan efisiensi dalam proses rekrutmen dan pengembangan karyawan, meningkatkan pengambilan keputusan berbasis data, dan mempercepat adaptasi terhadap perubahan pasar. Sinergi ini memposisikan BTN sebagai organisasi yang lincah dan berdaya saing tinggi. Secara tidak langsung, BTN terus bertransformasi seiring perkembangan persaingan digital, sehingga memberikan dampak signifikan bagi karyawan dan nasabah.

Kata Kunci: *Manajemen Sumber Daya Manusia, Teknologi Informasi, Kinerja Organisasi, Bank Tabungan Negara*

Abstract

The development of the banking industry demands an increase in the quality of human resources (HR) in line with the utilization of information technology. PT Bank Tabungan Negara (Persero), Tbk. as one of the Himbara Banks that focuses on housing finance, needs to integrate Human Capital

Management (HCM) with information technology to improve organizational performance. This study analyzes the synergy between Human Capital Management (HCM) and Information Technology (IT) in improving organizational performance at PT Bank Tabungan Negara (Persero), Tbk. (BTN). The purpose of this study is to identify how an integrated HCM strategy with the utilization of IT can optimize operational efficiency, product innovation, and customer satisfaction, which ultimately impacts the bank's financial and non-financial performance. The research method used is a case study with a qualitative approach, through in-depth interviews with management and staff, as well as internal document analysis. The results show that the integration of HCM and IT at BTN creates efficiency in the employee recruitment and development process, improves data-based decision-making, and accelerates adaptation to market changes. This synergy positions BTN as an agile and highly competitive organization. Indirectly, BTN continues to transform with the development of digital competition, thus having a significant impact on both employees and customers.

Keywords: *Human Capital Management, Information Technology, Organizational Performance, Bank Tabungan Negara*

Introduction

BTN continues its strong commitment to implementing the environmental, social, and governance (ESG) pillars as part of its efforts to become the best mortgage bank in Southeast Asia. BTN's performance in ESG transparency demonstrates its increasing transparency in ESG implementation. This is demonstrated by its receipt of the Best ESG Reporting & Transparency award from the ESG Initiatives Award and the Corporate Emission Reduction Transparency Award in the "Green Elite" Category from the Bumi Global Karbon Foundation.

These achievements reflect BTN's positive contribution to sustainable development. BTN not only complies with regulations but also acts as a proactive agent of change in implementing high standards in ESG disclosure. In an era of increasingly high-profile sustainability and social responsibility, BTN understands that transparency is key to building public trust. By disclosing ESG-related information clearly and openly, BTN not only meets regulatory requirements but also provides valuable insights to stakeholders, including shareholders, customers, and the general public.

National banking currently faces challenges in the form of service digitalization, increased industry competition, and increasingly stringent regulatory demands. Superior human resources are the key capital in supporting a company's digital strategy. Therefore,

the synergy between Human Capital Management (HCM) and information technology is a strategic factor in improving competitiveness and organizational performance.

As a state-owned bank, PT Bank Tabungan Negara (Persero) Tbk. (BTN) not only serves as a financial intermediary but also as a development agent supporting home ownership programs. To maintain business sustainability, BTN must optimize competency-based HR management and integrate digital information systems into all its business processes.

BTN continues to make positive changes for both employees and customers. With the rapid development of the digital era, BTN offers numerous alternatives for employee attendance, work monitoring, and appropriate SLAs that comply with company regulations without harming many people. BTN conducts numerous evaluations, improvements, and maintenance, and even provides its employees with development opportunities by learning through online tests and quizzes.

In today's digital era, the majority of young people prefer online transactions for their daily needs. This is evident in the 47% annual increase in BTN mobile banking users, reaching nearly two million users in just one year. Furthermore, consumers demand personalized services (tailored products and services) tailored to their individual needs.

Methods

1. Analysis of BTN Internal Documents
 - a). Analysis of internal documents is a crucial step in gaining a comprehensive understanding of Bank Tabungan Negara (BTN). These documents, such as performance reports, Standard Operating Procedures (SOPs), and training materials, contain valuable information that can reveal the company's condition, operations, and strategy.

Based on Bank BTN's (BBTN) financial statements and annual reports from 2020 to 2024, the company demonstrated mixed financial performance. This performance was largely influenced by its focus on housing loans, as well as its transformation strategy to improve efficiency and expand the business.

a. Financial Performance and Growth

BTN's performance shows a positive trend in asset growth and loan disbursement.

- Asset Growth: BTN's assets increased significantly from IDR 361.20 trillion in 2020 to IDR 455.60 trillion in the first half of 2024, recording growth of approximately 26.13% during that period. This increase was driven by growth in loan disbursement and Sharia financing.
- Credit Distribution: BTN's Sharia-compliant loans and financing also grew substantially, increasing 35.35% from IDR 260.11 trillion at the end of 2020 to IDR 352.06 trillion in the first half of 2024. This solidified BTN's position as the mortgage market leader in Indonesia, with a market share of around 40%.
- Third Party Funds (TPF): TPF also grew by more than 23.78%, demonstrating increased customer trust and the bank's success in managing liquidity.

b. Profitability and Efficiency

BTN's profitability fluctuates, but overall, the bank has successfully improved its efficiency.

- Net Profit: BTN's net profit has increased significantly in recent years. The company's net profit reached IDR 3 trillion in 2024, although a slight decrease from IDR 3.5 trillion in 2023. However, this still represents strong performance amidst economic challenges.
- Financial Ratios: Return on Assets (ROA): BTN has a good ROA level. This demonstrates the bank's ability to generate profits from its assets.
- Net Profit Margin (NPM): BTN's NPM is below 10% (around 8.00%), indicating that profitability can still be improved.
- Return on Equity (ROE): BTN's ROE is below 15% (around 9.23%), indicating that the bank is not yet fully efficient in using its capital to generate profits.

c. Future Strategy and Prospects

BTN is actively transforming to achieve sustainable growth.

- Business Transformation: The bank is not only focused on housing financing but also expanding into other business lines. BTN is striving to reach the middle to upper market segment (emerging affluent) by establishing a Sales Center and optimizing digitalization.
- Projections: Despite facing challenges such as rising cost of funds, BTN remains optimistic and realistic in its profit targets. Digital diversification and optimization strategies are expected to be key to maintaining healthy and sustainable growth in the future.

d. Risk Management and Asset Quality

Operational effectiveness is also closely related to risk management, particularly in credit disbursement. Strict SOPs in the underwriting process and credit monitoring are crucial.

- Underwriting Process: BTN has standard procedures for assessing the creditworthiness of mortgage customers, including data verification, repayment capacity analysis, and collateral assessment. This process is designed to minimize the risk of non-performing loans (NPLs).
- Asset Quality: BTN's NPL ratio is within a manageable range, despite fluctuations. In 2023, the gross NPL ratio was 3.25%, while the net NPL ratio was 1.15%. This figure indicates that the majority of disbursed loans remain of good quality.

- Areas for Improvement: To further enhance effectiveness, BTN can optimize the use of big data and machine learning for more accurate and real-time risk analysis. This can help identify credit risks early and take preventive action.

b). Operational Effectiveness Based on Reports and SOPs

a. Digital Transformation and Process Automation

BTN has adopted various technologies to improve efficiency. One key initiative is the implementation of digital platforms for customer service, such as a mobile banking application and an online mortgage application platform. This automation helps reduce processing time and minimizes manual errors.

- Positive Impact: The use of BTN Property and BTN Mobile accelerates the credit application process and banking transactions. This not only improves the customer experience but also reduces the operational workload at branches.
- Areas for Improvement: Although digitalization is underway, full integration between systems may still be challenging. Some back-end processes may still require manual intervention, which can become a bottleneck when transaction volumes spike.

b. Cost Control and Efficiency Ratios

Financial reports demonstrate that BTN consistently strives to control operational costs to improve efficiency. The Cost-to-Income Ratio (CIR) is an important indicator in this regard.

- CIR Analysis: BTN targets a CIR reduction to 60% by 2024. This decline demonstrates the bank's ability to generate greater revenue relative to its operating costs. Efficiency efforts are being implemented through organizational restructuring, branch network optimization, and non-essential cost savings.
- Areas for Improvement: Although the CIR has decreased, this ratio remains relatively high compared to other large banks. Further improvements can be made by continuing to automate core business processes and reducing non-productive costs.

c). Employee Training and Development Materials

a. BTN has a comprehensive training program to improve employee competencies, in line with the bank's transformation vision.

- Structured Programs: BTN offers formal training programs through the BTN Learning Center, covering a wide range of topics, from basic banking skills to risk management and leadership. This is designed to ensure employees have knowledge relevant to industry developments.
- Focus on Digitalization: Training materials increasingly focus on digital skills to support the bank's transformation initiatives. Employees are trained to use new platforms and understand relevant financial technology (fintech).
- Effectiveness: While training materials are available, their effectiveness depends on how well the program is tailored to the specific needs of each department. The quality and relevance of the materials need to be continuously evaluated and updated to remain relevant to market dynamics.

b. Employee Performance Evaluation System

BTN's performance evaluation system is designed to measure employee contributions to company targets and identify areas for development.

- Key Performance Indicators (KPIs): Performance evaluations are based on measurable KPIs, such as sales targets, service quality, and individual achievements. This allows for objective and transparent assessments.
- Competency-Based Assessment: In addition to KPIs, BTN also implements competency-based assessments to measure essential skills and behaviors for specific roles.

- Feedback and Development: This system should also provide constructive feedback and career development plans for each employee. However, consistent and effective implementation across all management levels is a common challenge in large organizations.

c. HR Policies and Workforce Readiness

BTN's HR policies reflect efforts to attract, retain, and develop top talent.

- Recruitment and Retention: BTN invests in a rigorous recruitment process to attract quality talent. Competitive compensation and benefits policies are also implemented to retain employees.
- Workforce Readiness: In general, BTN's workforce has strong competencies in housing finance, which is the bank's core business. However, with business diversification, there is a need to improve workforce readiness in new areas such as corporate banking, Islamic banking, and wealth management.
- Skills Gap: Sometimes, there is a skills gap between new job demands and current employee capabilities. To address this, BTN needs to accelerate its upskilling and reskilling programs to be more targeted and intensive.

c). Risks Faced by BTN

These risks can impact the bank's financial and operational performance.

a. Financial Risk

- Credit Risk: As a bank heavily reliant on housing financing, BTN has significant exposure to credit risk. Although its Non-Performing Loan (NPL) ratio is relatively manageable, economic fluctuations or interest rate increases can increase the risk of bad loans, particularly in the non-subsidized mortgage segment.
- Interest Rate Risk: An increase in the benchmark interest rate by Bank Indonesia could increase BTN's cost of funds. This could pressure profit margins if the bank is unable to raise lending rates proportionately.
- Liquidity Risk: Although BTN's Third Party Funds (DPK) continue to grow, the composition of DPK, which is dominated by high-cost funds, can pose a liquidity risk.

The bank needs to continuously strive to increase the portion of low-cost funds (CASA) to maintain liquidity stability.

b. Operational Risk

- IT System Dependence: BTN relies on complex IT systems for its operations. System failures, cyber attacks, or data security issues could disrupt services and damage the bank's reputation.
- Human Error: Although digitalization has reduced manual intervention, human error in back-end processes or customer interactions remains a significant risk.
- Compliance and Reputation: As a state-owned bank, BTN must comply with various strict banking regulations. Compliance violations or scandals can result in significant fines and damage public trust.

c. Opportunities for Innovation and Expansion

Business and Market Expansion

- Product Diversification: BTN can expand its product portfolio beyond mortgages. Significant opportunities exist in Islamic banking and the wealth management segment for emerging affluent customers. This diversification can reduce dependence on a single business line and create new revenue streams.
- Housing Ecosystem Development: BTN can strengthen its position as a home-of-housing company by creating an integrated housing ecosystem, including collaborations with property developers, building material providers, and other related services. This will create added value for customers and deepen the bank's relationship with the property sector.

d. Leveraging Technology and Digitalization

- Advanced Data Analytics: Utilizing big data and machine learning can help BTN with more accurate credit risk analysis, product personalization, and operational optimization.
- Process Automation: Automating core business processes, such as credit applications and document verification, can increase efficiency, reduce costs, and speed up processing times.

e. Improving Human Resources Quality

Upskilling and Reskilling: Through more focused training programs, BTN can improve employee competency in strategic areas, such as digitalization and data analysis, to ensure the bank has a future-ready workforce.

2. Interview

A. Interview Objectives

1. To identify the synergistic role of HCM and IT in improving organizational performance
2. To gain insight from various levels of (Senior Management, Staff and Operations)
3. To explore the opportunities, challenges, and employee expectations regarding the implementation of technology-based systems in HR management at BTN.

B. Main Respondent

1. Management Senior
2. Staff

C. Interview Questions

1. How does BTN's Human Capital strategy support the company's digital transformation?
2. What is the role of information technology in employee recruitment, training, and performance appraisal?
3. How do you evaluate the effectiveness of the current IT-based HCM system?

4. How does the IT division support Human Capital needs?
5. What are the biggest challenges in integrating IT systems with HR management?
6. How can IT improve the employee experience and organizational productivity?
7. What is your experience using IT-based HR systems/applications (e.g., online attendance, e-learning, digital performance appraisals)?
8. What are the benefits and challenges you have experienced?
9. What are your expectations for technology support in your daily work?

D. Interview Method

Conducted by completing a questionnaire with pre-prepared questions. The interview takes 5 minutes to complete.

E. Expected Output

1. Mapping Alignment between Human Capital Strategy and IT Support
 - a. BTN's HCM strategy: improving employee competency, accelerating the recruitment process, implementing a merit-based performance appraisal system, and implementing career development programs.
 - b. IT support: using e-recruitment applications, a Learning Management System (LMS), a Human Resource Information System (HRIS), a digital attendance application, and a performance appraisal dashboard.
 - c. Mapping is conducted by asking management whether each HR strategy is supported by the appropriate system/application. Obtaining feedback from employees about whether the system is truly helpful or actually increasing their workload. Comparing strategic objectives (for example, accelerating recruitment)

with technology implementation (whether the e-recruitment system is fast, user-friendly, and error-free).

2. Problem Identification (Gaps, Resistance, System Limitations)

a. Gaps

The HCM strategy prioritizes digitalization, but some branches or work units lack IT infrastructure. There are existing HRIS applications, but their features are incomplete, so HR data still has to be processed manually.

b. Resistance (Rejection or Slow Adaptation)

Senior employees are less familiar with digital systems and are more comfortable with manual methods. The organizational culture does not fully support IT-based changes.

c. System Limitations

Systems are often slow, error-prone, or not integrated across divisions. There are no intelligent analytics features to support management decision-making.

3. Recommendations for Improvement to Increase the Effectiveness of HCM and IT Synergy

a. Strengthening Infrastructure & System Integration

Unifying all HR applications into one integrated portal (currently the BTN BEST application is available). Improving server speed and system access down to branches.

b. Improving Employee Digital Competence

Digital literacy training programs for all levels. Special assistance for employees experiencing adaptation difficulties (coaching clinics).

c. Developing a Smarter BTN BEST

Adding predictive analytics features to measure HR performance and potential. Utilizing AI/automation for recruitment and performance evaluation.

d. Organizational Culture Change

Encouraging a technology-adaptive work culture. Providing incentives or awards for

units/branches that successfully adopt IT systems.

Results And Discussion

BTN's Human Capital Strategy in Supporting Digital Transformation

Interview results indicate that BTN's Human Capital strategy is considered quite good and has undergone significant improvements. Several respondents emphasized that BTN has focused on digital transformation by developing a digital mindset and implementing a technology-based Human Capital system. For example, the application of digitalization across the entire HR management cycle, from recruitment and training to career development. This aligns with BTN's vision to strengthen competitiveness through the use of technology.

The Role of IT in Recruitment, Training, and Performance Assessment

Information technology has proven to play a significant role in accelerating the online recruitment process, providing e-learning, and supporting digital performance assessments. Respondents emphasized that IT systems have helped create more efficient, transparent, and paperless processes.

Evaluation of the Effectiveness of the IT-Based HCM System

Most respondents considered BTN's HCM system effective in supporting operations, particularly in administrative automation. However, several issues were identified: The system still needs simplification (UX simplification). There were application performance issues at certain times. Integration between systems was not fully optimized.

IT Division Support for Human Capital

Respondents stated that the IT Division supports HC needs by providing applications, maintaining data security, and assisting in the technology development process.

Challenges of IT Integration with HR Management

Challenges that emerged from the interviews included: Unperfect data integration across systems. Changes in work culture that take time. Diverse user needs that are sometimes not accommodated.

The Impact of IT on Employee Experience and Productivity

Respondents assessed that IT improves the employee experience through self-service portals, e-learning, and faster access. However, there was input on making the application more user-friendly.

Employee Perspective: Experiences, Benefits, Obstacles, and Expectations

1. Experience:
Generally positive because the system simplifies daily work, although there are technical challenges such as attendance errors.
2. Benefits:
Time efficiency, transparency, paperless, and accelerated administrative processes.
3. Obstacles:
System bugs, limited features, and sometimes slow application performance.
4. Expectations:
The system is more integrated, mobile-friendly, and continuously updated to meet operational needs.

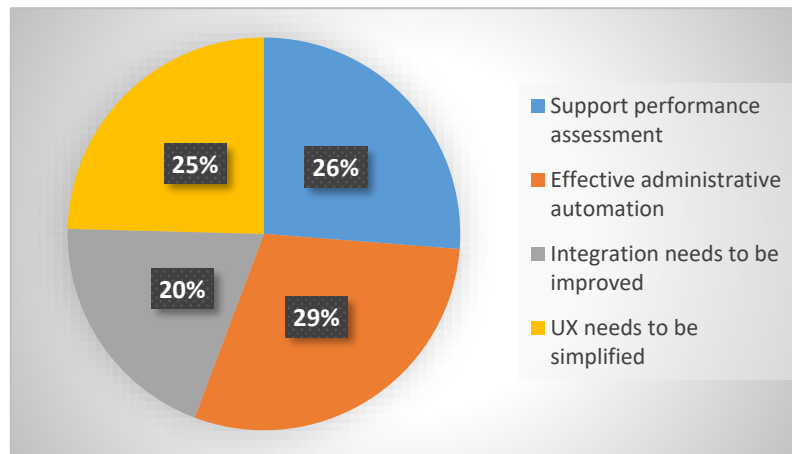
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BTN's Digital Transformation: The Key Role of Human Capital and IT Synergy

PT Bank Tabungan Negara (Persero), Tbk. is actively pursuing digital transformation to enhance its competitiveness. This report visualizes data from an internal survey to analyze how strategic collaboration between the Human Capital (HC) and Information Technology (IT) divisions is a key driver in this journey. This infographic explores system effectiveness, challenges faced, and employee sentiment toward the digitalization of HR processes.

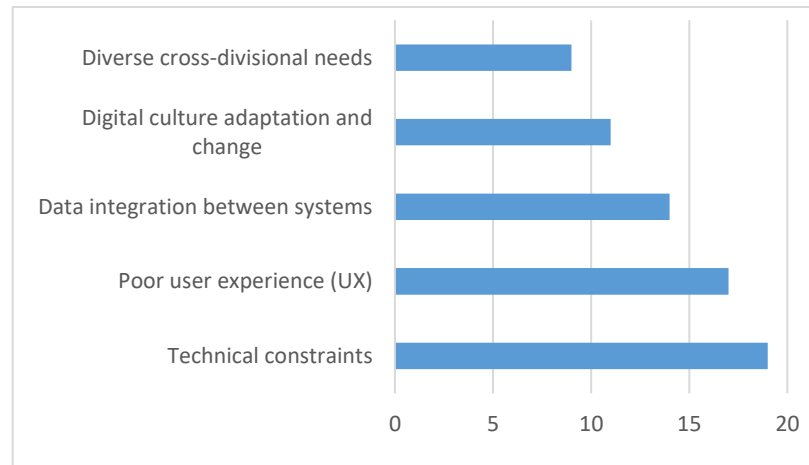
Evaluating the Effectiveness of IT-Based HCM Systems

The survey showed that existing HCM systems are effective in automation, but user experience (UX) and integration remain areas for improvement.



Biggest Challenges in HCM & IT Integration

Employees identified several key challenges in the system integration process. Technical issues and user experience were the most frequently encountered obstacles.

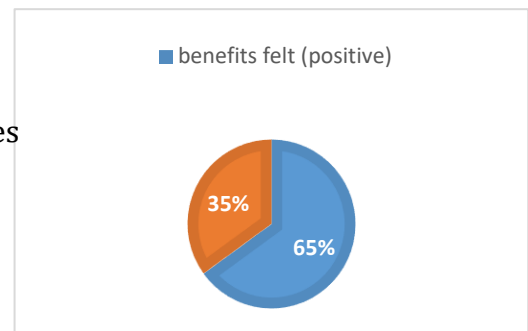


Employee Experience Sentiment Analysis

In general, employees perceive the efficiency benefits of the digital system, despite some technical challenges. This sentiment highlights the duality of the digital experience at BTN.

Key Benefits Experienced:

- Reduced Time Efficiency & Manual Processes
- Performance Data Transparency
- Access Flexibility (Mobile & Online)
- Simplified Administrative Matters



Main Obstacles Encountered:

- System Access Is Sometimes Slow
- User-Friendly Interface (UX)
- Technical Errors (Example: Inaccurate GPS Attendance)
- Integration Between Systems Is Not Perfect

Conclusion

BTN has built a solid digital foundation through the integration of its HCM and IT strategies.

This is evident in:

1. Improved Operational Efficiency: Digitizing HR processes has resulted in significant cost savings.
2. HCM Process Optimization: IT accelerates online recruitment, facilitates e-learning, and supports digital performance assessments, making processes more efficient, transparent, and paperless.
3. External Recognition: BTN received the "Best Human Capital 2025" and "HR Asia Best Companies to Work for in Asia 2025" awards, confirming the success of its HCM strategy.

Despite a short-term decline in net profit, this was interpreted as a strategic investment in building a digital foundation. This demonstrates a shift in priorities from immediate profits to strengthening the ecosystem and long-term customer base.

Challenges and Recommendations

However, this transformation journey is not without challenges:

1. User Experience (UX): Technical issues such as slow access, less user-friendly interfaces, and inaccurate GPS attendance remain obstacles, both in internal and external applications such as Bale by BTN.
2. Data Integration: Data integration issues between systems were also identified, hindering smarter, data-driven decision-making.
3. Cultural Adaptation: Shifting to a digital work culture still requires time and support.

This, it is recommended that BTN:

1. Prioritize UX: Invest further in UI/UX improvements to ensure a seamless and reliable experience.
2. Continuous Change Management: Communicate transparently about the benefits of the transformation and provide training and mentoring to help employees adapt.
3. Leverage Data: Analyze data from BTN BEST and other digital systems in-depth for smarter decision-making in talent management and operational improvements.

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