

# Inclusive Talent Development as A Key for Talent Management and Talent Retention to Achieve Sustainable Human Resource Management in Rural Bank Sharia Indonesia

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## Abstract

*The aim of this research is to analyze inclusive talent development as the main factor in talent management and retention in order to achieve sustainable human resources at rural bank sharia. This research uses a qualitative case study method with propositional outcomes as research results. Interviews and documentation studies were used to collect data. The research results show that inclusive talent development practices not only influence individual growth but also play an important role in retaining talent within the organization. Aspects such as talent identification, focus on technical and generic competencies, as well as retention strategies such as career paths, promotions and increasing compensation according to position level are included in inclusive talent development. This conclusion describes a strategic and holistic view of sustainable human resource management at rural bank sharia, where the focus on talent development creates a work environment that supports, inspires and retains talent for company sustainability and success in a long term.*

**Keywords:** *Inclusive Talent Development, Talent Management, Talent Retention, Sustainable Human Resource Management, Rural Bank Sharia.*

## Introduction

The definition of rural bank sharia according to the Financial Services Authority (OJK) is a financial service institution that has a role to serve the public, especially in the micro and small segments, based on sharia principles (OJK, 2022). The existence of rural bank sharia is still very much needed by the community because of its closer reach to the district area, providing fast and simple services, and offering products and services tailored to the needs of the community.

But in recent years, rural bank sharia has faced many challenges from new regulations issued by OJK. Some of these regulations are adjustments to paid-up capital requirements, minimum capital for the establishment of a new rural bank sharia and additional assessments of financial performance (Burhan, 2023). These regulations were made by OJK to encourage rural bank sharia to consolidate faster. Currently, there are 1,612 People's Financing Banks and Sharia People's Financing Banks spread throughout Indonesia, and according to OJK, their existence is less efficient (Burhan, 2023). Therefore, OJK will increasingly aggressively encourage rural bank sharia in Indonesia to continue to consolidate.

The phenomenon that occurs in Sharia People's Financing Bank is the lack of quality human resources in accordance with the qualifications needed by the company. There are still many employees of rural bank sharia who hold important positions in middle management but are still qualified below Bachelor. This makes it difficult for companies to develop and makes talent development the main concern of rural bank sharia in order to achieve sustainable human resources. In addition, there is no standard in structured and comprehensive talent development, so that employees have an overview of their career path in the company. One of the important factors in retention is the clarity of career path, remuneration structure that is in accordance with performance, and a conducive and positive work environment (Herdian, Nugroho and Sumiati, 2020).

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Human resource management in business processes is different in each company. This is because the management of human resources needs to be adjusted to the needs of each company (Greer, 2021), one of which is the banking sector. Banking is one of the most vital sectors in the economy, which has a major impact on the stability and economic growth of a country (Fitri, 2022; Khairunnisa & Nofrianto, 2023). Therefore, it is important to understand how human resource management in the banking sector can contribute to the success and well-being of companies and society as a whole (Fahir et al., 2023).

The banking industry is governed by various strict rules and regulations, both related to finance, compliance, and consumer protection (Gaganis et al., 2020). Research on human capital management in the banking sector can provide insight into how banking firms are adapting to complex and changing regulations. Moreover, the Bank offers a complex range of products and services, thus requiring skilled and trained employees (Corporate Finance Institute, 2023). This research can deepen the understanding of how banks manage human resources to ensure that employees have the necessary knowledge and skills to provide quality services to customers. Furthermore, banks operate in an environment full of risks, thus requiring effective human resource management to manage these risks (Hakim, 2023). This research can provide insight into how banks manage human resources to minimize risk and comply with various applicable policies and regulations.

To support the growth and progress of human resources in banking, Indonesia must have capacity building to develop it (Rozalinda, 2016). In its development, this industry still has a dead end, namely between the development of the Islamic banking industry and the standardization of the quality of its human resources (Rozalinda, 2016). The Islamic banking industry is still bumped with several obstacles related to human resources, including the gap in human resource qualification standards between university graduates and industries in the field, to the limited understanding of Islamic banking practitioners (Financial Services Authority, 2023). In addition, investment in recruitment, education and development for the provision of ready-to-use bankers is still fairly expensive (Wati, 2019).

Sharia financial institutions, especially shari'ah banks, are quite unique institutions, because they involve people who have qualifications and competencies who are not only experts in economics, finance and banking, but they must have shari'ah qualifications and competencies (Rozalinda, 2016). These two sides of qualifications and competencies are integrated integrally. Islamic banking requires talents who have a deep understanding of Sharia principles, Islamic finance, and Islamic banking products (Jannah, 2023). This means that talent development programs within Islamic banks may focus more on developing these specific skills compared to other sectors. Because Islamic banks must comply with Sharia principles, Talent Management here must also pay attention to high compliance and ethical aspects in every stage of HR management, including recruitment, training, and performance evaluation. These differences show that Talent Management in rural bank sharia has a unique focus and challenges compared to other sectors, which need to be considered in designing effective human resource management strategies (Aulia, 2021).

By understanding the above phenomena, this study aims to explore and identify phenomena and find appropriate solutions in inclusive talent development, talent management and talent retention at rural bank sharia in order to achieve sustainable human resources. Although there have been quite a lot of articles that discuss the importance of sustainable human resources in the sustainability of a company, there have not been many that discuss sustainable human resources from the point of view of talent management.

## Literature Review

### *Inclusive Talent Development*

Current exclusive talent development practices can lead to counterproductive behavior among employees, including tolerance for narcissistic behavior and lack of socially responsible behavior. To reduce the limitations of current exclusive talent development practices, inclusive talent development should be conceptualized as talent development based on workforce differentiation, not just as the antithesis of exclusive talent development. More research is needed to determine how inclusive talent development approaches can be institutionalized within organizations to help ensure long-term competitiveness.

Some researchers argue for more inclusive talent development by suggesting strengths-based talent development approaches that draw on positive psychology literature (Buckingham and Vosburgh, 2001; Peterson and Seligman, 2004), as well as ability approaches that highlight employees' freedom to pursue what they want and value from a human development perspective (Downs and Swailes, 2013). In line with this advice, we highlight the importance of direction when implementing talent development practices (Rothwell, 2010). The traditional top-down talent development approach is initiated and directed by high-ranking individuals within the organization including the chief executive officer (CEO), executives and board of directors with the help of the human resources unit. All current and anticipated competency talent development decisions are likely to be implemented without the involvement of employees or direct supervisors within the organization.

In contrast, bottom-up talent development approaches emerge from the lowest levels of the organization (Rothwell, 2010). A successful bottom-up approach to talent development begins with a consensus among employees and immediate superiors that, given the talent shortage in the global labor market, market survival requires talent development. The application of a bottom-up talent development approach creates opportunities for all employees in the organization. It recognizes outstanding talents and their legitimacy while encouraging and assisting promising talents in developing their own potential. Future research might consider how employers can best implement talent development practices to create a rewarding workplace climate where the full potential of high-potential and low-potential employees is harnessed.

#### *Talent Management and Talent Retention*

Talent management as a comprehensive human resource process is essential for all businesses, from brick-and-mortar companies to high-end Industry 4.0 organizations adopting processes from machine learning to artificial intelligence. Talent management was initially associated with talent shortages associated with critical strategic management positions (Axelrod, Handfield-Jones, & Welsh, 2001). A McKinsey-sponsored study (Chambers, Foulon, Handfield-Jones, Hankin, & Michaels III, 1998) introduced the widely quoted proverbial "war for talent," highlighted the challenges of managing talent effectively, and predicted that this "war" would intensify in time to become a top priority. Rampant talent hunting makes it unviable for traditional employee retention practices to engage with talent on an ongoing basis, emphasizing the need for fresh thinking about nurturing talent internally (Cappelli, 2000).

Talent management practices have evolved with changes in the workplace (Frank & Taylor, 2004), focusing on strategic issues related to talent flow within organizations (Ashton & Morton, 2005). There is a need to put in place a larger talent pool of well-equipped trained managers who embrace learning, mobility, and change. Cappelli (2008) advocates talent management as a basis for introducing human resource plans using operations, supply chain management, and forecasting techniques to balance make vs. buy decisions during uncertain times.

While Collings and Mellahi (2009) propose strategic talent management as a measure to ensure a talent pool of high-potential, high-performing incumbents who can fill critical positions in organizations, Beechler and Woodward (2009) point out the limitations of talent management when limited to "top talent" alone, recommending a more inclusive approach. Furthermore, Thunnissen, Boselie, and Fruytier (2013) argue that talent management should pay attention to the individual needs of employees and the needs of society, and not just organizational goals. Furthermore, Cappelli and Keller (2014) prioritize the need for a new

Talents are individuals who have specific skills and knowledge on demand that they use in activities that they consider important and want to invest energy in. Such individuals tend to perform very well and are much better than others in roles that are important to the organization. Talent also refers to individuals with high potential, who have the ability and tendency to systematically develop the skills and expertise necessary to fill key roles in an organization (Collings and Mellahi, 2009).

Talent retention is all activities and practices used by organizations to prevent talent departure. There are costs associated with talent loss, which include direct costs such as hiring and training and indirect costs such as loss of specific skills, organizational knowledge, and employee networks while they are away. As a

result, it is difficult for organizations to gain and maintain their competitive advantage without retaining their talent.

There are several factors that affect an organization's ability to retain their most talented employees. Employees have far greater exposure and access to external opportunities than they have in the past and are more open to those opportunities even when they are not actively seeking them. As organizations become more flattered to adapt to the uncertainty of the job market and changing environments, career paths become increasingly unstable or less structured, forcing workers to take control of their own career planning. Workplaces are also becoming more multiethnic and multigenerational, which requires employers to balance the needs of diverse groups of workers (Tlais et al., 2017).

### *Sustainable Human Resource Management*

The relationship between sustainability and human resource management is based on two assumptions: the role of human resource management in the development of organizational sustainability and the sustainability of human resource management processes (Kramar, 2014; Macke & Genari, 2019). Sustainable human resource management is related to what companies in their environment must do to have access to lasting human resources (Ehnert, 2009). As a series of long-term activities aimed at recruitment, selection, development, recruitment, and retention of socially responsible employees (Thom & Zaugg, 2004). From strategic human resource management as a set of long-term human resource strategies and practices aimed at enabling the achievement of organizational goals (Ehnert, 2009), and as a design option for labor relations and as a contribution to the sustainable development of the company. Sustainable human resources can be defined as the implementation of HR strategies with impact inside and outside the organization, and over a long period of time while controlling unintended side effects and negative feedback (Ehnert et al., 2016).

Although there are some similarities regarding the concept of sustainable human resources (Ehnert, 2009), there seems to be no consensus on the evaluation method. Lehtonen (2004) evaluates sustainable human resources by addressing capability approach and social capital approach). Parris and Kates (2003) conclude that there is no universally accepted set of indicators for measuring sustainability for three main reasons: ambiguity of sustainability; plurality of goals in sustainability characterization and measurement; and confusion of terminology, data, and measurement methods. Other researchers assert that the relationship between sustainability and human resources is a fairly new approach and is still in the exploration stage (Aust et al., 2020). Zaid et al. (2018) stated that recruitment, selection, training, evaluation, payment, compensation, rewards, and employees are powerful tools to align employees with organizational strategies that lead to long-term social sustainability performance.

According to the stakeholder paradigm, the linkage between human resource management and sustainability is based on an "open system" approach shaped by the interconnectedness and interaction of various actors such as stakeholders, regulators, social and environmental agents (Benn and Bolton, 2011). As stated by Schuler and Jackson (2005), the stakeholder framework includes both internal and external responsibilities of organizations. They point out that a human resource strategy must not only meet the interests of employees but must also match the needs of all stakeholders. In this context, the principles of this theory highlight the importance of community involvement and the involvement of the aforementioned actors in the business sphere. The interactive approach accommodates a broader spectrum of values and activities that address collective problems (Kramar, 2014), and therefore justifies the convergence of practices between human resource management and sustainability.

## **Methods**

Based on the aims and scope of the current research, an inductive qualitative approach was deemed appropriate as the endeavor is to provide in-depth data from human resource practitioners in the rural banking industry to understand better the current status of talent management practices and its challenges. Qualitative content analysis fits the current research as it aims to obtain in-depth data that can be systematically treated. This research used in-depth interviews with human resource managers and CEO in

rural bank to elicit themes and patterns. Following this procedure for transcripts, themes and patterns were identified and categorized based on similarity and dissimilarity.

### *Respondents' Profile*

To address the aims and scope of the current study, only managerial-level individuals were selected for interviews. The rural bank selected is one of the biggest rural bank sharia in Indonesia, rural bank sharia from Harta Insan Karimah Group in Bekasi. The age range of participants was from 48 to 60 with 1 female and 3 male interviewees. Participants comprised 1 CEO, 2 HR managers and 1 HR practitioner. These individuals were directly involved in the processes of HR and talent management in their organizations, contributing to the strategic development of practices and approaches in the rural bank regarding their staff. The CEO had at least 35 years experience in managing sharia bank, coming from a position of Chief Credit Officer to the CEO. While the HR managers had more than 10 years experience working in sharia bank. No personal or sensitive data were obtained nor remained in the final data.

## **Results and Discussion**

### *Inclusive Talent Development For Talent Management And Talent Retention To Achieve Sustainable Human Resource Management*

To retain talented employees, organizations cannot only focus on monetary aspects, but emotional and cognitive aspects also play a role that can contribute to talent retention (Thunniissen et al., 2013). Employee retention is key to organizational success particularly in the service sector, where their success depends on high-quality experience. Managing and retaining employees and volunteers in the events industry is critical (Deery, 2009). Dermody, Taylor, and Young (2004) suggest that employees in industry are initially motivated by money, but they stay in their jobs because of the work environment. Van der Wagen (2007) states that because events are temporary, there is little chance of correcting errors. Once hired, most of the responsibility for talent engagement and retention shifts to line managers. Although human resources departments and senior management teams may feel that managing talent retention is their responsibility, it is important to involve direct managers to direct, guide, and evaluate employees.

The increasing concern to maintain a workforce that is committed and able to meet the needs of the company has caused companies to continue to look for techniques to improve and strengthen employee organizational relationships. Research findings from the study reveal that companies are putting a lot of effort into addressing these challenges. Their ongoing efforts and the implementation of an integrated and sophisticated human resource infrastructure simultaneously reinforce the idea that compensation packages, while important, have had limited success in staff motivation and retention. The results of the study provide qualitative evidence that deserves to be discussed more comprehensively in at least four key areas in achieving organizational prosperity.

First, the results suggest that employee organizational relationships can be improved through meeting individual intrinsic and extrinsic needs as well as organizational needs. One of the many approaches is selective hiring. Past literature found that congruence between individual and organizational values affects personnel selection and retention (Schneider 1987). In addition, performance orientation in the salary and promotion system also plays an important role in strengthening commitment and loyalty. By making performance-dependent salary and promotion decisions, organizations signal to employees that high-performing staff are recognized and valued specifically through attractive salary incentives and career advancement. For example, pay strategies pursued by foreign multinationals that specifically distinguish salary increases, in particular, from average-performing to excellent-performing companies, have the potential to make employees see merit-based pay as truly rewarding performance and fulfillment of an extrinsic need for financial reward. Performance-based promotions play an important role in staff retention and work motivation as they can meet individual achievement, affiliation, and recognition needs.

The second important finding is the way the study company manages organizational fairness through human resource activities. Recent empirical research findings using Malaysian samples (Chew & Takeuchi,



2005) state that employees' perceptions of organizational fairness are linked to their willingness to engage in OCB. In particular, it was found that perceived fairness in the distribution of awards (distributive justice) and performance appraisal procedures and processes (procedural fairness) encouraged the emergence of OCBs, particularly respondents from a sample of Western multinationals. Post hoc interviews reveal that Western multinationals pay close attention to OCB, and strategically integrate this practice into their reward and assessment systems and practices (Chew & Takeuchi, 2005). Consistent with the above empirical findings, the evidence of this study confirms that serious organizational efforts have been made by foreign multinationals to ensure that organizational fairness is reflected in their human resource activities. These integrated efforts have resulted in improved employee morale, organizational and work commitment, healthier workplaces, and thus, decreased staff turnover. These findings are consistent with past work that found that committed employees were less likely to leave (Carsten & Spector, 1987), and more likely to exhibit OCB (Organ & Konovsky, 1989).

The third factor that is important but fundamental to organizational well-being, suggested by the results of this study is the organization's concern for employee welfare. The interview findings show how human resource activities at rural bank sharia reflect their commitment to organizational care. For example, serious efforts made by Western companies (e.g., succession planning, advanced development training, justice management, redesign and adjustment of benefit schemes, comprehensive health benefits for families) give employees a sense of comfort in their career advancement and family well-being is considered. Rural bank sharia provides financial support (i.e., car loan facility) and financial allowances to lower-level staff. Rural bank sharia emphasizes orientation for new recruits to foster a 'family' atmosphere and a spirit of help. According to the rural bank sharia managers, most employees who leave to get a better offer then ask to be rehired. The interviewer argues that this result is the result of a deep attachment to the rural bank sharia. Interview evidence suggests that organizational caring reinforces employees' organizational attachment. Research evidence also shows that entrepreneurs have a desire to reciprocate these corporate relationship opportunities.

The fourth important finding is the importance of strategic integration of complementary human resource practices to achieve optimal results. The emphasis is seen in the way foreign companies creatively design and integrate human resource activities to enhance and strengthen the relationship between the organization and employees. In addition, these companies demonstrate a concerted effort in their human resource practices (i.e., performance-based pay and promotion systems, emphasis on PO-fit in recruitment and management of organizational fairness). Instead, local companies adopt a combination of strategies that do not complement each other so as to offset the expected positive results.

Based on data analysis and discussion, this study forms a model in the development of inclusive talent at PT Bank Pembiayaan Rakyat Syariah Harta Insan Karimah (BPRS HIK) Cibitung Bekasi based on the company's values. The following are the output results of the model from this study:

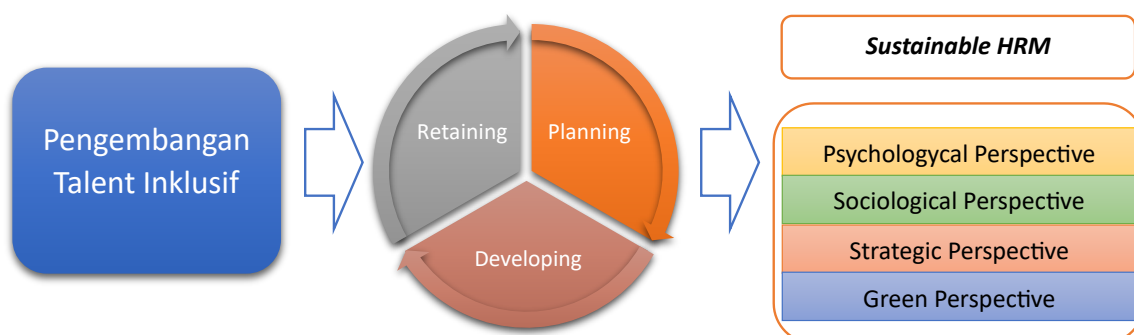


Image 1. The Model of Inclusive Talent Development

The inclusive talent development process at PT Bank Pembiayaan Rakyat Syariah Harta Insan Karimah (BPRS HIK) Cibitung Bekasi began with the implementation of new governance that is in line with the company's vision, mission, and pillars. The programs developed include three main stages:

#### *Recruitment Planning*

- Recruitment of prospective employees with certain standards, such as intelligence levels and other competencies.
- Implementation of training programs, such as the Officer Development Program (ODP), to develop future leaders.
- Performance evaluation based on Key Performance Indicators (KPIs) to measure employee productivity individually and organizationally.

#### *Talent Development*

- Determination of job functions and grading as a basis for determining work structures and wages.
- Adjustment of wage scales to maintain employee competitiveness and productivity.
- Tiered training that is adjusted to the job functions and competency standards set.

#### *Employee Retention*

- Promotion and transfer policies based on annual performance appraisal results.
- A fair and inclusive remuneration system to increase employee satisfaction and engagement.
- Retirement and early retirement programs as a form of clear career planning.

With these programs, human resource management at BPRS HIK produces positive impacts from the following perspectives:

- Psychological: Increasing employee job satisfaction, engagement, and well-being.
- Sociological: Creating an inclusive and diversity-supporting work climate.
- Strategic: Integration of HR strategy with the company's sustainability goals.
- Green: Adoption of environmentally friendly practices in HR management.

This holistic approach strengthens the integration of psychological, sociological, strategic, and environmental aspects in achieving company sustainability.

## **Conclusion**

The core aim of this research was to contribute to the extant literature on talent management and, by extension, sustainable human resource management. To achieve this, in-depth data was obtained through interviews reported above. Current results show that managers in the ruank bank sharia know, recognize and value the talent in their respective organizations. This shows that due to the extent of competitiveness and rivalry in this sector, rural bank sharia have established an organizational environment where talent is appreciated and specific tactics and strategies are used to promote engagement, satisfaction, and retention.

The findings show that managers carry an important role in fostering a workplace for talent. In addition, HR departments can improve engagement and ensure retention by implementing practices that focus on the needs of employees during uncertain times of a crisis. Evaluation and assessment processes are key determinants in recruiting talent and providing practices that pave the way for their development in the company and, thus, encourage the talented individual to remain in the organization. As the literature shows gaps in talent management during the pandemic and strategies that managers deployed to handle the crisis, these findings can benefit practitioners and scholars.

### Limitations and Recommendations

Despite the obtained result and their benefits, several limitations restrain the conduct of this study: (a) there are a limited number of studies that address this subject and thus, comparing different contexts is not feasible to empower the support for such arguments. Hence, future studies, regardless of location, can develop the current understanding of the subject of talent management and particularly in the post-pandemic era; (b) this study focused on managers and their input regarding the talent management context. Future studies can address employees as they are essential in the service industry and provide data regarding their preferences and needs in the aftermath of the pandemic; (c) the relationship among different departments of organizations and the linkage between employees and their managers was not regarded in this research, which can be addressed by scholars interested in the subject. As for the recommendations regarding rural bank sharia in Indonesia who faced many challenges, it is important for rural bank sharia to focus on providing training and development program for all employees. The role of leaders and managers are as important, which is why the people taking up the positions should be qualified and assessed properly. Lastly, rural bank sharia practitioners should not only consider on the business aspect of their operational, but also sustainability of their human resource management. The findings of this research can provide an insight and overview on sustainable human resource practices.

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