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CHARACTERISTICS OF HUMAN RESOURCES NEEDED BY THE BANKING INDUSTRY IN MAKASSAR

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Abstract

This study aims to determine the characteristics of human resources (HR) that are needed by banks in recruiting employees. The study was conducted by distributing questionnaires to banks that were the research samples consisting of 10 banks, both conventional and sharia in Makassar. The questionnaire results were then processed using the Cochran Q test analysis tool, to determine the similarity of opinion among respondents regarding the indicators that are considered to be the characteristics of the required HR. Based on the analysis results, the criteria for human resources that are needed by the banking industry are having a high education, having a background in management and other sciences, having work experience or having an internship while studying, having computer and foreign language skills, communication skills, and having work discipline. The implication of this research is on the development of curriculum in higher education so that it is in line with the needs required in the banking industry, and so that college graduates can be absorbed. This research fills the gap by focusing on the specific HR attributes prioritized by banks in Makassar, a topic that has received limited attention in previous studies.

Keywords: Cochran Q-test, Banking, Characteristic, Human Resources, Makassar

Abstrak

Penelitian ini bertujuan untuk mengetahui karakteristik sumber daya manusia (SDM) yang menjadi kebutuhan bank dalam merekrut karyawan. Penelitian dilakukan dengan cara mengedarkan kuisioner pada bank yang menjadi sampel penelitian terdiri dari 10 bank baik konvensional maupun syariah di Makassar. Hasil kuisioner kemudian diolah dengan alat analisis Cochran Q test, untuk mengetahui kesamaan pendapat diantara responden mengenai indikator yang dianggap menjadi kakarkteristik SDM yang dibutuhkan. Berdasarkan hasil analisis, maka kriteria sumber daya manusia yang menjadi kebutuhan industri perbankan adalah memiliki pendidikan yang tinggi, memiliki latar belakang pendidikan manajemen dan ilmu lainnya, memiliki pengalaman kerja atau pernah magang saat menempuh perkuliahan, memiliki keterampilan komputer dan bahasa asing, kemampuan berkomunikasi, dan memiliki disiplin kerja. Implikasi dari penelitian ini adalah pada pengembangan kurikulum di perguruan tinggi agar selaras dengan kebutuhan yang diperlukan pada industri perbankan, agar lulusan dapat terserap, dan mengisi kekurangan dan keterabatasan penelitian sebelumnya dengan berfokus pada atribut SDM yang spesifik.

Kata Kunci: *Cochran Q-test, Karakteristik, Makassar, Perbankan, Sumber Daya Manusia*

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Introduction

Human resources (HR) represent the integrated capabilities that encompass the thinking power and physical strength of individuals. Their behavior and nature are influenced by hereditary and environmental factors, while their work performance is motivated by the desire to meet personal needs. According to Hasibuan as quoted by Karim (2015), thinking power is innate intelligence, while skills are acquired through effort, such as learning and training. The HR of an organization includes all individuals involved in organizational activities, regardless of their roles (Opatha, 2021). The increasing population due to high birth rates presents significant challenges for human resources, particularly in terms of employment issues. This population growth also impacts the development of universities, especially in Makassar, where each institution competes to offer its advantages, including graduates who can easily secure employment.

Organizations periodically recruit employees to add to, or adjust the overall workforce of their human resource needs. In today's competitive era, the recruitment function is very important to obtain quality workers (Muduli & Trivedi, 2020). The importance of recruitment because it will reflect the number and quality of employees in an organization in the future and recruitment is a parameter of the type and ability of the organization in achieving its goals. Thus, companies need to engage in human resource planning before recruitment, as their presence in the organization is crucial both now and in the future (Al-Fa'izah et al., 2017).

Therefore, in an effort to meet the needs of the workforce, universities are also trying to design learning materials and compete to produce graduates as human resources, who are expected to be able to meet the needs of the world of work. The large number of graduates produced by universities in Indonesia and especially in Makassar has not been accompanied by an increase in the absorption of jobs, resulting in many unemployed people who have bachelor's degrees (H. T. Jibril et al., 2022). However, another phenomenon is the failure to be absorbed into the workforce due to the mismatch between graduates' abilities and job market needs.

Meanwhile, several studies show that the role of intellectual capital has a positive impact on company performance by Nasrullah & Pohan, (2020); also by Helmiatin, (2015); Worokinasih et al., (2023) and Dhammawan et al., (2024), also found the same results. However, the phenomenon that is seen is that many workers with bachelor's degrees do not have the opportunity to work in the formal sector (Karim & Jibril, 2019). According to data from the Badan Pusat Statistik, 2024), (2024), the open unemployment rate for diploma education is 4.83% and University 5.25%. This percentage is actually still low compared to the secondary education level, especially vocational high school at 9.01%.

The inability of job seekers to be accommodated in the industries in Makassar could occur because there are only a few job opportunities compared to the number of college graduates, there are no companies that want the majors and skills possessed by job seekers, if there are any, the number is limited, and another reason is that even though the majors desired by the company are available, the skill specifications according to their wishes are not met. According to Wahyono, (2023), many college graduates cannot be absorbed into the workforce. Some of the causes include the increasing number of college graduates, competition in the job market is getting tighter. The large number of applicants for each position makes it difficult for new graduates to get jobs and the mismatch between majors and jobs. This causes many graduates to work in fields that are not in line with their majors. This mismatch can lead to dissatisfaction and a lack of relevant skills for the jobs they apply for. The lack of information on what criteria are important for college graduates to prepare to match the needs of the workforce, makes this research important to do.

Service industries such as banking, insurance, and others are one of the crucial sectors in a country's economy. With the development of technology and globalization, the banking industry, for example, is faced with increasingly complex challenges, including

increased competition, regulatory changes, and growing customer demands. In order to compete and adapt to these changes, banks need to have human resources (HR) that are not only competent but also able to innovate. In addition, with new challenges such as the digitalization of banking services and the emergence of fintech (financial technology), banks need to ensure that their employees can adapt to new technologies and understand changing market dynamics. Therefore, identifying the right HR criteria is very important to support the success and sustainability of bank operations. This study aims to identify and analyze HR criteria that are needed by the banking industry, and its benefits are to provide recommendations for educational and training institutions to prepare graduates who are ready to face challenges in this sector. By understanding these criteria, it is hoped that synergy can be realized between the world of education and industry, thus producing a competent workforce that is relevant to market needs. Existing studies have only focused on highlighting how to improve employee performance in banking, for example by Karim, (2018) who linked it to motivation, Ompusunggu et al., (2024) who linked performance to career development, and Hirarto & Sartika, (2021), who explored factors that can improve the performance of banking employees, N. M. Jibril et al., (2023) who studied the influence of intellectual, emotional, and spiritual intelligence on the performance of BRI Bank employees in Malang.

Based on the studies mentioned, most research on human resources focuses more on HR performance and has yet to specifically examine what criteria are actually desired by the banking sector for employment in their companies, so the novelty of this research lies in the exploration of the human resource characteristics that are needed by the banking industry in Makassar, which have not been studied by previous researchers. So this research is important to provide an overview of the relationship between the needs of the banking industry and education, which focuses on how to prepare graduates to be able to meet the criteria desired by the banking industry.

Methods

This study focuses on the banking industry in Makassar, by conducting a survey research approach. The population in this study were all financial institution banking companies in the city of Makassar, with a sample of 6 conventional banks and 4 sharia banks, namely Bank BNI, Bank Sulselbar, Bank Mandiri, and Bank BRI as government-owned banks, Bank Mega, Bank Permata, and Bank Danamon as representatives of private banks. While for sharia banks are Bank BRI Syariah, Bank BNI Syariah, Bank Danamon Syariah and Bank Mega Syariah. The selection of 10 banks (without distinguishing between Islamic and conventional banking) was based on the banks' willingness to complete a questionnaire containing general questions/statements and their willingness to participate in interviews"

This research will be analyzed with a statistical approach using the Cochran Q Test analysis tool. According to Aslam, (2023) in this method, closed questions are given to respondents. Respondents only need to choose which attributes are considered related. Furthermore, the first step that must be taken is to compile a list of questions whose answer choices are "Yes" or "No".

The Cochran Q test procedure is as follows:

1. Hypothesis to be tested:
   Ho: All attributes tested have the same proportion of YES answers
   Ha: All attributes tested have different proportions of YES answers
2. Find Q count with the formula:
$$Q = \frac{(k-1)(k\sum_i^k C_i^2 - (\sum_i^k C_i))}{k\sum_i^n Ri^2 - \sum_i^n Ri^2}$$
   where k is the number of attributes studied
   Ci is the total respondents in the i column variable
   n is the number of respondents
   Ri is the total respondents in the I row observation.
3. Determination of Q table (Qtab):
   With α = 0.05. degrees of freedom (df) = k-1, then obtained Q tab (0.05:df) from the Chi Square Distribution table.

4. Decision: Reject Ho and accept Ha, if Q hit > Q tab, and Accept Ho and reject Ha, if Q hit < Q tab
5. Conclusion:

   If Ho is rejected, it means that the proportion of YES answers is still different for all attributes. This means that there is no agreement among respondents about the attributes. If Ho is accepted, it means that the proportion of YES answers for all attributes is considered the same. Thus, all respondents are considered to agree on all attributes as factors to be considered.

The variables of this study are all the characteristics implied by the authors summarized in the literature review, namely:

1. X_1 = Bachelor's degree
2. X_2 = Diploma 3 education
3. X_3 = Master's degree education
4. X_4 = Completion of formal education on time
5. X_5 = Ideal study time (no more than 5 years)
6. X_6 = No problem Study time more than 5 years
7. X_7 = Fresh Graduate Consideration
8. X_8 = Management educational background
9. X_9 = Educational background other than management
10. X_{10} = Reasoning and analytical skills
11. X_{11} = Work experience
12. X_{12} = Organizational experience
13. X_{13} = Computer skills
14. X_{14} = Computer application creation skills
15. X_{15} = English language skills
16. X_{16} = Doesn't mind applicants who can't speak English
17. X_{17} = Field work experience
18. X_{18} = References from acquaintances
19. X_{19} = Height consideration
20. X_{20} = Discipline and loyalty
21. X_{21} = Friendly
22. X_{22} = Communication skills
23. X_{23} = Beautiful face
24. X_{24} = Slim

Results and Discussion

Based on the calculation results of the Cochran Q test, where the calculated Q is 28.30. With α =0.05, dk=26-1=25, the Qtab is 36.35. Thus, the test decision is to accept Ho because the calculated Q (28.30) is smaller than the Q table (36.35). This means that there is evidence to state that the 9 of the 24 attributes have the same "YES" answer for each attribute. In other words, the 9 (nine) attributes analyzed can be considered valid as attributes that are characteristics of human resources that are needed by the bank.

The nine answer attributes that had the largest "yes" responses were: X_1 (Bachelor's degree), X_5 (study time for Bachelor's degree 3-4 years), X_9 (majors other than management), X_{10} (reasoning and analytical skills), X_{11} (work experience), X_{13} (computer skills), X_{15} (English language skills), X_{20} (discipline), X_{22} (communication skills).

Based on these results, it can be stated that the banking industry sets HR criteria that align with its needs, namely:

1. The banking industry requires applicants to have a minimum of an undergraduate degree with a study duration that aligns with the period determined by the university (X1). This is also supported by the results of an interview with one of the banking officials, stating that the duration of study is not always an issue as long as it aligns with the expected timeframe set by university standards, therefore the length of study does not significantly affect the selection.

   A higher level of education provides employees with a strong foundational understanding of financial, economic, and banking concepts. This knowledge is essential for carrying out daily tasks and making accurate decisions. A good education develops the analytical skills required to analyze financial data, assess risks, and make informed recommendations. Well-trained employees are able to evaluate situations more effectively and take appropriate actions. The banking industry continues to grow, especially with technological advancements. Employees with a good education tend to adapt more quickly to changes and innovations, such as the use of new software or digital services. In addition, education can also provide

opportunities for employees to achieve career development. These findings are in line with Zacky & Anisatus Sholihah, (2023), who stated that there is a significant influence between the level of education and career opportunities in companies, although their study did not specifically examine the banking industry. Meanwhile, Arifin & Firmansyah, (2017) stated that a high level of education motivates individuals to seek job opportunities. Agustini & Sari, (2021) stated that education enables individuals to perform well at work.

2. Both conventional and Islamic banks do not specifically require applicants to have an educational background in management, but still provide opportunities for educational majors other than management (X9). This is also stated by Herusetya et al., (2006), that educational background (field of study) is related to the desired field of work.

    This means that banks provide equal opportunities to all educational backgrounds, but they prioritize reasoning and analytical abilities (X10). Applicants' abilities in reasoning and analysis will help them, once employed, to work more effectively, solve problems in the workplace, and make decisions.

    Reasoning and analytical abilities are part of intellectual intelligence, which according to Al-Husseini, (2023), can influence employee performance. However, this finding is not in line with the research of N. M. Jibril et al., (2023) and Cahya et al., (2024), which state that reasoning, as part of intellectual intelligence, does not have a significant effect on employee performance.

3. The analysis results show that the banking industry also requires applicants to have work experience (X11). Work experience is very important for employees who wish to pursue a career in banking. In addition to providing practical understanding and relevant skills, experience also helps in building self-confidence and a professional network that can support future career

development. However, according to interview results from several banks, this work experience is not absolute, as it will be adjusted to the job conditions—for example, work experience is required if the position offered is a Branch Manager.

Both conventional and Islamic banking will also consider applicants who have undertaken internships in companies during their studies or participated in fieldwork programs during university. This means that banks want prospective employees to be able to adapt quickly to the work environment. The ability of new employees to adapt quickly to their work environment can result from the experiences they have previously gained. Qodriah et al., (2023), Quinones et al., (2001), and Ratnawati et al., (2020), in their studies, stated that work experience has a positive impact on employee performance.

4. Both conventional and Islamic banking require applicants to have skills in operating computers (X13). This ability aligns with current conditions, where information technology skills are highly needed both for work and for developing competitive strategies. Bank employees often use complex management systems to manage customer data, transactions, and financial information. Good computer skills are required to operate this software efficiently. Computer skills enable employees to perform financial data analysis. With the ability to use programs such as Excel or other analytical software, employees can process data to gain valuable insights. Gharti, (2023), Bhatt et al., (2023), and Darwis et al., (2023) also stated in their research that technological (computer) skills will enhance an individual's work abilities.

5. Foreign language proficiency (X15) is also a skill that must be possessed by human resources to compete in the formal sector. The banking industry is becoming increasingly globally connected. Banks that operate in multiple countries or have international clients require staff who are able to communicate in foreign languages

to build good business relationships. Foreign language proficiency enables employees to provide better customer service to clients from diverse backgrounds. This helps in understanding the needs and desires of clients, as well as providing more appropriate solutions. In addition, banks with employees who have foreign language skills have a competitive advantage. This can attract more clients, especially those from international backgrounds, and enhance the bank's reputation in the global market.

Furthermore, in the banking industry, indiscipline can lead to mistakes that may have serious consequences, both financially and in terms of reputation. Discipline in following existing procedures and regulations is essential to minimize the risk of errors in transactions and services. This is also stated by Ariansyah & Caesar, (2024), and Hernanda et al., (2022), that in this era of globalization and within a multicultural environment, foreign language proficiency is highly necessary.

6. The next criterion is that the banking industry expects employees to be disciplined. A high level of discipline creates a reliable image for bank employees. Clients are more likely to trust a bank with disciplined employees who demonstrate commitment to their responsibilities. Discipline helps employees manage their time and tasks more effectively. With discipline, employees can complete their work on time and achieve established targets, thereby increasing the bank's operational efficiency. Agbo, (2020) also stated that employee discipline will improve company performance. Bhavani, (2020) expressed a similar opinion, that discipline, starting from individual discipline, is the most important factor as a standard for a company.

7. The next characteristic required by the banking industry is communication skills (X22). Communication is the process of conveying information, ideas, or feelings between individuals or groups through various means, including verbal, written, or non-verbal forms. In a professional context, communication includes various forms of interaction that occur in the workplace, both among colleagues, with superiors, and with clients.

Effective communication enables bank employees to build good relationships with clients. A clear understanding of clients' needs and expectations can increase their satisfaction and loyalty. In the banking industry, information accuracy is crucial. Good communication ensures that all parties understand the existing products, services, and procedures, thereby reducing the risk of errors.

In addition, within the banking environment, employees often have to work in teams. Good communication among team members allows for more efficient collaboration, helps in task completion, and supports the achievement of common goals. In emergency situations, quick and clear communication is essential to effectively resolve problems. Employees who are well-trained in communication can respond quickly and accurately, minimizing negative impacts. These findings are in line with the study by Sulaiman et al., (2023), which states that communication ability and clarity can foster good relationships and performance within organizations. Enyan et al., (2023) stated that good communication leads to job satisfaction.

Based on the above discussion, there are several key points that can serve as a reference for higher education institutions in designing their curricula. First, it is essential to consider the factors that constitute the criteria desired by the banking industry when recruiting workforce. By designing a curriculum that aligns with the needs of the banking sector, higher education institutions can ensure that students acquire relevant skills and knowledge, thereby better preparing them to face the challenges of the job market.

A curriculum integrated with industry needs provides graduates with a competitive

advantage in the labor market. Equipped with the skills sought by banks, their chances of securing employment increase significantly. Furthermore, curriculum development that involves input from industry stakeholders fosters a closer relationship between higher education institutions and the banking sector. This collaboration not only opens up opportunities for internships and industry visits but also for training programs that prepare graduates to contribute effectively in the workplace without the need for extensive additional training.

The strategic implication of this approach is that higher education institutions can act as a bridge between education and industry, creating a mutually beneficial ecosystem. Consequently, graduates are not only academically prepared but also possess the practical experience needed to adapt quickly to the work environment. This can also reduce unemployment rates among graduates, enhance the reputation of educational institutions, and strengthen their position within industry networks. Therefore, active engagement in developing curricula that are responsive to industry needs is a crucial step in ensuring the relevance of higher education in an ever-changing landscape.

Conclusion

Based on the results of the analysis, it can be concluded that the human resource criteria required by the banking industry include having a high level of education, coming from a management or other educational background, possessing work experience or having completed internships during university, having computer and foreign language skills, communication skills, and work discipline. It is necessary for higher education institutions to adjust their learning curricula to match the needs of the job market.University graduates need to enhance their hard skills and soft skills in order to be competitive in the banking sector. For further research, it is recommended to re-test the results of this study using other analysis models, so that more perfect results are obtained.

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