



Capacity Building in Indonesian Banking Sector: A Review on Sustainable Financial Affairs

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Capacity Building in Indonesian Banking Sector: A Review on Sustainable Financial Affairs

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ABSTRACT

The implementation of sustainable finance is still a challenge in the banking sector. One important element is the availability of Human Resources who understand the sustainable economy. Banking institutions need to prepare professional and quality Human Resources who are able to apply the principles of sustainable finance so that they can create products or services in an effort to improve services to customers in the banking sector.

Objectives: To support the Indonesian government's program for implementing sustainable financial programs, especially the banking sector of Indonesia, a good strategy is needed to prepare and increase capacity building. The purpose of this research is to analyze the effect of Capacity Building in the implementation of Sustainable Finance in the banking sector of Indonesia.

Methodology: This study used quantitative methods with 100 employees at banking institutions as the object of research. The research sampling technique uses simple random sampling with data analysis using SEM PLS.

Finding: This research proves that leadership and talent management affect capacity building in the Banking sector towards implementing sustainable finance. This study proved that: 1) direct influence of leadership talent management and capacity building to financial sustainability, 2) indirect influence of leadership and talent management on financial sustainability through capacity building.

Conclusion:

This research proves the influence of leadership and talent management on financial sustainability mediated by capacity building

Keywords: Banking, Strategy, Capacity Building, Financial Sustainability.

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INTRODUCTION

The negative impact of deteriorating environmental quality affects the economic development process so it encourages the Government to implement sustainable economics in the bank and non-bank financial service institutions by creating a Sustainable Finance Roadmap. The implementation of sustainable finance is still a challenge in the banking sector. One important element is the availability of Human Resources who understand the sustainable economy. Banking institutions need to prepare professional and quality Human Resources who are able to apply the principles of sustainable finance so that they can create products or services in an effort to improve services to customers in the banking sector. The unpreparedness of Human Resources is one of the obstacles to applying the principles of a sustainable economy. For this reason, it is necessary to increase capacity and collaborative partnerships as a step toward developing quality Human Resources.

For the Bank, it is necessary to have a strategy for increasing the capacity of human resources internally, especially for the Bank management and employees who are responsible for implementing sustainable finance and increasing long-term capacity for all employees. It is necessary to carry out internal and external education as well as increase understanding and knowledge of the financial services industry players through managerial training such as leadership training, mentoring, counseling, institutional strengthening, comparative studies as well as exploration and development of talent management for Bank employees as one of the strategies to increase Capacity Building in implementing sustainable economy.

LITERATURE REVIEW

Leadership

Leadership in the context of sustainable development is to use leadership character that uses a holistic and integrative approach in its implementation. Sustainable development prioritizes the relationship between humans and nature in a long-term perspective. Leadership can be measured among others through the ability to influence others, make changes, self-motivation which encourages achievement, associating with subordinates, and flexibility in social relationships. The principles of leadership overlap with the principles of environmental science, namely interaction, interdependence, harmony, and diversity so that the definition that approaches sustainable leadership is a close relationship between a person and a group of people who have the same interests, without forgetting the interests of future generations to obtain a satisfactory life. Arief, H., et. al (2019) state Leadership is an attempt to influence followers not by force to motivate or to persuade people to achieve certain goals.

Talent Management

Lawler (2008) states talent management is a process of attracting, developing, and retaining talented employees and managing them so that employees can work optimally to improve organizational performance. This is in line with the opinion of Ariss (2014) who states that talent management is developing special skills and knowledge of employees that aims to turn talent into real performance to produce optimal performance.

Capacity Building

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Capacity Building is defined as the process of building the capacity of individuals, groups, or organizations. Capacity Building is also defined as an effort to strengthen the capacity of individuals, groups, or organizations through the development of abilities, skills, potentials, and talents as well as mastery of competencies so that individuals, groups, or organizations can survive and be able to face the challenges of changes that occur quickly.

According to Milen (2004, p.16), capacity building is a process of continuous improvement (continuous) of individuals, organizations, or institutions that does not only happen once. Capacity Building is an internal and creative process that can be functioned and accelerated with outside assistance. The ultimate goal of capacity development, in general, is a manifestation of the sustainability of a system or organization.

Sustainable Finance

In accordance with the Financial Services Authority Regulation (POJK) Number 51 / POJK.03 / 2017 concerning the Application of Sustainable Finance for financial services institutions, there are eight principles of Sustainable Finance to facilitate the Bank in adopting and internalizing financial principles as follows:

- a. Principle of Responsible Investment: Investment approach by considering economic, social, environmental, and governance factors in investment decisions. Banks can manage risk better and generate sustainable long-term profits.
- b. Principle of Strategy and Sustainable Business Practices: In applying this principle, each bank must establish and apply sustainable business strategies and practices in every decision-making. Emphasizing the achievement of long-term goals and establishing short-term strategies that are part of the effort to achieve long-term goals. Business strategies and practices include vision, mission, organizational structure, strategic plans, standard operating procedures, work programs, and determination of risk factors in the collection and distribution of funds.
- c. Principles for Managing Social and Environmental Risks: Prudential principles are needed in measuring social and environmental risks in the collection and distribution of funds, including identification, measurement, mitigation, supervision, and monitoring activities.
- d. Governance Principles: The application of bank governance through management and business operations that include transparency, accountability, responsibility, independence, professionalism, equity, and fairness.
- e. Principles of Informative Communication: Each bank must prepare a report that is informative, easy to understand, can be accounted for and delivered through effective communication media, and can be reached by all stakeholders.
- f. Inclusive Principle: Every bank must strive to guarantee the availability and affordability of products or services so that they can be accessed by all levels of society. The types of banking products or services offered are expected to cover all economic sectors according to community needs and government policies.
- g. Priority Sector Development Principles Priority: In setting sector priorities, each bank must consider the priority sectors set by the Government through the medium-term and long-term development plans.
- h. Principles of Coordination and Collaboration: To align strategy or policy, business opportunities, and product innovation with national interests, the Bank actively participates

in activities/forums/cooperation related to Sustainable Finance, both at regional, national, and local levels.

Fauzi (2004) argues that there are three main factors in sustainable financial development, namely:

- a. Moral: Future generations need to pay attention to the availability of natural resources and the environment, with no damage to the environment.
- b. Ecology: Economic activity should not be directed at the mere use of natural resources and the environment which can ultimately threaten ecological functions.
- c. Economy: The dimensions of a sustainable economy are complex enough to be limited to measuring intergenerational welfare.

Several previous studies that underlie this research are conducted by Allam Ahmed et al. (2011) who state that there is an influence of leadership, capacity building, and sustainable development. Other research related to talent management is the research of Bob Little (2010); Mardaconsita & Soelton (2018); Lenny & Sutawijaya (2019) which state the importance of implementing talent management in organizations. Helen Francis (2018) examines the influence of talent management and capacity building. Anju Kumar (2016) examines the relationship between talent management and organizational sustainability. Research by Miir Farooq et al. (2017) concluded that there is a positive relationship between leadership, talent management, and organizational systems. The research model is as follows:

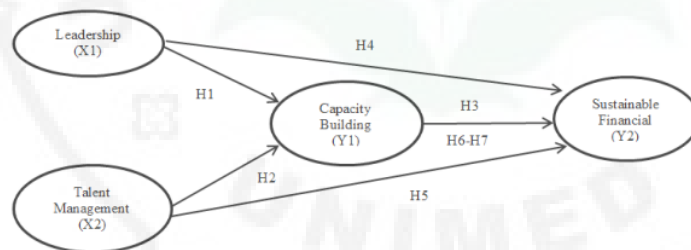


Figure 1. Research Model

The hypothesis in this study are :

1. Leadership affects capacity building
2. Talent management affects capacity building
3. Capacity building affects sustainability financial
4. Leadership affects sustainability financial
5. Talent management affects sustainability financial
6. Leadership affects sustainability financial through capacity building
7. Talent management affects sustainability financial through capacity building

METHOD

This type of research is quantitative research. This research was conducted at the Banking Institution in Indonesia. The sample in this study was a sample of 100 people. The technique of sampling is random sampling and data analysis uses SEM / PLS

RESULTS AND DISCUSSION

Result

A. Outer Model

Instrument Test

1. Convergent Validity Testing

The Result of the convergent validity test can be seen in table 1:

Table 1. Convergent Validity Results

| Variable | Indicator | Outer Loading | Information |
|--------------------------|-----------|---------------|-------------|
| Leadership | X1.1 | 0,879 | |
| | X1.2 | 0,908 | |
| | X1.3 | 0,870 | |
| | X1.4 | 0,920 | |
| | X2.1 | 0,788 | |
| Talent Management | X2.2 | 0,795 | |
| | X2.3 | 0,859 | |
| | X2.5 | 0,854 | |
| | X2.6 | 0,809 | |
| | X2.7 | 0,890 | |
| | X2.8 | 0,888 | |
| Capacity Building | X2.9 | 0,907 | |
| | X2.10 | 0,874 | |
| | Y1.1 | 0,908 | 11 Valid |
| | Y1.2 | 0,926 | |
| | Y1.3 | 0,898 | |
| | Y1.4 | 0,923 | |
| | Y1.5 | 0,881 | |
| | Y1.6 | 0,929 | |
| | Y2.1 | 0,939 | |
| | Y2.2 | 0,939 | |
| Sustainability Financial | Y2.3 | 0,925 | |
| | Y2.4 | 0,938 | |
| | Y2.5 | 0,947 | |
| | Y2.6 | 0,890 | |
| | Y2.7 | 0,909 | |
| | Y2.8 | 0,917 | |

Source: Primary data processed, 2022

The table above is the result of testing after the indicator that has an outer loading value ≤ 0.7 dropped (indicator X2.4) and the test results show all indicators have an outer loading value above 0.7. Thus, the indicator fulfills the convergent validity criteria that are feasible.

2. Discriminant Validity Testing

The results of the discriminant validity test in table 2 state that all variables are valid and have a value of more than 0.50.

Table 2. Discriminant Validity Result

| Variable | AVE |
|--------------------------|-------|
| Leadership | 0,800 |
| Talent Management | 0,727 |
| Capacity Building | 0,830 |
| Sustainability Financial | 0,857 |

Source: Primary data processed, 2022

3. Composite Reliability Testing

Composite reliability testing can be seen in table 3. The results of the composite reliability test show all variables have values above 0.70. Thus, the instrument items in this study are reliable.

Table 3. Composite Reliability Result

| Variable | Composite Reliability | Information |
|-------------------------------|-----------------------|-------------|
| Leadership (X1) | 0,941 | Reliable |
| Talent Management (X2) | 0,960 | Reliable |
| Capacity Building (Y1) | 0,967 | Reliable |
| Sustainability Financial (Y2) | 0,980 | Reliable |

Source: Primary data processed, 2022

B. Inner Model

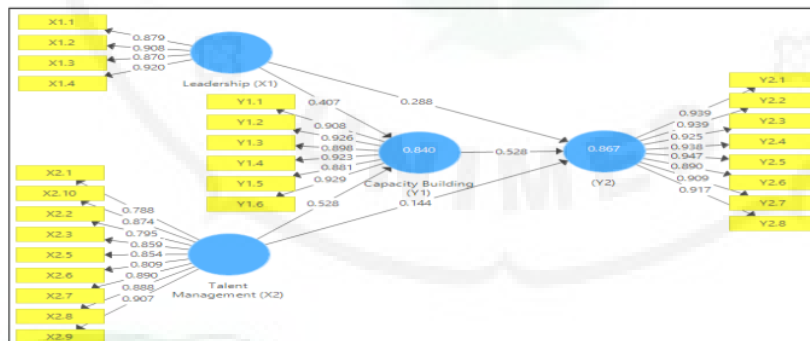


Figure 2. Analysis Results with PLS (Full Model)

1. Goodness of Fit Model

Testing the Goodness of Fit structural models using the value of predictive-relevance (Q2).

Predictive-relevance values are obtained using the following formula:

$$Q2 = 1 - (1 - R12) (1 - R22)$$

$$Q2 = 1 - (1 - 0,836) (1 - 0,863)$$

$$Q2 = 97,75$$

Q2 calculation results above, show a predictive-relevance value of 0.9775 or 97.75% is greater than 0. This means that variations in Financial Sustainability variables (endogenous variables) are explained by the variables used by 97.75% and the remaining

2.245% is explained other variables outside the research model. The value of R2 for endogenous variables can be seen in Table 4:

Table 4. Endogenous Variable R2 Value

| Endogenous Variables | R-square |
|--------------------------|----------|
| Capacity Building | 0,836 |
| Sustainability Financial | 0,863 |

Source: Primary data processed, 2022

2. Measurement Model Analysis

The measurement model of this research can be described in table 5.

Table 5. Measurement Variable Models

| Indicator | Coefficient | SE | t-statistics (O/STDEV) | p-values |
|---------------------------------------|-------------|-------|-----------------------------|----------|
| LEADERSHIP | | | | |
| X1.1 <- Leadership (X1) | 0,879 | 0,03 | 29,6 | 0,000 |
| X1.2 <- Leadership (X1) | 0,908 | 0,021 | 43,117 | 0,000 |
| X1.3 <- Leadership (X1) | 0,87 | 0,029 | 30,076 | 0,000 |
| X1.4 <- Leadership (X1) | 0,92 | 0,019 | 48,939 | 0,000 |
| TALENT MANAGEMENT | | | | |
| X2.1 <- Talent Management (X2) | 0,788 | 0,054 | 14,516 | 0,000 |
| X2.2 <- Talent Management (X2) | 0,795 | 0,036 | 22,29 | 0,000 |
| X2.3 <- Talent Management (X2) | 0,859 | 0,033 | 25,895 | 0,000 |
| X2.5 <- Talent Management (X2) | 0,854 | 0,03 | 27,991 | 0,000 |
| X2.6 <- Talent Management (X2) | 0,809 | 0,046 | 17,578 | 0,000 |
| X2.7 <- Talent Management (X2) | 0,89 | 0,023 | 38,454 | 0,000 |
| X2.8 <- Talent Management (X2) | 0,888 | 0,022 | 39,806 | 0,000 |
| X2.9 <- Talent Management (X2) | 0,907 | 0,018 | 49,273 | 0,000 |
| X2.10 <- Talent Management (X2) | 0,874 | 0,025 | 34,369 | 0,000 |
| CAPACITY BUILDING | | | | |
| Y1.1 <- Capacity Building (Y1) | 0,908 | 0,018 | 50,515 | 0,000 |
| Y1.2 <- Capacity Building (Y1) | 0,926 | 0,018 | 51,644 | 0,000 |
| Y1.3 <- Capacity Building (Y1) | 0,898 | 0,023 | 39,866 | 0,000 |
| Y1.4 <- Capacity Building (Y1) | 0,923 | 0,016 | 57,236 | 0,000 |
| Y1.5 <- Capacity Building (Y1) | 0,881 | 0,042 | 21,075 | 0,000 |
| Y1.6 <- Capacity Building (Y1) | 0,929 | 0,016 | 57,831 | 0,000 |
| SUSTAINABILITY FINANCIAL | | | | |
| Y2.1 <- Sustainability Financial (Y2) | 0,939 | 0,015 | 63,105 | 0,000 |
| Y2.2 <- Sustainability Financial (Y2) | 0,939 | 0,015 | 63,576 | 0,000 |
| Y2.3 <- Sustainability Financial (Y2) | 0,925 | 0,018 | 50,673 | 0,000 |
| Y2.4 <- Sustainability Financial (Y2) | 0,938 | 0,014 | 68,317 | 0,000 |
| Y2.5 <- Sustainability Financial (Y2) | 0,947 | 0,015 | 64,47 | 0,000 |
| Y2.6 <- Sustainability Financial (Y2) | 0,89 | 0,029 | 31,131 | 0,000 |
| Y2.7 <- Sustainability Financial (Y2) | 0,909 | 0,025 | 36,881 | 0,000 |
| Y2.8 <- Sustainability Financial (Y2) | 0,917 | 0,022 | 41,921 | 0,000 |

Source: Primary data processed, 2022

3. Structural Model Analysis

The results of hypothesis testing²⁰ indicate that the five hypothesis, the direct effect, and two indirect effects are significant. The results of hypothesis testing are presented in Table 6.

Table 6. Hypothesis Testing Result of Direct and Indirect Effects

| | Hypothesis | Direct Influence | | | p-value | Information |
|---------------------------|--|------------------|--------------------|-------------|---------|-------------|
| | | Coefficient | Standard Deviation | t-statistic | | |
| H1 | Leadership → Capacity building | 0,407 | 0,201 | 2,025 | 0,043 | Significant |
| H2 | Talent Management → Capacity building | 0,528 | 0,183 | 2,878 | 0,004 | Significant |
| H3 | Capacity building → Sustainability Financial | 0,528 | 0,203 | 2,605 | 0,009 | Significant |
| H4 | Leadership → Sustainability Financial | 0,288 | 0,201 | 2,306 | 0,019 | Significant |
| H5 | Talent Management → Sustainability Financial | 0,144 | 0,103 | 2,17 | 0,043 | Significant |
| Indirect Influence | | | | | | |
| H6 | Leadership → capacity building → Sustainability Financial | 0,215 | 0,106 | 2,033 | 0,043 | Significant |
| H7 | Talent Management → capacity building → Sustainability Financial | 0,279 | 0,103 | 2,615 | 0,017 | Significant |

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Source: Primary data processed, 2022

The results of the analysis show that all hypotheses are accepted.

Discussion

Leadership affects capacity building.

Hypothesis testing using the PLS approach produces a path coefficient¹² of direct influence between Leadership on Capacity building significantly influence the path coefficient of 0.407 and t-statistic of 2.025 at α 5% (t-count value > t-table value = 1.96). Because the t-count is greater than the t-table and the p-value < 5%, there is enough empirical evidence to accept H1 stating that Leadership influences Capacity building. Based on the perception of respondents in the banking institutions studied that the leader has paid attention to the development and achievement needs of his subordinates. The attitude of the leader can motivate employees to develop themselves related to soft-skill and hard-skill competencies in capacity building. While the thing that needs to be improved²² by the leader is to encourage his subordinates to innovate and be creative in their work. The results of this study are in line with previous research conducted by Hernandez et al. (2022).

Talent management affects capacity building.

Hypothesis testing using the PLS³ approach produces path effect coefficient directly Talent Management on Capacity building has a significant effect with a path coefficient of 0.528 and

t-statistic of 2.878 at α 5% (t-count value > t-table value = 1.96). Because the t-count is greater than the t-table, and the p-value < 5%, there is empirical evidence to accept H1 which states that Talent Management influences Capacity. This is very helpful for the company in determining the competency development program for its employees. What needs to be improved in talent management is the recruitment process so that it is carried out more effectively and efficiently and focuses on the quality of employees. Previous research that is in line with this research is the research of Francis et.al (2018) which states that talent management strategies affect capacity building.

Capacity building affects sustainable financial.

Hypothesis testing using the PLS approach produces a path coefficient of direct influence Capacity building on Financial Sustainability has a significant effect with a path coefficient of 0.528 and a t-statistic of 2.605 at α 5% (t-count value > t-table value = 1.96). Because the t-count is greater than the t-table, and the p-value < 5%, there is empirical evidence to accept H1 which states that Capacity building has an effect on Financial Sustainability. The banking sector has carried out various capacity building programs related to the induction of vision, mission, policies, and programs for their employees so that employees can produce maximum organizational performance. In addition, various programs related to competency development for sustainable performance also need to be intensified. The results of this study are in line with previous research conducted by Alshubiri (2020) which stated that increasing human resource capacity influences Financial Sustainability.

Leadership affects sustainable financial

Hypothesis testing using the PLS approach results in the path coefficient of Leadership's direct influence on Financial Sustainability significantly with a path coefficient of 0.288 and a t-statistic of 2.306 at α 5% (t-count value > t-table value = 1.96). Because the t-count is greater than the t-table, and the p-value < 5%, there is empirical evidence to accept H1 which states that Leadership influences Financial Sustainability. Good leadership can assist companies in providing informative reports that cover the company's strategy, governance, performance, and prospects. This can create transparent, accountable, responsible, independent, professional, equal, and fair business management within the company. Previous research that is in line with this research is Princes & sa (2022); Soelton et al., (2020) which states that leadership has a significant positive effect on financial sustainability. The findings strengthen the initial arguments of this study and confirm existing studies.

Talent management affects sustainable financial

Hypothesis testing using the PLS approach produces path effect coefficient directly Talent Management on Financial Sustainability has a significant effect with a path coefficient of 0.144 and t-statistic of 2.17 at α 5% (t-count value > t-table value = 1.96). Because the t-count is greater than the t-table, and the p-value < 5%, there is empirical evidence to accept H1 which states that Talent Management affects Financial Sustainability. In the banking institutions studied, many have developed systems to find the best candidates to join the company. The company already has a good career development plan for employees. This will assist the company in developing Investments that consider economic, social, environmental, and governance factors in their investment decisions. The results of previous studies that support this research conducted by Anju Kumar (2016) which prove the relationship between talent management and organizational sustainability.

Leadership affects sustainable financial through capacity building.

The indirect effect between Leadership influences Financial Sustainability through capacity building, obtained the coefficient of the indirect effect of 0.215 and t-statistics of 2.033 at α 5% (t-count value $>$ t-table value = 1.96). Because the t-count is greater than the t-table, and the p-value $<$ 5%, it can be concluded that there is a significant indirect effect between Leadership influencing Financial Sustainability through capacity building. This means that the higher the value of Leadership, the higher the value of Financial Sustainability if the value of Capacity Building is also high.

Talent management affects sustainable financial through capacity building.

The indirect effect between Talent Management affects Financial Sustainability through capacity building, an indirect effect coefficient of 0.279 and t-statistic of 2.615 at α 5% (t-count $>$ t-table = 1.96) are obtained. Because the t-count is greater than the t-table, and the p-value $<$ 5%, it can be concluded that there is a significant indirect effect between Talent Management influencing Financial Sustainability through capacity building. This means that the higher the value of Talent Management, the higher the value of Financial Sustainability if the value of Capacity Building is also high.

A good Talent Management system in banking institutions has proven to have an effect on capacity building and Financial Sustainability. The banking institutions studied have risk management in their activities. In addition, banks also support the development of priority leading sectors set by the government.

CONCLUSION

This research proves that:

Leadership has a positive and significant effect on capacity building, Talent Management has a positive and significant effect on Capacity building, Capacity building has a positive and significant effect on Financial Sustainability, Leadership has a positive and significant effect on Financial Sustainability, Talent Management has a positive and significant effect on Financial Sustainability, Leadership has a positive and significant effect on Financial Sustainability through capacity building, Talent Management has a positive and significant effect on Financial Sustainability through capacity building

SUGGESTIONS

Based on the results of the conclusions above, the researchers propose suggestions for companies as follows: leaders can encourage their subordinates to innovate and be creative at work. In managing talent management, companies are more careful in choosing candidates who will join, to be able to improve a good work climate so that later it can improve employee performance and be able to socialize in various activities, to ensure the availability and affordability of products and services so that they can be accessed by the public. whole society.

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