

**ARTIFICIAL INTELLIGENCE INTEGRATION IN TALENT MANAGEMENT AND
HUMAN RESOURCE DEVELOPMENT: A MULTI-CASE QUALITATIVE STUDY
IN INDONESIA'S BANKING INDUSTRY**

**PENERAPAN KECERDASAN BUATAN DALAM MANAJEMEN TALENTA DAN
PENGEMBANGAN SUMBER DAYA MANUSIA: STUDI KUALITATIF MULTI-
KASUS DI INDUSTRI PERBANKAN INDONESIA**

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ABSTRACT

This study explores the integration of Artificial Intelligence (AI) into talent management and human resource development (HRD) within Indonesia's banking sector, encompassing both conventional and digital banks. As digital transformation accelerates and competition intensifies, AI adoption has become a strategic imperative for adaptive HR governance. Using a qualitative multi-case study design, data were collected through in-depth interviews with HR managers, HR staff, and digital transformation leaders in five banks, complemented by observations and document analysis. Purposive and snowball sampling were applied until data saturation was reached, and data were analyzed thematically with methodological triangulation. Findings indicate that AI enhances recruitment efficiency, enables data-driven career pathing, and supports competency-based development. Digital banks exhibit higher adaptability due to agile cultures and advanced infrastructure, whereas conventional banks face barriers such as bureaucratic inertia and skill-readiness gaps. Despite its benefits, AI adoption raises concerns over algorithmic bias, fairness, and transparency. Theoretically, this study extends the Technology, Organization and Environment (TOE) framework and STAR-HRIS model by incorporating Indonesia's socio-cultural dimensions into AI-enabled talent management. Practically, it provides insights for HR leaders and policymakers to design ethical, inclusive, and sustainable AI strategies for workforce transformation in the digital era.

Keywords: Artificial Intelligence (AI), Talent Management, Human Resources (HR), Banking, Digital Transformation

ABSTRAK

Penelitian ini mengkaji integrasi Kecerdasan Buatan (AI) dalam manajemen talenta dan pengembangan sumber daya manusia (SDM) di sektor perbankan Indonesia, mencakup bank konvensional dan bank digital. Seiring dengan percepatan transformasi digital dan meningkatnya persaingan, adopsi AI telah menjadi keharusan strategis bagi tata kelola SDM yang adaptif. Menggunakan desain studi kasus kualitatif multi-kasus, data dikumpulkan melalui wawancara mendalam dengan manajer SDM, staf SDM, dan pemimpin transformasi digital di lima bank, dilengkapi dengan observasi dan analisis dokumen. Sampling purposif dan snowball diterapkan hingga tercapai saturasi data, dan data dianalisis secara tematis dengan triangulasi metodologis. Temuan menunjukkan bahwa AI meningkatkan efisiensi perekrutan, memfasilitasi perencanaan karier berbasis data, dan mendukung pengembangan berbasis kompetensi. Bank digital menunjukkan tingkat adaptabilitas yang lebih tinggi berkat budaya yang agile dan infrastruktur yang canggih, sementara bank konvensional menghadapi hambatan seperti inersia birokrasi dan kesenjangan kesiapan keterampilan. Meskipun memiliki manfaat, adopsi AI menimbulkan kekhawatiran terkait bias algoritmik, keadilan, dan transparansi. Secara teoritis, studi ini memperluas kerangka kerja Teknologi, Organisasi, dan Lingkungan (TOE) serta model STAR-HRIS dengan memasukkan dimensi sosio-budaya Indonesia ke dalam manajemen talenta yang didukung AI. Secara praktis, penelitian ini memberikan wawasan bagi pemimpin HR dan pembuat kebijakan untuk merancang strategi AI yang etis, inklusif, dan berkelanjutan dalam transformasi tenaga kerja di era digital.

Kata Kunci: AI, Manajemen Talenta, SDM, Perbankan, Transformasi Digital

INTRODUCTION

The accelerating pace of digital transformation has compelled organizations across industries,

including banking to adopt advanced technologies such as Artificial Intelligence (AI). Beyond reshaping business operations and customer

service delivery, AI has profoundly influenced the paradigms of Human Resource Management (HRM) and Talent Management (TM). In Indonesia's banking industry, AI adoption has become increasingly critical amid intense market competition, shifts in customer behavior toward digital services, and stringent regulatory demands related to risk governance, data security, and transparency. These pressures urge banks to reconfigure their talent management strategies to remain agile and competitive in the era of intelligent automation.

Globally, existing literature indicates that integrating AI into HR functions enhances efficiency, accelerates decision-making, and promotes objectivity while enabling innovation across key HR processes such as recruitment, employee development, performance evaluation, and talent retention. In the talent management domain, AI has proven to support organizations in identifying high-potential employees, forecasting future competency needs, and enabling data-driven decision-making (França, 2023). A systematic literature review by Marjohan et al., (2025) further confirms that AI and big data technologies have transformed recruitment and financial analysis processes through algorithmic profiling, predictive analytics, and skills-matching automation.

In Indonesia, empirical studies show that AI adoption in human capital management positively affects strategic HR practices and organizational performance. Purwaamijaya & Prasetyo (2022) reported that the application of deep learning and machine learning algorithms has significant impacts on human capital development in Indonesian organizations. However, despite the growing adoption, Indonesia's banking sector continues to

face multiple challenges, ranging from infrastructural limitations, cybersecurity issues, and ethical concerns to digital talent readiness (IBM, 2025). These findings highlight that the key challenge is not merely technological investment but also strengthening human capital capabilities to optimize AI-driven systems effectively. Without well-designed talent development programs, digital transformation risks exacerbating skill gaps and undermining workforce agility.

Within the context of Indonesia's banking industry, several interrelated challenges arise in the integration of Artificial Intelligence (AI) into talent management and human resource development. The first major challenge concerns the skill-readiness gap, as effective AI adoption requires a workforce equipped with high levels of digital literacy and technical competence, particularly among HR professionals who play a central role in facilitating transformation. Without systematic and continuous upskilling initiatives, the digitalization of HR processes risks widening existing skill disparities, thereby undermining organizational competitiveness and innovation capacity. The second challenge pertains to employee and managerial experiences. While a substantial body of research has quantitatively examined the efficiency and productivity outcomes of AI implementation, few studies have qualitatively explored how HR managers and employees actually experience, perceive, and adapt to AI integration in their daily work practices. Understanding these lived experiences, including their attitudes, resistance, and adaptive behaviors is crucial for ensuring sustainable and human centered AI adoption within organizations. The third challenge involves cultural and

contextual influences, which play a significant role in shaping how technology is introduced and accepted within the workplace.

In Indonesia, where collectivism, hierarchical structures, and high power distance are deeply embedded in organizational culture, such cultural dimensions profoundly affect employee trust, acceptance, and ethical perceptions of AI systems (Santoso, 2020). Despite their importance, these sociocultural factors remain underexplored in most AI-HRM research, highlighting the need for a contextually grounded understanding of how cultural norms and values interact with technological transformation in the Indonesian banking sector.

This study aims to explore how Indonesian banks integrate Artificial Intelligence into Talent Management and Human Resource Development, focusing on the experiences, perceptions, and adaptation strategies of HR managers and employees. It seeks to understand the social, cultural, and psychological dimensions underlying AI integration, providing a nuanced understanding of how digital transformation reshapes human capital strategies.

Theoretical Framework

In the digital era, talent management (TM) has shifted from an administrative, transactional role toward a strategic capability orientation, where the emphasis lies on developing talent through technology-enabled processes (Ruiz et al., 2024). In this context, the notion of “AI-enabled TM” refers to the utilisation of advanced analytics, predictive competency modelling, and automated decision-making in HR functions (Kaliannan et al., 2023; Rof et al., 2024). For example, by leveraging AI tools, organisations can engage in real-

time talent identification, personalised development pathways, and adaptive retention strategies—thus reframing the employee lifecycle as a continuous talent ecosystem rather than a series of discrete HR events (Fiaz & Qureshi, 2024). More recently, Faqih & Miah (2022) extended the TOE framework in the context of talent management by introducing “talent intelligence artefacts” driven by Aix, such as career-planning modules and professional assessment engines which mediate the relationship between organisational readiness and talent outcomes. This extension provides a robust conceptual base for investigating AI adoption in talent management within organisations such as banks.

International studies demonstrate that AI increasingly penetrates multiple stages of the employee lifecycle from recruitment, onboarding, training, performance evaluation, to retention and even off-boarding often utilising algorithmic methods such as decision trees, neural networks, and machine learning-based profiling (Nosratabadi, 2022). These developments highlight the strategic potential of AI to transform TM from reactive staffing to proactive talent orchestration. At the same time, however, contextual and qualitative explorations especially in non-Western settings such as Indonesia’s banking sector.

Within Indonesia, empirical evidence points toward critical pillars for digital transformation in banking human resource practices. For instance, Thuda (2024) identifies talent development, transformational leadership, and digital adoption as three key levers of change in Indonesian banks. Meanwhile, Arini et al., (2025) propose the STAR-HRIS framework (“Strategic Talent Alignment for a Resilient Human-centric Information System”) targeted at the Society 5.0 era: the framework consists

of digital governance foundations, adaptive TM pillars (smart acquisition, adaptive development, AI-enabled engagement/retention), and organisational enablers (digital leadership, innovation culture, change management). This highlights the interdependence of digital infrastructure, strategic people practices, and enabling culture in successful AI-enabled TM.

Despite these contributions, a gap remains. Most research emphasises structural and technological aspects of AI adoption; less attention has been paid to the subjective experiences of HR professionals and employees, such as perceptions of algorithmic fairness, cultural resistance, and readiness for digital skills. Furthermore, in Indonesia's banking sector, socio-cultural factors, such as collectivism, high power distance, hierarchical norms might moderate the effectiveness of AI-enabled TM, but have been under-examined in extant literature (Dwianto, 2024; Santoso, 2020; Tarwiyah, 2023). This study seeks to address these gaps by combining the TOE framework, digital talent development pillars, and the STAR-HRIS framework as its analytical foundation, thereby offering a contextually grounded model for exploring AI integration in talent management and HRD in Indonesian banking.

METHODOLOGY

This research adopts a qualitative multi-case study approach to explore AI integration in talent management and HRD within both conventional and digital banks in Indonesia. This approach allows for in-depth exploration of diverse organizational contexts with different regulatory, infrastructural, and cultural characteristics, and enables cross-case comparisons for richer

insights (Anugrah et al., 2025; Hadi et al., 2024).

The study covers three major conventional banks and two nationally operating digital banks during 2024–2025. Participants include HR managers, HR staff, and AI/digital transformation project leaders directly involved in HR management and AI implementation. Purposive sampling criteria required at least two years of HR or digital transformation experience and involvement in AI-based systems or policies. Snowball sampling was used to expand informants until saturation was achieved (Bansal et al., 2023; Dwianto, 2024; Kumari, 2025).

Data collection involved semi-structured interviews, participant observation, and document analysis (HR analytics reports, digital policies, talent development strategies). Validity was reinforced through methodological and source triangulation, along with member checking. Data analysis followed thematic procedures: familiarization, coding, categorization, and theme generation. This approach allowed for identifying similarities and contrasts between conventional and digital banks and generating strategic insights for TM and HRD (Tarwiyah, 2023).

Results and Discussion

Results:

The empirical findings of this study indicate that the integration of artificial intelligence (AI) significantly improves key talent-management processes across both conventional and digital banking institutions in Indonesia. In recruitment, HR leaders from digital-native banks reported that AI “can process thousands of applications within hours and map data-driven career paths,” thereby markedly accelerating application screening and talent-pool creation. These observations align with

findings by Ardhani (2025), whose qualitative research among multinational firms in Indonesia showed that AI enhanced efficiency and accuracy in early screening phases. Similarly, a study by Purwaamijaya & Prasetyo (2022) found a significant positive effect of deep learning, big data, and machine-learning adoption on human-capital management in Indonesia.

Moreover, the perception that AI helps reduce subjectivity in recruitment processes emerged strongly. Participants noted that AI “prioritises competencies over educational background” and thereby can reduce biases. However, this optimism is tempered by concern: one HR staff member at a conventional bank observed, “AI can be neutral, but historical data may not be.” This comment resonates with the broader critique of algorithmic governance, fairness and explainability (Ketut Witara, 2025)

In terms of organisational differences, conventional banks reported more significant barriers to AI adoption: legacy infrastructure, high implementation cost, and entrenched bureaucratic culture emerged as obstacles. Meanwhile, digital banks benefited from agile organisational cultures, modular tech stacks, and higher digital-readiness, enabling faster deployment of AI-enabled talent-management and HR-development systems. Some employees in conventional banks, furthermore, expressed feelings of threat or uncertainty about AI’s implications for their jobs. This echoes findings from Muharram et al., 2025 in their qualitative study of Indonesian banks, which documented divergent levels of readiness and employee attitudes.

Discussion:

The result that digital banks outperform conventional banks in AI adoption for talent management provides strong empirical support for the Technology, Organization and Environment framework (TOE). Specifically, the technological readiness and organisational agility dimensions appear to act as decisive drivers of AI adoption in this context. Digital-native banks, free from legacy systems and encumbered structures, demonstrated greater absorptive capacity for AI-enabled HR systems. This finding resonates with broader literature which conceptualises agility not only as operational capability but as a strategic competency enabling organisations to sense, seize, and reconfigure resources in response to technological disruption. (Chen et al., 2019).

The role of AI in career-pathing and employee development further illustrates its evolution into what might be termed “talent intelligence”, where AI systems leverage predictive analytics to identify skills gaps, propose personalised learning trajectories, and anticipate internal mobility. This aligns with frameworks such as the STAR-HRIS model (Arini et al., 2025) which emphasise adaptive development and AI-enabled engagement/retention within digital talent ecosystems.

The finding that AI can reduce subjective biases in recruitment by prioritizing competencies over background mirrors global studies (Z. Chen, 2023) that indicate data-driven screening can diminish human judgment bias. Yet the study’s findings underscore the paradox that AI can both mitigate and amplify inequities: while AI offers objectivity, its reliance on historical datasets and feature engineering can embed existing biases. The critique of algorithmic fairness by Mavrogiorgos

(2024) becomes pertinent: without careful governance, AI may reproduce structural inequalities, particularly in contexts with uneven digital access.

Resistance to AI adoption within conventional banks suggests that barriers are not purely technological but deeply socio-technical. Employees in hierarchical, bureaucratic organisations may view AI as a threat to professional identity, autonomy or job security. This supports the notion that digital transformation in HR is as much about cultural change, leadership and ethics as about algorithms and infrastructure. Effective adoption thus requires change-management strategies that build trust, provide reskilling, and align AI initiatives with organisational values (Anugrah et al., 2025; Fuad et al., 2025).

The study also reinforces the critical importance of digital literacy and inclusive design in AI deployment. Without sufficient employee understanding of AI systems, resistance and mistrust persist driven by opacity, perceived loss of control, and ethical misgivings. This aligns with debates on Explainable AI (XAI) which argue that transparency, interpretability and accountability in AI are especially vital in high-stakes sectors such as banking (Saarela & Podgorelec, 2024). Ensuring employees can meaningfully understand and challenge AI-driven decisions becomes both a governance imperative and a prerequisite for sustainable adoption.

By juxtaposing digital-native banks with conventional banks, this study demonstrates that organisational age, structural design, and cultural orientation strongly shape AI readiness. Younger, digitally-native institutions tend to have flatter hierarchies, modular IT, and innovation-oriented cultures which facilitate AI integration. Conventional banks, by contrast, face

inertia from legacy systems, rigid hierarchies, and regulatory conservatism slowing AI uptake. This observation highlights the environmental dimension of the TOE framework, where external factors such as regulation, competitive intensity, and shifting customer expectations influence adoption trajectories (J.-X. Chen et al., 2019; Huang et al., 2023; Zhang & Yang, 2024)

In sum, these insights yield both theoretical and practical implications. Theoretically, they extend the TOE framework by integrating socio-psychological and cultural dimensions suggesting that organisational readiness for AI in HRM cannot be reduced to technological and structural capacity alone. Practically, the findings signal that successful AI adoption in talent management requires more than algorithmic deployment: it necessitates leadership vision, ethical safeguards, inclusive practices, robust digital literacy programs, and culturally-sensitive change management.

CONCLUSION:

This study examined the integration of Artificial Intelligence (AI) into Talent Management (TM) and Human Resource Development (HRD) within Indonesia's banking industry, comparing conventional and digital-native institutions. The findings reveal that AI adoption significantly enhances recruitment efficiency, career planning, and employee development, but the magnitude of these benefits varies according to organizational readiness, culture, and structural agility. Digital-native banks, characterized by flat hierarchies, agile decision-making, and modular technological infrastructures, demonstrate greater absorptive capacity for AI-enabled systems. In contrast, conventional banks face persistent barriers stemming from legacy

infrastructures, bureaucratic rigidity, and cultural inertia that collectively impede adoption speed and employee trust.

A central insight emerging from this study is that AI adoption is not merely a technological endeavor but a socio-technical transformation. While AI systems can automate, optimize, and rationalize human-resource functions, their ultimate effectiveness depends on human factors trust, digital literacy, leadership vision, and ethical awareness. The data underscore the duality of AI as both an enabler and a disruptor: it can enhance objectivity and reduce bias in recruitment, yet it can simultaneously reproduce inequities if algorithms are trained on unrepresentative data. This paradox reinforces global concerns regarding algorithmic governance, explainability, and fairness in AI-driven decision-making. Therefore, successful AI implementation requires not only technical sophistication but also an ethical framework emphasizing transparency, inclusivity, and human oversight.

Theoretically, the study extends the Technology, Organization and Environment (TOE) framework by integrating cultural and psychological readiness as additional determinants of AI adoption in HRM. It reveals that the technological dimension (system infrastructure, data integration), the organizational dimension (leadership, agility, culture), and the environmental dimension (regulatory pressure, market dynamics) are interdependent and co-evolving. The study also aligns with the STAR-HRIS model, confirming that adaptive talent management pillars smart acquisition, AI-enabled engagement, and adaptive development can only be achieved when organizational enablers such as digital leadership and innovation culture are present. Moreover, the inclusion of cultural moderators, such as

collectivism and high power distance, contributes a localized understanding of AI-HRM integration in emerging economies like Indonesia, which are often underrepresented in global discourse.

Practically, these findings highlight several implications for banking leaders and HR strategists. First, the development of comprehensive digital-literacy programs is essential to ensure that employees understand and trust AI-driven processes. Second, ethical AI governance structures—including explainable models, bias audits, and participatory design—must be institutionalized to safeguard fairness and accountability. Third, change management initiatives should focus on re-skilling, psychological empowerment, and communication transparency to mitigate fear of job displacement. Fourth, organizations should embed AI within broader human capital strategies, positioning technology, as a complement not a substitute for human judgment, creativity, and empathy. Finally, collaboration between banks, regulators, and educational institutions is crucial to foster sustainable digital transformation ecosystems that can bridge Indonesia's talent-readiness gap.

In conclusion, AI integration into talent management and HR development represents a transformative pathway toward intelligent, data-driven, and human-centric banking. However, its success is contingent on multidimensional readiness technological, organizational, and cultural. For Indonesia's banking industry, the way forward lies in synergizing algorithmic intelligence with human insight, ensuring that the digital transformation of HR functions strengthens the human foundation of organizational excellence.

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