

# E-MATERI



YAYASAN  
PENDIDIKAN  
INTERNAL AUDIT



## BUILDING RESILIENCE IN TUNA WORLD:

“Control Your Future  
or Someone Else Will”

HOTEL TENTREM YOGYAKARTA

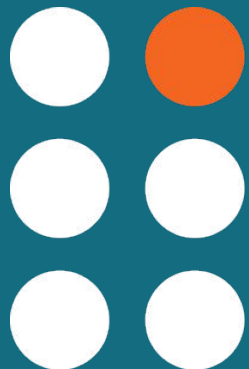
5-6 JULI 2023

KONFERENSI & WISUDA YPIA



PLN





**hibank**

A MEMBER OF BNI GROUP

# Generating Adaptive and Competent Human Capital in the Digital Economy

how to develop adaptive and competent human capital in the age of digital disruption.

Jenny Wiriyanto - CEO hibank  
Konferensi Auditor Internal, 6 July 2023



## Jenny Wiriyanto

### Chief Executive Officer - hibank

“Working in the financial sector has allowed me to pursue my life goals in three meaningful phases. Firstly, it's about fulfilling the dream that every parent has for their children – leading their children to live a full and financially independent life. Secondly, it's about finding personal fulfillment by making a positive impact through my professional career and giving my best every day. And finally, it's about empowering the community I belong to by contributing to a strong and resilient economy, particularly by supporting and uplifting the MSME industry”

#### Personal Experience

- 2020 - Dec 2022  
**Chief Executive Officer**



- 2009 - March 2020  
**Director Community Financial Services**

- 2008 - May 2009  
**SME Banking Head, Sr Executive Vice President**

- 2005 - May 2008  
**Enterprise Banking Group Head, Senior Vice President**

- 1990 - Dec 2005  
**SME & Commercial Group Head, Senior Vice President**


#### Education

- 1992 - 1993  
**Master of International Business**

- 1984 - 1988  
**Bachelor's Degree in Economic Management**


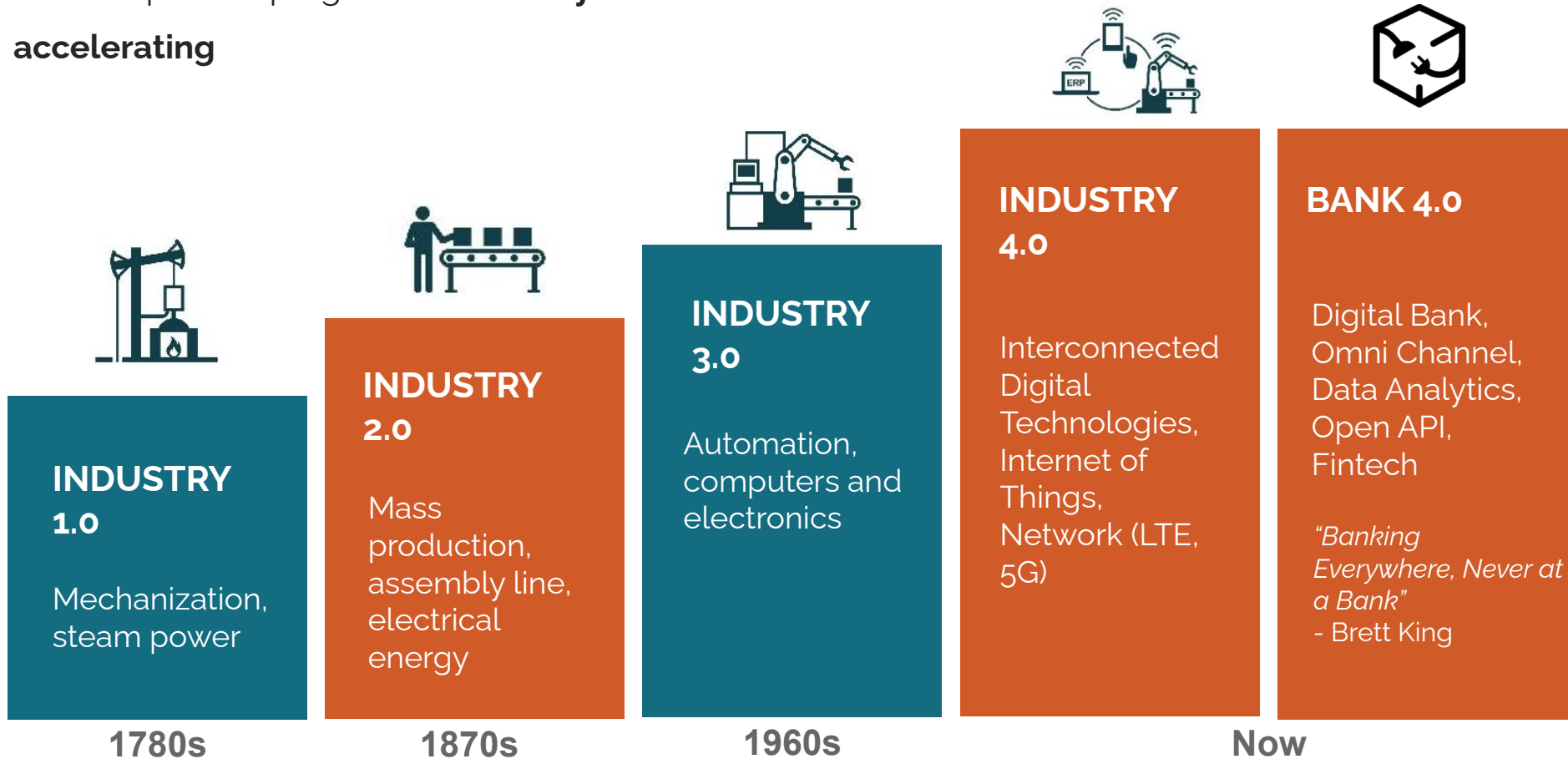
#### Special Mention Accolades

1. Tatler's Inspiring Woman (Powerhouse Fintech Lady), August 2022 edition
2. Best Indonesia's CEO of 2022, Category: Fintech P2P Lending, by Men's Obsession
3. The Fastest Growing P2P Lending 2020, by Indonesia Award Magazines
4. Deputy Head Productive P2P AFPI
5. Best Supply Chain Bank, by IDC
6. Bank Indonesia Awards – Best Bank for Supporting MSME, 2017, 2019, 2020
7. Best REBI – Koran Sindo
8. G20 Guest Speaker (Topic: Digital Literacy to Optimize Financial Inclusion)
9. SME (Subject Matter Expert) at various Forums

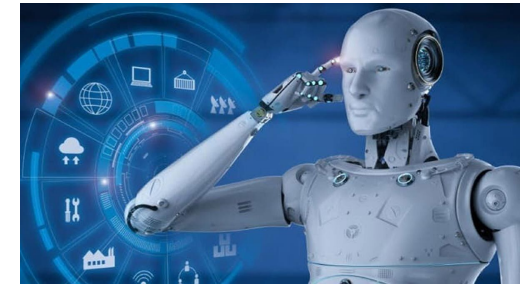
# Industrial Revolution

Significant period of technological, socioeconomic, and cultural changes

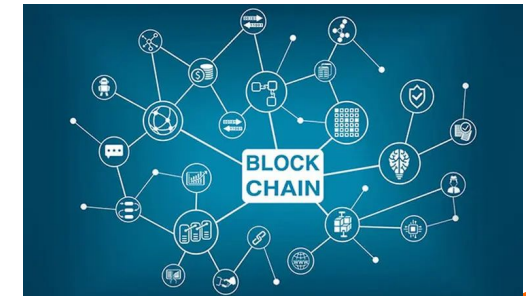
The previous industrial revolutions spanned several **centuries** to unfold, whereas the rapid advancement of **digital capabilities** in the present era takes only a matter of **years**, with the pace of progress **continually accelerating**



Metaverse



Artificial Intelligence



Blockchain

# Indonesian Digital Landscape at a Glance

## Changing Market Dynamics

**Y2020 Indonesia's digital economy growth 1,4Tn (8% GDP). Predict growth to 3,2Tn by Y2027.**  
Chamber of Commerce and Industry (Kadin) -  
Tempo June 2023

## Digital Literacy

**Indonesia's literacy index increases to 3.54 points in 2022 (increases by 0.05 point from 2021).**  
(Dirjen Aplikasi Informatika - Kementerian KOMINFO -  
Feb 2023)



## Hyperconnectivity

**1 Indonesia is 4th in Smartphone user list in the world, where there is 192.15mio Smartphone users in the world in 2022..** (Dataindonesia.id - Jan 2023)

**2 34% of Indonesians of productive age (15-35 yo) is currently UMKM business owners through digital platform.** (Techbiz.id July 22)

**3 Indonesia is in top 5 countries with the largest Internet usage in the world.** (Laporan Bank Dunia - 2021)

# Understanding Digital Business Era

## Technology Disruption

**AI is the biggest technology trend that transformed all Industries in 2023.**  
(CNN)

## Branch Channel Shifting To Digital Channel

**1049 total bank branches close per March 2022.**  
(Laporan statistik perbankan OJK - Business.com  
June 2023)



## Evolving Customer Behaviors

**Digital banking transactions reached 4.265 Tn per April 2023. Electronic money transaction increases by 9% YoY in April 2023 to 3.74 Tn.**  
(Gubernur BI - Antara News - May 2023)

# The Importance of Human Capital

Companies that invest in human capital are better positioned to adapt to change, innovate, and grow sustainably

**Digital economy has revolutionized** the way businesses operate and created a demand for a highly skilled and adaptable workforce. Necessary skills, knowledge, and attitudes are required for individuals to thrive in this rapidly evolving landscape.

**Digital economy requires employee** with vastly different skills than the economy of the past. Increasingly, jobs require both technological abilities and social and emotional skills

## Hard Skill

Technical skills include proficiency in areas such as coding, data analysis, artificial intelligence, cybersecurity, and digital literacy

## Soft Skill

Soft skills like creativity, critical thinking, collaboration, and emotional intelligence are crucial for effectively navigating the digital landscape

## Adaptive

An adaptive employee can easily navigate new technologies, systems and structures, and can perform well in different roles and scenarios.

## Competent

A competent employee has the skills and knowledge needed to succeed in a specific role, and can continually improve their expertise as technologies evolve.

# How Digital Players Adapt & Be Resilient in Digital Economy?

Top **Technology Companies** who sustain and win the market in 2023:



**Apple**  
(#1 Technology Company 2023)

## Key success for Apple:

- Hiring World Class Leader to execute company vision
- Ability to manage business effectively despite challenging environment



**Samsung**  
(#5 Technology Company 2023)

## Key success for Samsung:

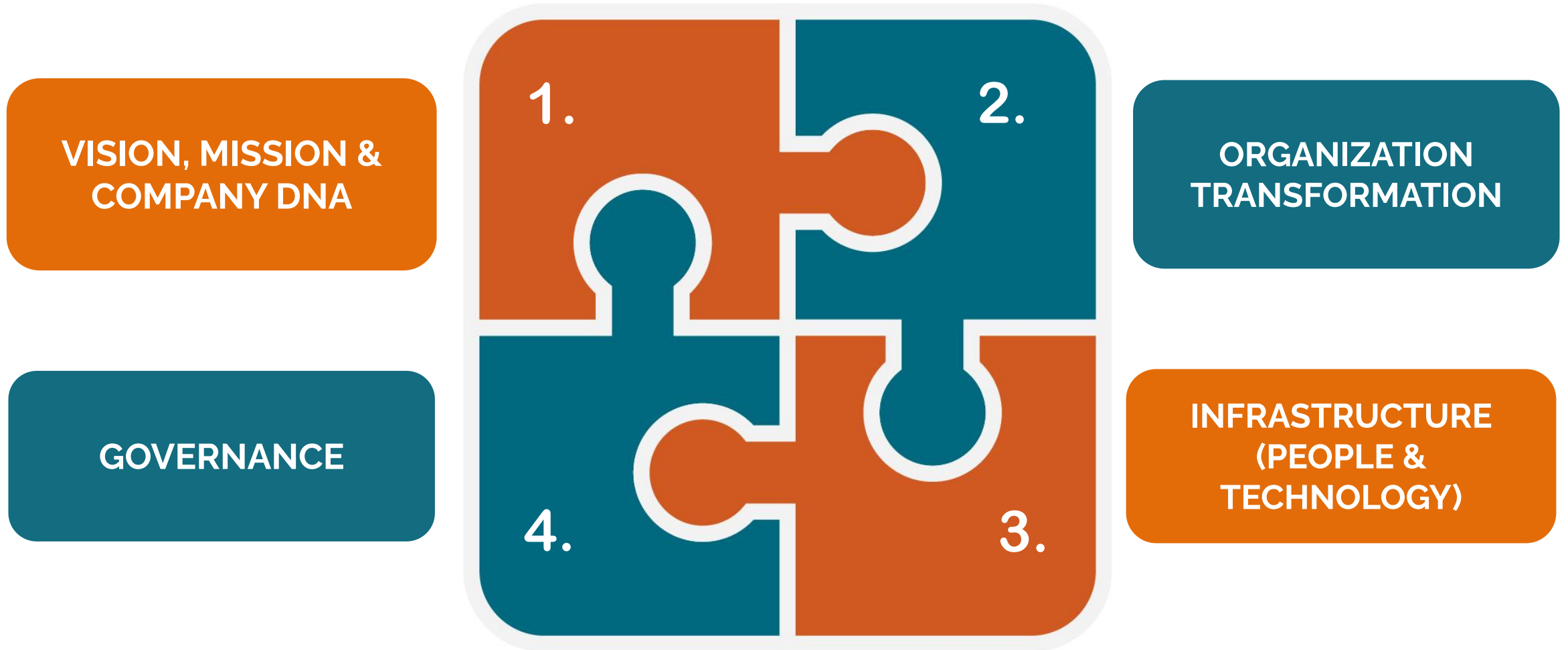
- Focus on customer-oriented innovations
- Supply-chain management business model
- Focus on Brand Image
- Hire diverse young talent to strengthening RnD team



**Strengthen Digital Culture**

**Reduce Digital Competency Gap**

# Components of Digital Culture





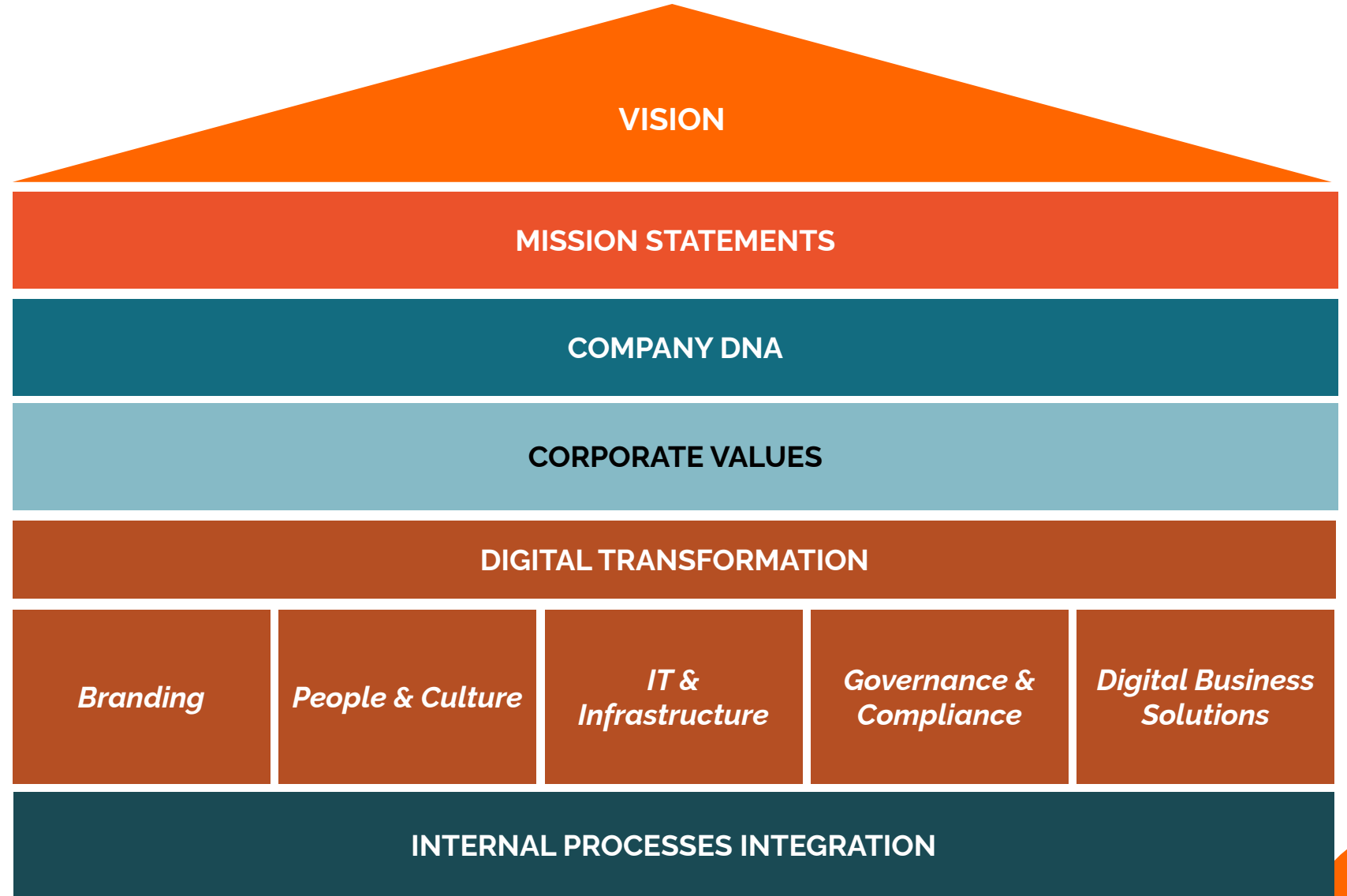
# Vision, Mission, and Company DNA

Creating a strong culture is very important in developing adaptive and competent human capital and to dissolve any barriers that may arise in building a competent human capital.

Culture is your organization's DNA.

91%

of Executives states **improving corporate culture is likely to increase their organization's value** (Korn Ferry, 2019).



**VISION:**  
Menjadi Bank Digital UMKM Unggulan di  
Indonesia

**MISSION STATEMENTS**

1. Memberdayakan ekosistem UMKM di Indonesia melalui pendekatan komunitas pilihan
2. Memberikan solusi perbankan digital secara menyeluruh dan berorientasi kepada pelanggan
3. Mewujudkan kinerja berkelanjutan guna memaksimalkan nilai investasi bagi investor
4. Menciptakan lingkungan kerja yang berdaya saing dan bermartabat dengan budaya digital untuk karyawan beraktualisasi dan berkembang
5. Menerapkan operasional perbankan yang berorientasi lingkungan dan pertumbuhan ekonomi masyarakat
6. Menjadi teladan penerapan tata kelola perusahaan dalam industri perbankan digital

**COMPANY DNA [FIRST]**

digital FIRST | INNOVATIVE | RELATIONSHIP BUILDING & CUSTOMER CENTRIC | STRATEGIC FOCUS | TRUST, RESPECT, & ACCOUNTABLE

**CORPORATE VALUES [AKHLAKI]**

AMANAH | KOMPETEN | HARMONIS | LOYAL | ADAPTIF | KOLABORASI

**DIGITAL TRANSFORMATION THEME [RACE]**

RISK CULTURE | AGILE | COLLABORATION | EXECUTION-FOCUSED

*Branding*

*People & Culture*

*IT &  
Infrastructure*

*Governance &  
Compliance*

*Digital Business  
Solutions*

**INTERNAL PROCESSES INTEGRATION**

Example of:

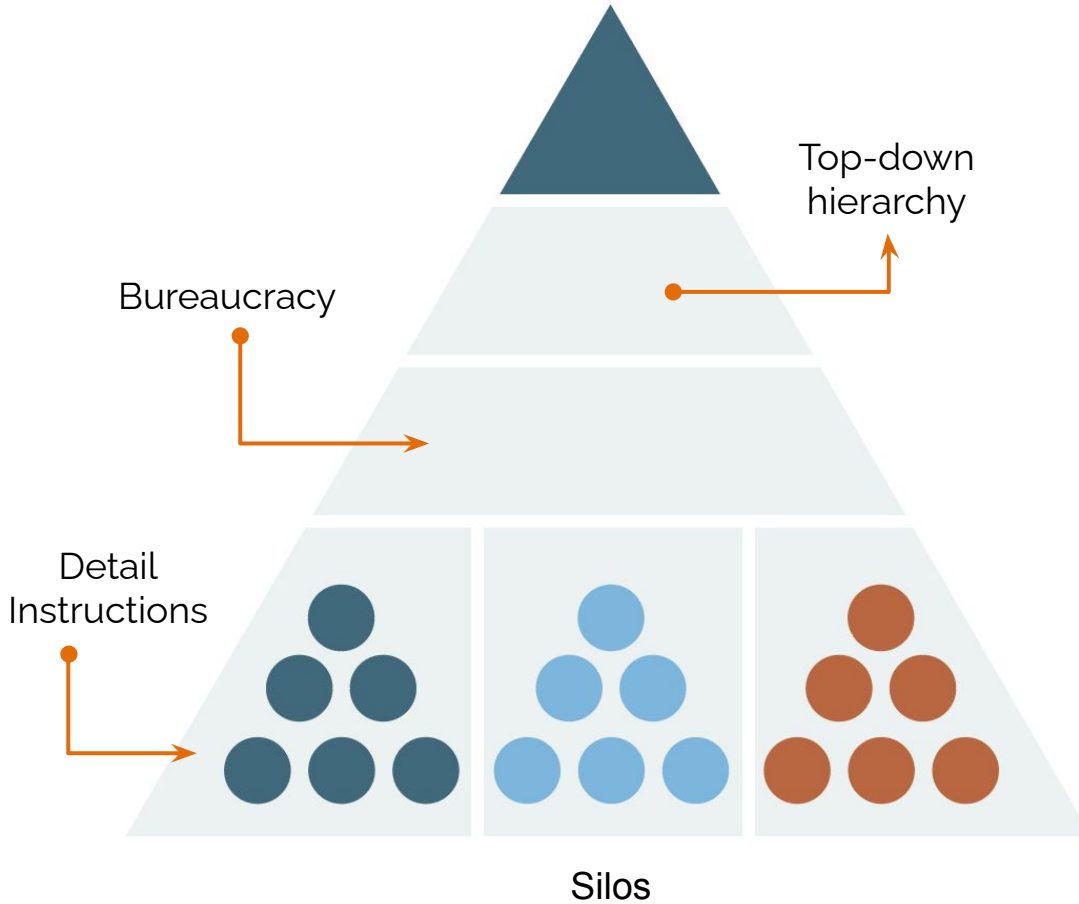
**Vision,  
Mission, and  
Company DNA  
of hibank**



# Organization Transformation

## TRADITIONAL

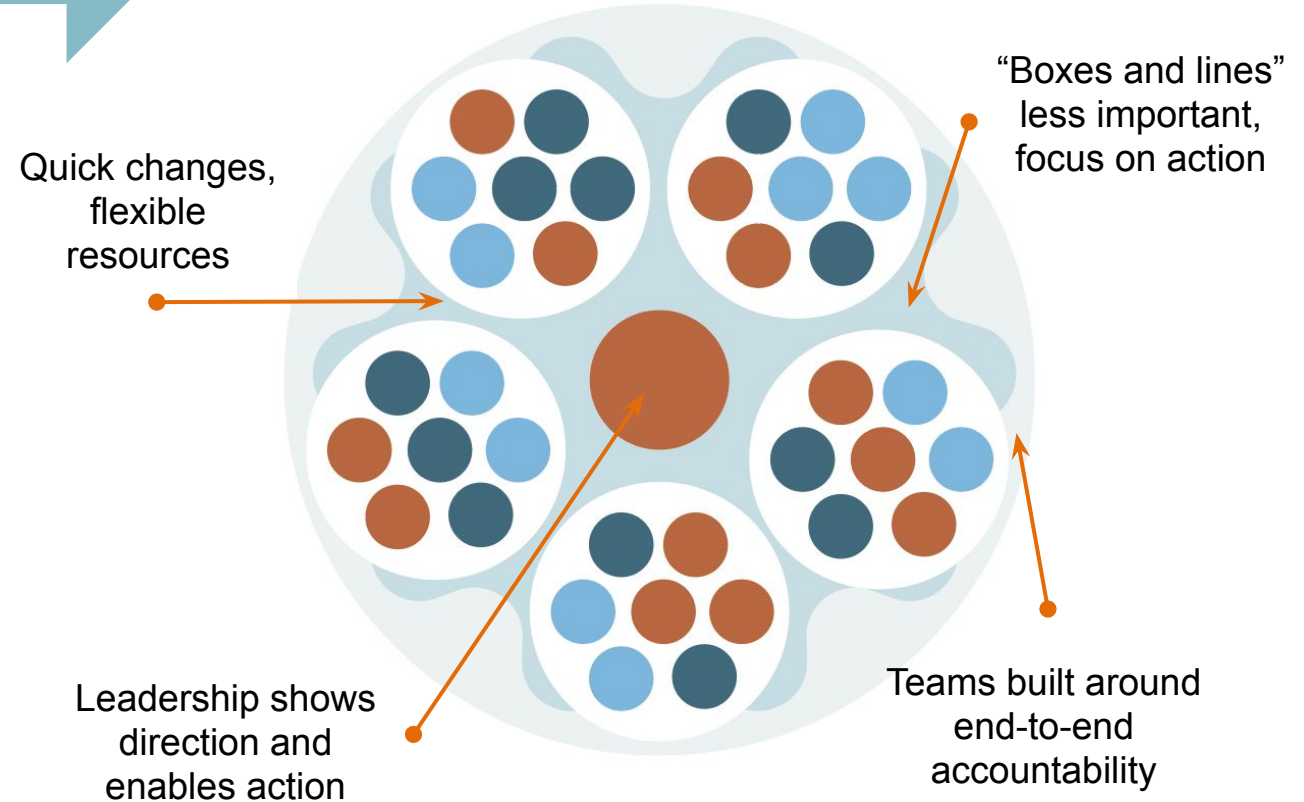
From organizations as “machines”....



VS

## AGILE

...to organizations as “organisms”

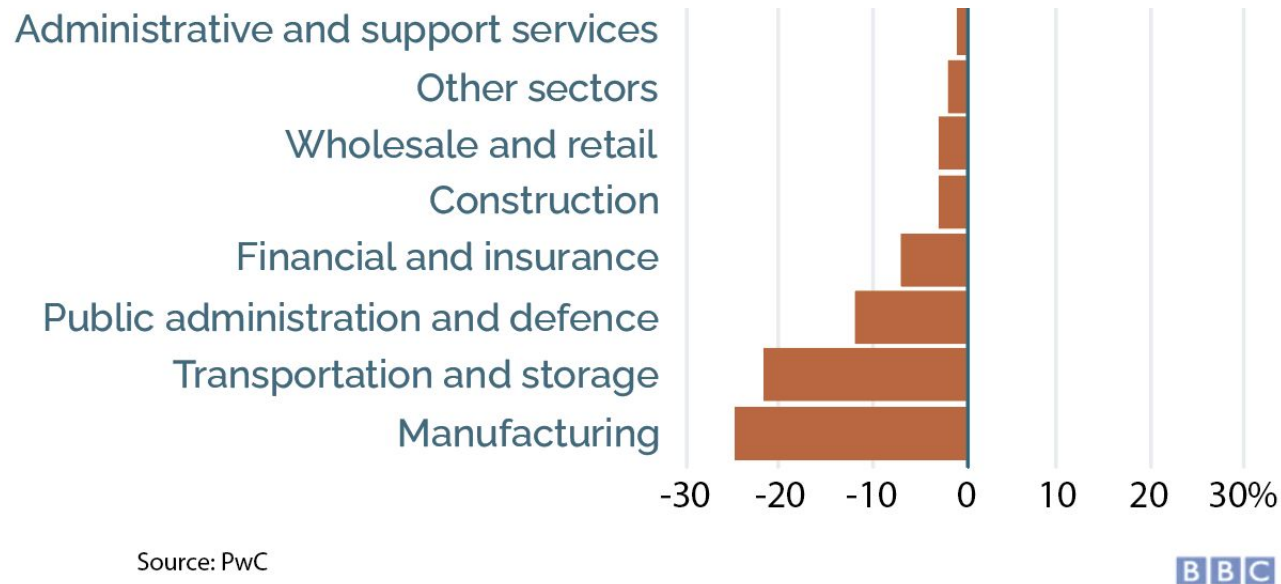


Support incubation projects and talent development

# How will AI change the future of work? Will robots steal my job?

The short answer is: they might, but if you have the right skills, you'll get a better one

## Estimated Job Displacement by industry sector, 2017 - 2037



Artificial Intelligence (AI) will create as many jobs in the UK as it will displace over the next 20 years.

About seven million existing jobs could be displaced by AI from 2017-2037,

Manufacturing jobs could fall by 25%, transport and storage by 22% and public administration by 18%.

It's likely that the fourth industrial revolution will favour those with strong digital skills, as well as capabilities like creativity and teamwork which machines find it harder to replicate

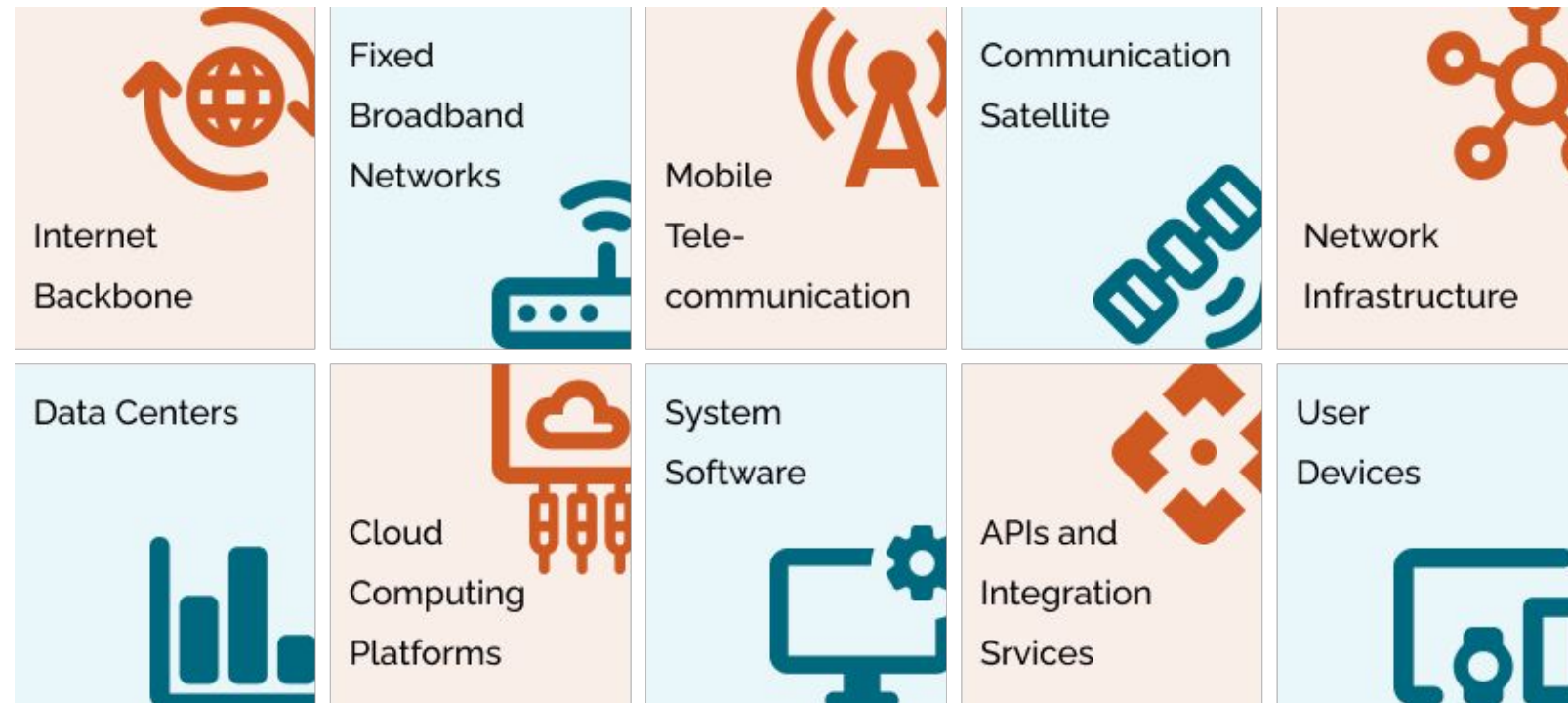
Invest in the right people

Achieve operational excellence through technology

Demonstrate business agility

Innovation-enabler

## Examples of Digital Infrastructure



# How to Reduce Digital Competency Gap?

**TACTICAL  
FULFILLMENT**

- a) Define Talent Profile in Digital Era
- b) Grow From Within
- c) Talent Acquisition

**KNOWLEDGE  
ECOSYSTEM**

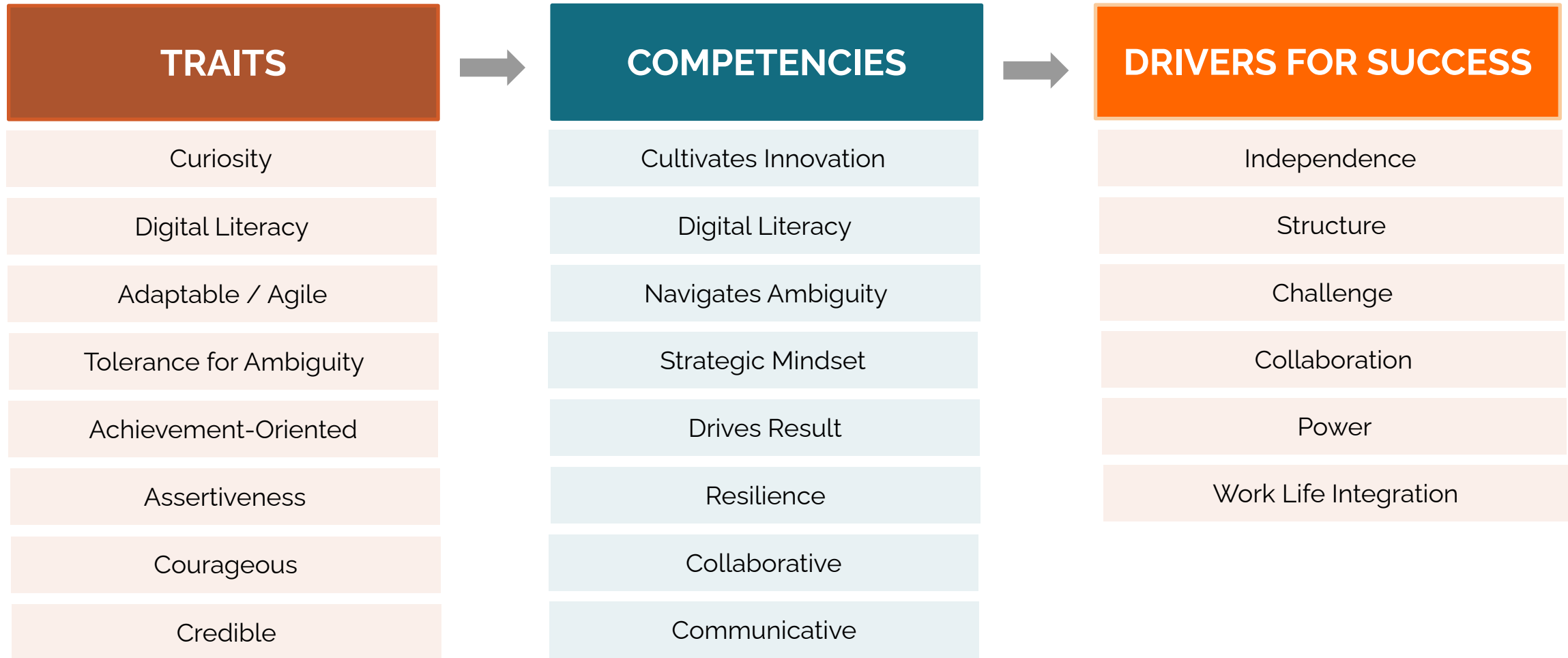
- a) Knowledge Database
- b) Mentor - Mentee
- c) Digital Squad as Agents of Change
- d) Talent Development through Experiential Learning

**TALENT  
READINESS**

- a) Reskill & Upskill
- b) Assignment / Incubation Projects
- c) Targeted Talent Development Programs

# Talent Profile in Digital Era

Digital era transforms the leadership profile and basic competencies that talents must possess to be able to not only survive, but also thrive in this era.



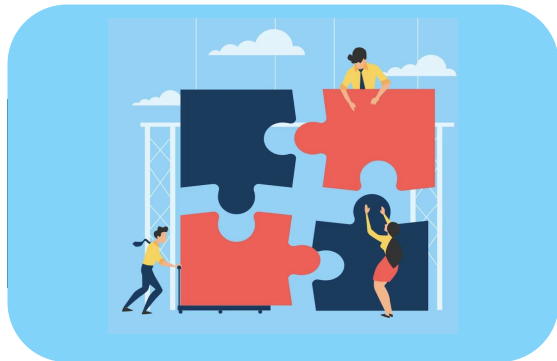
Source: Korn Ferry, 2022.

# Strategies for Developing Adaptive and Competent Human Capital

Developing Human Capital requires a comprehensive approach that includes recruitment, training, performance management, and employee engagement.

## Recruitment

Target individuals with a growth mindset who can learn and adapt. Identify the desired competencies, Emphasize a growth mindset, Prioritize learning and potential over experience, Foster a diverse and inclusive workforce



**Integrity is fundamental** value and essential in various aspects of worklife. Integrity refers to the quality of being honest, upright, and adhering to moral and ethical principles



Identify the desired competencies  
**Right Man on The Right Place.** Matching individual skills, abilities, and qualities with the specific roles or responsibilities.



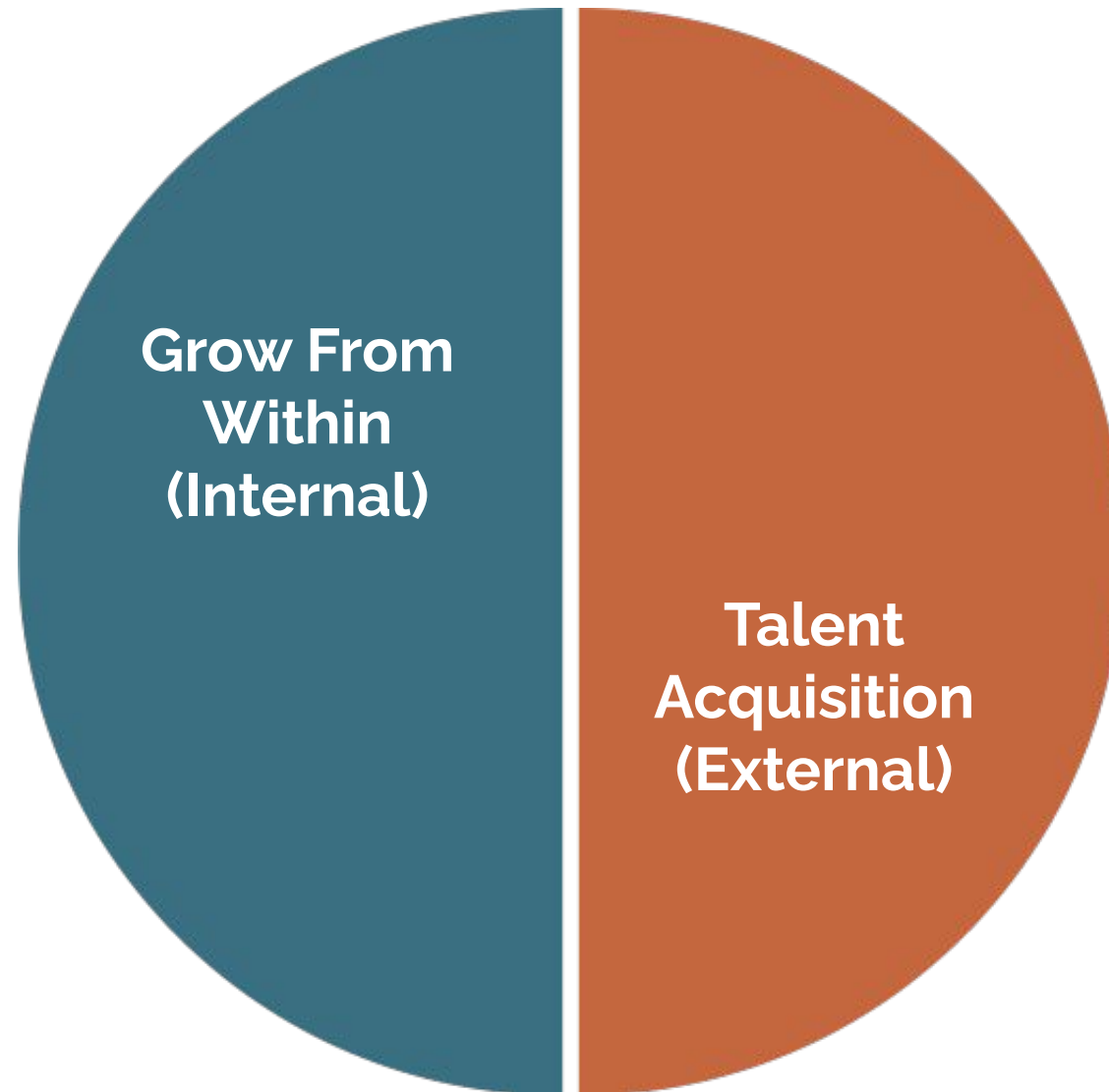
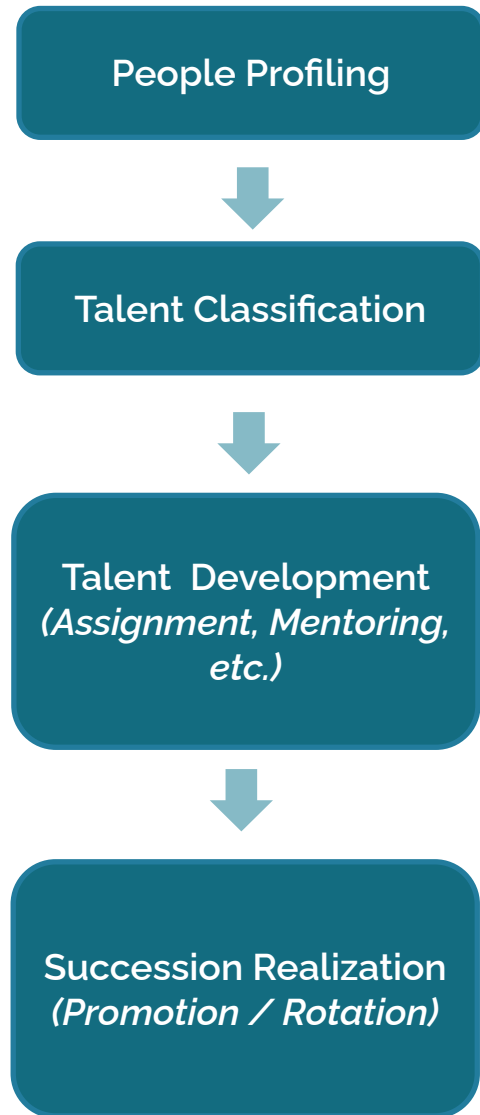
Seeks individuals who are **open to learn, embrace challenges, and are resilient** in the face of setbacks. Assess their attitude towards personal development and their willingness to acquire new skills



**Diverse workforce** brings different perspectives, experiences, and ideas, enhancing adaptability and creativity. Digital is not just for young people, but for the **young at heart**

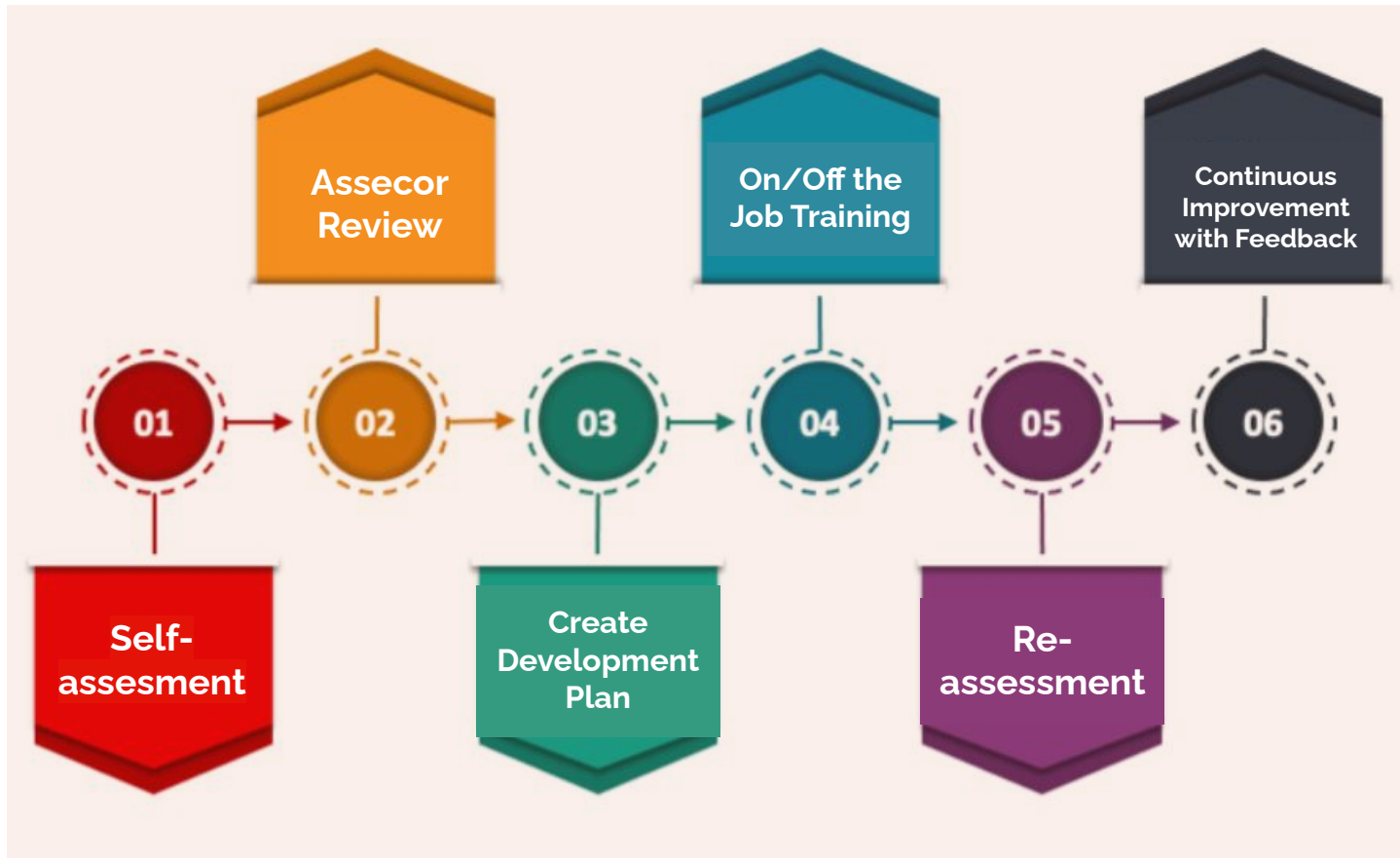


# Tactical Fulfillment

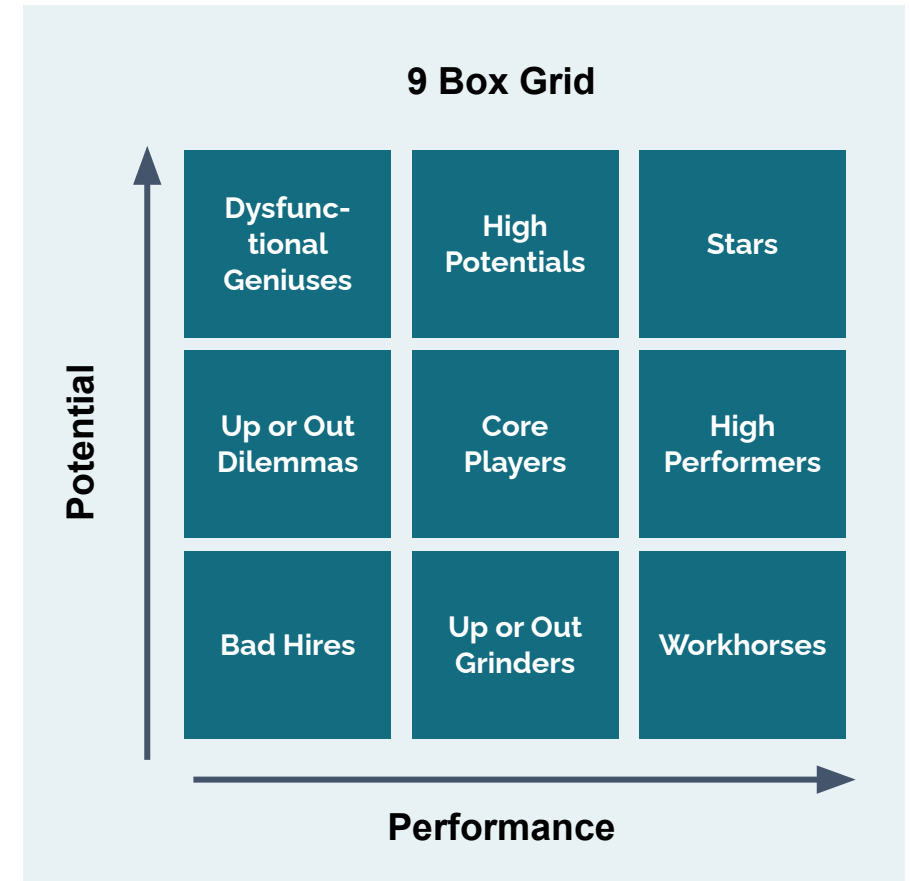


# People Profiling

**People Profiling (Assessment)** is done to capture the **talent landscape** of organization, used for internal succession (Grow From Within approach).



**Competency Assessment Process**



**Talent Classification**

# New Audit Job: Digital Auditor

Digital Audit is the examination of an organization's digital assets to assess the performance, security, and compliance of digital presence



A digital audit helps organizations identify gaps, threats, and opportunities and allows them to improve their digital strategy and operational efficiency

## Technical Skill

Website Development, Data Analytics, Cyber Security, SEO, and Digital Marketing.

## Soft Skill

Communication, Time Management, Attention to Detail, Critical Thinking, and Problem Solving.

## Industry Certifications

Google Analytics, CISSP, CISM, CISA, CompTIA Security+, and CEH.

## New Career Path:

A Digital Auditor can advance to roles such as Chief Audit Executive, Chief Cybersecurity, Chief Data Protection or Chief Information Security Officer

# Strategies for Developing Adaptive and Competent Human Capital

Developing Human Capital requires a comprehensive approach that includes recruitment, training, performance management, and employee engagement.

## Training

Provide ongoing learning opportunities that combine hard and soft skills. Develop a robust onboarding and training program (offline/online) & Encourage continuous learning and growth



Develop a robust onboarding and training program both **offline & online**. Support employee development through a comprehensive onboarding and training program. Provide them with the necessary resources, mentorship, and learning opportunities to acquire new skills and adapt to your organization's specific requirements

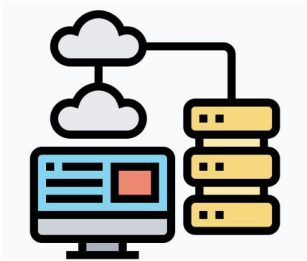


Encourage **continuous learning** and growth. Create a culture that values and supports continuous learning and growth. Offer ongoing training and development opportunities, Encourage employees to pursue certifications or further education, and provide access to resources such as workshops, conferences, and online learning platforms

# Building a Knowledge Ecosystem

In order to create a comprehensive training and learning environment, holistic approach must be considered to create a Knowledge Ecosystem to facilitate knowledge transfer, knowledge upskilling and reskilling, and on-the-job applications.

## Building a Knowledge Ecosystem



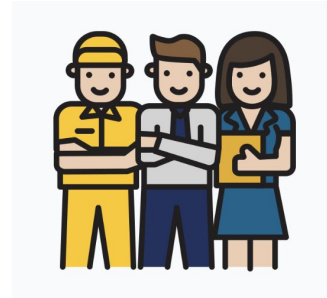
### Knowledge Database

Typically includes a wide range of content, such as training manuals, guides, videos, presentations, case studies, best practices, FAQs.. (digital platform, intranet, or a learning management system)



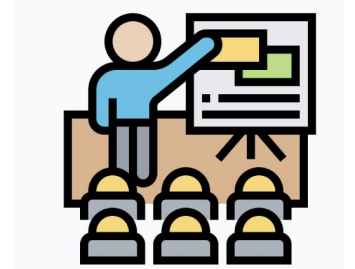
### Mentor - Mentee

Program is designed to facilitate the mentee's personal and professional development by leveraging the mentor's expertise, insights, and experience.



### Digital Squads

Assigned as Agents of Change. The digital squad is responsible for driving digital transformation, leveraging technology, and maximizing the organization's digital presence



### Experiential Learning

Employees are actively involved in concrete experiences that are relevant to their learning goals. Include simulations, experiments, internships, group projects, or real problem-solving activities

# Strategies for Developing Adaptive and Competent Human Capital

Developing Human Capital requires a comprehensive approach that includes recruitment, training, performance management, and employee engagement.

## Performance Management

Link employee development to business goals and measure effectiveness. Set clear and measurable goals, real-time feedback with digital technology, utilize data-driven performance insights, provide ongoing coaching and development



- (1) Embrace the digital tools to provide measurable set-goals & provide real-time dashboard.
- (2) Leverage digital analytics and data to gain insights into individual and team performance.
- (3) Encourage managers to have regular check-ins with their team members to discuss goals, progress, challenges, and development opportunities through digital platforms or video conferencing tools.
- (4) Use digital collaboration tools and project management platforms to facilitate collaboration, communication, and collective accountability.
- (5) Real-time constructive feedback can be facilitated by leveraging collaboration platforms, instant messaging, or feedback apps.

# Strategies for Developing Adaptive and Competent Human Capital

Developing Human Capital requires a comprehensive approach that includes recruitment, training, performance management, and employee engagement.

## Employee Engagement

Cultivate a culture of continuous learning, open communication, and collaboration. Promote collaboration and team performance, foster a sense of belonging, promote work-life balance by leveraging digital platform



### Virtual Team Building

Use digital platforms to create virtual communities, social groups, or interest-based forums (hobby) where employees can connect with each other beyond work tasks. Organize virtual team-building activities, such as online games or virtual coffee/lunch chats.



### Team-Based Goal

Collaborative efforts are crucial in driving team performance in the digital era. Cultivate a team-oriented work culture, encourage cross-functional collaboration, and establish team-based goals. Utilize digital collaboration tools and project management platforms to facilitate collaboration, communication, and accountability



### Work Life Integration

Support employees in establishing clear boundaries and maintaining a healthy work-life balance. Provide flexibility in working hours and remote work arrangements (WFH/WFA) where possible. Some companies currently implement a hybrid model of WFO & WFH

# Becoming an Auditor in Industry 4.0

## Combination of technical knowledge, adaptability, and a strong understanding of digital technologies

### Relevant Education and Certification

Obtaining a degree in accounting, finance, or a related field to provide you with a strong foundation in auditing principles. Consider pursuing additional professional certifications such as Certified Internal Auditor (CIA), Certified Information Systems Auditor (CISA), or Certified Fraud Examiner (CFE) to enhance your credibility and expertise in the field.

### Develop Technical Skills

Industry 4.0 is characterized by the integration of digital technologies, such as AI, data analytics, robotic, and blockchain. Familiarize yourself with new tech and understand how they impact auditing processes. Stay updated on emerging technologies and industry trends through continuous learning and professional development

### Gain Experience in Digital Auditing

Seek opportunities to work on technology-driven project/processes. This can involve auditing IT systems, cybersecurity controls, data analytics, or emerging technologies in different industries. Consider internships, entry-level positions, or rotational programs in auditing firms, corporate internal audit departments, or consulting firms

### Enhance Data Analytics Skills

Develop strong data analysis skills as they play a crucial role in auditing digital assets. Familiarize yourself with data visualization tools, data mining techniques, and statistical analysis methods. Proficiency in data analytics will help you effectively analyze large volumes of data and derive meaningful insights during audits

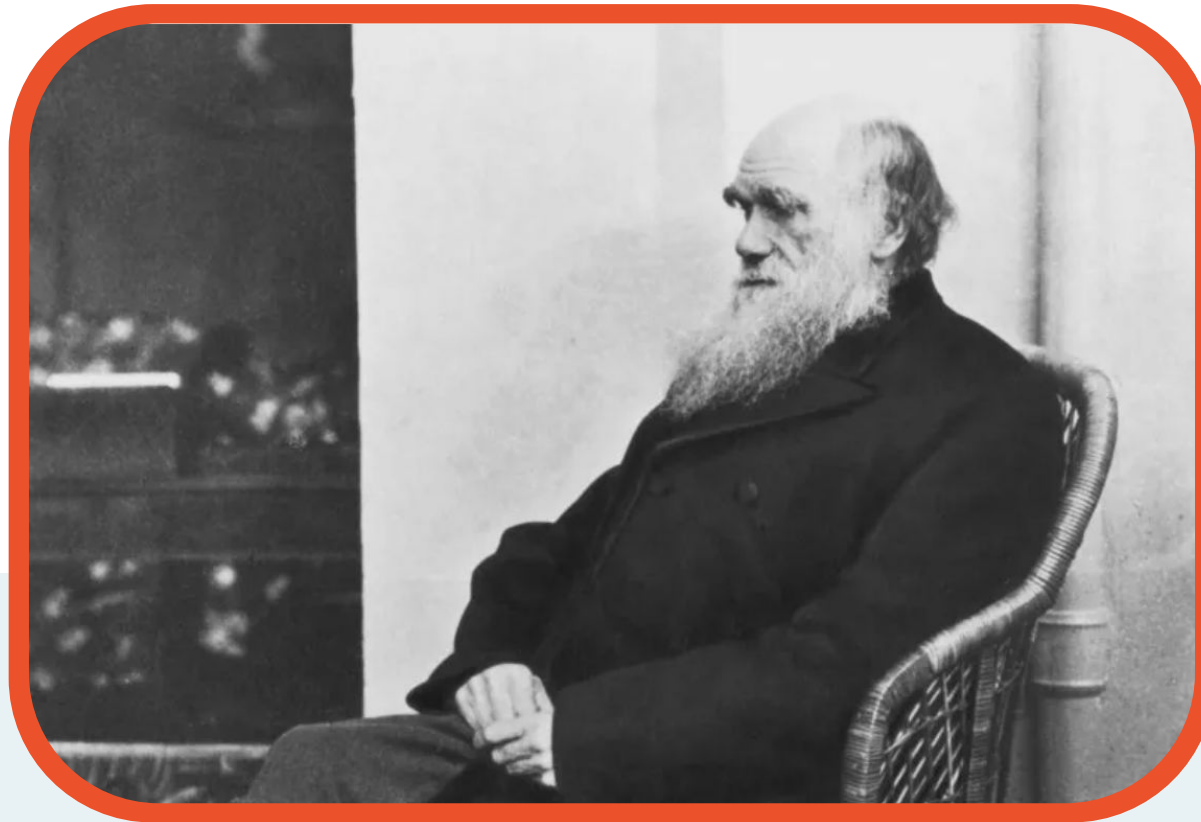
### Regulations and Standards

Keep yourself updated about the evolving regulatory landscape and auditing standards related to digital technologies, such as data privacy laws and cybersecurity frameworks impact auditing practices. Stay connected with professional organizations, attend industry conferences, and engage in continuous professional education to stay abreast of regulatory changes and best practices.

### Soft Skills & Relationship Building

Develop strong communication, problem-solving, and critical thinking skills. Be adaptable, open to learning, and able to collaborate effectively in a rapidly changing digital environment. Connect with professionals in the auditing field, attend industry events, and join relevant professional associations. Networking can provide valuable insights & mentorship opportunities





"It is **not** the strongest or the most intelligent who will survive but those who can best **manage change**"

- Charles Darwin -



**Terima kasih**