

# IMPLEMENTATION OF SMART TECHNOLOGY, ARTIFICIAL INTELLIGENCE, ROBOTICS, AND ALGORITHMS (STARA): A THREAT OR OPPORTUNITY FOR WORKERS' FUTURE

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**Abstract:** This qualitative phenomenological study aims to examine and compare the perceptions of workers in the banking sector regarding the implementation of STARA in their work. This study was conducted through in-depth interviews with informants about perceptions regarding optimizing STARA implementation in the banking sector, in the form of banking digitalization in the current Industrial Revolution 4.0 era. The informants in this study were bank employees such as the teller, customer service, and back-office personnel. Sampling was done using non-random sampling method with purposive sampling technique which amounted to 12 informants, consisting of four tellers, four customer service officers, and four back-office personnel. The results of the study showed that the majority of bank employees in frontliner positions, namely tellers, felt that their position could be replaced by the implementation of STARA. However, some informants in the frontliner position, namely customer service, stated that they did not feel threatened, because they believed there was a certain comfort when customers were served by humans rather than by machines. Meanwhile, bank employees in the back-office position have not felt any threat due to the implementation of STARA because they feel that the analysis process cannot be fully carried out properly by a system and still requires humans. In addition, employees in the back-office position stated that the implementation of STARA makes it easy for them to complete their work and can be used as an opportunity to achieve work performance. The results of this study also show that overall employees have not felt a decrease in commitment to the organization, obstacles in career advancement, desire to move, cynicism, or depression when working with the implementation of STARA, which is predicted to take their jobs.

**Keywords:** STARA, banking digitalization, technology disruption, bank employees, work commitments.

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## A. INTRODUCTION

Leading scientists and business people such as Stephen Hawking and Bill Gates have warned of periods of unemployment for workers caused by the rise of Smart Technology, Artificial Intelligence, Robotics, and Algorithms, which came to be called STARA (Bort, 2014; Brougham & Haar, 2017; Lynch, 2015). Experts also estimated that one out of three jobs currently available can be taken by STARA in 2025 (Frey & Osborne, 2013; Thibodeau, 2014). The estimates of these experts and scientists are in line with the emergence of the Industrial Revolution 4.0, which are all of an automated nature. In addition, the Indonesian Minister for National Development Planning also revealed that the era of automation had the potential to threaten 52.6 million, equivalent to 52%, of the workforce in the State of Indonesia (Uly, 2018). President of the Republic of Indonesia Joko Widodo said that the Industrial Revolution 4.0 had begun to change the face of human civilization as Artificial Intelligence (AI), the Internet of Things (IoT), and various technological advances were developing very fast. Indonesian people are urged to quickly adapt so as not to compete in the digital era, whose development is very fast and can threaten some of the jobs that exist today (Aditya, Asmara, & Satrianegara, 2018).

Indonesian residents who work in the service sector are considerable and sooner or later will certainly be affected by the development of STARA which is predicted to take on human work. One type of business area in the service sector where workers are threatened by STARA implementation is banking services. The phenomenon that occurs in the banking service business area in Indonesia is in the form of a reduction in labor caused by digitalization. Banking digitalization is the result of technological developments that have caused human work to be replaced by machines. Abdoel Mujib as a member of the Banking Workers' Communication Network (Jarkom SP Banking) said that from 2016 to the end of 2018, more than 50,000 bank employees had been laid off or terminated (Purnomo, 2019). The termination of employment is due to the banking sector, which has begun to become technology conscious, choosing to create efficiency, as some banking business lines no longer need humans to work.

Consumer News and Business Channel (CNBC) Indonesia summarized a number of banks in Indonesia that reduced their employees from 2016 to 2018. Table 1 shows the number of employees at several banks in the past three years, as follows:

**Table 1 Number of Employees of Banks in Indonesia in 2016–2018**

Bank Name	Year		
	2016	2017	2018
Bank Negara Indonesia (BNI)	46.091	47.904	27.790
Bank Rakyat Indonesia (BRI)	134.214	129.530	127.969
Bank Tabungan Negara (BTN)	8.608	16.126	10.887
Bank Danamon	27.223	22.832	13.983
BTPN	20.741	13.645	7.863
Bank Permata	6.406	8.547	8.074
Bank CIMB Niaga	15.288	18.513	17.157
BPD Banten	4.341	1.833	1.095

Source: Indonesian Financial Services Authority (Otoritas Jasa Keuangan Indonesia) and CNBC Indonesia, 2019

The data in Table 1 regarding the number of employees listed in the Indonesian Banking Directory published by the OJK shows that in the last three years, these banks have reduced the number of their employees. Even though some banks did add staff in 2017, it turns out that in 2018 there was quite a significant reduction.

The phenomenon of reducing staff in the banking service sector caused by the implementation of STARA is increasingly worrying. Then, how exactly is the perception of and what is felt by bank employees who are currently still working in the presence of this phenomenon? Do they feel threatened because STARA implementation can seize their work? Or instead, do they consider STARA implementation to be an opportunity for their future? The implementation of this research is a means to find out in depth how workers' perceptions are in the area of banking services in Indonesia with STARA implementation. So, by carrying out this research, it is expected to find out in detail whether STARA is a threat or an opportunity for the future of banking employees in Indonesia.

## **B. LITERATURE REVIEW**

### **1. Fourth Industrial Revolution in Indonesia**

The influence of technological developments in the modern era is visibly proliferating. For example, just like the use of cell phones that not only changed the way humans communicate, but also changed the way humans consume

information. Of course, these changes are inevitable in influencing the culture of interaction between citizens, interactions between citizens and the government, to political and economic interactions. In the context of the 4<sup>th</sup> Industrial Revolution, some important technological developments to be observed are big data, artificial intelligence (AI), blockchain, and financial technology (fintech). Some of these technologies are not new technology, but technology that has existed for a long time. However, in the last few years, the four technologies have experienced very rapid developments that had unimaginable socio-economic impacts. Experts stated that the four technologies will be the basis for the emergence of further technological breakthroughs (Ramadhan & Putri, 2018).

## **2. Career Planning and STARA**

Awareness of STARA captures the extent to which employees perceive the possibility of smart technology, artificial intelligence, robotics, and algorithms that have an impact on their future career prospects. The career planning literature approach shows that career planning has several key and sequential parts. These sections are based on information around: (1) one's interests, values, and talents, (2) workplace opportunities, and (3) work-family/recreation interests. Individuals can also have their own goals and strategies for achieving desired career outcomes (Greenhaus & Kopelman, 1981). Overall, career planning refers to individuals who describe future career development and manage how to achieve their career goals (Zikic & Klehe, 2006). It is important to note that career planning is an ongoing process that is assessed and carried out for a person's lifetime. Career planning research suggests that employees with higher levels of career planning have more effective careers (Gould, 1979).

## **3. Role of STARA and Work Outcomes**

The career planning model proposed by Aryee and Debrah (1993) highlights the effect of career planning on other aspects of work. For example, successful career planning leads to strategies that are formed to meet one's goals, which in turn affect career satisfaction. Career satisfaction then promotes self-esteem in the workplace and overall commitment to one's career (Aryee & Debrah, 1993). The following section highlights how STARA can influence a variety of work outcomes (ie, organizational commitment, career satisfaction, and desire to move).

#### 4. STARA and Workers' Psychological Wellbeing

Awareness of STARA not only will affect the results of the work but will also interfere with psychological health. The way an employee builds their identity with their career and measures their own career success can have an impact on psychological health (Mirvis & Hall, 1994; Wiese, Freund, & Baltes, 2002). It is estimated that when a person's future prospects decrease, his mental health will decline. For example, insecurity at work can have a significant impact on employee mental health. In organizations during periods of significant organizational change, and they observed that job insecurity was a predictor of psychological health (ie, psychological stress and fatigue) (Dekker & Schaufeli, 1995). Long-term uncertainty in work is more detrimental than knowing whether one will be overestimated, that "silence from above certainly erodes the extent to which workers experience control over the future of their jobs" (Dekker & Schaufeli, 1995).

#### 5. Age and STARA

A person's age is an important factor to consider when focusing on a career (Morrow & McElroy, 1987). Future planning finds that people plan less for the future as they get older (Prenda & Lachman, 2001). Career planning is very important for high school students (Witko, Bernes, Magnusson, & Bardick, 2006), and this process can even begin in early childhood (Magnuson & Starr, 2000).

A study of future planning by Prenda & Lachman, (2001) found that people are less attentive in planning for the future as they get older. As such, the importance of career planning is far more prominent for the age of 25 than the age of 60. Overall, the career planning process is ongoing, and it is widely accepted that younger individuals are early in their career planning. Younger career planning is broader than older employees who are at the end of their careers and are likely to remain in their current profession until retirement (Morrow & McElroy, 1987). Younger employees tend to consider career planning more and are more likely to realize the potential for future disruptions, such as STARA. In addition, it is hoped that younger employees are more likely to research and consider their career choices with greater enthusiasm as they enter the workforce (Brougham & Haar, 2017).

## C. RESEARCH METHODOLOGY

The type of research used in this study is qualitative research. Qualitative research are methods for exploring and understanding the meaning that a number of individuals or groups of people ascribe to social or humanitarian problems (Creswell, 2014). This qualitative research process involves important efforts, such as asking questions and procedures, collecting specific data from informants, analyzing data inductively starting from specific themes to general themes, and interpreting the meaning of data.

The purpose of this research is to find out how banking service sector workers perceive STARA implementation in their work, whether they feel threatened or they see it as an opportunity for their future. This needs to be known because experts have predicted that their work is threatened to be replaced by STARA. Therefore, this research will use a phenomenological approach to investigate their perceptions regarding this research topic. The choice of a phenomenological approach is considered appropriate for a research topic that aims to describe the perceptions and what is felt by an individual in depth about the phenomenon of STARA implementation that is considered to be able to take over their work.

Prior to conducting interviews with informants, researchers prepared a list of questions in advance. The list of questions that will be used to interview informants is sourced from a previous research by Brougham & Haar (2017) which states that the effects felt by workers are: (1) STARA results in decreased employee commitment to organizations; (2) STARA results in hampered career advancement of workers; (3) STARA makes workers have the desire to move; (4) STARA makes workers cynical; (5) STARA can result in depressed workers.

The method used to determine the sample in this study is to use a non-random sampling method with a purposive sampling technique. The reason for using this method in this research is that the informants chosen must be in accordance with what is needed and not chosen randomly. The characteristics of the informants chosen for this study are bank employees who occupy back-office and frontline positions (tellers and customer service), have a minimum service period of one year, and have a minimum educational background of D3. The number of informants is determined as many as 12 people consisting of four employees with back-office positions, four employees with teller positions, and four employees with

customer service positions. The selection of employees in these positions is adjusted to the phenomenon that occurs, namely the position of bank employees who are most threatened is in the frontline position. Then, employees in back-office positions whose positions have not yet begun to be threatened also need to be studied to understand their perception of the phenomenon.

## D. RESULTS AND DISCUSSION

### 1. Awareness of STARA

The informants who are bank employees in the position of tellers, customer service, and back-office as a whole said they had never heard the term STARA. However, they have understood what is meant by STARA when the term is extended, which are smart technology, artificial intelligence, robotics, and algorithms. Informants stated that they are already quite familiar with these things which have also been used in daily activities and work activities. Informants in each position already have knowledge about STARA. The tellers as a whole already understand and know the implementation of STARA in daily activities and work activities, and the answers from bank employees in the teller position are also almost similar.

The answers from the informants proved that they already understood what was meant by the term STARA, even though they had never heard of the term STARA before. The informants who are bank employees in the position of tellers, customer service, and back-office are certain to have knowledge about the implementation of STARA. This is reflected in the answers from each informant who has stated that they already know the implementation of STARA in their daily lives and work activities.

### 2. The Effect of STARA Implementation towards Work Activities

In each position of bank employees, STARA implementation is different. At the position of tellers, STARA implementation is in the form of the use of automatic money counting machines, systems on computers used to serve customers, ATM machines (Automated Teller Machines), CDM machines (Cash Deposit Machines), mobile banking, and internet banking. Furthermore, custom-

ers are utilizing STARA in the form of the use of existing systems on the computer during work, mobile banking, and also internet banking. Then, bank employees in the back-office position utilize STARA in the form of the use of applications or systems that are on the computer used during work.

The influence felt by bank employees on the position of tellers, customer service, and back-office with the implementation of STARA is that they feel it can get the work done easier, feel happier, and more facilitated. Although in the process there are still obstacles that are sometimes faced in the form of network disruptions or machine malfunction. In addition, bank employees feel helped, since STARA can facilitate the completion of work, and they are also happy with the implementation of STARA at work.

The responses from the informants regarding the effect of STARA implementation on the bank employees' work activities showed that when they work, they felt that the job was easier, felt happier, and more facilitated. So, it can be interpreted that for the position of tellers, customer service, and back-office, STARA implementation in the form of automatic money counting machines, systems on computers used to serve customers, ATM machines (Automated Teller Machines), CDM machines (Cash Deposit Machines), mobile banking, and internet banking makes them happier and more facilitated.

### **3. Responses to STARA that is Predicted to Take Over Much of Human Work**

Predictions from experts and scientists stated that by 2025 most human work is potentially taken over by STARA. The banking business area, which in its activities utilizes STARA, certainly has a position as a bank employee as one type of work that is considered to be threatened. Overall, the informants who are bank employees in the teller, customer service, and back-office positions are aware of the prediction.

Most of the informants also agreed to the predictions of the experts and scientists. There are also informants who agreed, but they still have their respective opinions and are of the view that these predictions can still mean both positively and negatively. In addition, Indonesia, which in fact is a developing country, still requires a long process and time for such change.

Different perceptions were expressed by bank employees regarding the predictions from experts and scientists regarding the implementation of STARA

which is considered to be able to seize the majority of human work. Based on the position of bank employees as tellers, customer service, and back-office, the position that feels most threatened by the implementation of STARA is the teller. Then, there are bank employees in the position of customer service who have and have not felt different from the implementation of STARA. They have not felt threatened because they think that customers are still happy and prefer to be served by humans rather than by machines, systems, or applications. Furthermore, informants who are bank employees in the back-office position as a whole do not feel threatened by the implementation of STARA in the workplace. That is because they assume that work related to the analysis process and involving human feelings cannot be done by machines, systems, or robots. They even felt that the implementation of STARA did not threaten their position, instead it is facilitating work in the back-office position.

Statements from the informants showed that bank employees in the position of tellers, customer service, and back-office already had knowledge of the predictions of experts and scientists who stated that STARA could take over the majority of human work. Most of them agreed with the prediction because they saw the technological development very quickly, and there was even a warning from the company about the threat that could strike the position of bank employees. However, there are also informants who feel that they agree or disagree with the reason that not all human work can be replaced by STARA implementation. Then, bank employees in the teller position were the most threatened and the back-office position did not feel threatened at all with the implementation of STARA in the workplace.

#### **4. Effect of STARA Implementation Experienced by Workers in the Workplace**

Various kinds of predictions and phenomena related to STARA can seize a part of human work certainly can affect the feelings of workers while carrying out work activities. A research conducted by (Brougham & Haar, 2017) of service sector workers in New Zealand found that STARA can result in decreased commitment to the organization, impediment to career progression, arousal of desire to move, workers become cynical, and workers become more depressed. In contrast to workers in New Zealand, service sector workers in the banking business area in Indonesia do not feel the same way in their workplaces.

Bank employees at the position of tellers who said they felt threatened did not have a decreased commitment to the organization. The informers in the position of tellers argued that even though they felt threatened they had to remain committed to the company, due to professionalism and responsibility. However, there were also informants in the position of tellers who claimed that their commitment to the company began to decline. That is because they feel that they are working well but have concerns that they will be terminated at any time because of the optimization of the STARA implementation. Meanwhile, informants in the position of customer service and back-office stated that there was still no decrease in commitment to the company with the implementation of STARA in the workplace. They even claimed that they were trying to increase their commitment and give the best to the company.

The effect of STARA implementation at work on career progression in the position of tellers is considered to be inhibiting. Meanwhile, customer service and back-office personnel felt that the implementation of STARA at work did not hamper their careers. On the contrary, they feel that the implementation of STARA can simplify work and is able to assist in the achievement of work performance.

The effect of STARA implementation at work on the emergence of a desire to move was not felt by informants in the position of tellers, customer service, or back-office. Informants at the position of tellers who already feel threatened continue to choose to work in their company, they choose to continue to work as tellers. Meanwhile, for the position of customer service and back-office as a whole do not have the desire to move because of the implementation of STARA at work.

The effect of STARA implementation in the workplace that can lead to cynicism when working is apparently not generally experienced by all informants in the position of tellers, customer service, and back-office. Especially for back-office positions that have not felt that their position is threatened, there is no cynicism at all when working. However, there was one informant in the position of a teller who revealed that sometimes cynicism arose because he feared the implementation of STARA might take away his job.

Implementation of STARA which is considered to be able to take over the majority of human work does not result in depression for bank employees in the position of tellers, customer service, and back-office. Some said that they were just worried but did not experience depression. In addition, most informants

have no interest in finding out more about the prediction that STARA will take over the majority of human work.

Based on this description, it can be concluded that in general bank employees in the position of tellers, customer service, and back-office do not feel their commitment to the organization decrease because of the implementation of STARA in the workplace. Career progress which was hampered due to STARA implementation was also not felt. The desire to change jobs has not yet arisen because of the STARA implementation. There was no perceived cynicism or depression caused by STARA implementation in the workplace.

## 5. Threats and Opportunities for STARA Implementation

The implementation of STARA in the workplace has both positive and negative impacts, especially in the area of the banking business that is certainly utilizing STARA. The positive impact is the facilitating of employees to complete their work, but as a result of the optimization of STARA implementation in the digital era, there is a reduction in employees, especially in the frontliner position. This indicates that the implementation of STARA can be a threat or even an opportunity for bank employees.

The phenomenon of the reduction of bank employees, especially in the front liner caused by optimizing the implementation of STARA can certainly be a threat. The threat will be more felt by bank employees in the position of tellers and customer service whose tasks have been taken by many machines, systems, and applications. The informants of this research are not only from the frontliner, but also from the back-office which is consider themselves as not too threatened by its position. Overall, informants in the position of tellers already feel threatened by the implementation of STARA in the workplace that is increasingly optimized, thus encouraging the reduction of employees in the position of tellers.

Meanwhile, customer service officers still do not feel threatened even though the customer service is considered as frontliner employees. Overall information on the position of customer service states that it has not felt threatened by the implementation of STARA in the workplace. Back-office personnel also do not perceive a threat to their position. Overall informants in

the back-office position stated that they did not feel threatened at all with the implementation of STARA in the workplace which was increasingly optimized. That is because work in the back-office position is related to analysis and involves human feelings, so it still cannot be replaced by systems, machines, or robots.

Most informants in this study still do not feel threatened by the implementation of STARA in their workplaces. Employees in customer service and back-office positions specifically revealed that they still don't feel threatened. So, they did not prepare anything for future work. Overall, informants who occupy customer service and back-office positions stated that they have not prepared anything for future work. While employees in the position of tellers who have felt the threat caused by the implementation of STARA said that they have begun to prepare themselves by increasing other capabilities, such as the ability in marketing. However, the majority of informants who occupy the position of tellers apparently also still have no preparation in dealing with existing threats. They say that they are resigned to what will happen in the future.

When viewed in terms of opportunities in work activities, STARA implementation in the workplace is considered an opportunity by employees in back-office positions. Informants who occupy back-office positions explained that they perceive the implementation of STARA as a means to achieve work performance. Overall informants in the back-office position stated that STARA implementation in the workplace is an opportunity that can help achieve work performance and also career advancement. Meanwhile, opportunities outside the activity of working in the banking business area are disclosed by informants in the position of tellers and customer service. Occupying a position as a frontliner makes them want to try to open other opportunities other than banking. Most of them mentioned that they were interested in opening an online-based business which is currently growing very rapidly.

Implementation of technology based STARA in the current digital era will certainly grow more rapidly. The informants who are bank employees in the position of tellers, customer service, and back-officers are in positions that are considered to be threatened believes that they perceive STARA as opportunities for the future. Several informants revealed that they already had plans to open businesses outside the banking business with the implementation of STARA.

Although most say that it is only a plan and still do not know the desired direction of the business.

The desire to learn more about the implementation of STARA is currently considered low. Some informants stated that they did not yet have the desire to learn more about STARA implementation. Then, to make STARA implementation as an opportunity in future life is still not considered by bank employees. Most informants prefer to remain focused on working in their current position.

Based on this description, it can be concluded that bank employees in the teller position feel threatened by the optimization of STARA implementation in the workplace. Meanwhile, bank employees in the position of customer service and back-office still do not feel threatened. Bank employees in the position of tellers who feel threatened that their jobs are taken over by the implementation of STARA, currently still do not have any preparation to face the possibility to lose their jobs. They chose to continue their work as tellers at this time and chose to give in if their work had to be replaced by STARA implementation.

In terms of opportunities, STARA implementation in the workplace is considered an opportunity by employees in back-office positions. That is because they assume that the implementation of STARA is a means to achieve and attain career advancement. Meanwhile, for opportunities outside the workplace, several informants revealed that they wanted to start businesses that utilize STARA, such as online-based businesses. Although they still do not know the specifics of running the business. Overall, the informants preferred to remain focused on carrying out work in their current position.

## D. CONCLUSIONS AND IMPLICATIONS ON POLICY

### 1. Conclusions

This study is based on the results of research and discussion of bank employees' perceptions of STARA implementation in the workplace using qualitative research methods and phenomenological approaches. The results obtained that is concluded regarding the perception of the informants regarding the implementation of STARA in the workplace are: (1) Bank employees in the position of tellers, customer service, and back-office already have awareness and knowledge about the implementation of STARA used in daily activities and in

activities work. The implementation of STARA makes them feel helped in carrying out their daily activities and in their work affairs; (2) Bank employees in the teller, customer service, and back-office positions are of the opinion that STARA implementation is in the form of automatic money counting machines, systems on computers used to serve customers, ATM machines (Automated Teller Machines), CDM (Cash Deposit Machine), mobile machines banking, internet banking, and the system or application used for data analysis by the back-office can make it easier to complete work, thus making them feel happy and helped.

Furthermore, the response of the informants regarding the implementation of STARA which is predicted to take over the majority of human work can be concluded as follows: (1) Bank employees in the position of tellers, customer service, and back-office already have knowledge of the predictions of experts and scientists stating that STARA can take over the majority of human work. Most of them agreed with the prediction because they saw the technological development growing very quickly, and there was even a warning from the company about the threat that could strike the position of bank employees. However, there are also informants who feel that they agree or disagree with the reasons because not all human work can be replaced by STARA implementation; (2) Bank employees in the teller, customer service and back-office positions do not feel that their commitment has decreased to the organization due to the implementation of STARA in the workplace. Career progress which was hampered due to STARA implementation was also not felt. The desire to change jobs has not yet arisen because of the STARA implementation. Then, cynicism and depression are not felt due to STARA implementation at work; (3) Bank employees in the teller position feel threatened by optimizing the implementation of STARA in the workplace. Meanwhile, bank employees in the position of customer service and back-office still do not feel threatened. Bank employees in the position of tellers who feel threatened that their jobs are taken by the implementation of STARA, currently still do not have any preparation to face when at any time the work really has to be lost. They chose to continue their work as tellers at this time and chose to give in if their work had to be replaced by STARA implementation; (4) STARA implementation in the workplace is considered as an opportunity by employees in the back-office position. That is because they assume that the implementation of STARA is a means to achieve and to advance their careers.

Meanwhile, for opportunities outside the workplace, several informants revealed that they wanted to start businesses that utilize STARA, such as online-based businesses. However, they still do not know the specifics of running the business or regarding the field of business. Overall, the informants preferred to remain focused on carrying out work in their current position.

## **2. Implications on Policy**

Based on the results of the previous discussion, a number of things can be recommended as follows: (1) Bank employees in the position of tellers, customer service, and back-office should not be complacent with the convenience provided by the implementation of STARA. There should be an effort to explore more deeply about the implementation of STARA to find out the advantages and disadvantages. This is useful as an anticipation in facing threats that might be faced in the future; (2) Bank employees in the position of tellers who currently have begun to feel threatened that their work will be replaced by the implementation of STARA should try to improve their abilities in other fields. For example, the ability in the field of marketing which is certainly very much needed in the banking business area which currently involves very fierce competition. Therefore, if later the position as a teller must be replaced by the implementation of STARA, they would already have the provision to occupy another position and become a consideration for the company to remain retained as an employee; and (3) The results of the discussion show that bank employees actually have the desire to take advantage of STARA implementation as opportunities outside the banking sector. However, it does not yet have a clear direction of creating these business opportunities. It should be developed slowly so that it can be used as a side business. In addition, it can also be a preparation in the face of threats in the rapid development of the digital era.

## **3. Research Limitations**

This research still has limitations, which include: (1) Phenomenology research is very subjective because it is only based on the experience of certain people, so it cannot be generalized to different conditions and environments; (2) This study does not cover all positions in the banking business area because the

selection of informants is only on bank employees in the teller, customer service, and back-office positions; (3) Informants in this study only focus on the perceptions and responses of existing employees (already working), so it doesn't cover the perceptions and responses of prospective employees who want to work in the banking business area; and (4) This research still chooses very few references, so it only refers to one research result.

#### 4. Agenda for Upcoming Researches

There are a number of suggestions for future researches, such as: (1) Adding more comprehensive research informants in the banking business, not only in the position of tellers, customer service, and back-office; (2) Conducting researches in business areas other than banking which has STARA implemented in its work activities, such as online trading business, information technology business, or modern manufacturing business; and (3) Using quantitative research methods or mixed research methods, in order to obtain research results from the perspective of different research methods.

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