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THE EFFECT OF HUMAN RESOURCE MANAGEMENT STRATEGIES ON EMPLOYEE WELFARE AT BANK JATENG

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Abstract

This study aims to explore the influence of human resource management (HRM) strategies on employee well-being at PT Bank Pembangunan Daerah Jawa Tengah (Bank Jateng). Using a qualitative exploratory-descriptive approach, data were collected through in-depth interviews, observations, and documentation of the company's annual report. The results indicate that Bank Jateng has successfully built a robust well-being ecosystem through an integrative HRM strategy, which positions employees as human capital. The main strategies implemented include internalizing the "Gemilang" (Agile, Agile, Developing) organizational culture, implementing the 70:20:10 competency development model, and digital transformation through the E-Nawala system for administrative efficiency. Field findings revealed a high level of employee satisfaction with the remuneration system and financial well-being facilities, particularly the provision of employee loans with special, very low interest rates (3.76% - 5.50%). In addition, organizational support through open discussion spaces and limiting overtime until 9:00 PM WIB positively contributed to psychological well-being and work-life balance. This study concludes that human-oriented HR strategies have been proven to significantly increase employee loyalty and performance to support the sustainability of regional banking businesses.

Keywords: HR Strategy, Employee Welfare, Bank Jateng, Human Capital, Organizational Culture

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INTRODUCTION

As a pillar of the regional economy, Bank Jateng has established its existence as a major banking institution serving the Central Java region since its official establishment in 1963. Its initial mission was to become a funding driver for regional development projects while also providing financial access for local communities to improve their standard of living (Bank Jateng Company Profile, 2023). Over time, the bank has continued to transform and has become one of the most influential financial institutions in the province.

The company's legal framework has also undergone significant evolution. In 1969, its legal foundation was strengthened through Regional Regulation No. 3 of 1969, which officially designated the bank as a Regional-Owned Enterprise (BUMD). In response to national economic dynamics, Bank Jateng also actively participated in the Banking Recapitalization Program initiated in May 1999.

By May 2005, the recapitalization phase was declared complete. This milestone was followed by a strategic move in the form of a share buyback from the Central Government. As a result, full ownership of Bank Jateng is now held by the Provincial Government along with Regency and City Governments across Central Java. Another significant achievement was recorded on February 9, 2018, when the Financial Services Authority (OJK) officially categorized Bank Jateng as a Book III Bank (Bank Jateng Company Profile, 2023).

In realizing its vision, Bank Jateng consistently focuses on developing creative and adaptive banking instruments in response to current market dynamics. In addition to providing efficient financial solutions for customers, the bank regularly publishes public financial reports as a form of periodic operational accountability. From a management perspective, these documents function as a medium of interaction to present financial performance to stakeholders (FESS et al., 1996). This transparency not only strengthens Bank Jateng's credibility in the public eye but also represents a concrete implementation of transparency principles within the modern financial ecosystem.

In an effort to strengthen its competitive position and maintain a positive public reputation, Bank Jateng recognizes that adopting advanced financial technology alone is not sufficient. The company's success in delivering excellent services heavily depends on the quality of its internal talent or human resources (HR). Therefore, management's ability to formulate targeted employee development strategies—both in terms of competence and motivation—becomes a crucial factor in enabling the bank to adapt amid the volatility of the current financial sector.

The urgency to optimize human capital development strategies is a key driver in enhancing the bank's performance so that it remains competitive within the increasingly intense national banking industry (Harahap et al., 2023).

Human Resource Management (HRM) essentially serves as a strategic instrument that aligns individual aspirations with organizational goals, going beyond basic concepts (Ismunandar, 2022). The proper implementation of policies can create a work environment that supports career acceleration without sacrificing employees' personal quality of life (Purnama, 2023). Furthermore, efficient HR governance lays the foundation for long-term organizational sustainability by placing employee welfare at the core of business continuity (Iswanto et al., 2023).

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Currently, the concept of work-life balance has evolved beyond merely dividing time between work and personal life (Ismunandar & Kurnia, 2023). Various studies confirm that individuals who achieve this balance tend to have higher levels of well-being, which in turn positively impacts their loyalty and productivity (Iswanto et al., 2023). Based on this phenomenon, this study focuses on examining the strategic role of HRM practices in achieving optimal employee welfare.

At the global level, many leading corporations have begun to view employee welfare not merely as a cost, but as a strategic investment. This approach is believed to foster loyalty, enhance creativity, and boost work motivation, which ultimately contributes to achieving organizational targets (Febrian & Solihin, 2023). Based on this phenomenon, examining the impact of HR management policies on employees' quality of life at Bank Jateng becomes highly crucial. This is important to ensure the sustainability and growth of the institution so that it remains competitive in the increasingly competitive banking market. Through this study, it is expected to provide an empirical foundation for developing more adaptive internal policies aimed at achieving work-life balance while improving the overall welfare of employees.

RESEARCH METHOD

Research Approach

This study uses a qualitative approach with the aim of deeply understanding and exploring how human resource management (HRM) strategies implemented by Bank Jateng influence employee welfare. This approach is chosen because it is able to capture the meaning, experiences, and subjective perceptions of employees regarding HR policies and practices in their workplace.

This research is exploratory-descriptive in nature, aiming to provide a detailed description of the experiences and perspectives of informants regarding the HR practices they encounter and their impact on various aspects of welfare, including financial, psychological, and social well-being.

Unit of Analysis

The unit of analysis in this study is the individual, namely Bank Jateng employees who have direct experience with the implementation of HRM strategies in their workplace. The focus of the study is directed at how each informant perceives HR policies as influencing their welfare conditions.

The selection of individual units of analysis is intended to allow the researcher to capture employees' subjective experiences, including their perceptions of recruitment, training, compensation, performance management, and their impact on personal well-being.

Data Sources and Collection Techniques

The primary data source in this study is primary data obtained directly from informants through interviews. The selected informants are Bank Jateng employees who are considered to have knowledge of or direct experience with the HR policies and practices implemented. In addition, secondary data are also used, such as internal company documents, annual reports, and relevant scientific literature to strengthen the interview findings.

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The main data collection technique is in-depth interviews conducted in a semi-structured manner. Interviews are carried out using a set of guiding questions prepared based on the research focus, while still allowing flexibility so that informants can openly share their experiences.

In addition to interviews, the researcher also conducts direct observations in the workplace and documentation in the form of supporting data from the institution, such as HR SOPs, organizational structure, or relevant employee activity reports.

Data Analysis Technique

The data processing in this study applies thematic analysis. This approach is used to explore, examine, and document patterns or central themes found in interview transcripts. The data analysis procedures are as follows:

1. Data Transcription
   All interview results are recorded (with the informants' consent) and then fully transcribed into text form.
2. Data Coding
   The transcript data are analyzed to identify keywords, important phrases, and relevant data segments, which are then categorized into codes.
3. Theme Identification
   Codes with similar meanings are grouped into themes, such as "financial well-being," "management support," or "dissatisfaction with compensation."
4. Interpretation
   The researcher constructs a narrative from the identified themes and relates them to theories and research objectives to produce meaningful conclusions.

The analysis is conducted inductively, where understanding is built based on field data rather than initial assumptions.

RESULTS AND DISCUSSION

Data Analysis

Analysis of the Integration of "Gemilang" Culture and Organizational Performance

Bank Jateng's HRM strategy is centered on the internalization of the "Gemilang" values (Agile, Adaptive, and Growth-Oriented). Based on primary data, these values are not merely slogans but serve as behavioral guidelines for adapting to digital transformation. The analysis shows that a positive and inclusive organizational culture at Bank Jateng has a strong correlation with employee motivation. This is consistent with the study by Muh Irsan et al. (2022), which emphasizes that an inclusive organizational culture fosters higher engagement, ultimately leading to significant improvements in individual performance.

The implementation of the Triple Bottom Line principles (social, economic, environmental) in the work culture, including inclusive policies for people with disabilities, indicates that the bank not only pursues profitability but also social equity. Theoretically, such a humane work environment reduces job stress levels. Empirical validation from Maslina et al. (2025) shows that a work climate that supports individual growth and values diversity psychologically makes employees feel safer and more empowered in carrying out complex tasks in the banking sector.

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Analysis of the 70:20:10 Competency Development Strategy

Bank Jateng adopts the 70:20:10 learning model with an investment of IDR 38.7 billion in 2025. Analysis of this budget allocation indicates a shift from conventional formal training toward experiential learning. The 70% portion allocated to daily assignments ensures that employees' technical competencies remain relevant to the latest banking regulatory dynamics. Research by Rahman & Kamaliah (2023) supports the effectiveness of this model, stating that workplace learning has a greater impact on personal quality than purely theoretical instruction.

Furthermore, the 20% portion through social learning (coaching and mentoring) creates effective knowledge transfer pathways across generations. Given that the banking sector is highly influenced by risk management, this social interaction functions as a mitigation mechanism against operational errors. The analysis shows that managerial support in the form of open discussion spaces allows employees to face business target challenges without feeling professionally isolated. This finding is supported by Niraula et al. (2025), who found that managerial support through mentoring significantly increases work engagement and productivity in financial institutions.

Analysis of Digital Transformation (E-HRM) and Work Efficiency

The implementation of the E-Nawala system and corporate email integration is a key pillar of Bank Jateng's efficiency strategy. Primary data analysis reveals that this digitalization aims to reduce manual administrative burdens, which often trigger chronic overtime. By simplifying workflows, staff working hours become more controlled within the operational hours of 07:30 AM – 04:30 PM. This strengthens the findings of Sumaryono (2023), which state that E-HRM transformation enhances organizational effectiveness by providing process transparency and faster responses to employee administrative needs.

However, the analysis also identifies challenges in the form of potential technostress. Management strategies that balance digital efficiency with physical facilities (such as futsal, volleyball, and basketball clubs) represent a smart response to digital fatigue. From the perspective of Pradhan et al. (2024), maintaining a balance between digital performance monitoring and psychological well-being (digital well-being) is key to ensuring that technology investments do not reduce work morale. Bank Jateng successfully mitigates this risk by continuing to provide intensive social recreational activities such as family gatherings and outings.

Analysis of Financial Welfare and Retention Strategy

With a labor cost of IDR 1.75 trillion, Bank Jateng's compensation structure includes competitive salaries, allowances, and production incentives. An in-depth analysis of the "Production Incentive" component amounting to IDR 274.5 billion indicates the use of a performance-based reward system to motivate profit achievement. This aligns with Adams' Equity Theory, where employees will contribute maximally if they perceive the rewards received as fair compared to their workload. Ingsih et al. (2022) confirm that adequate compensation serves as a primary motivator for millennials in the banking sector to work harder and remain loyal.

One of the most notable findings is the provision of employee credit facilities (KMG, mortgage loans, and vehicle loans) with very low interest rates, ranging from 3.76% to 5.50%

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per year. The analysis shows that these facilities act as an "anchor" in employee retention strategies. Below-market interest rates increase real purchasing power and provide long-term financial security for employees and their families. Bhoir & Sinha (2024) argue that comprehensive welfare policies, including financial well-being, directly reduce employee turnover, as reflected in the bank's stable operational data despite competition from digital banking.

Analysis of Work-Life Balance as a Sustainability Ecosystem

Bank Jateng management defines welfare as a sustainability ecosystem. Analysis of working hour policies that limit overtime to a maximum of 9:00 PM indicates efforts to protect employees' mental health. Despite the high work intensity in the banking sector, certainty of time for personal life has proven to improve employees' quality of life. Survey results showing staff perceptions as "fully meeting expectations" indicate that work-life balance programs have achieved their psychological objectives.

Table 1.
Comparison of Bank Jateng Welfare Dimensions with Supporting Theories

Welfare Dimension	Field Findings / Bank Jateng Data	Theoretical Analysis and Journal Validation
Financial	Labor cost IDR 1.75 trillion; Loan interest rates 3.76%–5.50%	Fair compensation encourages loyalty and economic security (Bhoir & Sinha, 2024).
Development	70:20:10 model; Training budget IDR 38.7 billion	Enhances "self-worth" and long-term career certainty (Urme, 2023).
Digital	E-Nawala system & real-time monitoring	E-HRM predicts satisfaction through administrative efficiency (Rawat & KC, 2024).
Social	Sports facilities & family gatherings	Social support reduces work stress and improves team cohesion (Ingsih et al., 2022).
Psychological	Open discussion spaces & retirement security	Perceived Organizational Support increases affective commitment (Meyer & Allen, 2021).

Cumulatively, the data analysis shows that HRM (Human Resource Management) strategies at Bank Jateng have shifted from merely personnel administration to strategic human capital management. The synergy between material, technical, and social support creates a work environment conducive to sustainable productivity.

Discussion of Results

This discussion aims to integrate field findings with theories and recent journal literature to address the research problem regarding the influence of HRM strategies on employee welfare at Bank Jateng.

The implementation of internship activities at Bank Jateng shows a significant correlation with various strategic instruments of Human Resource Management (HRM).

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Based on the 70:20:10 learning model, the majority of competency development during this program was achieved through the 70% portion of practical experience and direct assignments in real work situations. Tasks such as cross-checking salary deductions for civil servants (PNS/P3K) and preparing reports on remuneration (service fees) and TPP processing are practical applications of Equity Theory, which emphasizes the importance of accuracy in the ratio between work input and reward outcomes to maintain job satisfaction.

Meanwhile, routine activities such as inputting incoming and outgoing correspondence, managing fuel billing documents, and processing customer credit data represent the implementation of Electronic Human Resource Management (e-HRM) to improve organizational operational efficiency through administrative task automation. From the perspective of Human Capital Theory, activities such as archiving and classifying thousands of active and inactive customer data serve as investments to enhance productivity and technical skills as valuable individual capital.

Active contributions to the environmental dimension within the Triple Bottom Line framework are reflected through participation in document digitization programs to reduce paper usage (paperless office) and educating customers about environmentally friendly digital banking services. Lastly, involvement in social interactions such as distributing gifts to customers and receiving technical guidance from legal and operational teams builds Perceived Organizational Support, which effectively increases students' organizational commitment to the institution. Overall, these activities demonstrate that practical experience in banking represents a complex ecosystem that aligns HRM theory with operational realities.

Synergy of "Gemilang" Organizational Culture in Driving Individual Performance

The findings indicate that the internalization of the "Gemilang" values (Agile, Adaptive, Growing) at Bank Jateng serves as social glue that unites individual identity with institutional vision. This organizational culture is not merely a set of slogans but a normative control mechanism guiding employee behavior in facing digital disruption. Field findings describing a highly comfortable work atmosphere indicate that these values have created a constructive work environment.

This discussion is supported by Muh Irsan et al. (2022), who state that an inclusive and positive organizational culture significantly enhances employee engagement and organizational performance in the banking sector. At Bank Jateng, the values of "Agile" and "Adaptive" are interpreted as technological adaptability, which Rawat & KC (2024) identify as a key determinant of job satisfaction in the modern era. A culture that values individual development ("Growing") aligns with the concept of Human Capital, where investment in people is viewed as a long-term profit driver rather than merely an operational cost.

Furthermore, Bank Jateng's inclusive policies toward people with disabilities reflect a work culture oriented toward social justice. Theoretically, organizations practicing diversity management tend to have higher loyalty levels because employees feel they work in an institution with strong moral commitment. This reinforces the proposition that organizational culture is the primary foundation for building a sustainable welfare ecosystem.

Deconstruction of the 70:20:10 Model

The implementation of the 70:20:10 learning model at Bank Jateng marks a radical shift from conventional classroom training paradigms. With 70% allocated to experiential

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learning, the bank ensures that competency development occurs in real-time through daily assignments. This mechanism is highly relevant for the banking industry, which has high operational complexity and risk.

According to Rahman & Kamaliah (2023), the 70:20:10 model is recognized as a gold standard because it acknowledges that the most valuable knowledge is gained through direct practice and problem-solving in the field. At Bank Jateng, the 20% portion allocated to social learning (coaching and mentoring) has proven effective in mitigating professional isolation often experienced by employees when facing tight targets. Niraula et al. (2025) confirm that managerial support through such social interaction significantly reduces work stress and increases productivity.

The training budget of IDR 38.7 billion in 2025 shows that the 10% component (formal learning) is still maintained as a theoretical foundation, particularly for understanding banking regulations and cybersecurity. This discussion confirms that Bank Jateng's HR development strategy has reached strategic maturity, where learning is integrated into daily workflows to create an adaptive and continuously competent workforce.

Implementation of E-HRM (E-Nawala) and the Efficiency–Welfare Paradox

Digital transformation through the E-Nawala system at Bank Jateng aims to simplify administrative processes and improve HR management transparency. From an efficiency perspective, this technology has successfully reduced manual workloads that were previously the main cause of excessive overtime. Employees reported that working hours (07:30–16:30 WIB) became more manageable due to this technological support.

These findings align with Muchsinati et al. (2024), who demonstrate that E-HRM implementation positively affects job satisfaction through more responsive and transparent processes. At Bank Jateng, digitalization functions not only as a work tool but also as a real-time organizational health monitoring system. HR can detect fatigue indicators through attendance data and digital staff interactions.

However, the discussion also highlights the risk of technostress due to intensive technology exposure. To mitigate this, Bank Jateng management balances digital efficiency with non-material physical facilities such as sports clubs and family gatherings. This balancing strategy represents the implementation of digital well-being, where technology enhances quality of life rather than intruding on it. As a result, technology is perceived as a catalyst for welfare rather than a threat to job security.

The Relationship Between Low-Interest Credit Facilities and Job Satisfaction

One of the most unique and strategic findings at Bank Jateng is the provision of employee credit facilities (KMG, KPR, KKB) with highly competitive interest rates (3.76%–5.50%). Economically, this interest rate gap represents an increase in employees' real purchasing power that is not reflected in nominal salary slips. These facilities provide long-term financial security, especially for young employees building household assets.

Based on Adams' Equity Theory, perceptions of fairness arise when employees feel that the rewards (outcomes) they receive are proportional to their contributions (inputs). At Bank Jateng, these financing facilities are viewed as tangible recognition of employees' dedication. Bhoir & Sinha (2024) state that policies addressing financial well-being directly reduce turnover rates because the opportunity cost of leaving becomes significantly higher.

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In addition, labor costs amounting to IDR 1.75 trillion, including performance-based incentives, indicate that the bank has a fair profit-sharing system. This discussion concludes that Bank Jateng's compensation strategy has gone beyond basic needs (salary) and addressed future economic security, which is a crucial pillar of the modern welfare ecosystem.

Reconstruction of Employee–Company Relationships at Bank Jateng

Industrial relations at Bank Jateng can be deeply explained through the lens of Social Exchange Theory. The core of this theory is reciprocity: when the organization provides strong support (Perceived Organizational Support), employees respond with high organizational commitment.

Primary data indicate the presence of "open discussion spaces" between supervisors and subordinates, reflecting a high level of trust. Employees feel heard and supported when facing operational challenges. This psychological support, combined with significant investments in training and welfare, creates a positive exchange cycle. Research by Ingsih et al. (2022) in the banking industry in Semarang shows that organizational support and work-life balance are the strongest predictors of millennial employee performance.

At Bank Jateng, the perception that management consistently supports employees in handling banking targets creates a sense of psychological safety. Career path certainty through talent management also provides hope for future personal growth. This discussion confirms that the success of Bank Jateng's HRM strategy lies in its ability to build industrial relations based on humanity and fairness, rather than purely transactional relationships.

Work-Life Balance in a High-Pressure Industry

The banking industry is known for its fast-paced work rhythm and strict targets. However, Bank Jateng has successfully created an effective work-life balance model. The regulation of operational working hours and the limitation of overtime until 9:00 PM demonstrate a systematic effort by management to protect employees' personal time.

This discussion is supported by findings from Allen et al. (2023), which state that employees with good work-life balance have 28% higher energy levels and cognitive focus compared to those experiencing role conflict. At Bank Jateng, employees' optimal use of leave indicates that company policies have been well internalized in employee behavior.

Non-material programs such as futsal, volleyball, and basketball clubs are not merely recreational facilities but serve as crucial stress-release mechanisms. Employees' aspirations for improved sports facilities indicate their awareness of the importance of physical fitness in supporting mental performance. Asotie et al. (2025) confirm that social support and workplace health facilities significantly predict employee subjective well-being. This integrative strategy demonstrates that high productivity does not have to come at the expense of employees' quality of life.

Balancing Regional Revenue Contribution (PAD) with Human Resource Sustainability

As a regionally owned enterprise, Bank Jateng carries a dual responsibility: achieving ambitious profit targets to contribute to Regional Original Revenue (PAD) and serving as a development agent that exemplifies fair employment practices. The findings show that the bank successfully navigates this challenge by positioning employee welfare as a driver rather than a barrier to profitability.

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Management recognizes that achieving strict business targets is only possible with highly engaged human resources. Therefore, an investment of IDR 1.75 trillion in human capital is viewed as a strategic expenditure to ensure business sustainability. Regular evaluation of workloads in branches with high stress indicators serves as a risk mitigation measure to prevent declining morale that could affect service quality.

The correlation between employee satisfaction and bank performance is supported by Nurjaman (2022), who states that providing adequate welfare improves performance through organizational commitment. At Bank Jateng, successfully aligning the interests of stakeholders (local government) with employee rights is key to organizational stability as a trusted Book III Bank in its region.

Strategic Impact of Talent Management on Millennial Employee Loyalty

With a workforce increasingly dominated by millennials and Gen Z, Bank Jateng's talent management strategy becomes a key factor in employee retention. Transparent career development models and equal learning opportunities through the 70:20:10 model address younger generations' needs for self-actualization and professional growth.

Research by Febrian & Solihin (2023) shows that improved talent management directly contributes to employee loyalty and motivation in the modern era. At Bank Jateng, psychological security arising from clear career paths and retirement guarantees (pension funds) makes employees feel they have a promising future within the company. This high level of loyalty, in turn, builds a positive corporate image, which is a valuable intangible asset for financial institutions.

Sports as an Instrument for Reducing Work Stress

The final discussion highlights the importance of innovation in non-material facilities. Bank Jateng employees' strong interest in improving sports facilities reflects the need for social expression beyond formal work tasks. Psychologically, group physical activities are proven to reduce cortisol levels (stress hormones) and enhance team cohesion.

The integration of sports facilities into welfare strategies shows that Bank Jateng understands the concept of Holistic Health. Organizations are not only responsible for employees' technical competence but also for their physical and mental integrity. These findings provide practical recommendations for management to continue developing community-based welfare programs to strengthen the "Agile" and "Growing" culture that has been established.

Table 2.
Comparison of Bank Jateng Field Findings with Recent Literature Validation

Discussion Theme	Empirical Findings at Bank Jateng	Theoretical Validation and Recent Journals
Culture and Performance	"Gemilang" culture & comfortable work atmosphere	Inclusive culture drives performance & engagement (Muh Irsan et al., 2022).
Learning Transformation	70:20:10 model & training budget of IDR 38.7 billion	Workplace learning has greater impact than theory (Syarifuddin, 2023).

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Digital Paradox	E-Nawala reduces manual workload & overtime	E-HRM is a strong predictor of satisfaction through efficiency (Rawat & KC, 2024).
Financial Fairness	Employee credit interest rates of 3.76% – 5.50%	Fair rewards increase purchasing power & retention (Adams; Bhoir, 2024).
Industrial Relations	Open discussion spaces & talent management	Social Exchange creates strong affective commitment (Ingsih, 2022).
BUMD Resilience	Alignment of profit targets & stress monitoring	Welfare acts as a driver of business sustainability (Nurjaman, 2022).

The synergy between competitive financial support, digital transformation that simplifies work, an inclusive organizational culture, and a commitment to human development has positioned Bank Jateng as an institution that is not only financially healthy, but also excels in managing its human capital.

CONCLUSION

Based on the analysis and discussion outlined in the previous chapter, this study concludes that PT Bank Pembangunan Daerah Jawa Tengah (Bank Jateng) has successfully built a robust well-being ecosystem through an integrative and adaptive Human Resource Management (HRM) strategy. First, Bank Jateng's HRM strategy has fundamentally shifted from a traditional administrative function to a strategic partner, positioning employees as Human Capital or the company's primary asset. Internalizing the cultural value of "Gemilang" (Agile, Agile, Developing) serves as a key foundation for shaping work behaviors responsive to digital disruption and the demands of regional development targets. The implementation of the 70:20:10 competency development model has proven highly effective in ensuring the relevance of employee skills through a dominant portion of experiential learning (70%), supported by a significant education and training budget commitment of IDR 38.7 billion by 2025.

Second, employee perceptions of well-being in the Bank Jateng workplace are very positive. Staff feel that the remuneration system, which covers total labor costs of IDR 1.75 trillion by 2025, is sufficient to meet their living needs. The availability of special financing support facilities, such as employee loans with below-market interest rates (3.76% - 5.50%), provides a sense of long-term financial security that is crucial for the economic stability of employees' households. Furthermore, a comfortable office atmosphere and a leadership style that fosters open discussion have strengthened psychological well-being and social cohesion in the workplace.

Third, this study demonstrates that HR strategies have a positive and significant impact on employee well-being. Digitization through the E-Nawala system acts as a catalyst in creating work-life balance by streamlining administrative workflows and reducing excessive overtime. Bank management actively mitigates the risk of work stress by utilizing HR operational data as a real-time monitoring tool for organizational health. Overall, these findings confirm the validity of Social Exchange Theory, where the company's substantial

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investment in employee well-being is reciprocated with commitment, loyalty, and high performance to achieve Central Java's Regional Original Income (PAD) targets. The synergy between results-oriented and people-oriented policies makes Bank Jateng a model for sustainable human resource management in the regional banking sector.

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