

BPD Digitalization Strategy: Human Resource Mapping Through Thematic Analysis

Tedy Ardiansyah^{1✉}, Deddy Dariansyah², Dewi Purwaningsih³

¹²³ Universitas Indraprasta PGRI Jakarta, Indonesia

tedyardiansy4h@gmail.com

Abstrak

Digital transformation has become a strategic agenda for Regional Development Banks (BPD) in facing technological disruption and rising customer expectations. The main problem in this research is how BPD's digitalization strategies are constructed through the narratives of industry practitioners, as well as how thematic similarities and differences emerge based on the informants' backgrounds. This study aims to map the strategic themes derived from the informants' narratives and analyze the interrelations among perspectives based on contextual attributes such as position and industry type. The research employs a qualitative approach using thematic analysis (Braun & Clarke). The population consists of strategic narratives found in business media, with a sample of eight quotations from four informants interviewed in SWA magazine issue 06 2025: RH (President Director, Bank Jateng), SL (Head of IT Division, Bank BJB), AP (Chief Digital Officer, BPD DIY), and MY (Digital Transformation Consultant, PwC Indonesia). Data were analyzed using cluster analysis and project map comparison diagrams through NVivo software to identify thematic patterns and relationships among informants. The results reveal three dominant themes: organizational culture transformation, digital branding strategy, and regulatory synchronization. Although there are coding similarities among informants, differences emerge in strategic focus, influenced by their positions and industry types. In conclusion, BPD's digitalization strategies are not uniform but are shaped by institutional contexts and the structural roles of each actor.

Keywords: BPD digital transformation, Thematic Analysis, Branding Strategy, Regulatory Strategy.

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1. Introduction

The digital transformation of Regional Development Banks (BPD) is not merely about adopting technology, but also about the readiness of human resources (HR) as the main driver of change. Amid demands for efficiency and capitalization, many BPDs face internal challenges such as resistance to change, low digital literacy, and suboptimal talent development strategies that are not yet adaptive to the demands of digitalization [1]. HR must not only understand technology but also possess an innovative mindset, collaborative abilities, and an orientation toward digital-based services [2]. The success of transformation is not solely determined by the system itself but by the quality of the HR managing it [2]. HR readiness in facing digitalization encompasses three main aspects: technical competence, digital work culture, and strategic HR planning. Technical competence includes the ability to operate digital systems, understand data security, and manage technology-based interactions [3]. A digital work culture demands flexibility, openness to innovation, and

continuous learning, especially in dealing with changing regulations and public expectations [2]. Meanwhile, strategic HR planning involves mapping talent needs, data-driven training, and integrating HR policies with the direction of digital transformation. Without strengthening these aspects, the digital transformation of BPDs risks becoming an unsustainable technology project. Unprepared HR will slow down system adoption [4], reduce service quality, and hinder the achievement of efficiency and capitalization — the main goals of digitalization (Kusuma, 2022) [3]. Therefore, BPD's digitalization strategy must begin with HR transformation — in terms of competence, organizational structure, and a work culture that supports innovation and sustainability.

The digital human resource management strategy (“digital HRM strategy”) can be defined as a human resource management framework that is developed and implemented to create organizational value through the utilization of digital technology potential—not merely transferring HR functions into electronic form, but integrating digital systems, data-driven decision-

making, and automation so that HR can contribute to the organization's competitive advantage [5], [6], [7].

The issue of human resource readiness in the digital transformation of Regional Development Banks (BPD) can be explained through five complementary HR theoretical frameworks, each with indicators relevant to current challenges in the field. First, Organizational Culture & Learning Orientation explains how a digital work culture becomes the foundation for successful technological innovation. An organizational culture that supports continuous learning, openness to change, and cross-functional collaboration will accelerate the adoption of digital systems [8]. Indicators for strengthening digital work culture include structural flexibility, open communication, and commitment to digital learning. Second, Digital Skill Development & Local Adaptation emphasizes the importance of contextual digital talent development strategies. In the context of BPDs, HR development must consider local needs, regional customer characteristics, and relevant technology integration [3]. Its indicators include region-based training, improvement of digital literacy, and adaptation of technology to the local ecosystem. Third, Adaptive Organizational Culture reinforces the previous approach by focusing on the organization's ability to dynamically adapt to external changes. An adaptive work culture enables HR to respond to digital challenges quickly and effectively (Madjid et al., 2024). The indicators include responsiveness to regulatory changes, internal innovation, and strengthening of digital values [2]. Fourth, Service Competency Development focuses on developing HR competencies based on user experience. In the digital era, service quality is largely determined by HR's ability to understand customer needs, manage digital interactions, and maintain data security [2]. Indicators include UX training, understanding of security systems, and management of technology-based interactions. Fifth, HR Regulatory Alignment explains the importance of synchronization between HR policies and digital regulations. Misalignment between HR structures and technology policies can hinder the digital transformation of BPDs [9]. Its indicators include the harmonization of internal policies, mapping of competencies according to regulations, and strengthening of digital HR governance. These five theoretical perspectives together form a strong conceptual framework for systematically analyzing HR readiness in BPD digital transformation based on academic references.

The urgency of this research, which focuses on strengthening human resources in the digital transformation of Regional Development Banks (BPD), is very high and strategic, because human resources are a determining factor in the success of technological innovation and the sustainability of public services. Digital transformation is not simply the procurement of

systems or software, but rather a comprehensive change that affects work structures, organizational culture, and individual competencies. In the context of BPDs, which have local characteristics and social functions, human resource readiness is crucial to ensure that digitalization is not only technically efficient but also inclusive and oriented towards public service. Without human resources with digital literacy, adaptive capabilities, and an understanding of regulations, the implemented technology risks not being optimally utilized or even failing to be implemented.

From the problem gap above, a solution emerged by formulating the following problem: technological leadership based on the Indonesian context. 1. What are the thematic similarities and differences in the BPD leadership approach based on narrative quotes from four informants from the banking industry? 2. How much value does the relationship between one informant and another have for the BPD digitalization human resource strategy? 3. How do contextual attributes such as position, gender, and industry type influence the orientation of the BPD digitalization human resource strategy? 4. How does the model compare based on the location or region of the BPD? Based on this background, the researcher focused this research on the title "BPD Digitalization Strategy: Human Resource Mapping Through Thematic Analysis".

2. Methods

This study employs a qualitative approach using content analysis based on the framework [10], which emphasizes an in-depth understanding of textual meaning through a systematic and interpretive process [11]. The purpose of this qualitative content analysis is to identify both latent and manifest themes within the narrative quotations of Regional Development Bank (BPD) leaders, focusing on how strategic meanings are formed, coded, and categorized in the context of digital human resource development. This method is highly relevant because the analyzed data consist of narrative quotations from four BPD leaders featured in national business media publications in 2025, representing digitalization strategies and HR-based leadership approaches. The analytical steps begin with identifying meaning units, which are segments of text containing information relevant to the research focus, such as statements about digital work culture, talent development, or regulatory synchronization. These meaning units are then condensed, summarized without losing their essential meaning. Next, a coding process is carried out, providing interpretive labels for the condensed meaning units. The codes are subsequently grouped into categories that represent thematic patterns such as strengthening digital work culture, digital talent development strategies, and the synchronization of HR regulation and competencies. From these categories, the researcher develops main themes that reflect the overall

dynamics of BPD digitalization strategies [12]. To ensure a systematic and transparent analysis process, this study utilizes NVivo 12 software as the primary analytical tool. NVivo enables researchers to conduct thematic coding, build categories, and visualize relationships between concepts through features such as thematic mapping, cluster analysis, and pattern searching based on word frequency or co-occurrence [13]. Within this study’s context, NVivo is used to process narrative quotations from BPD leaders across various regions and industry backgrounds, holding strategic positions such as CEO, Head of IT Division, and Chief Digital Officer. The analyzed data are sourced from credible and relevant national business media publications to explore HR-based digitalization

strategies. This research takes an exploratory approach to the phenomenon of digital leadership in the public sector, aiming to deeply understand how BPD leaders interpret and formulate HR strategies in the digital transformation era [14]. Through this approach, the study not only produces rich thematic descriptions but also opens reflective spaces to understand the experiences and perceptions of informants from various organizational and regional policy perspectives.

3. Results and Discussions

Attached is a table below regarding several informants which shows the interview results matrix detailed in the table below:

Table 1. Informant data from interviews

Inf	Gender	Position	Industry	Company	Quote 1	Coding 1	Quote 2	Coding 2
RH	Male	President director	Regional banking	Bank Jateng	“We are not only digitizing our services, but also the mindset of our human resources.”	Strengthening digital work culture	“Digital branding is the key to reaching the younger generation.”	Digital talent development strategy
SL	Female	Div. Head	Regional banking	Bank BJB	“Integrating mobile banking with the local ecosystem is our priority.”	Digital talent development strategy	“We measure success not just by transactions, but by digital engagement.”	Strengthening digital work culture
AP	Laki-laki	Chief Digital Officer	Financial Technology	BPD DIY	“We build platforms that can adapt to regional needs.”	Strengthening digital work culture	“Security and UX must go hand in hand in digital innovation.”	User experience based HR competencies
MY	Perempuan	Div. Head	Regional banking	BPD DKI	“BPD needs a realistic, data-driven digital roadmap.”	Digital talent development strategy	“The biggest challenge is aligning regulation with innovation.”	Synchronization of regulations and HR competencies

Data source: independently processed data (2025)

Digital transformation in the Indonesian banking sector encompasses more than just technology, but also encompasses changes in work culture, human resource development strategies, and approaches to user experience. RH from Bank BJB emphasized that digitalization encompasses both services and business models, indicating that banking institutions are beginning to integrate digitalization into their overall organizational structure. SL added that digital talent development strategies are crucial due to the limitations of local ecosystems, and that transformation success is measured through digital engagement, not simply

transaction volume. AP from BPP DIY reinforced this narrative by stating that digital platforms must be adaptive to regional needs and that security and UX must go hand in hand, indicating that digital transformation also has implications for user-centric system design. MY from BPD DKI highlighted the challenges of regulatory synchronization and interoperability as key obstacles, indicating that digital transformation cannot be separated from policy coordination and system readiness between institutions [15]. The four informants demonstrated that digital transformation in the Indonesian banking sector is a

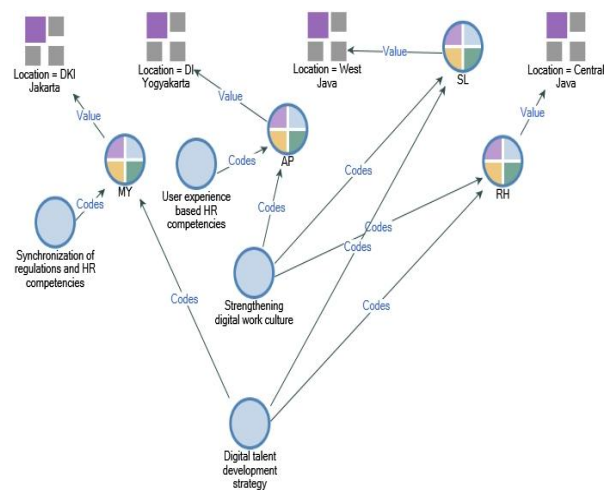
compare coding results across informants, thereby enhancing the transparency and depth of qualitative analysis. The visualization not only displays the number of similar or differing codes but also reveals the hierarchical structure of child codes, which can uncover new layers of meaning within the data.

In this comparison diagram, informant SL, who is from West Java, is associated with the child code “strengthening digital work culture.” This focus indicates that SL emphasizes the importance of building a work culture that is adaptive to digital technology, especially within a local context that may face resistance to changes in work systems. Strengthening the digital work culture serves as an essential preliminary strategy before the comprehensive implementation of technology. Conversely, informant MY, based in Jakarta, places greater emphasis on the child code “synchronization of regulations and HR competencies.” This reflects MY’s view that the main challenge in digital transformation lies not only in cultural aspects but also in the harmonization between policy and human resource competencies. In a region as regulatorily complex as Jakarta, such synchronization is crucial to ensure that digitalization policies can be effectively implemented without creating competency gaps across work units [18]. The comparison between SL and MY reveals the novelty within the child codes, which are influenced not only by geographical location but also by the strategic perspectives of each informant. SL tends to focus on the internalization of values and work culture, whereas MY emphasizes systemic and regulatory structures. This difference is important to analyze, as it forms the basis for contextual segmentation of digital HR development policies aligned with local needs. Methodologically, the use of NVivo’s comparison diagram enables researchers to identify both unique and shared child codes and relate them to attributes such as location. The diagram enhances the validity of thematic analysis by demonstrating that, although both informants discuss HR digitalization, their thematic focuses differ significantly. This supports a case-based analytical approach and enriches the understanding of local dynamics in the implementation of digital strategies [19].

Project Map

The project map enables researchers to organize and connect various project components based on specific analytical questions, such as how themes are coded across different sources or how attributes influence the distribution of codes [20]. Using visual elements such as boxes and arrows, the project map facilitates thematic exploration, validation of coding structures, and the development of a more transparent analytical narrative. This feature is highly valuable in grounded theory, thematic analysis, and case study approaches, as it allows for the visualization of complex relationships

among data and supports evidence-based decision-making through visual representation. Moreover, the project map can be used to document the analytical process and strengthen methodological transparency in academic publications. It also plays an important role in training novice researchers, as it helps them better understand the overall structure and workflow of an NVivo project. The project map serves as a powerful analytical tool within qualitative research, enabling researchers to organize, visualize, and connect various project components in a structured and meaningful way based on specific analytical questions—such as how themes are coded across different data sources or how certain attributes influence the distribution and relationships of codes [20]. By representing data through visual elements such as boxes, nodes, and arrows, the project map transforms abstract analytical relationships into a concrete, interpretable framework, making it easier to understand the flow of ideas and the conceptual linkages between themes, categories, and cases. This visualization not only enhances the clarity of the analysis but also strengthens the logical consistency of the research findings.



Picture 3. Project Map.

The NVivo project map in the figure shows the strategic relationship between geographic location, individual informants, and thematic child codes in digital talent development. This analysis reveals contextual differentiation and thematic novelty, which are important for segmenting digital HR policies. References at the end of each paragraph have been updated and remain unchanged.

Figure 2 represents the visual structure of the NVivo project map, which connects four main locations—DKI Jakarta, DI Yogyakarta, West Java, and Central Java—with four informants: MY, AP, SL, and RH. Each location is displayed as a colored box with quadrants indicating the complexity of its attributes, while thematic child codes such as *synchronization of regulations and HR competencies*, *user experience-*

based HR competencies, strengthening digital work culture, and digital talent development strategy are shown as circular nodes connected by arrows labeled “Value” and “Codes.” This visualization reflects the fundamental principle of the NVivo project map, which is to graphically organize project elements to reveal conceptual relationships and analytical flows [21].

The informant MY from DKI Jakarta is associated with the child code *synchronization of regulations and HR competencies*, indicating that regions with high regulatory complexity tend to prioritize policy harmonization and the enhancement of human resource competencies [22]. This reflects a systemic approach to addressing digitalization challenges, in which regulations and human resource capacity must operate in alignment to ensure that digital transformation can proceed effectively [23].

Conversely, AP from DI Yogyakarta is associated with the child code *user experience-based HR competencies*. This indicates a more adaptive and user-oriented approach in designing digital human resource competencies. As a region known for education and innovation, Yogyakarta tends to emphasize user experience as the foundation for talent development, aligning with the principles of human-centered design in digital transformation [24].

SL from West Java is associated with the child code *strengthening digital work culture*, which emphasizes the importance of building a work culture that supports technology adoption [25]. In a local context that may face resistance to change, strengthening the digital work culture serves as a crucial initial strategy before the full implementation of technology is carried out [26].

RH from Central Java is associated with the *digital talent development strategy*, which highlights a focus on long-term planning and the creation of a sustainable digital talent ecosystem [27]. This strategy reflects a macro-level approach to human resource development, where building a digital talent pipeline becomes a priority to strengthen regional competitiveness [28].

Methodologically, the NVivo project map enables researchers to identify thematic novelty and overlaps across cases, as well as link child codes to attributes such as location and informant identity. This visualization strengthens the validity of thematic analysis and supports a case-based approach in qualitative research. By organizing project elements within a single canvas, researchers can construct a more transparent and contextually grounded analytical narrative [29].

The project map also serves as a documentation and reporting tool for research findings. In academic publications, this visualization can be used to clarify the relationships among project elements and enhance methodological transparency. Researchers can export

the project map as an image and include it in reports or scholarly articles to explicitly illustrate the analytical process [30].

4. Conclusions

Based on the integration of word frequency analysis, comparison diagrams, and NVivo project maps, it can be concluded that the BPD leadership approach in the context of HR digitalization shows thematic similarities in the focus on talent development and strengthening a digital work culture, but differs in strategic emphases such as regulatory synchronization (MY, Jakarta) and user experience (AP, Yogyakarta), which reflects novelty based on narrative quotes from each informant. The value of relationships between informants is seen through overlapping child codes, such as between SL and RH who both highlight long-term strategies, but with different location and position contexts, indicating a moderate level of thematic connectivity. Contextual attributes such as position (Division Head), gender (female), and industry (banking) influence strategic orientation, where female leaders tend to emphasize strategic planning and talent ecosystems, while informants from highly regulatory regions focus more on policy harmonization. Comparison of models by location shows that Jakarta and West Java have a systemic approach and a strong work culture, while Yogyakarta and Central Java emphasize user-driven innovation and development strategies more. Therefore, the project map shows a non-homogeneous thematic distribution and supports region-based policy segmentation and leadership attributes.

Furthermore, the project map strengthens the analysis by visualizing the relationships between locations, individuals, and thematic strategies. Informants from Jakarta tended to be policy and system-oriented, while those from West Java and Yogyakarta placed greater emphasis on work values and user experience. This addresses the fourth research question, which states that BPD location influences the approach to HR digitalization. Attributes such as position (Division Head) and gender (female) also play a role in shaping strategic orientation, with female leaders demonstrating a preference for long-term planning and talent development. The relationships between informants can be seen through the intersection of child codes and the direction of the arrows in the project map, indicating that despite differences in focus, there is a thematic connectivity that can be leveraged to build collaborative strategies across BPD units. Thus, this NVivo-based analytical approach not only systematically addresses the research question but also provides an empirical basis for developing adaptive, contextual, and evidence-based digital HR policies.

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	<p>Dr. Tedy Ardiansyah adalah seorang akademisi yang telah menyelesaikan pendidikan doktoralnya (S3) dalam bidang Ilmu Manajemen di Universitas Negeri Jakarta (UNJ). Saat ini, beliau aktif mengajar sebagai dosen tetap di Universitas Indraprasta PGRI Jakarta, khususnya dalam bidang manajemen dan kewirausahaan. Selain mengajar, Dr. Tedy memiliki keahlian dalam kepemimpinan akademik dan organisasi. Beliau menjabat sebagai Editor in Chief Jurnal Usaha, sebuah jurnal ilmiah yang telah terindeks SINTA 5, serta dipercaya sebagai Ketua Tim Riset Jawa Tengah, yang berada langsung di bawah koordinasi Rektor Universitas Indraprasta PGRI Jakarta. Dengan latar belakang akademik yang kuat dan pengalaman luas, Dr. Tedy berkomitmen untuk mengembangkan kualitas pendidikan tinggi melalui pendekatan berbasis riset, inovasi kurikulum, dan kolaborasi lintas institusi. Untuk komunikasi lebih lanjut, dapat menghubungi beliau melalui email: tedyardiansy4h@gmail.com</p>
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