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COMPARATIVE RESOURCES ANALYSIS IN INDONESIA BANK INDUSTRY DURING PRE COVID VS COVID ERA

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ABSTRACT

The development of digital technology is changing business models and operational systems, including Indonesia's banking industry. Evaluation of internal resources has always been a concern of the CEO so that the company always remains responsive to external conditions and is able to capture growing business opportunities. This research evaluates human resources, investment, training on revenue achievement. These four variables are the main pillars of resources which have always been the essential elements of operational activities in a company. One of the outputs of this study is an analytical business concept that could determine the role of resources in achieving revenue. This research uses secondary data for 2020 from 30 banks listed on the stock exchange. This data is compared with a similar study in 2017. As a result, investment in equipment or assets plays an increasingly important role in achieving revenue compared to previous research in 2017, wherein 2017 HR training became a necessary process that should not be left behind. This result signals the company's leadership to look back at the long-term strategy in the company's development, including related to digital transformation. This simple method can also be developed to be used as the basis for business analytics.

Keywords: Resources; Analysis; Bank; Covid; Training; Human Resources; Investment; Revenue

