ABSTRACT

This qualitative phenomenological study aims to test 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 regarding perceptions about optimizing the implementation of STARA in the banking sector in the form of banking digitalization in Industrial Revolution 4.0 era. The position of informants is a teller, customer service, and back office. This study used a non-random sampling method with a purposive sampling technique which amounts to 12 informants. The results of the study show that the majority of bank employees in the position of teller feel threatened that their position can be replaced by the implementation of STARA. However, some of the informants at the frontline that is *customer service* also stated that they did not feel threatened because they believed that customers more feel comfort when served by humans rather than being served by machines. Meanwhile, bank employees in the back office position have not yet felt a threat with 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 on a back-office position stated that the implementation of STARA made it easier to complete their work and could 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 work commitment to the organization, obstacles in career advancement, the desire to move, be cynical, and feel depressed when working with the predicted that STARA implementation can take their jobs.

Keywords: STARA, banking digitalization, disruptive technology, bank employees, work commitment.

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