
Analysis of Human Capital Management in Improving Bank SulutGo's Performance Mediated by Talent Pool Management (Case Study at PT. Regional Development Bank North Sulawesi Gorontalo)

Joubert R. J. Dondokambey, Ivonne S. Saerang, Indrie D. Palandeng
Program Studi Magister Manajemen, Fakultas Ekonomi dan Bisnis
Universitas Sam Ratulangi, Indonesia

Abstract: This research aims to analyze the influence of human capital management on bank performance, the influence of human capital management on talent pool management, the influence of talent pools on bank performance and to analyze the influence of human capital on bank performance through talent pool management. The research method used is explanatory research with a quantitative approach. This research was conducted at the head office of PT. Bank SulutGo, Manado, North Sulawesi Province. The results shown in this research are that human capital management has a significant positive effect on PT talent pool management. Bank SulutGo, talent pool management has a significant positive effect on PT bank performance. Bank SulutGo and human capital management have a significant positive effect on PT bank performance. Bank SulutGo through talent pool management

Key words: human capital management, talent pool, bank performance

INTRODUCTION

Background

In the current era of globalization, competition between companies is increasingly high and cannot be avoided. According to Santoso et al. (2020), banks will face the most significant impact from technological changes and new digital competitors in the financial market because of the large amount of transaction data managed by banks, so the availability of human resources is a challenge for the banking industry. The digital talent gap has widened globally, and the most prominent industrial sector is the banking industry (Capgemini, 2017), the most critical sector in the Indonesian economic system. This is a challenge in itself considering that the competitiveness of Indonesian talent according to the IMD World Talent Ranking 2022 is still ranked 51st and lags behind neighboring countries (Institute for Management Development, 2022).

Based on Indonesian Banking Statistics for the period December 2022 published by the Financial Services Authority (OJK), total banking assets reached IDR 11,113 trillion (OJK, 2022). This shows that banking has a very strategic role in the Indonesian economy. Of the total assets mentioned above, the Regional Development Bank (BPD) has total assets of Rp. 938 trillion or 9.38% of total banking assets. This data confirms the strategic role of BPD in national banking.

According to Akyuwen and Mangowal (2019), BPD performance has not been satisfactory; so it needs to be encouraged to be able to compete in an increasingly tight and competitive banking market. Apart from that, BPDs must prepare their organizations to face competition between banks, as well as new digital competitors such as fintech companies (Santoso et al., 2020).

In order to create a stable, healthy and highly competitive financial industry, OJK has published a Blueprint for Human Resources (HR) Development in the Financial Services Sector 2021-2025. The basic reasons why this blueprint needs to be prepared include: (1) the digital transformation currently taking place needs to be supported by adequate human resources; (2) implementation of governance, risk and compliance requires competent human resources and integrity; (3) the HR competency gap in the financial services sector is currently still high; (4) the dynamics of global change that need to be anticipated in human resource development (OJK, 2021). So to be able to survive in competition, human resources (HR) are needed who are able to improve and maximize company performance. Human resources are the driving force and determinant of the direction and course of a company, so good management is needed in facing competition. HR management includes the process of planning, organizing, directing and supervising as well as the use of human resources and other resources to achieve predetermined organizational or company goals (Erwansyah et al., 2018).

Regional Development Banks (BPD), which are a type of conventional commercial bank owned by regional governments, have unique organizational dynamics. Akyuwen and Mangowal (2019) stated that BPDs are vulnerable to intervention because of the significant interaction between BPD management and regional leaders. Rachim et al. (2021) even stated that regional government intervention could weaken BPD's profitability capabilities. As a bank in a dynamic environment, opportunities for implementing talent pool management are very open. This shows that talent pool management needs to be further investigated for its role in improving BPD performance, which was mentioned in previous research as unsatisfactory.

One of the BPDs in Indonesia that pays important attention to improving company performance through developing human capital and talent management is PT. Bank SulutGo, as one of the largest commercial banks in the provinces of North Sulawesi and Gorontalo, is active in supporting regional financial transactions. The economy in North Sulawesi and Gorontalo is running well. In fact, throughout 2022, North Sulawesi's economy grew higher than the national economy, namely 5.42% of Gross Regional Domestic Product (GRDP), while economic growth in Gorontalo Province grew 4.04%.

In order to continue to support the regional economy PT. Bank SulutGo in the last 5 (five) years has focused on strengthening human capital management and talent development based on the implementation of digital transformation, especially on the product and service side to be able to remain competitive in the banking 4.0 era.

To see the phenomena or problems that occur, as well as the results of previous research which show how bank performance is influenced by human capital management and talent pool management, it is interesting to research more in relation to improving performance at PT. Bank SulutGo.

Research purposes

1. To analyze the influence of human capital management on bank performance.
2. To analyze the influence of human capital management on talent pool management.
3. To analyze the influence of the talent pool on bank performance.
4. To analyze the influence of human capital on bank performance through talent pool management.

LITERATURE REVIEW

Theoretical basis

Human Capital and Human Capital Management

Human Capital can be theorized as humans themselves who are personally lent to the company with their individual capabilities, commitment, knowledge and personal experience. Although not solely seen from individuals, but also as a work team that has personal relationships both within and outside the company. Human capital or human capital is the ability that exists within a person, which can be expressed from what is visible or what is still hidden. A person's visible abilities can be reflected in the completion of daily work with the latest assessment of what a person can do in the organization, in other words, namely the capacity of an individual to carry out various tasks in an organizational work (Mukminim, 2017)

In Schermerhon's (2012) theory, it is explained that human capital can be interpreted as the economic value of human resources related to abilities, knowledge, ideas, innovation, energy and commitment. It was also explained that human capital by using new abilities and ideas can become economic value for the company. So that companies are not fixated only on results or achievements in determining the economic value of the company. Human capital is what makes humans or employees the capital or assets of a company." What this means is that if in a company an employee is used as profit capital, the company will get greater profits than if a company only considers an employee as a resource or human resource (Susilo et al., 2018).

Talent Pool Management

Talent pool management is one dimension of talent management. Talent management is the process of identifying, developing, recruiting, retaining and deploying people (Amstrong, 2012). Meanwhile, according to Yarnall (2011), talent management includes the selection, placement and development of employees who are considered talented within the company so that it can produce a group of people whose talents can be developed to become an investment in the company.

The various definitions above show that talent is something possessed by employees which is built and nurtured through training and development programs by an organization for a long-term process of being able to improve their performance so that it can become the driving force behind their contribution to the success of the organization. Therefore, it is the obligation of every company to analyze and develop the talents of each of its employees.

Talent management itself cannot be separated from the term "talent". Talent is a complex combination of knowledge, skills, cognitive abilities and potential, and is also a combination of high performance and high ability. So from the explanation above it can be concluded that talent means someone who has competence, and a combination of performance and potential (Beheshtifarand Fard, 2013). Talent management can exist and experience development because of the war for talent phenomenon that existed in companies in America in 1997. Many organizations are estimated to experience difficulties in retaining the best resources, as well as experiencing difficulties in the process of recruiting potential and high-skilled prospective employees as a result. increasing competition and providing limited candidates (Tatik, 2017).

Banking Performance

Performance comes from the words job performance or actual performance, which means work performance or actual achievements achieved by someone. In the activities of a company or organization, performance is very important because with this performance it will be known how

far the employee's ability is to carry out the assigned tasks. Performance is the result of work and work behavior that has been achieved in completing the tasks and responsibilities given to employees in a certain period. Employee performance influences the sustainability of a company or organization in achieving optimal results (Panuluh, 2019).

Performance can also be interpreted as the quality and quantity of work results achieved by employees in supporting the achievement of organizational goals. The results of his work provide feedback for himself so that he will always do his work well and produce high productivity (Hillebrandt et al., 2017).

Previous Researches

Jantianus, J., Khairul, K., Bangun, R., Marpaung, S., and Ahmad, S. (2023), with research title; The Influence of Talent Management, Multiple Role Conflict, and Work Stress on PT Employee Performance. Bank X Kisaran Branch. The aim of the research is to analyze the influence of talent management, dual role conflict and work stress on employee performance. The results of this research indicate that Talent Management, Multiple Role Conflicts, and Job Stress simultaneously have a significant effect on Bank X Employee Performance.

Iyiegbuniwe, JC, Alaneme, GC, and Imhontu, L. (2022), with research title; Relationship Between Talent Management and Organizational Performance in Nigerian Deposit Money Banks The aim of the research is to analyze the relationship and influence of talent management on performance. Research results: there is a positive and significant influence of talent management on bank performance.

M, Naely, A., and Mahayanti, L. (2022), with research title: Talent Management and Career Development Influence on Employee Performance. This research aims to examine the influence of talent management and career development on employee performance. The research results show that the three proposed hypotheses are accepted, namely that talent management has a significant effect on employee performance in a positive direction.

Foteini, K., Konstantinos, T., Hugh, S., and Manar, KA (2022), with research title; Talent management and performance in the public sector: the role of organizational and line managerial support for development. The aim of the research is to analyze the influence of talent management on individual performance which is mediated by the development variables organizational assistance and managerial support. The research results show that the influence of talent management on individual performance is mediated by the development variables organizational assistance and managerial support

Raeisi, Z., Morteza, Nicki, Taghavi, Seyed, Masoud., and Janpors. (2023), with research title; The Relationship between Talent Management Practices and Employee's Innovative Behavior in RandD Units: The Mediating Role of Job Competency Development. The aim of the research is to analyzeThe influence of talent management relationships on innovative employee behavior is mediated by job competency development variables. The research results show that the mediating variable of job competency development has a positive influence on talent management which influences the formation of innovative employee behavior.

Yuniarsih, N., Rohmalia, Y., Saleh, AR, Nijomi, SR, Septianti, A., and Farida, AN (2022), research title; Application of Human Capital Management in Improving HR Quality on Company Performance. The aim of the research is to analyze the influence of human resource management on company performance. The research results show that the company's success comes from human capital, not just the company's business activities and the company should focus more on unique knowledge and skills.

Research Model and Hypothesis

Research Model

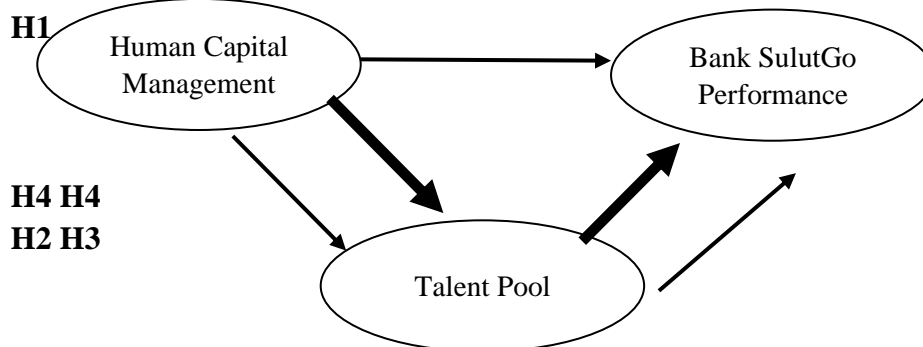


Figure 1. Research Model

Source: Literature Reviews, 2023

Research Hypothesis

The following hypothesis is presented as a temporary answer or conjecture in this research, namely as follows:

- H1 = It is suspected that human capital management (X) has a significant positive effect on bank performance (Y).
- H2 = It is suspected that human capital management (X) has a significant positive effect on talent pool management (Z).
- H3 = It is suspected that talent pool management (Z) has a significant positive effect on bank performance (Y).
- H4 = It is suspected that human capital management (X) has a significant positive effect on bank performance (Y) through talent pool management (Z).

RESEARCH METHODS

Types of research

This research method uses explanatory research with a quantitative approach. According to Arikunto (2009), the explanatory research method is a research method with the aim of explaining the position of the variables being studied and the influence of one variable on other variables. Based on the type of research, the type in this research is associative, which means research to determine the relationship between two or more research variables. The results of this research can provide an explanation regarding the relationship between variables through hypothesis testing.

Location or Research Object

The research was conducted at PT. Bank SulutGo, with consideration of PT. Bank SulutGo is the largest Regional Development Bank (BPD) in the provinces of North Sulawesi and Gorontalo, which is one of the largest contributors to local revenue (PAD) for the two provinces. PT. Bank SulutGo is currently focusing on developing human resources and increasing competence which of course can provide space for research, especially related to performance.

Method of collecting data

Data source

The data source explains the origin or where the data was obtained. This research uses data sources, namely:

1. Primary Data is a collection of direct data obtained from individuals (respondents). In this study primary data was collected using a questionnaire. distributed to respondents.

2. Secondary Data, namely data obtained from parties other than the respondent. In this research, the secondary data used is data from the Profit and Loss Report and Financial Balance Sheet of PT. BankSulutGo 2017-2021, Key Performance Indicator (KPI) Assessment List for 2022, List of PT Employees. Bank SulutGo, and Organizational Structure and Work Procedures (STOK) PT. Bank SulutGo.

Data collection technique

1. A questionnaire is a tool that is commonly used to collect information and is a form or instrument including a series of questions and definite answers that respondents (from a certain population) want to provide information that researchers need for their research. Therefore, collecting data can come from various individuals, groups and companies. Questionnaires can be categorized based on various aspects such as question type and administration mode (Taherdoost, 2021).

2. Documentation is a secondary data collection method by collecting data such as Company Profile, Profit and Loss and Financial Balance Sheet, Key Performance Indicator (KPI) Assessment List for 2022.

In this research, the variables that will be measured for use by researchers and are further described in the operational definition are as follows:

Independent variable (Independent Variable)

Human Resources Management (X).Human resource management can be interpreted as achieving organizational goals in an effective and efficient manner through planning, organizing, directing and controlling organizational resources.

Mediating variables (Moderating variables)

Talent Pool Management (Z). Talent management includes the selection, placement and development of employees who are considered talented within the company so that it can produce a group of people whose talents can be developed to become an investment in the company.

Dependent variable (Dependent variable)

Bank Performance (Y).Bank performance is the main driver of profitability originating from the management of its operational activities, as well as the goal and pillar of every banking activity.

RESEARCH RESULTS AND DISCUSSION

Analysis of Research Results

Validity and Reliability Test

The validity test aims to measure the accuracy and thoroughness of the statement indicators used in this research. Following are the test results:

Table 1. Validity Test Results

No	Instrument	R results	R table	Information
1.	X1.1.1	0.587	0.276	Valid
2.	X1.1.2	0.461	0.276	Valid
3.	X1.2.1	0.489	0.276	Valid
4.	X1.2.2	0.601	0.276	Valid
5.	X1.3.1	0.531	0.276	Valid

6.	X1.3.2	0.604	0.276	Valid
7.	X1.4.1	0.700	0.276	Valid
8.	X1.4.2	0.644	0.276	Valid
9.	X1.5.1	0.449	0.276	Valid
10.	Z1.1.1	0.741	0.276	Valid
11.	Z1.1.2	0.777	0.276	Valid
12.	Z1.1.3	0.810	0.276	Valid
13.	Z1.2.1	0.838	0.276	Valid
14.	Z1.2.2	0.791	0.276	Valid
15.	Z1.3.1	0.512	0.276	Valid
16.	Z1.3.2	0.794	0.276	Valid
17.	Z1.3.3	0.730	0.276	Valid
18.	Z1.4.1	0.884	0.276	Valid
19.	Z1.4.2	0.823	0.276	Valid
20.	Z1.5.1	0.763	0.276	Valid
21.	Y1.1.1	0.673	0.276	Valid
22.	Y1.1.2	0.872	0.276	Valid
23.	Y1.2.1	0.799	0.276	Valid
24.	Y1.2.2	0.732	0.276	Valid
25.	Y1.3.1	0.741	0.276	Valid
26.	Y1.3.2	0.792	0.276	Valid
		N=26		

Source: Data Processing, 2024

From Table 1, it can be seen from the validity test using SPSS version 15 software which was carried out on the answers of 51 respondents consisting of 26 statements. That all instruments are declared valid by looking at the test results which have a value higher than the r table.

The aim of the reliability test is to test whether the research instrument used is capable of producing reliable data or not by looking at the consistency of respondents' answers. Following are the test results:

Table 2. Reliability Test

Variable	Cronbach's Alpha	Criteria	Information
Human Capital Management (X)	0.719	Cronbach's alpha>0.60 then it is reliable..	Reliable
Talent Pool Management (Z)	0.930		Reliable
Bank Performance (Y)	0.862		Reliable

Source: Data Processing, 2024

Based on Table 2, the variables were proven to be reliable for carrying out further tests by obtaining a Cronbach's alpha value above 0.60.

Classic Assumption Test Results

In carrying out regression testing, a classical assumption test is needed so that the consistency of the regression equation from the results of respondents' answers can be known and avoid biased

research results. The following are the results of the classical assumption test from the research conducted.

Multicollinearity Test

Multicollinearity testing aims to test the existence of correlation in an independent variable in the regression model. Multicollinearity can be seen in the tolerance value and its opposite Variance Inflation Factor (VIF). Multicollinearity can occur if the Tolerance value is > 0.10 while the value $\cdot VIF < 10$.

Table 3. Multicollinearity Test Results

Model	Variable	Collinearity statistics	
		Tolerance	VIF
Equation 1: $Y = \alpha_1 + \beta_1X$	Human Capital Management	1,000	1,000
Equation 2: $Z = \alpha_2 + \beta_2X$	Human Capital Management	1,000	1,000
Equation 3: $Y = \alpha_3 + \beta_3Z$	- Talent Pool Management	1,000	1,000
Equation 4: $Y = \alpha_4 + \beta_1X + \beta_3Z$	- Human Capital Management	0.706	1,416
	- Talent Pool Management	0.706	1,416

Source: Data Processing, 2024

From the test results in table 3, it is known that the Tolerance value of all variables is >0.1 and the VIF value is <10 , so it can be concluded that there is no multicollinearity in this research.

Heteroscedasticity Test

The heteroscedasticity test is carried out to see the difference in variance (variety) between one residual and another residual. In order to detect heteroscedasticity, the method used is the Scatter Plot test between ZPRED and SREDSID. If the points on the amber scatter plot do not form a certain pattern or are spread above and below zero or the Y axis, then it can be concluded that heteroscedasticity does not occur in the regression model and vice versa. The following are the results of heteroscedasticity testing in the research:

Equation 1: $Y = \alpha_1 + \beta_1X$

(Human capital management variables on bank performance)

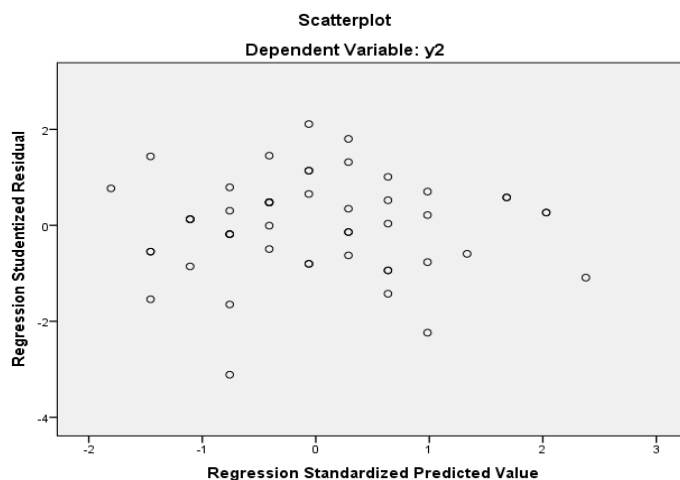


Figure 2. Heteroscedasticity Test Equation 1

Source: Data Processing, 2024

Based on the picture above, equation 1 for the Human Capital management variable on performance, the points are spread evenly and do not form a certain visible arrangement, and are spread between point 0, both top and bottom. This explains that there is no heteroscedasticity in this equation.

Equation 2: $Z = \alpha_2 + \beta_2 X$

(Human capital management variables on talent pool)

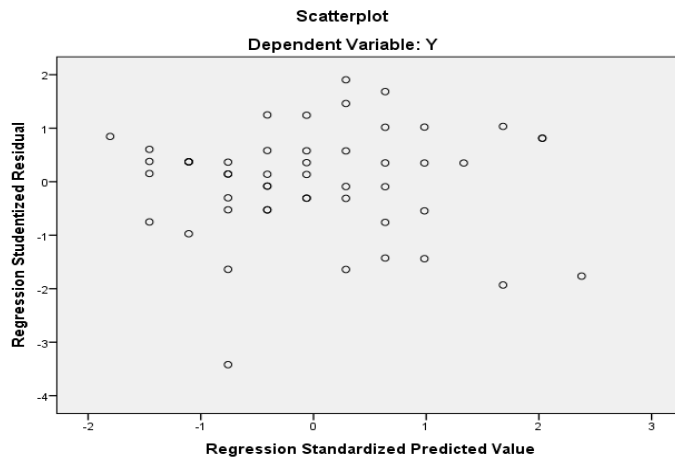


Figure 3. Heteroscedasticity Test Equation 2

Source: Data Processing, 2024

From the picture above, equation 2 (two) for Human capital management variables on talent pool, It is known that the dots are spread evenly and do not form a particular arrangement. So in this equation there is no heteroscedasticity.

Equation 3 : $Y = \alpha_4 + \beta_1 X_1 + \beta_5 Y_1$

(Human capital management variables, talent pool on performance)

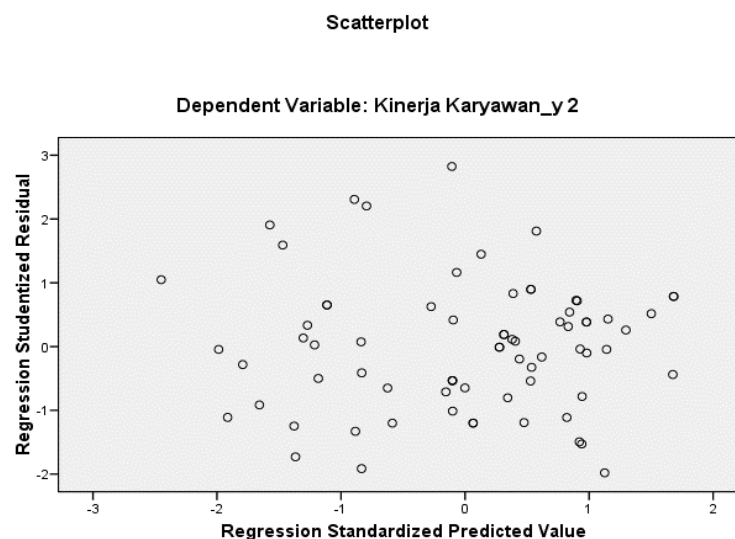


Figure 4. Test. Heteroscedasticity. Equation 3

Source: Data Processing, 2024

Based on the picture above, equation 3 shows that the points are spread evenly and do not form a particular arrangement. So in this equation there is no heteroscedasticity.

Normality test

The aim of the normality test is to determine the type of regression model, the residual variable already has a normal distribution, or the data is distributed or spread to the left or right randomly. As for normal detection decision making, if the points are spread around the diagonal line or histogram graph and follow the direction of the histogram graph, then the regression model can be assumed to have normality. If the data spreads far from the diagonal and does not follow the direction of the diagonal line or histogram movement, it shows that the regression model does not fall within the normality assumption. Following are the results of the normality test in this study:

Normality Test Equation 1: $Y_2 = \alpha_1 + \beta_1 X$

**Table 4. Normality Test Equation 1
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		51
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	2.05998409
Most Extreme Differences	Absolute	.094
	Positive	.059
	Negative	-.094
Kolmogorov-Smirnov Z		.670
Asymp. Sig. (2-tailed)		.760

Source: Data Processing, 2024

Based on the table above, the human capital management variable on bank performance shows that the 2 tailed sig asymp value is $0.760 > 0.05$, so it can be concluded that the data produced from this equation is normally distributed.

Normality Test Equation 2: $Y = \alpha_2 + \beta_1 X$

Table 5. Normality Test for Equation 2

Source: Primary data processed, (2024)

		Unstandardized Residual
N		51
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	4.51675790
Most Extreme Differences	Absolute	.122
	Positive	.061
	Negative	-.122
Kolmogorov-Smirnov Z		.874
Asymp. Sig. (2-tailed)		.429

Source: Data Processing, 2024

Based on the table above, the human capital management variable on the talent pool shows that the 2-tailed asymp sig value is $0.429 > 0.05$, so the data can be declared normal, and it can be concluded that the data produced from this equation is normally distributed.

Normality Test Equation 3: $Z = \alpha_4 + \beta_1 X_1 + \beta_5 Y_1$

Table 6. Normality Test for Equation 3

		Unstandardized Residual
N		51
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.68513263
Most Extreme Differences	Absolute	.086
	Positive	.058
	Negative	-.086
Kolmogorov-Smirnov Z		.614
Asymp. Sig. (2-tailed)		.845

Source: Data Processing, 2024

Based on the table above, it shows that the 2-tailed asymp sig value is $0.845 > 0.05$, so the data can be declared normal, and it can be concluded that the data produced in this equation is normally distributed.

Path Analysis Results

Regression Analysis

Multiple linear regression analysis functions to determine the strength of influence between Human Capital management variables, talent pool management and bank performance, besides this analysis can explain the influence between independent and dependent variables from this research. The following analysis results were obtained:

Equation 1: $Y = \alpha_1 + \beta_1 X$

Multiple linear regression analysis was used to determine the magnitude of the influence of human capital management on bank performance management.

Table 7. Multiple Regression Analysis Equation 1

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	1.442	3.927		.367	.715
Manajemen Human Capital	.637	.103	.664	6.210	.000

a. Dependent Variable: Kinerja Bank (Y2)

Source: Data Processing, 2024

As in Table 7, it is known that human capital management has a Sig value. (significance) of is 0.000, it is known that the Sig value. from human capital management <0.05, which means the relationship between variables is significant. It can be concluded that the human capital management variable has a positive effect on bank performance management.

Equation 2: $Z = \alpha_2 + \beta_2 X$

Multiple linear regression analysis is used to study the influence of human capital management on the talent pool.

Table 8. Multiple Regression Analysis Equation 2

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	6.792	8.611		.789	.434
x	1.016	.225	.542	4.515	.000

a. Dependent Variable: *talent pool* (Y)

Source: Data Processing, 2024

As in table 8, it is known that human capital management has a Sig value. (significance) of is 0.000. It is known that organizational commitment has a value of Sig. < 0.05, which means the relationship between variables is significant. It is concluded that human capital management has a significant influence on talent pool management.

Equation 3: $Y = \alpha_4 + \beta_1 X_1 + \beta_5 Y_1$

Simple linear regression analysis was used to examine the influence of human capital management on bank performance through the talent pool.

Table 9. Multiple Regression Analysis Equation 3

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.340	3.267		-.104	.918
X Manajemen Human capital	.371	.101	.386	3.673	.001
Y Talent pool	.262	.054	.512	4.871	.000

a. Dependent Variable: y2_Kinerja Bank

Source: Data Processing, 2024

As in Table 9. above, the Sig value is known. (significance) of = 0.000, if the Sig value. < 0.05 then H0 is rejected, which means the relationship between variables is significant. It can be concluded that the human capital management variable has a significant effect on employee performance through talent pool management.

Path Analysis

Path Analysis in this research is used to calculate a direct or indirect influence on the independent variable and dependent variable. This influence can be seen from the coefficient value and significance value. The following are the path diagram results from this research.

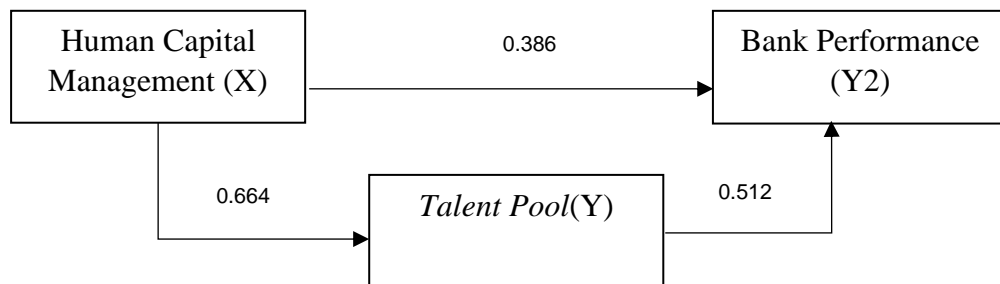


Figure 5. Diagram of Path Analysis Results

Source: Data Processing, 2024

Next, based on the path diagram to study the direct influence, indirect influence and total influence, the regression coefficient value and significance value are needed. The following is a summary table:

Hypothesis Test Results

According to the discussion in the previous chapter, it is known that this research has four hypotheses which will be tested using a path analysis model, where the test results are as follows:

Hypothesis 1. Testing the influence of human capital management on bank performance shows the beta coefficient value = 0.386 and the sig. = 0.000 < 0.050 then H_a is ACCEPTED. It was concluded that hypothesis 1 (H1) stated that human capital management had a significant effect on Bank Performance at PT. Bank SolutGo was declared TESTED.

Hypothesis 2. The influence of human capital management on talent pool management shows a beta coefficient value = 0.664 and a sig. = 0.000 < 0.050 then H_a is ACCEPTED. Thus, the conclusion of Hypothesis 2 (H2) which states that human capital management has a significant effect on talent pool management at PT. Bank SolutGo was declared TESTED.

Hypothesis 3. The direct influence of human capital management on bank performance shows the beta coefficient value = 0.386 and for the beta coefficient value the total influence of human capital management on bank performance through the talent pool is = 0.768, it is known that $0.768 > 0.386$ or it can be described that the total influence is greater than the influence immediately, then H_a is ACCEPTED, so it can be concluded that hypothesis 3 (H3) states that human capital management has a significant effect on bank performance through talent pool management at PT. Bank SolutGo was declared TESTED.

Discussion

Influence Human Capital Management on Bank Performance

The role of human capital management on bank performance according to research results is positive and significant. Or it can be interpreted that the human capital management managed by the Human Capital Division aimed at Bank SulutGo employees, if implemented and continuously improved in quality, will have a positive impact on improving performance at Bank SulutGo. The results of this research are in line with those carried out by Farida, et al (2022) which shows that the role of Human Capital Management has an influence on bank performance. And what is also reinforced by previous research from Thuda et al. (2019) where it can be proven that human resource policies and productivity influence company performance.

Influence Human Capital Management towards talent pool management

The role of human capital management in talent pool management according to research results is positive and significant. Thus, a Human Capital management program was developed The Human Capital Division of Bank SulutGo, under the supervision of the General Director, if it continues to run well and with direction, can minimize the existence of HR competency gaps, so that it can produce more candidates for future leaders who are mapped in talent pool. Jung et al. (2023) in their research also stated that effective talent management is crucial in business competition. For this reason, human resources are needed to be managed well so that they have a competitive advantage for the company.

The Influence of Human Capital Management on Bank Performance through talent pool management

In the results of this research, it can be proven that the direct influence of human capital management on bank performance through talent pool management shows significant results. Or it can be concluded the role of Human Capital management in HR development of Bank SulutGo, through the program talent pool can influence bank performance, with managerial implications within the company that supports the implementation of policies related to human resources, customer orientation, productivity and efficiency. As for previous research in Kiran et al. (2022) shows the influence of HR management in improving the performance of an organization and is mediated by human resource analysts. Apart from that Iyiegbuniwe, et al. (2022) found that there is a positive and significant influence of talent management on bank performance. From the results of resource management research

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

Based on the results of the research and discussions that have been made, the following conclusions are drawn:

1. Human capital management has a significant positive effect on PT bank performance. Bank SulutGo.
2. Human capital management has a significant positive effect on PT talent pool management. Bank SulutGo.
3. Talent pool management has a significant positive effect on PT bank performance. Bank SulutGo.
4. Human capital management has a significant positive effect on PT bank performance. Bank SulutGo through talent pool management.

Suggestion

Based on the research results, discussion and conclusions, the suggestions that the author can give are as follows:

1. The success factor for a company is determined by highly talented human resources. Great organizations are always built by great people, therefore, apart from managing human capital and talent pool, it is absolutely necessary to implement it. Apart from that, Bank SulutGo needs a Human Capital Management Framework that is able to provide added value and sustainable growth for its talents so that employees who excel can fulfill the leadership and expertise regeneration process within the company so that it continues to have a positive impact on the growth of the bank's performance.
2. It is hoped that future researchers can study this other variables that the author has not used to enrich insight regarding other factors that can significantly influence bank performance from different perspectives.

BIBLIOGRAPHY

1. Akyuwen, Roberto, and Caroline, M. Comparison of Increasing Financial Inclusion and Development Indicators in Indonesia. *Mode*. 31(1). 96 – 109.
2. Armstrong. 2012. *Strategic Human Resources Management*. Jakarta: PT. Bhuana Popular Science.
3. Capgemini. 2018. *World Fintech Report 2018: in collaboration with LinkedIn and Efma*, Paris.
4. Erwansyah, M., Sulastini, H., and Hereyanto. 2018. The Influence of Competency, Work Discipline and Work Environment on Employee Performance (Survey at PT. Bank Negara Indonesia (Persero) Tbk Muara Teweh Branch Office, North Barito Regency). *Journal of Business and Development*. 7(1), 32–40.
5. Kiran, VS, Shanmugam, V., Raju, RK, and Kanagasabapathy, JR 2022. Impact of Human Capital Management on Organizational Performance with the Mediation Effect of Human Resource Analytics. *International Journal of Professional Business Review*. 7(3),1 – 27.
6. M, Naely, A., and Mahayanti, L. 2022. Talent Management and Career Development Influence on Employee Performance. *Managerial Journal*. 9(3), 338 – 350.
7. Mangkunegara, AAAP 2017. *Corporate Human Resources Management*. Bandung: Rosdakarya Youth.
8. Mukiminin, A. 2017. *Strategic Management of Human Capital in Education*. Yogyakarta: UNY Press.
9. Sundram, S., Venkateswaran, P.S., Jain, V., Yu, Y., Yapanto, L.M., Raisal, I., Gupta, A., & Regin, R. (2020). The Impact of Knowledge Management on the Performance of Employees: The Case of Small Medium Enterprises. *Productivity Management*, 25(1S), 554–567.
10. Neeliah, H., and Seetanah, B. (2016). Does human capital contribute to economic growth in Mauritius. *European Journal of Training and Development*, 40(4).
11. Panuluh, TBD (2019). The Influence of Work Discipline on Employee Performance at PT Asuransi Ramayana Bandung. 6(3), 6093– 6100
12. Rachim, R., Riadi, S., Paminto, A., Defung, F., Suharto, R and Setini, M. 2021. Financial services authority on profitability with external factors as moderating variables at regional development banks in Indonesia. *Accounting*. 7(6), 1445-1454.

13. Raeisi, Z., Morteza, Nicki, Taghavi, Seyed, Masoud., and Janpors. 2023. The Relationship between Talent Management Practices and Employee's Innovative Behavior in RandD Units: The Mediating Role of Job Competency Development. *International Conference on Innovation and Marketing*. 1 – 14.
14. Santoso, IR, Harsanto, M., Sulila, I., and Bahsoan, A. (2020). Risk Management of Musyarakah Mutanaqisah Contract in Sharia Banks in Indonesia: Legal and Operational Issues. *International Journal of Applied Business and International Management*. 5(3), 41–50.
15. Schlechter, A., Hung, A., and Bussin, M. 2014. Understanding talent attraction: The influence of financial reward elements on perceived job attractiveness. *SA Journal of Human Resource Management*. 14(1) 1-13.
16. Schermerhorn JR, Osborn RN, Bien MU, Hunt JG. 2012, „Organizational Behavior International Student Version' John Wiley & Sons (Asia) Pte. Ltd. 12 th edition, New Jersey, 07030.
17. Sugiyono. 2019. *Quantitative, Qualitative and RandD Research Methods*. Bandung: Alfabeta.
18. Suroso. A., Anggraeni, I, A., and Andriansyah. 2017. Optimizing SMEs' Business Performance Through Human Capital Management. *European Research Studies Journal*. 20(4), 588 – 599.
19. Susilo, Heru, S., and Rindiantika, O. 2018. The Influence of Job Satisfaction on Employee Performance with Organizational Citizenship Behavior as an Intervening Variable. *Journal of Business Administration*. 64(1), 28 – 35.
20. Tatik, S. 2017. Talent Management: A Review of Theoretical Perspectives and A Guideline for Practioners. *Nile Journal of Business and Economics*. 2(4), 40–56.
21. Thuda, A. Sar, J., and Maharani, A. 2019. Employees Perception of Human Capital Practices, Employee's Productivity, and Company Performance. *Integrated Journal of Business and Economics*. 3(3), 240 – 250.
22. Yarnall, Jane. 2011. Maximizing the effectiveness of talent pools: a review of case study literature. *Leadership and organization Development Journal*. 32(5), 510 – 526.