



Smart Kids, Smart Future: Human Resource and Financial Management Education for the Younger Generation PERMAI Penang Island, Malaysia

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Abstract

This article discusses the results of a Community Service (PKM) activity entitled Smart Kids, Smart Future: Human Resource and Financial Management Education for the Young Generation of PERMAI Pulau Pinang, Malaysia. This activity focused on improving the knowledge and skills of the younger generation in the areas of human resource management, financial literacy, planning, the application of sharia financial principles, and creativity in designing business ideas. Interactive and practical learning methods were applied to ensure that participants not only understood the theory but were also able to implement it in a real-world context. The results of the evaluation through pre-tests and post-tests showed a significant improvement in all indicators measured. Participants' understanding of HR management increased sharply, especially in planning and task distribution. Basic financial literacy and Islamic finance principles also experienced substantial strengthening, enabling participants to integrate financial aspects with Islamic values. In addition, creativity in developing simple business ideas proved the participants' ability to combine knowledge with relevant innovation. Overall, this programme successfully achieved its stated objectives, namely equipping the younger generation with managerial and financial competencies that support economic independence and an understanding of Islamic values. This success provides an important foundation for the development of more comprehensive and sustainable follow-up programmes.

Keywords: Human Resource Management, Management Finance, Young Generation

Abstrak

Artikel ini membahas hasil dari kegiatan Pengabdian kepada Masyarakat (PKM) bertajuk Smart Kids, Smart Future: Edukasi Manajemen SDM dan Keuangan untuk Generasi Muda PERMAI Pulau Pinang, Malaysia. Kegiatan ini difokuskan pada peningkatan pengetahuan dan

keterampilan generasi muda dalam aspek manajemen sumber daya manusia, literasi keuangan, perencanaan, penerapan prinsip keuangan syariah, serta kreativitas dalam merancang ide usaha. Metode pembelajaran interaktif dan praktis diterapkan untuk memastikan peserta tidak hanya memahami teori, tetapi juga mampu mengimplementasikannya dalam konteks nyata. Hasil evaluasi melalui pre-test dan post-test menunjukkan peningkatan signifikan pada seluruh indikator yang diukur. Pemahaman peserta mengenai manajemen SDM meningkat tajam, terutama dalam perencanaan dan pembagian tugas. Literasi keuangan dasar dan prinsip keuangan syariah juga mengalami penguatan yang substansial, sehingga peserta mampu mengintegrasikan aspek finansial dengan nilai-nilai islami. Selain itu, kreativitas dalam menyusun ide usaha sederhana membuktikan kemampuan peserta untuk menggabungkan pengetahuan dengan inovasi yang relevan. Secara keseluruhan, program ini berhasil mencapai tujuan yang dirumuskan, yakni membekali generasi muda dengan kompetensi manajerial dan finansial yang mendukung kemandirian ekonomi serta pemahaman nilai-nilai syariah. Keberhasilan ini menjadi dasar penting untuk pengembangan program lanjutan yang lebih komprehensif dan berkelanjutan

Kata kunci: Generasi Muda, Manajemen, Keuangan, Manajemen SDM

Introduction

The rapidly developing era of globalisation and digitalisation requires the younger generation to have comprehensive life skills, not only in academic fields but also in self-management and finance. The current period is known as the ‘digital era,’ and digital transformation has become a global consensus among companies. Technologies such as 5G, cloud computing, big data, artificial intelligence, IoT, blockchain, and other technologies have become driving forces and facilitators in the world of work.(Zhang & Chen, 2024). In facing this era of digitalisation, the younger generation needs to prepare themselves.

Adolescence is an excellent time to begin understanding the concepts of self-management and basic financial management, as this phase is often referred to by experts and religious leaders as a period of particular importance due to its specific nature (Atiqah et al., 2024). The ages of 7–18 are a crucial phase in the formation of character, mindset, and habits that will influence children's future lives.

Self-management is a very important aspect of an individual's life, which includes the ability to regulate, control, and direct one's own behaviour towards achieving desired goals (Parham et al., 2024). Financial literacy education is essential for young children, as introducing financial literacy at an early age will help them become accustomed to managing their finances and will be beneficial in the future (Rapih, 2016). Therefore, early education is necessary so that they are able to manage their resources wisely, both personal resources (human resource management) and financial resources.

Pertubuhan Masyarakat Indonesia (PERMAI) in Penang, Malaysia, is a forum for Indonesians living in Malaysia, including children and young people who are pursuing their education. The presence of this community provides a strategic space for providing useful

education, particularly in the fields of human resource management and finance. This is important because most children in expatriate communities often face challenges in cultural adaptation, education, and self-management skills that can support their future success.

Human resource management is an art in managing people in institutional activities (Supiani et al., 2022). The main objective of human resource management is to utilise human resources effectively to meet strategic needs (Hamouche, 2021). The concept of human resource management (HRM) generally includes tasks such as human resource preparation, human resource management, strategic recruitment, employee training, compensation and development management, efficiency, employee relations, health services, employee satisfaction, and the provision of employee services (Anwar & Abdullah, 2021). However, the activities will only focus on how children and adolescents can recognise the basic concepts of self-management and managing others. Human resource management in the context of children and adolescents can be interpreted as the ability to recognise one's potential, manage time, build discipline, and develop social and leadership skills. These skills are crucial for children to become structured, confident individuals with a focus on self-development.

Financial education is an important aspect in improving one's managerial skills (Rostini et al., 2023). Therefore, financial management education is taught through this activity with good self-management skills, they will find it easier to face various challenges, both in the educational environment and in everyday life. Financial literacy includes the ability to understand and effectively use various financial skills, including personal financial management, budget planning, and investment (Chong et al., 2021). The implementation of social and emotional learning can be a means to strengthen self-management and social interaction skills (Handayani et al., 2024).

In addition to self-management, financial literacy is also one of the key skills that must be introduced from an early age. Financial literacy is important to instil from an early age because the financial knowledge and experience instilled can foster a positive culture, such as being able to manage money well and understanding the meaning of money (Hanifah et al., 2022). Many studies show that an understanding of good financial management can influence a person's lifestyle as an adult, as in the study (Luhsasi, 2021). Which concluded that financial management influences a person's lifestyle. Children who are taught from an early age about financial planning, pocket money management, and the values of thrift and financial responsibility tend to have wise consumption patterns and are not easily tempted by a consumptive lifestyle (Madsari et al., 2025).

Awareness of the importance of human resource management and financial literacy is often not a priority, especially among migrant communities. Most children still focus on academic aspects, without acquiring adequate life skills. A lack of self-management and financial literacy skills will result in poor decision-making (Pitri et al., 2023). This has the potential to cause problems in the future, such as difficulty in managing time, inability to work in a team, and a lack of awareness in managing personal finances. Given these conditions, community service programmes that teach these two important skills are highly relevant and urgent.

Through the programme ‘Smart Kids, Smart Future: Human Resource and Financial Management Education for the Young Generation of PERMAI Penang, Malaysia’, it is hoped that Indonesian children in Malaysia can gain a basic understanding and skills on how to manage themselves and their finances effectively. This activity is designed to be interactive and enjoyable, so that participants not only receive the material, but are also able to put it into practice in their daily lives.

With this educational background, the young generation of PERMAI is expected to grow into individuals with character, independence, and intelligence in making decisions, both in terms of self-management and finance. This is in line with the vision of shaping a golden generation that is globally competitive, has integrity, and possesses comprehensive life skills. Furthermore, given that young children learn through real and concrete experiences, a practical and tangible method is required for early childhood education (Rochmah et al., 2022). This programme also represents a tangible contribution by Indonesian universities in supporting human development, not only domestically but also within the international community, particularly among Indonesians living abroad.

Method

Implementation of the Activities

The implementation of the ‘Smart Kids, Smart Future: Human Resource and Financial Management Education for the Young Generation of PERMAI Penang, Malaysia’ programme is systematically designed through several stages to ensure that the objectives of the activity are achieved optimally. Each stage is designed to provide an interactive, applicable learning experience that is relevant to the needs of the younger generation in facing future challenges. The following are the stages of implementation of the activity:

1. Preparation Stage

At this stage, coordination with PERMAI Pulau Pinang is carried out to determine the schedule of activities, number of participants, and technical requirements. The implementation team also prepares training materials in the form of interactive modules, presentations, handouts, and educational videos. In addition, supporting media for financial simulations and group activities are prepared to make the activities interesting and easy for participants to understand.

2. Introduction and Motivation Session

The activity begins with an opening session explaining the programme's objectives and the benefits to be gained by participants. To create a pleasant atmosphere, ice breaking is conducted with interactive games. Next, motivation is provided on the importance of financial literacy and human resource management to build a smart and planned future.

3. Human Resource Management Training

Participants are introduced to the basic concepts of human resource management, such as role distribution, leadership, and teamwork. The methods used are group discussions, case studies, and role plays. Through these activities, participants are trained to work together, communicate, and lead small groups in completing specific tasks.

4. Financial Management Education

The material covered includes how to manage finances, prepare a budget, distinguish between needs and wants, and the importance of saving. In addition to theory, simulation games such as 'Mini Market Simulation' are conducted, where participants are given virtual money to shop according to their needs. Participants are also introduced to Islamic financial principles, such as the prohibition of usury, zakat, and almsgiving as a form of social care.

5. Introduction to Islamic Entrepreneurship

Participants are invited to brainstorm simple business ideas that they can apply in their surroundings. This is followed by a small business simulation, where participants are given limited capital to practise the buying and selling process. This activity aims to foster an entrepreneurial spirit, creativity, and decision-making skills. In addition, participants are given a basic understanding of Islamic business ethics.

6. Evaluation and Feedback

To measure the success of the programme, pre-tests and post-tests are conducted to determine the increase in participants' understanding of the material provided. In addition, a joint reflection session is held to hear participants' experiences, their impressions of the activities, and feedback from PERMAI so that future programmes can be improved.

7. Follow-up and Sustainability

As a form of program sustainability, a communication group is created through WhatsApp as a medium for mentoring and sharing digital materials, such as e-booklets and learning videos. The implementation team also monitors the application of the knowledge gained through follow-up discussions 1-2 months after the activity is completed.

Community Service Activities

No	Activity Stages	Activity Description	Method
1	Preparation	Coordination with PERMAI, schedule preparation, module development, and media preparation	Coordination & design
2	Introduction & Motivation Session	Program introduction, ice breaking, motivation on the importance of human resources and financial literacy	Interactive lectures & games
3	Human Resource Management Training	Introduction to HR concepts (cooperation, leadership) through discussion and role play	Group discussion & simulation
4	Financial Management Education	Education on budgeting, saving, needs vs. wants, sharia principles, shopping simulation	Interactive lectures & simulation
5	Introduction to Entrepreneurship and Sharia Business Ethics	Brainstorming business ideas & small business simulations	Workshops & practice
6	Evaluation & Reflection	Pre-test & post-test, joint reflection, feedback from participants and partners	Tests & discussions
8	Certificate Presentation and Documentation	Presenting awards to participants and schools	Documentation

Community Service Method

The service methods used in this activity are designed so that participants can gain a comprehensive and practical understanding of human resource management and financial literacy. The approach used is participatory, educational, and interactive. The following is a description of the methods:

1. Activity Preparation

The activity preparation stage is a very important first step to ensure that the entire programme runs smoothly and in accordance with its objectives. This preparation is carried out through three main aspects, namely needs analysis, material preparation, and coordination with partners. These three components are interrelated to create a programme that is targeted, effective, and has a positive impact on participants.

a. Needs Analysis

A needs analysis is carried out to determine the initial conditions of the participants and decide on the most relevant material. This process is carried out through initial communication with PERMAI Pulau Pinang administrators and observation of the characteristics of the participants, most of whom are young people. The results of the analysis show that participants need a practical understanding of human resource management, such as role distribution and leadership, as well as basic financial literacy, including budget management, saving, and sharia financial principles. This information forms the basis for developing a programme that is tailored to the needs and level of understanding of the participants.

b. Material Development

After the needs analysis was conducted, the next step was to develop the training material. The material focused on two main topics, namely human resource management and sharia-based financial management. The HR management material covered an introduction to teamwork, communication, leadership, and role play to train these skills. The financial management material covers the concepts of personal financial management, budget planning, the difference between needs and wants, the importance of saving, and the application of Islamic principles (prohibition of usury, zakat, and almsgiving). To make it more interesting and easier to understand, the material is presented in the form of modules, presentation slides, educational videos, and interactive media such as financial simulation games.

c. Coordination with Partners

Coordination with partners is carried out to ensure that the programme runs smoothly and in accordance with the expectations of both parties. The community service team maintains intensive communication with the PERMAI Pulau Pinang management to agree on the implementation schedule, location of activities, number of participants, and facilities required. In addition, discussions were held on the local social and cultural context so that the material provided would be more relevant and easily accepted. Partners also played a role in providing information about the participants' conditions, assisting with venue preparations, and

supporting the publication of activities. This coordination was key to building solid cooperation between the implementation team and partners.

2. Conceptual Framework

The conceptual framework of this programme was developed to illustrate the relationship between the problem, the intervention activities, and the expected outcomes. The programme is based on the problem of young people's low understanding of human resource management and financial literacy, which can affect their independence and readiness to face future challenges. The conceptual framework of the community service activities can be seen in the following figure.

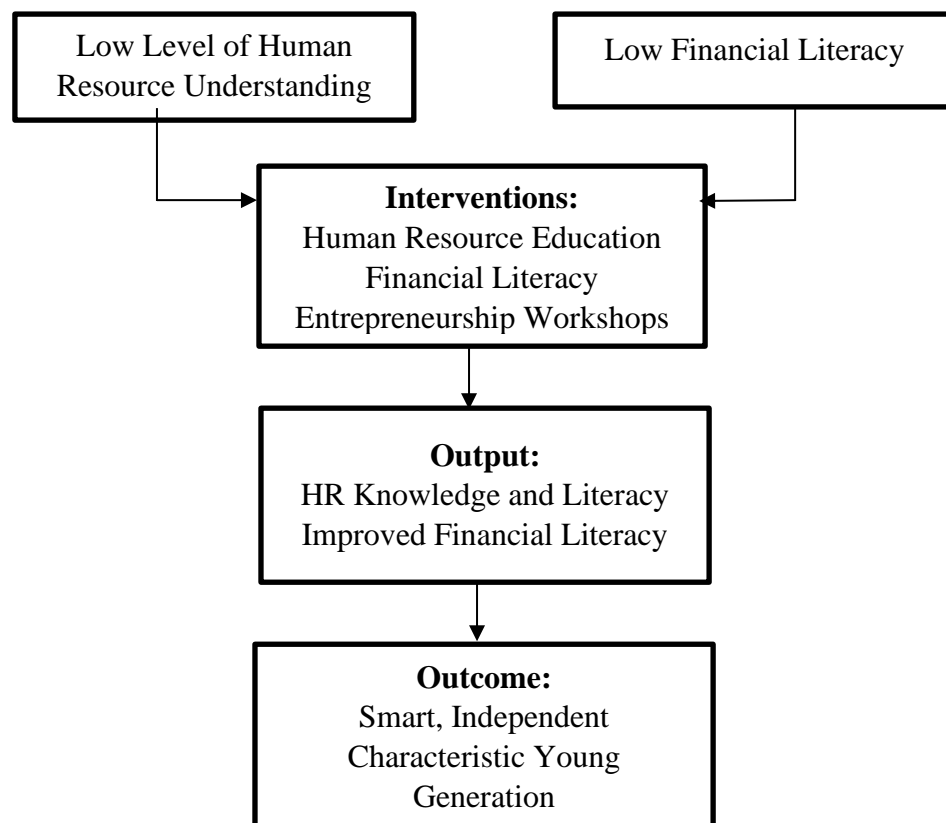


Figure 1. Conceptual Framework

Result and Discussion

This International Community Service activity was carried out in accordance with the plan that had been prepared together with PERMAI Pulau Pinang partners. There were 30 participants in the activity, consisting of teenagers and students who are members of PERMAI. The entire series of activities, including the introduction session, material delivery, practical simulations, group discussions, entrepreneurship workshops, and evaluations and reflections, ran smoothly. The participants' enthusiasm was evident from the start of the activity, as demonstrated by their full attendance and active participation in each session.

In the initial session, participants were introduced to the objectives and benefits of the activity through interactive lectures. Ice breaking was conducted to create a pleasant atmosphere so that participants could be more focused and enthusiastic. Participants also

received motivation on the importance of human resource management and financial literacy for a better future. Based on observations, most participants responded positively, as seen from their involvement in answering questions posed by the facilitators.



Figure 2. Presentation by the Community Service Team

Human resource management training covers an introduction to the concepts of teamwork, role sharing, leadership, and effective communication. Participants are divided into small groups to conduct role plays in solving the case studies provided. As a result, participants are able to demonstrate a good understanding of working together and managing task sharing. In the simulation, there is a noticeable improvement in communication skills, with participants supporting each other to achieve group goals.

In the financial literacy session, participants were given an understanding of simple budgeting, the importance of saving, and the difference between needs and wants. This material was supplemented with a ‘Mini Market’ simulation in which participants were given virtual money to shop according to their needs. The simulation results showed that most participants were able to manage their money appropriately and avoid unnecessary purchases. Participants also understood the concept of sharia-based financial management, such as the prohibition of usury, the importance of zakat, and almsgiving as a form of social responsibility.



Figure 3. Entrepreneurship and Sharia Business Ethics Workshop

The activity continued with an introduction to entrepreneurship aimed at fostering a business spirit among participants. In this session, participants were invited to brainstorm simple business ideas that were relevant to their environment. Some of the ideas that emerged included culinary businesses, handicraft products, and creative services. After that, a small business simulation with limited capital was carried out so that participants could experience the buying and selling process first-hand. This activity provided participants with very useful practical experience.

To measure the success of the activity, a pre-test and post-test were conducted for all participants. The evaluation results showed an average score increase of 40% after participating in the activity. Before the training, most participants did not understand how to prepare a budget and the importance of role distribution in a team. After the training, they were able to explain these concepts well and put them into practice through the simulation. In addition, participants gave positive responses in the satisfaction questionnaire, with 90% of participants stating that this activity was useful.

The positive impact of this activity can be seen from the increased awareness of participants regarding the importance of human resource and financial management from a young age. Some participants even shared their plans to start saving and form small groups to develop business ideas. As a form of sustainability, the community service team created a WhatsApp group as a means of mentoring and sharing digital materials, such as e-booklets and educational videos. This aims to ensure that participants continue to receive guidance and can apply the knowledge they have acquired in their daily lives.

To determine the extent of the participants' increased understanding and skills after participating in this PKM activity, measurements were taken through pre-tests and post-tests. The pre-test was given before the training session began to measure participants' initial knowledge of human resource management and financial literacy. Meanwhile, the post-test was conducted after the entire series of activities was completed to assess the learning outcomes obtained. A comparison between the pre-test and post-test results provides an overview of the program's effectiveness in improving participants' competencies. The following diagram presents the measurement results visually for easier analysis.

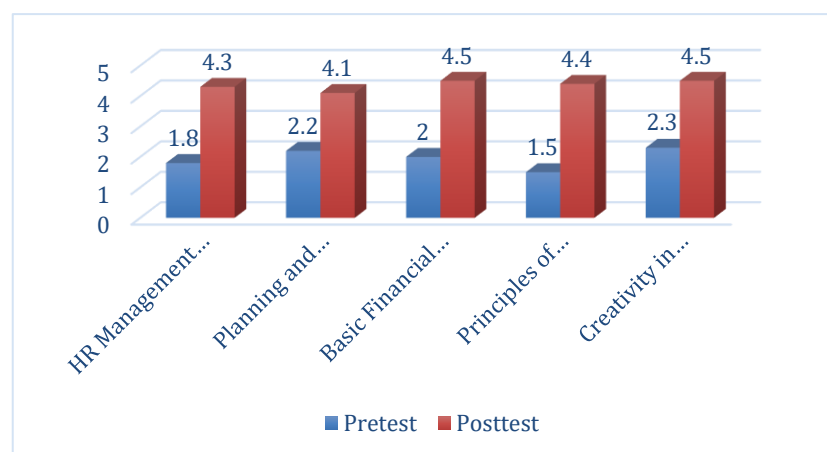


Figure 4. Pretest and Posttest Results

Based on the diagram above, there was a significant increase between the pre-test and post-test scores on five key indicators:

1. Human Resource Management Concepts

The average pre-test score was 1.8, while the post-test score increased to 4.3. This shows that participants' understanding of human resource management concepts improved significantly after the training.

2. Planning and Task Distribution

The pre-test results showed a score of 2.2, while the post-test reached 4.1. This increase indicates that the training was effective in teaching good work planning and task distribution.

3. Basic Financial Literacy

Participants initially obtained an average score of 2.0, which then rose to 4.5 after the training. This means that the basic financial literacy material was very helpful in improving participants' understanding of financial management.

4. Sharia Financial Principles

The increase from 1.5 on the pre-test to 4.4 on the post-test shows that education on sharia financial principles succeeded in broadening participants' knowledge, especially regarding the concepts of usury prohibition, zakat, and infaq.

5. Creativity in Business Planning

The pre-test score was only 2.3, while the post-test score reached 4.5, indicating that the training encouraged participants to be more creative in making simple business plans.

Overall, all indicators showed a significant increase (more than 80%), proving that this PKM activity was very effective in improving the knowledge and skills of the young generation of PERMAI Pulau Pinang in relation to human resource management, financial literacy, and the application of Islamic financial values in business planning.

The results of the comparison between the pre-test and post-test show a very significant increase in all indicators measured. This increase reflects the effectiveness of PKM activities in achieving the planned objectives, namely providing education on human resource management and financial literacy to the younger generation of PERMAI Pulau Pinang.

The first indicator, HR Management Concepts, increased from 1.8 to 4.3. This indicates that participants who previously had limited understanding of HR management were able to understand basic concepts such as the role, function, and importance of HR management in daily life and in organisations after the training.

In the Planning and Task Distribution indicator, there was a jump in value from 2.2 to 4.1. This increase shows that interactive learning methods, such as group discussions and role simulations, were effective in helping participants understand the importance of good planning and proportional task distribution in a team or organisation.

The Basic Financial Literacy indicator experienced the highest increase, from 2.0 to 4.5. This indicates that the topic of financial literacy, which covers income, expenditure, and savings management, is highly relevant and needed by participants. The high level of interest among participants in this material may be due to the practical need to manage personal finances from a young age.

Meanwhile, the Sharia Finance Principles indicator increased from 1.5 to 4.4. This increase shows the success of the training in providing an understanding of the basic principles of sharia finance, such as the prohibition of usury, the importance of zakat, and the concept of risk sharing in transactions. This is in line with the activity's objective of instilling Islamic economic values in financial management.

Finally, the Creativity in Business Planning indicator increased from 2.3 to 4.5. This shows that participants not only understand theoretical concepts but are also able to translate them into creative ideas for designing simple businesses. Group discussions and business plan development practices were the main factors supporting this success.



Figure 5. Group photo with participants and the Community Service Team

Overall, these findings indicate that the educational approach used in this PKM activity is effective in improving participants' understanding, skills, and awareness of human resource management and financial literacy based on sharia values. Significant improvements in all indicators indicate that this activity not only provides theoretical knowledge but also encourages practical application in everyday life.

Conclusion

This PKM activity successfully had a positive impact on improving the knowledge and skills of the younger generation of PERMAI Pulau Pinang in the fields of human resource management, planning, financial literacy, Islamic finance principles, and creativity in business planning. The pre-test and post-test results showed a significant increase in all indicators measured, reflecting the effectiveness of the interactive and practical learning methods applied during the activity.

Participants' understanding of human resource management concepts improved rapidly, followed by their ability to effectively plan and divide tasks. Basic financial literacy and Islamic finance principles also improved significantly, so that participants not only understood general financial management but were also able to apply Islamic values in practice. In addition, the participants' creativity in designing simple business ideas showed that they were able to integrate the knowledge they had acquired with relevant innovations.

With these results, it can be concluded that this PKM ran well and in accordance with the objectives that had been formulated, namely to equip the younger generation with knowledge and skills that can support economic independence, good human resource management, and an understanding of Islamic financial values. This success forms the basis for the development of a more comprehensive and sustainable follow-up program.

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