

THE IMPACT OF INDUSTRIAL REVOLUTION 4.0 ON HUMAN RESOURCE MANAGEMENT PRACTICES IN INSURANCE SECTOR

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ABSTRACT

This paper is aimed at understanding the impact of industry 4.0 on HRM Practices in Insurance sector with the use of specific technologies. The Fourth Industrial Revolution's usage of robotics in business helps to boost production and lower the likelihood of product failure. The fact to be accepted that it causes a number of HR concerns, including employee reduction, employee training, employee mental stability, and employee physical stability employees, etc. Industry 4.0 made HRM Practices easy, accurate, and fast. To understand the effect of Industrial Revolution on HRM in insurance sector functions such as induction, recruitment, selection, training and development, performance management a quantitative method was used, and a questionnaire administered to elicit the data to emphasize HRM practices' opinions on how Industry 4.0 will affect the insurance industry. The aim of the article is to examine the best suitable HRM practices which can promote the climate of modernization and learning in the Insurance sector, and to match with the pace of Industry 4.0, and analyse the effect of industry 4.0 on HRM practices in Insurance sector. The study is descriptive and based on both primary and secondary data. The collection of primary data is done through employee survey and secondary data collected from magazines, published resources, Journals published. This paper is an experiment to analyse the impact of industrial revolution 4.0 on HRM practices in insurance sector.

KEYWORDS: Industrial Revolution 4.0, HRM Practices, Artificial Intelligence, Insurance Sector.

Introduction

The fourth industrial revolution, or Industry 4.0 (IR4.0), remarks to the developments in manufacturing and chain production. The term "industry 4.0" was originally used in 2011 to increase German competitiveness in the production industry. Politics, academics, and business are some of the pioneers in this profession. The German federal government approved the idea and will use it in its High-Tech Strategy for 2020'

Today, discussions about modern business are said to revolve around Industry 4.0. In the era of the digitalization process, it is measured as a sociotechnical system that organizes the relationships between human capital, businesses, technology, production systems, production, and consumption.

The industrial effects of 4.0 are expected to reflect in all areas of scientific progress. There are assumptions that HRM theories will need to rely on improving the environment, social responsibility and ethical dimensions as communities and workers demand that businesses increasingly respond to these global challenges more strategically, even though it is very difficult to predict certain facts. Companies who do not adapt to a changing environment may find it difficult to compete in the evolving "race" for talent, as employer branding becomes a crucial factor in choosing a young generation of workers. A greater emphasis on proactive human resource planning, global and local environmental problem-solving, and the delegation of many traditional tasks to managers and outside service providers will be required of human resource professionals.

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Industry 1.0 – Mechanisation

In the 18th century, coal and steam were the main sources of energy for the first industrial revolution. The steam engines utilized in the garment business were able to create 20 times as much as the original raw labour used in the industry. Similar to how they could move products over long distances and make things available, steam locomotives multiplied trade.

Industry 2.0 - Electrification

The invention of electricity was a result of revolution of industry in 19th century, when firms installed assembly lines to produce large quantities of items. The idea of a shop floor with an assembly line and an organized, process-oriented approach to completing production with the required quality and timeliness was capitalized on by visionaries like Henry Ford and others, where the effort of human was decentralized to attending only one function, giving specialization and refining the quality of products.

Industry 3.0 - Automation & Globalisation

In the 20th century, Industry 3.0 first appeared in the late 1970s or early 1980s. Using computers and memory-programmable controllers, it was a semi-automated version of 2.0. The growth of new technologies made it possible for the complete production process to be partially or even entirely automated while maintaining higher levels of accuracy.

Industry 4.0 – Digitisation

It was about intelligent, cognitive, data-driven format of industry capability. Industry 4.0 had adapted to become more interoperable, Decentralized, Real time, improved virtualisation, Modular and very flexible in operative procedures for the manufacturing industry to get more seamless.

Industry 5.0 – Personalization

Industry 5.0 is all about how machines can speed up and increase the productivity of men at work. It alludes to how technology facilitates the required interaction between humans and machines. Industry 5.0 will put a strong emphasis on simplifying procedures and minimizing human effort and hazards through machine and human collaboration made possible by artificial intelligence, (IoT) Internet of Things, and machine learning.

Review of Literature

Dr. Padmanabhan V (2021), In the study, the researcher has found how Industry 4.0 has affected current methods of HRM and benefit of businesses by this transformation to perform better. It emphasizes the essential for HR managers to adopt a proactive approach towards digital transformation and prepare their workforce for the changes brought about by Industry 4.0. The study also identifies and offers solutions for the difficulties HR managers encounter while using Industry 4.0 technology.

Diana Puhovichova (2022), The industrial revolution four, it is found or Industry 4.0, and its effects on human resource management are the focus of this study. It highlights the essential for organizations to familiarize to the changes brought about by Industry 4.0 and to prepare their workforce accordingly. The paper offers suggestions on how businesses might do this through digitization and the growth of new employee behaviors, attitudes, and skills. It also identifies significant benefits and challenges of implementing new HR strategies in the framework of 4.0 Industry.

Periasamy Vidhya Priya(2022),The effect of 4.0 Industry is discussed in this article on HRM. It explores how specific technologies have made HR processes more efficient, accurate, and fast. Furthermore, the report evaluates how Industry 4.0 will affect cost-effectiveness, process automation, and employee engagement.

MR. S. Senthur Pandian (2018), this paper explores 4.0 impacts on the revolution of industries on HRM. Innovations in robotics, artificial intelligence, nanotechnology, quantum computing, and biotechnology, the internet of things, 3D printing, and autonomous vehicles are what define the fourth industrial revolution. While new technologies present chances for higher productivity and a decline in product failure, it also presents the problems for HR managers, including the need for downsizing and retraining as well as guaranteeing the mental and physical stability of employees. The discussion of successful survival ideas in these difficulties finishes the essay.

SyechIdrus (2023), in this paper the growth of HRM from personnel management to human resource management and finally to human capital management. It emphasizes the essential for HRM to be in line with economic and social situation, including globalization, innovation, sustainability, and

diversity. The paper also highlights the challenges and opportunities presented by Industry 4.0 and its importance in the new business culture with the empowerment of behaviour and performance required for individual and organizational learning.

Objectives of the Study

- To understand the industry 4.0 impact on HRM practices.
- To analyse industry 4.0 impact on HRM practices in Insurance sector

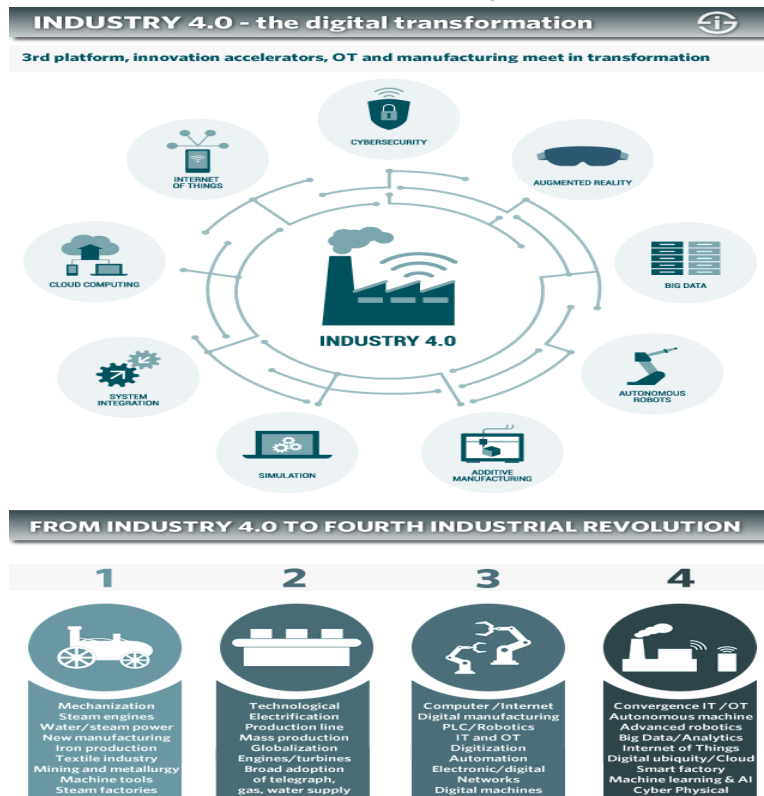
Research Methodology

The present study is a descriptive in nature and data collected both primary and secondary sources. The primary data was collected through employee survey and secondary data collected magazines, published resources, Journals published on the subject, books published, newspapers. Sample size is 77 employees drawn from the insurance sector my study was focused on HR professionals from different Insurance sector so the questionnaire has been asked to fill by HR professionals from varied insurance sectors.

The Impact of Industry 4.0 on The HRM Practices

The Fourth Industrial Revolution hides the boundaries between human capital and advances in technology. The ensuing modifications have an effect on individuals along with businesses produce, and they alter the future form of employment. A mechanism for change in HRM is being developed. Human resources must thus adjust to the current events as they will not immune to the situation that has developed. The need of intelligent human resource management—also known as "Smart HR 4.0"—is highlighted in the next section. Established companies are under pressure to adapt their personnel procedures to the rapidly changing technological environment.

Intelligent employees The 4.0 Industrial Revolution is giving rise to a brand-new idea called 4.0, which combines advances in digital technologies like the Internet of Things, large data, artificial intelligence, and quick data networks like 4G and 5G to manage the workforce of the future.



Source: i-scoop.eu/industry-4-0/

Smart factories need certain characteristics, which cyber-physical systems provide. These characteristics include, mentioning just two, track and tracing functionality and remote monitoring from the Industrial Web of Things.

4.0 industry is described as "a term for the current trend of automation and data exchange in manufacturing technologies, including cyber-physical systems, the Internet of things, cloud computing and cognitive computing and creating the smart factory."

Data Analysis and Interpretation

Table 1: Industries 4.0 Impacts on HR Practices

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	56	72.7	72.7	72.7
Agree	17	22.1	22.1	94.8
Neutral	4	5.2	5.2	100.0
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.32	
Std. Deviation			.572	

Source: Field Survey

The above Table shows that, 72.7% respondents agree strongly on Industry 4.0 has an impact on HR practices. 22.1% respondents agree with this. 5.2% respondents gives neutral opinion. Overall, the data suggests that Industrial revolution 4.0 is perceived positively by the majority of respondents about its impact on HR practices. The average response is closer to "Strongly Agree," with relatively low variability in responses (as indicated by the low standard deviation). This indicates a strong consensus among the surveyed individuals regarding the positive impact of Industrial revolution 4.0 on HR practices.

Table 2: Special Skills are Required to use Emerging Technologies

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	48	62.3	62.3	62.3
Agree	20	26.0	26.0	88.3
Neutral	9	11.7	11.7	100.0
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.49	
Std. Deviation			.700	

Source: field Survey

The above Table shows that, 62.3% of respondents agree strongly that using new, emerging technologies necessitates having specific skills and competencies. 26% respondents agree. 11.7% respondents are neutral. The data shows respondents a strong consensus that special skills and competencies are indeed required when using new emerging technologies. The average response leans towards "Strongly Agree," with a moderate level of variability in responses (as indicated by the standard deviation). This indicates a strong agreement among the surveyed individuals regarding the importance of specialized skills to be updated with emerging technologies.

Table 3: HRM Practices Improved with the use of Industry 4.0 Technologies/Components

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	36	46.8	46.8	46.8
Agree	30	39.0	39.0	85.7
Neutral	11	14.3	14.3	100.0
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.68	
Std. Deviation			.715	

Source: field Survey

The above Table shows that, 46.8% respondents of insurance sector agree strongly that using Industry 4.0 technologies/components has improved their HRM practices. 39.0% employees agree with this. 14.3% are neutral. The data suggests that Industry 4.0 technologies as beneficial for many HRM practices, potentially enhancing efficiency, data-driven decision-making, and employee experiences.

Table 4: Need to change /restructure the Present HRM Practices

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	32	41.6	41.6	41.6
Agree	30	39.0	39.0	80.5
Neutral	13	16.9	16.9	97.4
Disagree	2	2.6	2.6	100.0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.81	
Std. Deviation			.812	

Source: field Survey

The above Table shows that, those who are employed in the insurance sector, 41.6% agrees strongly with necessity to change or restructure current HRM practices. 39.0% staff employees agree. 16.9% employees give neutral opinion. Whereas 2.6% disagree. This indicates recognition among respondents about area for improvement or adaptation in HRM practices in order to meet changing organizational needs, emerging technologies, and workforce dynamics.

Table 5: Modern Methods of Recruitment are Adopted by the Organizations

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	41	53.8	53.8	53.
Agree	27	35.1	35.1	88.3
Neutral	7	9.1	9.1	97.4
Disagree	2	2.6	2.6	100.0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.61	
Std. Deviation			.764	

Source: field Survey

The above Table shows that, 53.2% respondents employed in the insurance sector agrees strongly that it is necessary to modify or reorganize current HRM procedures. 35.1% agree. 9.1% respondents gives neutral opinion. Whereas 2.6% of employees disagree. This data underscores the importance of flexibility and adaptability in Human resource Management practices to effectively meet the evolving demands of the modern workplace

Table 6: Investment on training and development needs to be increased to enhance employee competence

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	49	63.6	63.6	63.6
Agree	23	29.9	29.9	93.5
Neutral	4	5.2	5.2	98.7
Disagree	1	1.3	1.3	100.0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.44	
Std. Deviation			.659	

Source: field Survey

The above Table shows that, 63.6 percent of respondents agrees strongly that the organization is investing more in training and development to enhance employee competence. 29.9% of the employees agree with this. In the insurance sector, 5.2% respondents are neutral. Whereas 1.3% of employees disagree. Importance of training and development to their employees to be updated with technological progress and advancement is now recognized by the organizations. Some claim that the insurance sectors do not invest in the training of its staff.

Table 7: Industrial Evolution 4.0 has Increased Technology Dependency

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	55	71.4	71.4	71.4
Agree	16	20.8	20.8	92.2
Neutral	5	6.5	6.5	98.7
Disagree	1	1.3	1.3	100.0
Strongly Disagree	0	0	0	
Total	77	100.0	100.0	
Mean			1.38	
Std. Deviation			.670	

Source: field Survey

The above Table shows that, of all the respondents who are employed in the insurance sector, 71.4% agrees strongly that as industry has developed, the machine dependency has increased. 4.0–20.8 percent of employees agree with this. 6.5% of respondents from the insurance sector are neutral, while 1.3% of employees' disagree. This reflects the widespread perception that Industry 4.0 technologies, which include automation, robotics, and AI, have led to greater reliance on machines and technology in various aspects of work and industry.

Table 8: Organizations should Align Growth Opportunities with recent Advanced Technologies

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	53	68.8	68.8	68.8
Agree	20	26.0	26.0	94.8
Neutral	4	5.2	5.2	100.0
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.36	
Std. Deviation			.583	

Source: field Survey

The above Table shows that, 68.8% of employees who got employment in the insurance sector agrees strongly that organizations should stay current on technology to increase their opportunities for growth. 26% respondents agrees with this. In the insurance sector, 5.2% of employees are neutral. To increase their prospects of growth, the insurance industry has to be equipped with the newest technology. The mean, median, and mode all support the idea that respondents must continue using their present tools to increase their opportunities of development.

Table 9: Job design needs to be updated in line with Industry 4.0

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	51	66.2	66.2	66.2
Agree	16	20.8	20.8	87.0
Neutral	10	13.0	13.0	100.0
Disagree	0	0	0	
Strongly Disagree	0	0	0	
Total	77	100.0	100.0	
Mean			1.47	
Std. Deviation			.718	

Source: field Survey

The above Table shows that, among the respondents of insurance sector, 66.2% employees strongly agree saying their job design needs to be updated as per Industry 4.0. 20.8% respondents of insurance sector agrees with statement. 13.0% employees of insurance sector are neutral. Most of the employees opine that modern technique of recruitment is most suitable.

Table 10: Employee Retention Policies needs to Improved

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	56	72.7	72.7	72.7
Agree	17	22.1	22.1	94.8

Neutral	4	5.2	5.2	100.0
Disagree	0	0	0	0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.32	
Std. Deviation			.572	

Source: field Survey

The above Table shows that, of all the respondents in the insurance sector, 72.7 percent respondents agree strongly that employee retention policies need to improve. 22.1 percent respondents from insurance sector agree with this. 5.2 percent employees remain neutral. The values of Mean median and mode opines agreement and strong agreement yet high value of standard deviation shows high variation from the average respondents.

Table 11: New Approaches Improve the Decision-Making Process

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	47	61.0	61.0	61.0
Agree	24	31.2	31.2	92.2
Neutral	5	6.5	6.5	98.7
Disagree	1	1.3	1.3	100.0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.48	
Std. Deviation			.681	

Source: field Survey

The above Table shows that, in the insurance sector, 61.0 percent strongly agree that there is an improvement in new approaches of decision-making process. i 31.2 percent employees in the insurance sector agree with this. 6.5% employees remain neutral. While 1.3% employees disagree, though employees have a good knowledge of HR analytics, High standard deviation value shows highest variation of average respondents.

Table 12: Industry 4.0 Revolution Helps Management to map Individual Performance and Compensate them Effectively

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	39	50.6	50.6	50.6
Agree	29	37.7	37.7	88.3
Neutral	8	10.4	10.4	98.7
Disagree	1	1.3	1.3	100.0
Strongly Disagree	0	0	0	0
Total	77	100.0	100.0	
Mean			1.62	
Std. Deviation			.726	

Source: field Survey

The above Table shows that, among the insurance sector employees, 50.6 percent employees agrees strongly that they got an industry revolution 4.0 is helpful to management to map and compensate individual performance. 37.7% employees agreed to the statement. 10.4% employees remain neutral. While 1.3% employees disagree. The value of mean median and mode says that argument is helped by revolution in mapping individual performance and compensate them accordingly. But high standard deviation shows more variation from average response.

Table 13: Employees selection has become efficient

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	34	44.2	44.2	44.2
Agree	29	37.7	37.7	81.8
Neutral	11	14.3	14.3	96.1
Disagree	2	2.6	2.6	98.7
Strongly Disagree	1	1.3	1.3	100.0

Total	77	100.0	100.0	
Mean			1.79	
Std. Deviation			.879	

Source: field Survey

The above Table shows that, among respondents of insurance sector, 44.2 percent employees agrees strongly with statement. and more efficient. 37.7% employees agrees with statement. 14.3 percent of respondents from insurance sector remain neutral. While 1.3% respondents disagree with this, the values of mean median and mode represents agree and strongly agree, with high standard deviation value which represents highest variation from average response.

Table 13: Reduced biasness within work environment with New techniques of Performance Appraisal

	Frequency	Percent	Valid Percent	Cumulative Percent
Strongly Agree	40	51.9	51.9	51.9
Agree	26	33.8	33.8	85.7
Neutral	6	7.8	7.8	93.5
Disagree	2	2.6	2.6	96.1
Strongly Disagree	3	3.9	3.9	100.0
Total	77	100.0	100.0	
Mean			1.73	
Std. Deviation			.995	

Source: field Survey

The above Table shows that, of all the respondents of insurance sector, 51.9 percent respondents agrees strongly saying the bias within work environment has reduced with new technique of performance management. 33.8% employees agrees with statement. 7.8 percent respondents of insurance sector remain neutral. While 2.6% respondents disagree, 3.9 percent employees strongly disagree with this.

Table 15: The Design of Learning and Development Programmes are as per the Latest Trends

	Frequency	Percent	Valid Percent	Cumulative Percent
YES	75	97.4	97.4	97.4
NO	2	2.6	2.6	100.0
Total		77	100.0	
Mean			1.03	
Std. Deviation			.160	

Source: field Survey

The above Table shows that, 97.4 percent, opines the learning and development programs are designed as per recent trends. 2.6 percent of respondents said no. The data reveals an overwhelming consensus that development programs and learning are indeed designed in accordance with present need. Most of the respondents view, with only a tiny minority expressing a contrary opinion. The data portrays a high level of agreement among the surveyed individuals regarding awareness of L&D programs with current developments.

Table 16: HR Analytics Knowledge

	Frequency	Percent	Valid Percent	Cumulative Percent
very good	30	39.0	39.0	39.0
good	36	46.8	46.8	85.7
average	11	14.3	14.3	100.0
Poor	0	0	0	0
Very poor	0	0	0	0
Total	77	100.0	100.0	
Mean			1.75	
Std. Deviation			.691	

Source: field Survey

The above Table shows that, among Insurance sector employees, 39.0% respondents are satisfied with HR analytical knowledge. And 46.8% respondents are very satisfied. 14.3% respondents of

insurance sector remain average. Most of the respondent's knowledge about HR analytics is robust. There are negligible numbers of respondents who have less knowledge of HR analytics.

Table 17: Level of awareness about Artificial Intelligence

	Frequency	Percent	Valid Percent	Cumulative Percent
very good	16	20.8	20.8	20.8
good	39	50.6	50.6	71.4
average	15	19.5	19.5	90.9
Poor	3	3.9	3.9	94.8
Very poor	4	5.2	5.2	100.0
Total	77	100.0	100.0	
Mean			2.22	
Std. Deviation			.995	

Source: field Survey

The above Table shows that, among the insurance sector employees, 20.8% of employees are very knowledgeable about artificial intelligence. 50.6% employees agreed with statement. 19.5 percent of respondents of insurance sector remain average. While 3.9% of respondents respond as poor. 5.2% respondents respond as very poor at this. Artificial intelligence is very well known by most of respondents. There are very few respondents who know little about artificial intelligence. On an average it is concluded that, respondents have good knowledge of artificial intelligence.

Findings

- The majority of respondents (72.7%) strongly agree that Industry 4.0 has had a significant impact on HR practices in the insurance sector.
- The majority of respondents (62.3%) strongly agree that emerging technologies necessitate specific skills and competencies.
- The majority of respondents (46.8%) strongly agree that the adoption of Industry 4.0 technologies has improved HRM practices in the insurance sector.
- The majority of respondents (41.6%) strongly agree on the necessity to change or restructure current HRM practices to align with Industry 4.0 advancements.
- The majority of respondents (63.6%) strongly agree that there is a need to increase investment in training and development to enhance employee competence in light of Industry 4.0.
- The majority of respondents (71.4%) strongly agree that Industry 4.0 has led to increased technology dependency in the workplace
- The majority of respondents (68.8%) strongly agree that organizations should align growth opportunities with recent advanced technologies.
- The majority of respondents (66.2%) strongly agree that job design needs to be updated in line with Industry 4.0 advancements.
- The majority of respondents (72.7%) strongly agree that employee retention policies need to be improved to address the challenges posed by Industry 4.0.

Conclusion

The most effective usage of information technology may increase the efficacy and efficiency of employees. With the usage of this research, it was determined that Industry 4.0 is having an visible impact on HRM and that the popular of insurance sector are embracing the changes it has brought about. Most of HRM activities including hiring, training to employees and development activities, job design, retention of employees, and performance evaluation are changing for the better and shifting from old HRM methods to more modern ones. Usage of Industry complements of 4.0 helps managers make the best judgments possible and helps them make better decisions

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