



Vol. 3 • No. 1 • Desember 2022

Page (Hal.) : 264 – 271

ISSN (online) : 2746 - 4482

ISSN (print) : 2746 - 2250

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JL. Surya Kencana No.1 Pamulang, Tangerang Selatan – Banten

Telp. (021) 7412566, Fax (021) 7412491

Email : humanisproceedings@gmail.com



Special Issue :

ICOMS2022

The 3rd International Conference on Management and Science

Website. :

<http://www.openjournal.unpam.ac.id/index.php/SNH>

Competency Analysis Of Human Resources Strategy Of Syariah Bank Based On Islamic Principles Towards The Society Era 5.0 (Case Study Of BJB Syariah Bank KCP Bsd City)

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Abstract: The goal of this study is to identify the human resource competency criteria needed by the Islamic financial sector, which is Islamic banking in this case. Using a qualitative descriptive methodology, phenomenology was used in this investigation. In-deep interviews, observation, and literacy studies were used as data collection methods. In order to alter contracts on sharia banking goods and carry out sharia financial industry activities in accordance with Islamic sharia without being burdensome and favoring one party, to equal distribution of justice, competence in human resources must be founded on Islamic sharia principles. It is hoped that the goal market share would also be attained and see substantial growth if the human resources are in line with the needs of the business. The study's findings indicate that Bank BJB Syariah KCP BSD City's human resources are very competent, and this is because the central organization regularly supports their development with training and education programs. Because all of the company's growth strategies may operate and be realized as expected if human resources are competent, this remains the company's main focus.

Keywords: Human Resource Competency, Islamic Banking, Islamic Principles

INTRODUCTION

All sectors have been impacted by the advancement of information and communication technology, including the industry of Islamic Financial Institutions. Because it makes it easier and faster to move from data gathering to data analysis, using this technology may help speed up the process of determining policies. Over time, computing power significantly expanded due to innovations in science and technology. Consequently, having a direct impact on society while also assisting in business improvement and investment capacity. In addition, there are issues that impact the rest of the world, including the COVID-19 pandemic, depletion of natural resources, climate change, international conflicts, increasing economic gaps, and global threats like terrorism. Today's world might be characterized as being tremendously complex and full of uncertainty at all aspects.

The Japanese government has put out a concept known as Society 5.0 or Society 5.0 in their 5th Basic Plan of Science and Technology (2019). Its objective is to create a community that is extremely intelligent. According to the stage of society, this society is considered to be in the fifth stage of development. This community serves as an example of an



environmentally friendly society that is integrated with digital technology to meet the diverse demands of the community. By providing high-quality services, people can live active and comfortable lives regardless of their age, gender, location, language, etc. However, it's also essential to keep in mind that digitalization is merely a tool, and that humans are the ones who will be using it. As a result, it's crucial to keep an attention on using technology to ensure human survival so that the world continues as stable as it ought to be.

Users of digital technology applications can be used as a characteristic of society 5.0. The Covid-19 pandemic is one of the main driving factors and forces all sectors and lines of life to enter the era of society 5.0, one of which is in the economic sector, which is the syariah economy. The Islamic economic system is part of the practice of Islamic economics (muamalah), which is universal and has no exclusivity in it. In Indonesia, most of the population adheres to Islam. According to data released by the Ministry of Home Affairs as of December 31, 2021, the number of people who embrace Islam reaches 237.53 million people, of course, this is a very good potential to explore and implement syariah economic practices in the banking business. The potential of the Islamic economy is also the government's great hope to make Indonesia the center of the world's Islamic economy. We can see this in the merger of three BUMN BUS in Indonesia, namely BRI Syariah, Bank Syariah Mandiri, and BNI Syariah. With the realization of this merger, Bank Syariah Indonesia (BSI) is included in the Top 10 Islamic Banks globally. The religious foundation is the foundation between conventional economics and syariah economics, where the main goal is to comply with maqashid syariah. Syariah values also stipulate that companies that operate must have human resources by syariah values. The change from the era of society 4.0 to the era of society 5.0 has an impact on changes in behavior but not changes in foundation values (religious). Schamer (2009) states that the key to Theory U that was developed regarding change is to build the potential of human resources by connecting three instruments. The first instrument is an open mind, the second is an open heart, and the third is an open will. The connectivity of these three instruments is good as an entity, in this case, Islamic banking, towards changes with the characteristics of society in the 5.0 internet of things era towards the internet of services. Islamic values in this study will be approached with the meaning of prayer, which will be a guide not only at the level of vision and mission but will also affect the performance and culture of human resources.

Technology is a social challenge in this era, the stage of achieving economic sustainability. Conditions like this require that the bank financial industry and the non-bank financial industry, where our focus is on Islamic banking, must increase digital transformation as a priority and make a strategy to improve the quality of competitiveness of Islamic banks.

Syariah banks are financial intermediaries that channel funds from parties who have excess funds to parties who need funds, by providing financial services that work and operate by Islamic principles and values. The digital era also greatly affects the lifestyle of Indonesian today, especially in the need for banking as access to conducting transactions. Seeing this very aggressive change, Islamic banking must immediately be ready to face digital banking innovation globally and transform into the 5.0 era. The large-scale and global digital transformation of the Islamic finance industry has had a significant impact on transaction services, where each transaction is more efficient. Islamic banking is predicted to experience growth with digital transformation and this value will continue to be driven by increased acceptance and the performance of Islamic banks.

The strategy that must be taken immediately by the government, stakeholders, and all parties in preparing Indonesian human resources (HR) in the Islamic banking sector, in addition to strengthening the quality of education and competence at the student level, intervention from various parties is also needed. In preparing competent human resources that are competent and able to compete in the era of society 5.0, it will be very difficult if you only rely on the side of educational institutions. The role of elements of the community must also be involved in it starting from the central and local governments, NGOs (Non-governmental organizations) to the community.

Based on the problems above, it can be formulated that this study will examine how the relationship between Islamic values and culture and human resource performance is

approaching the era of society 5.0. This research will take the case at Bank BJB Syariah KCP BSD City which is developing services in the 4.0 digital banking era.

LITERATURE REVIEW AND HYPOTHESIS DEVELOPMENT

HR Competence

Competence is a basic characteristic that exists in a person related to the effectiveness of individual performance in work or basic characteristics of individuals that have a causal or causal relationship with the criteria used as a reference, effective or excellent or superior performance at work or in certain situations.

According to Wibowo (2013), competence is an ability to carry out or perform a job or task that is based on skills and knowledge and is supported by the work attitude required by the job. Murphy (in Sedarmayanti, 2009) defines competency as any proven individual talent and expertise, which can be linked to effective and excellent performance. Spencer and Spencer (in Sudarmanto, 2009) said competence is a basic characteristic of individual behavior related to effective reference criteria and or superior performance in a job or situation. Meanwhile, according to Brian (in Sudarmanto, 2009) defining competence is knowledge, skills, abilities, or individual personal characteristics that directly affect job performance. Then according to Moehariono, he said that competence is a basic characteristic of a person that indicates ways of thinking, behaving, and acting as well as drawing conclusions that can be carried out and maintained by someone at a certain period. or think, equalize the situation and support for a long period. In subsequent developments, the term competency began to be widely used by people in various uses with different perceptions, including use in the field of human resource management.

According to Mangkunegara, human resource competencies are competencies related to knowledge, skills, abilities, and personality characteristics that directly affect their performance. Meanwhile, according to Wirawan (2009:9) defines human resource competence as a characteristic of knowledge, skills, behavior, and experience possessed by humans to perform a particular job or role effectively. Based on the description above, it can be concluded that competence is a person's basic nature that can be predicted in various circumstances and job tasks as an impetus to have achievement and the desire to try to carry out tasks effectively. Someone who performs well and not well can be measured by the criteria or standards used, discrepancies in competence that can distinguish a superior from a limited achiever.

Syariah Bank

Syariah Bank is a bank that carries out business activities based on sharia principles, or the principles of Islamic law regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism (alamiyah), and do not contain gharar, maysir, usury, unjust, and objects that are forbidden (Andrianto and Anang Firmansyah, 2019: 23). Antonio and Perwataatmadja define Islamic banks as saying, "Syariah banks are banks that operate according to Islamic syariah principles. In other words, an Syariah bank is a bank that in its operations follows the provisions of Islamic Syariah, especially those concerning the procedures for muamalah in Islam (Perwataatmadja and Antonio, 1992: 1-2).

Meanwhile, according to Sudarsono (2004), Syariah banks are defined as financial institutions whose main business is providing credit and other services in payment traffic and money circulation that operate with Syariah Principles. The definition of an Islamic bank according to Law No. 21 of 2008 is a bank that carries out its business activities based on sharia principles and according to its type consists of Islamic Commercial Banks and Islamic People's Financing Banks.

Based on the definitions put forward by the experts above, it shows that all operational activities of Islamic Banking must follow the principles of Islamic Syariah or Syariah law. So that human resources (HR) are needed who understand Syariah Principles or Islamic Law in carrying out the implementation of the duties carried out as part of human resources in The Syariah Banking sector.

METHODS

This study uses a phenomenological approach oriented to descriptive qualitative. This approach was chosen because this study leads to a complete and detailed and in-depth description of the conditions that occur in the field. This study uses a descriptive qualitative approach which means that the data that has been collected is in the form of words, pictures, and not numbers. Thus, the research made aims to describe a situation or event (Supardi, 2005).

For data collection techniques in this study, researchers used the in-depth interview method (in-depth interviews), participant observation, and documentation studies so that the results achieved were maximized.

This study uses a qualitative method with a descriptive approach. This research was conducted to determine the competence of HR (Human Resources) at Bank BJB Syariah based on current sharia principles. The data collection technique used in this study was face-to-face in-depth interviews with locations at Bank BJB Syariah KCP BSD. Informants were determined by purposive sampling where the informants were AO Bank BJB Syariah KCP BSD, HR, and Account Managers. The location of this research was conducted at Bank BJB Syariah KCP BSD, Serpong, Tangerang.

Human resources are a determining factor for the success of effective organizational implementation (Griffin and Ebert, 2010:321). Human resource competence describes a characteristic consisting of knowledge, skills, behavior, and experience possessed by humans in carrying out a particular job or role effectively.

In public organizations, the role of HR is more emphasized on the ability to provide the best service to the community, so that the organization continues to have a reputation for superior performance and is accountable in the eyes of the public. Therefore, HR competence at every level of management is urgent, both at the leadership and government staff levels. (Syarifudin Akhmad, 2014).

Law No. 13 of 2003 concerning Manpower article 1 paragraph 10 states that Competence is the workability of everyone which includes aspects of knowledge, skills, and work attitudes following established standards. UU no. 20/2003 concerning the National Education System elucidation of Article 35(1): "Competence of graduates is a qualification of graduates' abilities which includes attitudes, knowledge, and skills following agreed national standards".

The data collection techniques used in this study are as follows: 1) In-depth interview, Interview is a data collection technique that is carried out by meeting directly with research subjects who are directly related to the object under study. The interview technique used in this research is an in-depth interview with the type of semi-structured communication interview, where the interview is conducted face to face. (Sugiyono, 2018) in conducting interviews, the researchers listened carefully, recorded, and recorded what was stated by the informants, namely Mrs. Putri Ayunda as HR Bank BJB Syariah KCP BSD and Mrs. Larissa Ramadhani as Account Manager 2) Documentation, research results will be more credible if supported by documentary evidence, then in this study documentation in the form of voice recordings during interviews and photos during interviews took place.

The data validity method used in this study is the triangulation method, where the triangulation method used is: 1) Source triangulation, source triangulation is done by examining data that has been obtained through several sources. 2) Triangulation Technique, done by checking the data that has been obtained through the same source with different techniques.

RESULT AND DISCUSSION

The research was conducted at Bank BJB Syariah KCP BSD which is located at Golden Boulevard, Jl. Hero of the Thousand No. 1, Lengkong Karya, Kec. North Serpong, Tangerang City. The research informants consisted of 3 people, consisting of 1 Senior HR person, 1 Account Manager and 1 person as an Account Officer. the three respondents are senior employees who have worked for dozens of years at Bank BJB Syariah. The results of the interviews have received a lot of information related to the management of Human

Resources related to competencies in the fields of interest, several things to improve competence are by carrying out HR development.

Various kinds of HR development programs are carried out both at the center and internally at Bank BJB Syariah KCP BSD. This is in line with what was expressed by Mrs. Putri Ayunda as Senior HR, she said that.

"For HR development, there are those held and carried out by central management and also those carried out by branch management. Human resource development carried out by the center is through training and education methods. And the development of human resources is carried out internally using coaching and counseling methods.

The results of the interviews show that the development of human resources at the BJB Syariah KCP BSD bank is carried out in 2 ways, namely centrally and internally. Meanwhile, it is centered on training and education methods, while internally it uses coaching and counseling methods. The same thing was explained by Ms. Larissa Ramadhani as the Account Manager, she said that.

"HR development is managed directly by the central management, so the center conducts the training. Usually, HR development is carried out socially in their respective fields of work, for example, I am in the marketing department, I am given training on how-to do-good sales and service to prospective customers, then I will share the knowledge I get from the training with other marketing departments. how to socialize. So, starting from the leadership to the employees for the development of human resources, each one is in accordance with their field of work.

What was explained by Mrs. Putri Ayunda regarding HR development at Bank BJB Syariah KCP BSD that in HR development was carried out directly by the center by providing training to leaders and employees of Bank BJB Syariah KCP BSD in accordance with their respective fields of work. Putri Ayunda's mother also said that.

"By providing employees the opportunity to participate in education and training programs for the development of insight and expertise. For the education program, there is a career education, while for the training itself there is training in banking technical fields to improve employee knowledge and skills, for example credit analysis, account officers. To develop the capacity of other employees, it is done by attending seminars or workshops. Generally, those who follow are branch leaders or section leaders."

The explanation given is that this development is intended for employees at Bank BJB Syariah KCP BSD which aims to develop employee insights and skills. Generally, those who follow are branch leaders or section leaders, then the results obtained will be socialized.

Participants who take part in the development of Bank BJB Syariah KCP BSD are from all levels ranging from leadership to new employees and old employees both in the operational, marketing and service sections. New employees are provided with the basic theory and company regulations. While the old employees are equipped with the development of new techniques to keep up with the times so that customer satisfaction and trust in the company is increasing.

"Based on the results of this interview, it shows that human resource development is given to all employees, both leaders, old employees, and new employees. HR development at Bank BJB Syariah KCP BSD is part of the company's internal management. As a part that has a big influence on the company, Bank BJB Syariah KCP BSD must continue to prepare a generation that is tough and ready to explore with all its capabilities. HR must continue to be developed until these capabilities are able to make a major contribution to the company.

Whether or not a development is implemented is very dependent on various considerations that want to be highlighted, such as savings in financing, program materials, availability of certain facilities, preferences and abilities of participants, preferences and abilities of trainers and learning principles to be applied.

"Usually, the material given is how to improve performance, continue to understand operational standards, performance targets, especially for new employees who are taught the basics in the working environment in banking".



Based on the results of these interviews, it can be concluded that the material of each method applied is different. The human resources needed today are human resources who can master technology quickly, adaptively, and responsively to technological changes.

"Employees are emphasized to be able to see conditions according to the times, meaning they must be able to adapt to increasingly sophisticated technology from time to time".

So those who previously served customers had to meet face-to-face. already able to access via the internet, for example, if you want to make a transaction in the form of money transfer or withdraw money, now there are ATMs that can make transactions 24 hours a day, either to transfer or withdraw money in cash".

The results of the interview show that the service section leader emphasizes to his subordinates to be able to see the current conditions, especially in terms of technology that is increasingly sophisticated from time to time. The purpose of human resource development is to provide experience or skills to employees to compete with fellow businesses. Efforts made by the company by providing coaching and counseling.

Coaching

Coaching is training and direction for employees by leaders or those who have positions one level above who do coaching. Employees are guided so that they can understand their work and can work well. In this program, people who have attended training play an important role and greatly influence the process of adaptation and understanding of the new job.

"Coaching is like giving training. This coaching is given when there is training at the head office and then we pass it on to our subordinates through coaching. Coaching is carried out routinely directly to employees, as soon as there are new programs, new products, things that are new in nature from the head office, we pass it on to the staff".

In the company, those who have the right to provide coaching are, of course, employees who have more abilities. In this case, the leadership and section leaders are considered to have the ability and insight that should be shared with their subordinates through coaching.

"Coaching is given at the level of superiors to subordinates. Which provides coaching for people who are more senior or above. What is more prioritized is the head of the branch and the leader of each section. There are two types of coaching here in general and specific forms. Coaching in general here is intended for all employees. While specifically here is intended for those who are related. The operational section does coach in the operational section only, as well as in other sections. People who provide coaching are usually carried out by leaders and section leaders.

Coaching is usually carried out by branch leaders, section leaders, and people who have received training from the previous center. Coaching is divided into two, namely general and specific. Coaching in general here is intended for all employees. While specifically here is intended for those who are related.

The provision of coaching is most appropriate to use in fostering employees to improve their abilities, knowledge, and direct behavior in accordance with the employee's work environment. Providing coaching can be done briefly and in the form of discussions or involves interactions that aim to help employees achieve the expected performance.

"The time for giving coaching is usually when a briefing is directly held for socialization or determining a special time to hold coaching, usually we attend training for two days, and we provide coaching for about 30 minutes, so what we provide is the essence of what we get from the training. The material given is usually related to accounting, management, product issues, and service operational standards".

Counseling

Counseling is used as a method to improve employee performance, so employees are officially summoned to appear before their superiors, before conducting counseling, as the leader of a section, they have first seen the results of the evaluation or appraisal of someone's work. Armed with this data, the superior conduct counseling to find out the reasons for the decline in the employee's performance.

"We try to provide guidance to employees by looking first at what things are important for us to develop for these employees in order to increase their resources, for example, if we see the performance of security decreasing, we will only provide guidance to security. And indeed, in each section, there is also a coaching staff".

Human resources are individuals who work as drivers whose abilities must be trained and developed to increase work productivity in an organization or company. Development is closely related to increasing the personal skills of each workforce because every time there is always a chance that sometimes employees cannot prepare themselves, but there are also many employees who are ready to face change.

"When the employee's performance system declines, then we do individual counseling. So, we will call the system in question and then we will ask about the problem. If there is a problem, we will discuss it together."

Given these conditions, counseling is deemed necessary to help employees cope with the pressures experienced at work. This is because employees experience a decrease in work productivity which also has an impact on physical and psychological health. These conditions also have an impact on the quality of work, so it is deemed necessary to conduct work counseling for employees.

CONCLUSIONS

Human resource competence in Islamic banking based on Islamic sharia principles. Competence in modifying products in Islamic banking, to understanding contracts on Islamic contracts that have been combined with Islamic values or principles. This combination is expected to become a growth target for the Islamic banking market and can be achieved in accordance with the agreed targets and expected by stakeholders.

The competence of human resources (HR) at Bank BJB Syariah KCP BSD City at the senior level is very good, also supported by the provision of pieces of training held by the head office as an effort to upgrade the competency of human resources (HR) at Bank BJB Syariah. In addition to education and training organized by the head office, the senior level is also supported by pro-hire banking education and experience. Meanwhile, at the junior staff level, it is still necessary to take part in a lot of pieces of training organized by the head office, this is due to the lack of experience or experience, so that competence is still inadequate in the stage of providing strategic input and decision making.

This research also shows that there is a real relationship between human resource competencies in accordance with sharia principles and technological advances in the 5G industrial revolution ahead of the era of society 5.0. It is hoped that there will be a harmonization of adjustments to the needs of the community in the era of society 5.0 without having to set aside sharia principles as a foundation for competence in human resources at Bank BJB Syariah KCP BSD City.

Basically, the development of society 5.0 does not affect the basic principles of Islamic banking, the development of a smarter and more critical way of thinking of society cannot shift the basic sharia values that have been written and contained in the holy book of the Qur'an, harmonization between industries 5G for society 5.0 with sharia principles even assists in the implementation of these sharia principles.

The pieces of training conducted for the development of HR competencies in a system with sharia principles are basically like development training with a conventional system, it's just that related to service, attitude, and how to dress are written in the basic rules of Bank BJB Syariah.

ACKNOWLEDGEMENT

This paper and the research behind it would not have been possible without the extraordinary support of the great people around us. We would like to express our gratitude to the postgraduate director Dr. Ir. H. Sarwani, MT, MM who gave direction, ideas, and criticisms to assist in the progress of this research. We would also like to thank all of our supervisors in the Master of Management program for providing direction and keeping our

spirits up to always progress. our sincere appreciation to our beloved family, who never cease pushing us and expressing all best wishes for the success of this journal.

Additionally, we would like to express our gratitude to our friend Ninna Kusumastuti Arief for her unwavering support all through the years. We are grateful to Bank BJB Syariah KCP BSD City informants who volunteered their time and information so that we could conduct this research successfully.

Finally, we would like to convey our sincere gratitude to all of the people and colleague who have been helped from the beginning of this journal's establishment until its finish. It is expected that the evidence obtained for this study would be useful and enrich knowledge and opinions regarding the Islamic-based human resource strategy for Islamic banking.

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