

Strategy to Produce Quality Human Resources for the Islamic Finance Industry

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Abstract. The Financial Services Authority (OJK) states there are at least four challenges faced by the Islamic finance industry in Indonesia; one of the biggest challenges is the limited Human Resources (HR). This study will create a strategy for universities in fulfilling Human Resources needs, especially in the Islamic Finance Industry using the ANP method. Based on the results of interviews with seven experts, it shows that the aspect of the field of *Fiqh Muamalah* is a priority for HR needs in Islamic Financial Institutions. Therefore, the main strategy in meeting human resources following the needs of the Islamic finance industry is the development of a curriculum that is continuously updated, especially in the field of scientific studies of *fiqh muamalah* where universities prepare human resources by increasing cooperation with the Islamic finance industry to conduct joint research and improve internship programs for students. As it is a work of researchers from the Sharia economics study program, it is hoped that this research will become a recommendation for BMT to increase its role in the world of the Islamic finance industry, especially in improving microeconomics.

Keywords: strategy, human resources, sharia financial industry

Introduction

The development of the banking world is getting faster. Information technology has given rise to various forms of competition that every company must win (Boar, 2002). One of the keys to surviving during business competition is the presence of human resources who have the ability and high loyalty to the company. So far, human resource management has been more focused on how to shape human resources into company assets that can be optimized to provide maximum benefits to the company (Fahmi, 2014). To get out of this problem, HR managers try to formulate HR management that can benefit the company. The need for human resources in the sharia financial industry around the world reaches around 50 thousand people, while the need for human resources each year averages 5,000 people. This was expressed by the Associate Professor at La Trobe University,

Ishaq Bhatti. However, in the midst of these encouraging statistics, the sharia banking world is still entangled with cliché problems related to human resources.

The Financial Services Authority (OJK) explained that there are at least 4 (four) challenges faced by the sharia financial industry in Indonesia, one of which is the limited human resources (HR). OJK explained that there were limited human resources in the sharia financial industry because only a few people understood the principles of sharia finance. In addition, some of the human resources in the Islamic financial industry come from the conventional financial industry. As many as 95 percent of human resources in sharia financial institutions come from conventional financial institutions (Rodliah, 2018).

The most basic problem of Islamic banking human resources is that there is no synchronization between the supply

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and demand for human resources in sharia banking in Indonesia (Sakhawi & Chalimah, 2016). Various sharia banking study programs that are increasingly mushrooming at some national universities do not guarantee the availability of quality sharia banking human resources.

This research will map out the problems and priority solutions for HR problems, especially in Islamic Banking using the Analytical Networking Process (ANP) method. The ANP model is an unstructured problem-solving method that requires dependence on the relationship between its elements. ANP was developed from AHP (Analytical Hierarchy Process), which is a relationship based on the interdependence of several components. The ANP research step has the fewest assumptions because the model in the ANP is in accordance with the existing reality, which is taken from the opinions and ideas of related experts and practitioners.

In the literature review that has been done, several journal articles research Islamic Human Capital or Islamic Human Resource Management; one of which is (Huda et al., 2014), which researches Priority Solutions and Problems in *Zakat* Management with ANP Method resulted in the conclusion that the most reliable institution in solving zakat management problems is OPZ and the priority of the regulator's solution is to hasten the Amil certification.

Study research conducted by (Ibrahim et al., 2020) discusses the priority needs for HR recruitment in Sharia Financial Institutions, namely Human resources who understand *Fiqh Muamalah*, then followed by the field of Islamic finance.

It is hoped that this research will become a reference for universities, especially the Sharia Economic Law Study Program (*Muamalah*) in determining the direction of the curriculum so that the graduates produced are in accordance with the needs of Islamic Human Capital Islamic Banking and who are capable to respond to economics challenges.

Several sharia financial institutions are operating in Indonesia, including sharia banking, sharia capital markets, sharia insurance, sharia pension funds, and sharia pawnshops. Problems of sharia institutions in facing the global financial system include differentiation of financial products, adequate regulation, and human resources (Al Hasan & Maulana, 2016).

From those problems, the authors will focus on problems related to increasing human resources in sharia financial institutions in Indonesia, apart from the fact that HR is one of the problems faced by Indonesian sharia financial institutions (Al Hasan & Maulana, 2016).

In this case, it must be admitted that the quality of Indonesian skilled laborers in controlling Indonesian goods, services, and capital is still below the top three countries, namely Singapore, Malaysia, and Thailand. It is the real challenge that must be faced by the Indonesian nation and state (Al Hasan & Maulana, 2016). The problem of human resources in sharia financial institutions is not only faced by Indonesia. Almost all of the world's sharia economies have developed quite rapidly without being matched by the capacity of qualified human resources. Many of the current sharia financial actors are migrants from conventional financial institutions (Khan, 2015).

Likewise, in Indonesia, the number of well-qualified human resources is still very insufficient to meet the needs of every sharia financial institution. Human resources are the main element in any type of institution since the quality human resources will bring the relevant institution to progress and success. In addition, all activities in this world are carried out by human resources. No activity can be carried out without human resources despite the very rapid technological developments at this time (Maskell & Malmberg, 1999).

According to M. Cholil Nafis, there are several problems faced by sharia financial institutions, including a gap in HR qualification standards between college graduates with the qualifications required in sharia banking, conventional banking practitioners' understanding of Islamic banking knowledge that is still limited, cooperation between the world of education and the banking industry that is still lacking, as well as education and development for ready-to-use banker supplies that is quite expensive. Highlighting the role of educational institutions in improving the quality of human resources, Kasri in Tahreem Noor Khan revealed several problems found in the learning process: problems in teaching resources, availability of textbooks, and standardization of curriculum, which is following the sharia financial industry (Khan, 2015).

Problems related to human resources are crucial to be resolved immediately. This is because building a credible institution requires a professional human ware group.

In an organization, management is understood as a process of determining and achieving goals through the implementation of four basic functions, namely planning (*at-takhthiith*), organizing (*at-tanziem*), directing (actuating/*at-tansiiq*); and controlling (*al-muraqabah*) (Zainul Arifin, 2012).

What is meant by human resources is defined as people in an organization who contribute thoughts and do various types of work in achieving organizational goals (Sukirno, 2017). Concerning sharia financial institutions, Imam Ghazali explained that human resources are a contribution to increasing the company's market share in all aspects and keeping it in good condition, which is what the company wants.

Thus, what is meant by human resource management is careful planning in sustainably organizing a goal through the potentials possessed by humans for the achievement and balance of a goal to be achieved, both material and abstract/immaterial (Al Hasan & Maulana, 2016).

There are several objectives related to the implementation of human resource management in sharia financial institutions, including increasing efficiency, effectiveness, and productivity; low levels of employee turnover, absenteeism, and complaints from customers; high employee job satisfaction and high service quality; and increasing the company's business. With the existence of several goals to be achieved through the human resource management process, it is hoped that the process of achieving an organization will be faster and more efficient.

In Islamic teachings, everything must be done neatly, correctly, orderly, and regularly. All processes must be followed properly and correctly, it cannot be done carelessly as explained by the Prophet Muhammad in his words (Zainal et al., 2015)

"Indeed, Allah loves people who when they do a job, it is done in *Itqan* (precise, directed, clear, and thorough)". (HR. Thabrani).

What is meant by *Itqan* is anything with a clear direction of work, a solid foundation, and a transparent way of obtaining it (Hafidhuddin, 2003). This shows that the professional management process in an institution is something that is strongly

emphasized in Islam.

Concerning financial institutions, there is a difference between the human resources of conventional and sharia financial institutions. Sharia financial institutions need human resources who are not only familiar with operational and managerial issues but also know very well about Islamic economic fiqh or *fiqh al-muamalah*, which is based on Islamic values. In terms of ethics, the character of *shiddiq* and mandate should become a base of every employee so that the integrity of a good Muslim executive can be reflected. Employees of Shari'ah Financial Institutions must also be skillful and professional (*fathanah*) and able to carry out tasks as teamwork where information is evenly distributed across all organizational functions (*tabligh*). Likewise in terms of reward and punishment, this is very necessary as an implementation of the principle of justice in accordance with sharia (Z. Ali & Tarmizi, 2008).

As is stated earlier, there are several journals that conduct research on Islamic Human Capital or Islamic Human Resource Management. (Huda et al., 2014) research Priority Solutions and Problems of Zakat Management with the ANP Method with the result that the most reliable institution in solving zakat management problems is OPZ and the priority of the regulator's solution is to hasten the Amil certification.

There is also research conducted by (Rafiki et al., 2014) discussing the concept of human capital from an Islamic perspective and its relationship with the performance of business firms. There is an emphasis of Islamic principles on every variable of human capital which is well known in the conventional view. Muslim owner-managers seem to ignore and forget important and valuable elements of Islamic human capital that they rarely adopt in their business operations. Four variables of experience, motivation, business training, and education are tested using multiple regression analysis concerning firm performance. The research approach is evidence-based positivism and uses a quantitative deductive hypothesis testing method. The sample size (N) is 140 randomly selected Muslim small and medium business owner-managers from Bahrain. It was found that the three variables of experience, motivation, and training had a significant relationship with company growth, while the other variables (education) had an insignificant relationship. These findings can

add knowledge to the performance literature of small and medium-sized companies, especially in the Islamic view, to assist policymakers in their decision-making and help owner-managers to improve their performance.

The difference between this research and the previous ones is that in this study, a mapping will be carried out related to the priority needs of Islamic Human Capital as material to discover priority solutions to improve the performance of Islamic banking.

Research Methodology

This type of research is qualitative using the Analytical Networking Process (ANP) method. ANP is a theory of measurement through pairwise comparison that relies on the judgment of experts which can produce a priority scale (Saaty, 2004).

In order to complete this research, the first step that must be done is to conduct in-depth interviews about the problems studied with experts and practitioners who understand and master the problem comprehensively, then arrange a decomposition to identify, analyze and structure the criteria into the ANP network.

After that, start compiling a comparison questionnaire based on the HP network that has been created and finally conducts interviews with experts and practitioners of the Islamic finance industry.

In research with the ANP method, Saaty found the same patterns in several examples of how humans solve a hierarchically structured complexity into homogeneous clusters of factors (Misno & Rifai, 2018). In order to complete this research, several steps must be taken, including (as (Misno & Rifai, 2018) stated): conduct in-depth interviews about the issues being studied with experts and practitioners who understand and address the problems comprehensively; carry out decomposition to identify, analyze, and structure the complexity of the problem into the ANP network; develop a pair-wise comparison questionnaire based on the ANP network that has been created.

The next step is conducting a second interview in the form of filling out a questionnaire with experts and practitioners; synthesizing and processing the data (survey results in the form of filling out a questionnaire) using ANP software, namely Super decision; and analyzing the results and propose strategic recommendations.

At this stage, data collection was carried out utilizing interviews with the

selection of respondents according to their capacities, especially academics and practitioners in the field of Islamic banking. In order to obtain primary data on the perceptions of experts, practitioners, and regulators about the problems surrounding zakat development in Indonesia, within the framework of the ANP model that has been designed, a survey using a questionnaire was conducted. Respondents consist of an expert and a practitioner.

In ANP analysis, the number of samples/respondents was not used as a benchmark for validity. Requirements for valid respondents in ANP i.e. people who are experts in their fields. Therefore, the respondents selected in this survey were parties directly or indirectly involved in determining the needs of HR in Sharia Financial Institutions.

In the ANP method, there are several basic principles, namely Decomposition, Comparative Judgment, and Synthesis of Priority. Through these principles, the priority of each element of the criteria will be obtained. There are three stages of research that will be carried out (Saaty, 2004) and explain below.

ANP model construction is prepared based on theoretical and empirical literature reviews. This research will involve at least five informants consisting of sharia banking practitioners and academics who are concerned with sharia banking and Islamic Human Capital. In the stage of construction of this model, the informants will be invited to conduct in-depth interviews.

The quantification stage of the model uses questions in the questionnaire in the form of pairwise comparisons between elements to find out which of the two is more important. This measurement is carried out on a scale of 1-9. The research data were then collected and input through the Super decisions' software.

Before the processed data is analyzed, the data is carried out by conducting a consistent test. The data are considered consistent if they have a consistency ratio (CR) <0.1 (Saaty & Vargas, 2006) If the CR value is greater than 0.1, the informant will re-evaluate it. If the CR value is consistent, then the weighted priority of the existing elements can be used as a basis for data analysis and interpretation of the results.

The main function of ANP in structuring the complexity of the goal is to find the same patterns in a number of examples of how humans solve a complexity from time to time, in which complexity is hierarchically

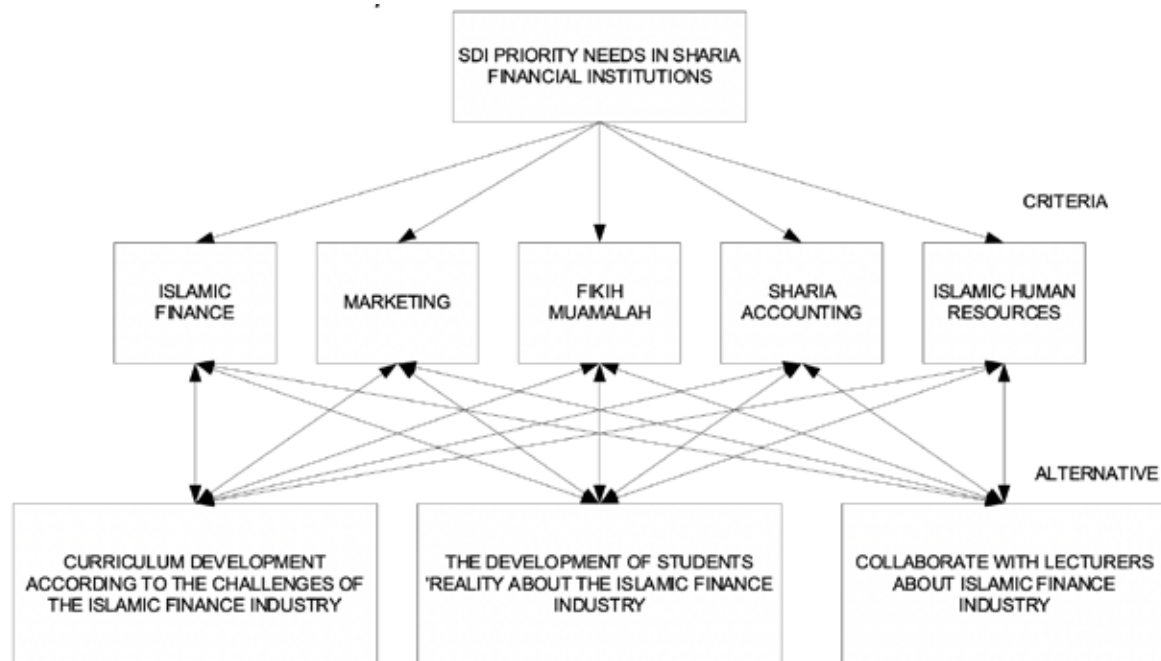


Figure 1. Decomposition of ANP Criteria Structure

structured into homogeneous clusters (Saaty, 2004).

The previous decision measurement methodologies generally used low-level measurements (ordinal or interval measurements), while the ANP methodology used ratio scale measurements which are believed to be the most accurate in measuring factors that measure the hierarchy.

Results and Discussions Structure of Criteria of ANP

The following is the ANP decomposition to determine the criteria for HR needs in Sharia Financial Institutions:

As stated earlier that human resources are one of the important factors in the development of Sharia Financial Institutions, therefore universities are the most strategic parties in creating qualified HR, especially universities that have Sharia or *Muamalah* Economic Study Programs. Thus, the criteria used in this ANP model research are 5 fields that are adjusted to the fields in Higher Education (figure 1).

From the results of the interview, the criteria narrowed to 5 fields with 3 alternative solutions in order to improve the quality of HR in accordance with the needs of Islamic Financial Institutions. Those 5 criteria are as follows in table 1.

Thus, from the 5 criteria from table 1, experts consisting of practitioners and experts will select which ones are the most needed by the Islamic Financial Institution. Then, when it comes to what solutions are

offered, 3 alternative solutions emerge (in table 2).

As the results of interviews with 7 experts shown in figure 2 above, the realistic criteria show that aspects of the field of Jurisprudence in *Muamalah* are a priority requirement for HR in Islamic Financial Institutions with a weighted value of (0.296), followed by Islamic finance (0.233), HR (0.1831), Marketing (0.148), and Accounting (0.1405).

Based on the results of interviews with 7 experts as shown in figure 3, the realistic criteria indicate that the aspect of curriculum development that is in accordance with the challenges of the LKS industry is a priority solution for HR in Islamic Financial Institutions with a weighted value of (0.36), followed by Research (0.325) and the development of reason (0.31).

Based on the results of interviews with 7 experts as shown in figure 4, the realistic criteria show that aspects of the Management field are a priority area in curriculum development in higher education institutions that have the Islamic Economics Study Program/Sharia Banking Study Program with a weighting value of (0.22), followed by *Muamalah* (0.21), Accounting (0.20), Islamic Finance (0.198) and Marketing (0.140).

Based on the results of interviews with 7 experts as shown in figure 5, the realistic criteria indicate that aspects of *Muamalah* Jurisprudence are a priority need in the development of reasoning for students in Higher Education with a weighted value of

Table 1.
ANP Criteria

No	Criteria	Description
1.	Sharia finance	Covers investment analysis experts, financial analysis and product innovation of Islamic Financial Institutions and Fintech, development in the Islamic financial industry
2.	Marketing	Innovation in marketing methods in LKS and increase Third Party Funds (DPK) in the Islamic financial industry
3.	<i>Fiqh Muamalah</i>	Includes expert jurisprudence, banking law, sharia financial law, and <i>Ushul Fiqh</i>
4.	Sharia accounting	Analyzes financial reports and make financial reports
5.	Human Resources	Organizational planning, recruitment planning effectively and efficiently

Table 2.
Alternative Goal of ANP

No	Alternative	Description
1.	Curriculum changes	The curriculum is evaluated according to the needs of the Islamic finance industry
2.	Development of Student Reasoning	Students are given several reasoning development programs outside of the university through extra-campus activities, such as participating in competitions and strengthening soft skills through student organizations
3.	Student Research	Students are given guidance articles on topics around the development of sharia financial institutions, whose research results have contributed to the development of the Islamic financial industry

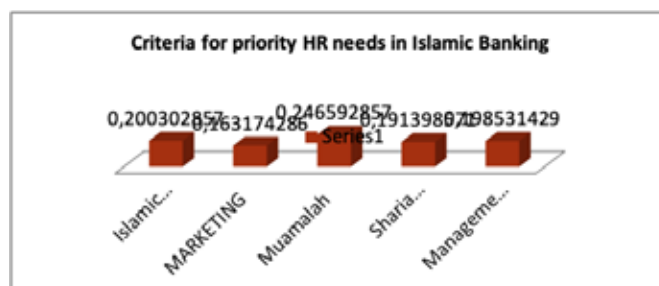


Figure 2. ANP Results Criteria for Human Resource-Priority Needs in Sharia Finance Industry

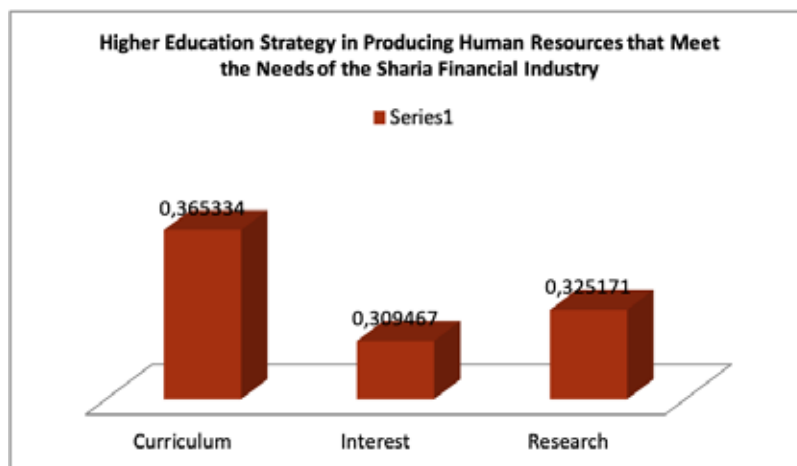


Figure 3. Higher Education Strategy in Producing Human Resources that Meet the Needs of the Sharia Financial Industry

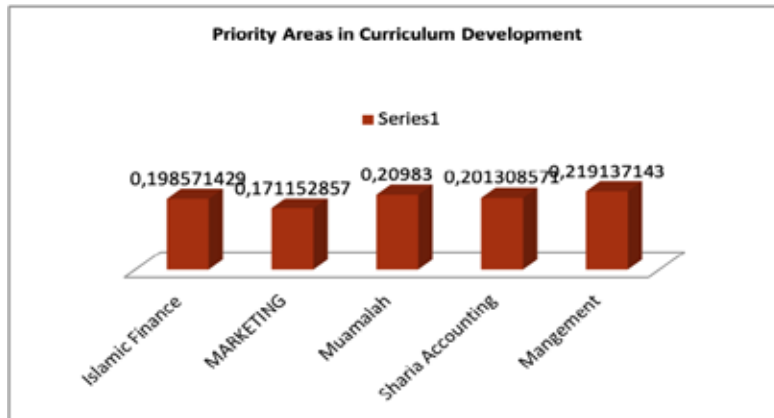


Figure 4. *Priority Areas in Curriculum Development*

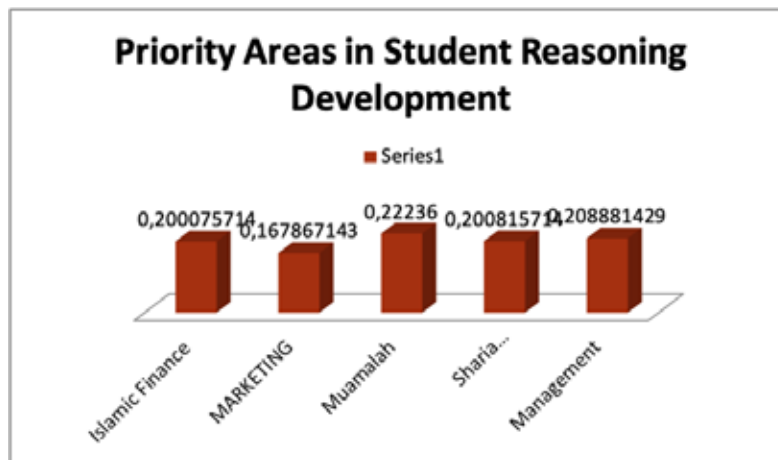


Figure 5. *Priority Areas in Student Reasoning Development*

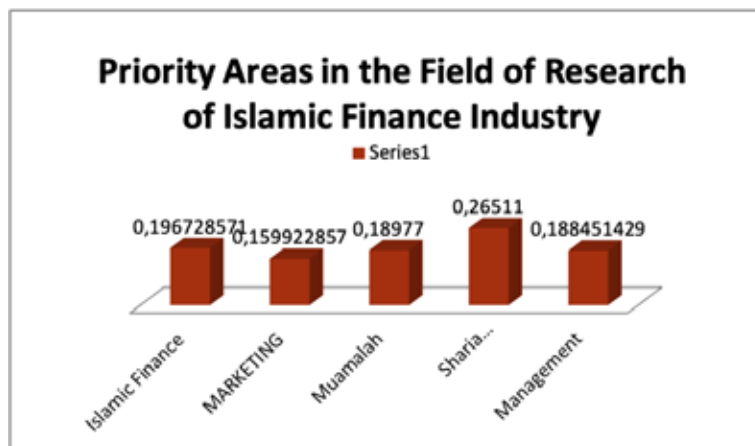


Figure 6. *Priority Areas in Research of Islamic Finance Industry*

(0.2223).

There are ways to develop student reasoning, namely involving massive student creativity and innovation programs by involving students in national or international competitions, including students in student activity units both the Student Executive Board (BEM) and activity units. It is the development of students' interests and

talents so that students can develop soft skills such as leadership, organizational experience, and analytical experience through competition.

Based on the results of interviews with 7 experts as shown in figure 6, the realistic criteria show that aspects of Sharia Accounting are the main areas that become the object of higher education research in

answering challenges in Islamic Financial Institutions with a weighting value of (0.26511).

HR development strategy in the Islamic Finance Industry

Among the steps that can be taken to increase human resources is the need for interconnection of cooperation between actors of Islamic financial institutions and other parties to establish an 'education and training center for Islamic financial actors' (Errico & Sundararajan, 2002). This training is intended to produce experts and fill the gaps that occur. In this case, many parties can play a role, such as the Islamic Financial Services Authority, the National Sharia Council of the Indonesian Ulema Council (DSN-MUI), the Association of Islamic Economists (IAEI), the Islamic Economic Community (MES), and educational institutions that open Islamic economics and finance majors and expertise. In the training process, the role of universities is very dominant since lecturers, teaching, and evaluation methods used in the teaching process play a significant role in supporting students' knowledge and understanding of Islamic economics and finance (Amaliah et al., 2013).

Training is a responsibility of professional human resource management (Handoko, 2001). The training process is intended to improve worker performance, update the skills of workers in line with technological advances, build competence among workers, solve company operational problems, fulfill personal development, and maintain motivation and prepare workers for certain positions (Meldona & Siswanto, 2012).

Apart from training, certification is the most important part of the human resource management process (Thornton III & Rupp, 2006). The certification process becomes increasingly important for facing global competition. Without certification, it is difficult for a person to prove that he is an expert in his field, which will result in him having difficulty competing with other human resources who have certificates of expertise. Indonesia is a country that has not popularized the culture of certification; this is different from other countries (Al Hasan & Maulana, 2016).

In Islamic financial institutions, certification is also crucial. This is because there are many human resources having competencies in financial management and banking, but do not understand sharia laws (Awaluddin et al., 2020). On the other

hand, there are also many human resources who understand sharia laws but do not have financial and banking management skills (Branine & Pollard, 2010). Thus, it is not surprising that until now, the sharia system is still difficult to compete with the conventional system.

Concerning financial institutions, there are differences between the human resources of Islamic and conventional financial institutions. Islamic financial institutions need human resources who not only master operational and managerial issues but also know very well about Islamic economic *fiqh* or *fiqh al-muamalah*, which is based on Islamic values (Hassan, 2013). In terms of ethics, the nature of *shiddiq* and *Amanah* must underlie every action of the employee so that the integrity of a good Muslim executive is reflected. Employees of Islamic Financial Institutions must also be skilled and professional (*fathanah*) and able to carry out tasks in teamwork where information is evenly distributed throughout the functional organization (*tabligh*) (Rustam & Narsa, 2021). Likewise, in terms of reward and punishment, it is very necessary for the implementation of the principle of justice that is in accordance with sharia.

There are several objectives related to the implementation of human resource management in Islamic financial institutions (Yaacob & Donglah, 2012), including increasing efficiency, effectiveness, and productivity; low levels of employee turnover, absenteeism, and customer complaints; high employee job satisfaction and high service quality; and increasing the company's business. By having several goals to achieve through the human resource management process, it is hoped that the process of achieving an organization's goals will be faster and more efficient.

The results of this study indicate that *fiqh muamalah* is the main ability that must be possessed by Islamic finance industry players. Thus, the strategy of academic institutions in producing graduates according to industry needs is by changing the learning curriculum. This new curriculum is expected to result in student learning outcomes that are able to understand the principles of Islamic financial transactions, especially products that are devoted to producing products such as buying and selling, *mudharabah*, *musyarakah* and *ijarah*.

On the research criteria, academics and students must focus on research for the development of Islamic financial

transaction products in accordance with the *muamalah* principle. This is because financial transactions continue to develop, especially in terms of financial technology and hybrid contracts that require a fairly in-depth analysis, so that the sharia financial industry players can produce these products and implement them for the needs of the community and put the Islamic finance industry equal to the conventional financial industry.

For the strategy of developing student reasoning, universities need to be encouraged to collaborate with the industry so that students can carry out internships before they graduate. Students can have real experiences that will become lessons when they graduate (Brundiars et al., 2010).

Then, students also need to take part in several programs to improve their academic achievement, such as competitions organized by the Ministry of Education or by other Educational Institutions. The goal is that students will have strong competitiveness and they won't give up easily. This attitude is needed by the Islamic finance industry, namely having competitive human resources with a strong mentality (N. A. M. Ali et al., 2015).

The solution that can be given is the synergy between the Islamic finance industry and universities in producing graduates according to their needs with the Merdeka Campus program initiated by the Ministry of Education and Culture of the Republic of Indonesia. It is expected that university graduates have adjusted their curriculum, where students should study according to the needs of the industrial world and be directed to continue to be creative both for the academic world and the community through village project programs and independent studies in the industrial world.

Universities must also increase cooperation with the world of industry and other universities. That way, new collaborations will arise in terms of student exchanges and internships for students which are expected to be able to increase student competitiveness and achievement.

Conclusions

The results of the realistic criteria show that the aspect of the field of fiqh is a priority need for HR in Islamic Financial Institutions, followed by Islamic Finance, HR, and Accounting. Meanwhile, the strategy that must be carried out in producing quality human resources is curriculum development

carried out by academic institutions such as universities. The curriculum taught in lectures must be in accordance with industry needs so that graduates from universities can directly adapt to the Islamic finance industry.

The research criteria for priority areas that must be carried out in developing the quality of Islamic financial human resources are research on *muamalah* science. It is expected that human resources in the Islamic finance industry are able to understand the principles of Islamic finance so that they can analyze Islamic financial transaction products. Having *muamalah fiqh* capabilities means transaction products in accordance with Sharia can be produced and the public will be interested and believe in the Islamic financial industry. The results of this study will be a solution and input for Islamic finance industry players, especially the HR department. The solution that can be given to research is the synergy between the Islamic finance industry and universities in producing graduates according to the needs with the Merdeka Campus program initiated by the Ministry of Education and Culture of the Republic of Indonesia. It is expected that university graduates have adjusted their curriculum, where students must study according to the needs of the industrial world and be directed to continue to be creative for both the academic world and the community through village project programs and independent studies in the industrial world. Universities must also increase cooperation with the world of industry and other universities so that new collaborations arise in terms of student exchanges and internships; thus, students are expected to be able to increase their competitiveness and achievement.

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