

## KEY SUCCESS FACTORS ISLAMIC HUMAN RESOURCES IN NORTH SUMATERA ISLAMIC BANKING WITH ANALYTICAL NETWORK PROCESS (ANP)

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**Abstract:** The development of Islamic banking in Indonesia has experienced very rapid growth. On the other hand, the availability of Islamic human resources is not in accordance with the standards expected by Islamic banking. This is indicated by a large number of human resources graduates from public universities compared to graduates of Islamic banking or Islamic economics. The purpose of this study is to analyze the factors that determine the success of Islamic HR in Islamic banking in North Sumatera. Data analysis was carried out using the ANP approach. The results of this study indicate that problems related to the determinants of the success of Islamic HR in North Sumatera internally are the most important internal performance appraisal and self-quality improvement in the form of knowledge, skills, and abilities (KSA). There are internal and external factors to improve Islamic human resources at sharia banking. From the internal factors, Sharia banking needs to develop a performance appraisal system from the perspective of Sharia compliance and financial risk. The Islamic bank employee recruitment system must also comply with sharia principles. In addition, it needs training and education by instilling sharia concepts. Finally, improving the quality of human resources through developing soft skills, increasing work motivation, sharia work ethic with the itqan. External factors are from universities in the form of curriculum and regulations from the government. The solution is to create a standard system for developing Islamic human resources and compile a curriculum that is in accordance with KSA.

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**Keywords:** ANP, islamic bank, islamic human resources, key success factors

**Abstrak:** Perkembangan perbankan syariah di Indonesia telah mengalami pertumbuhan yang sangat pesat. Di sisi lain, ketersediaan SDM syariah belum sesuai dengan standar yang diharapkan perbankan syariah. Hal ini ditunjukkan dengan banyaknya lulusan SDM dari perguruan tinggi negeri dibandingkan dengan lulusan perbankan syariah atau ekonomi syariah. Tujuan dari penelitian ini adalah menganalisis faktor-faktor yang menentukan keberhasilan SDM syariah pada perbankan syariah di Sumatera Utara. Analisis data dilakukan dengan menggunakan pendekatan ANP. Hasil penelitian ini menunjukkan bahwa permasalahan yang berkaitan dengan faktor penentu keberhasilan SDM Islami Sumut secara internal adalah penilaian kinerja internal yang terpenting dan peningkatan kualitas diri berupa knowledge, skill, and ability (KSA). Dari faktor internal, perbankan syariah perlu mengembangkan sistem penilaian kinerja dari perspektif kepatuhan syariah dan risiko keuangan. Sistem rekrutmen pegawai bank syariah juga harus sesuai dengan prinsip syariah. Selain itu, perlu pelatihan dan pendidikan dengan menanamkan konsep-konsep syariah. Terakhir, peningkatan kualitas sumber daya manusia melalui pengembangan soft skill, peningkatan motivasi kerja, etos kerja syariah dengan itqan. Faktor eksternal berasal dari perguruan tinggi berupa kurikulum dan peraturan dari pemerintah. Solusinya adalah membuat sistem standar pengembangan SDM Islami dan menyusun kurikulum yang sesuai dengan KSA.

**Kata kunci:** ANP, bank syariah, faktor kunci sukses, sumberdaya manusia islami

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## INTRODUCTION

The Islamic banking industry, as one of the pillars of the Indonesian economy, began to grow in the early 90s. The occurrence of the monetary crisis at that time had a considerable impact on changing our perspective on Islamic economic practices. The survival of Bank Muallamat from the crisis at that time has provided an opportunity that the Indonesian economy must involve as much as possible sharia-based monetary instruments.

The development of the Islamic banking industry in the last 3 decades has shown a positive trend, marked by an increase in assets every year, recording Islamic banking assets in June 2020 of IDR 545.4 trillion with an annual growth of 9.22% (Financial Services Authority, 2020). Meanwhile, in terms of institutional development, it can also be seen in the development of the number of Islamic bank offices throughout Indonesia, as shown in the following table.

Based on Table 1, it can be seen that the number of offices, branch offices, and sub-branch offices for Islamic commercial banks tends to increase every year. This increase was accompanied by challenge that financial product innovation in the Islamic banking industry. Product innovation is limited to the constraints and readiness of Islamic banks to develop it. This is inseparable from the limited quality of Human Resources (HR) in Islamic banking which is still inadequate both in quality and quantity.

This development will of course also be accompanied by an increase in market share, in 2019 the market share of Islamic banking has only reached 5.95% (Financial Services Authority, 2019) and the rest is controlled by conventional banking. If the market share of Islamic banking is 5%, at least 40 thousand human resources are needed who have a quality and competent base of Islamic financial economics skills and are committed to the application of sharia values (Siswanto et al. 2020). However, human resources with these competencies and qualifications are still scarce both at the middle, upper and lower levels, and in fact, some most of the human resources of Islamic banks at the middle and upper levels come from conventional banks and it is estimated that 70% of Islamic bank employees currently come from conventional banks with non-

Islamic educational backgrounds (Minka, 2015). Islamic banking human resources who graduated from the Islamic banking department were only 9.1% while the human resources whose educational background was from the general economics department were around 39.1%, this is what sometimes makes policies in Islamic banking still have a conventional nature, so many people who think that Islamic banks are the same as conventional banks (Siswanto et al. 2020). This condition makes the existence of Islamic banking not yet developed and running well.

Islamic HRM shows that employees are not just servants, they are valuable assets, and they should be considered as a source of strong and dynamic workforce assets (Beekun, 1997). One of the inhibiting factors to the development of the Islamic banking industry in Indonesia is the inadequacy of educated and professional human resources (HR) in the field of Islamic banking so that in practice it often deviates from sharia principles (Rusyiana, 2016). According to Bariah et al. (2015), human resources in the financial industry in Indonesia are still having problems in terms of quality, not in accordance with what the industry needs, still pragmatic, can only work but are not capable of changing the situation for the better in accordance with the values Islamic values. So that the human resource needs are met only to cover the needs due to industrial developments and are not fully in accordance with what is needed in terms of quality and competence in their fields. This has the implication that effective recruitment of human resources is the key to human resource management.

Problems with the need to obtain superior and professional human resources are sometimes just wishful thinking because the large enough funds for employee development issued by the company are not in line with the expected results. Several cognitive science experts who are also known as the brain sciences propose increasing HR competencies by using a reframing approach, namely changing the organization's conception of how the organization can achieve its goals. Its specific characteristics explain that efforts to create HR competencies in an organization need to be done in order to be able to open a mindset and change the paradigm that HR success is the success of the organization as a whole (Sutrisno, 2009).

Table 1. Development of Islamic Commercial Bank Office Network

Type of Bank	Type of Office	Year		
		2018	2019	2020
Islamic Comercial Bank	Number of banks	14	14	14
	Number of Office	1,985	1,919	2,034
	Branch Office	478	480	488
	Sub Branch Office	1,199	1,243	1,351
	Human resources	49,516	49,654	50,212

Human resource management based on an Islamic perspective is a central part of the organization related to worker behavior, such as relationships with one another, self-development, and more importantly, Islam builds organizational culture through worker behavior. The basic principles of Islam that are in line with the organization (Rahmat, 2018), namely: the principle of consultation (*sharia*), the principle of honesty (*al-sidq*), the principle of trust (*al-amanah*), the principle of fairness in dealing with employees (*al-adl*), the principle of cooperation (*al-ta'waan*), the principle of excellence or perfection (*al-ikhlas*).

Based on the Islamic perspective, performance is an activity and a means of life that has an important function in social life. Islam recommends working. Every human being is required to be independent, which means that every human being has to fulfill their needs by working and trying (Hardityo & Fahrullah, 2021). Furthermore, the performance appraisal component based on the Islamic perspective consists of material, mental, spiritual, and brotherhood (Syafri, 2019). Employee performance is divided into two parts, namely internal factors (attitude, skill, knowledge, and abilities) and external factors (tools, resources, social system, coworkers, and managerial behavior) (Sasongko et al. 2017).

Prior research on the Islamic banking human resources was conducted to identify the competence of the shariah auditors (Mohd et al. 2020), human resources performance (Bariah et al. 2015), training and development (Dewa & Zakaria, 2012), and employee recruitment (Ibrahim et al. 2020). Furthermore, Dhar et al. (2018) explore the impact of Islamic human resource (HR) practices on organizational performance.

Based on that explanation, it becomes important to analyze the factors that determine the success of Islamic HR in Islamic banking in North Sumatera. The selection of Islamic banks in North Sumatera as the object of research is due to the condition of developing Islamic

human resources nationally also experienced by Islamic banks in North Sumatera. Islamic banks in North Sumatera are also experiencing the same problems experienced by Islamic banks nationally. This study aims to find options for key success factors, solutions, and Islamic human resource strategies based on the needs of Islamic banks in North Sumatera. The novelty of this study is the use of the ANP method in formulating a key success factor model for Islamic human resources in North Sumatera.

## METHODS

This research was conducted in North Sumatera Province to see the key success factors of Islamic HR in Islamic banking by visiting experts and academics in the Padang Sidempuan and Medan. This research began in July until December 2021.

This type of mixed research combines quantitative and qualitative methods to be used together in research activity to obtain more comprehensive, valid, reliable, and objective data (Sugiyono, 2016). The qualitative method is a research procedure that utilizes descriptive data in the form of written or spoken words from people and actors who can be observed, the data collected in research is then interpreted. While the quantitative method is a process of finding knowledge by using data in the form of numbers as a tool to analyze information about what you want to know, and quantitative research is carried out using statistical methods used to collect data from research studies.

The data used in this study are primary data and secondary data. Primary data in this study comes from the results of observations, questionnaires, reports, survey results, documentation and other data related to research. The data of this research are respondents who have met the criteria of expertise, and other stakeholders. The selected respondents are several experts, academics, and related practitioners (Table 2). In-depth interviews were conducted with experts, Islamic Banking HR

with a background in human resources expertise and practitioners in several Islamic banks and academics in universities. While secondary data is obtained from previous research reports, data from the Central Statistics Agency, BI, OJK other ministries, the 1945 constitution, government regulations, information in the mass media, electronic media, journals and several books related to research topics. Secondary data in this study are supporting data and complementary data for research.

This research has 5 steps. First, identifying the problem is done by studying and analyzing in depth the problems and phenomena in the research. Second, collecting various data related to research from several methods of data collecting such as questionnaires and pairwise comparison, in-depth interviews, and focus group discussion (FGD). This stage uses questions in the form of pairwise comparisons between elements into clusters with the aim of knowing which of the two pairs has greater or dominant influence through a scale of 1-9. Table 3 describes the fundamental scale of absolute numbers.

The third, planning Key Success Factors for Islamic HR in Sharia Banking is done by mapping the research process and flow. Fourth, determining the Key Success Factors of Islamic HR in Islamic Banking with Analytical Network Process (ANP) using Super Decision software. Fifth, modeling of Key Success Factors of Islamic HR for Islamic Banking in North Sumatera with the ANP approach. These steps are illustrated in the research framework and can be seen in Figure 1.

This study uses the ANP approach because this approach has been widely used in human resource studies. The application of ANP in human resource research has been carried out by Balali et al. (2021), Bathaei et al. (2019), Ibrahim et al. (2021), Iskandar et al. (2022), and Mavi et al. (2019). ANP is also used to formulate the Bank Employee Performance Improvement Policy of the trade operations section (Murti et al. 2015). Whereas in the context of Islamic human resources, ANP is used to determine the criteria of a competent and professional *nazhir* (Wulandari et al. 2019).

Table 2 Research Respondents

Classification	Position/Title
Academics 1	Dean of the Faculty of Economics, Muslim Nusantara University, Medan
Academics 2	Dean of the Faculty of Islamic Economics and Business UIN Syahada Padangsidempuan
Academics 3	Head of Islamic Banking Department Faculty of Islamic Economics and Business UIN Syahada Padangsidempuan
Academics 4	Lecturer of Islamic Banking Department Faculty of Islamic Economics and Business UIN Syahada Padangsidempuan
Regulator 1	Staff of BI Sibolga Representative
Regulator 2	Staff of OJK Medan
Practitioner 1	Commissioner of BPRS Puduarta Insani Medan
Practitioner 2	Branch Manager BSI Padangsidempuan
Practitioner 3	Operational Manager of Bank Sumut Padangsidempuan Sharia Branch

Table 3 The Fundamental Scale and Analytic Network Processes

Intensity of importance	Definition
1	Equal importance
2	Weak
3	Moderate importance
4	Moderate plus
5	Strong importance
6	Strong plus
7	Very strong or demonstrated importance
8	Very, very strong
9	Extreme importance

Source: Saaty (2016)



## RESULTS

### ANP Network Development

The respondents revealed the phenomenon of problems related to the determinants of the success of Islamic human resources in Islamic Banking in North Sumatra. After knowing the phenomenon of the problem, the next step is to form an ANP network structure related to the problems, related aspects, solutions, and strategies for the Key Success Factors of HR Islamic Banking in North Sumatra. Figure 2 describes the ANP network structure in this research.

Based on Figure 2, in the ANP method, the purpose of the analysis is to find out the whole of each element. Therefore, all existing nodes are first arranged and prioritized in a network framework or control hierarchy, in this case, researchers also need to do comparisons and also synthesis to obtain the priority order (rank) of each node. Finally, the results of each of these effects are weighted based on the results of the importance of the nodes that have been answered by the respondents. Priority results are obtained from comparisons in clusters obtained from filling out questionnaires respondents.

### Pairwise Comparison

The data obtained from filling out the questionnaire was then processed using SuperDecision Software version 2.10 and Microsoft Excel. The priority results (Ranking) of each node are presented in the form of Table 4.

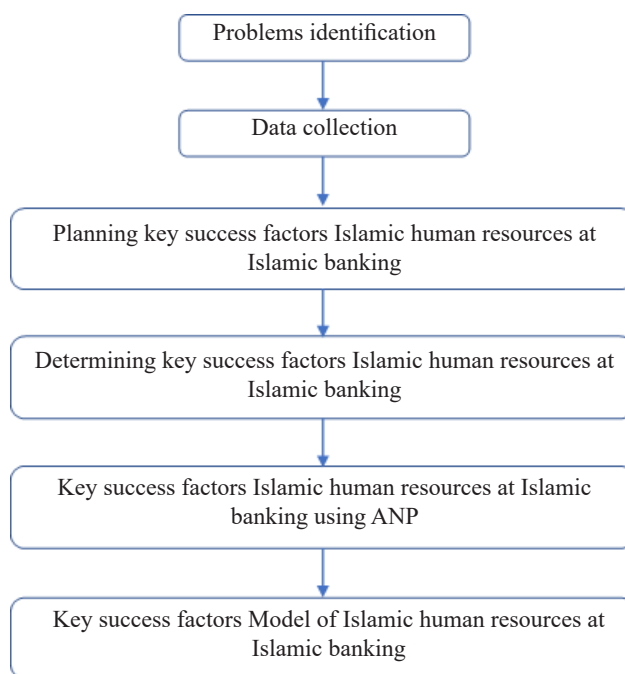


Figure 1. Research Framework

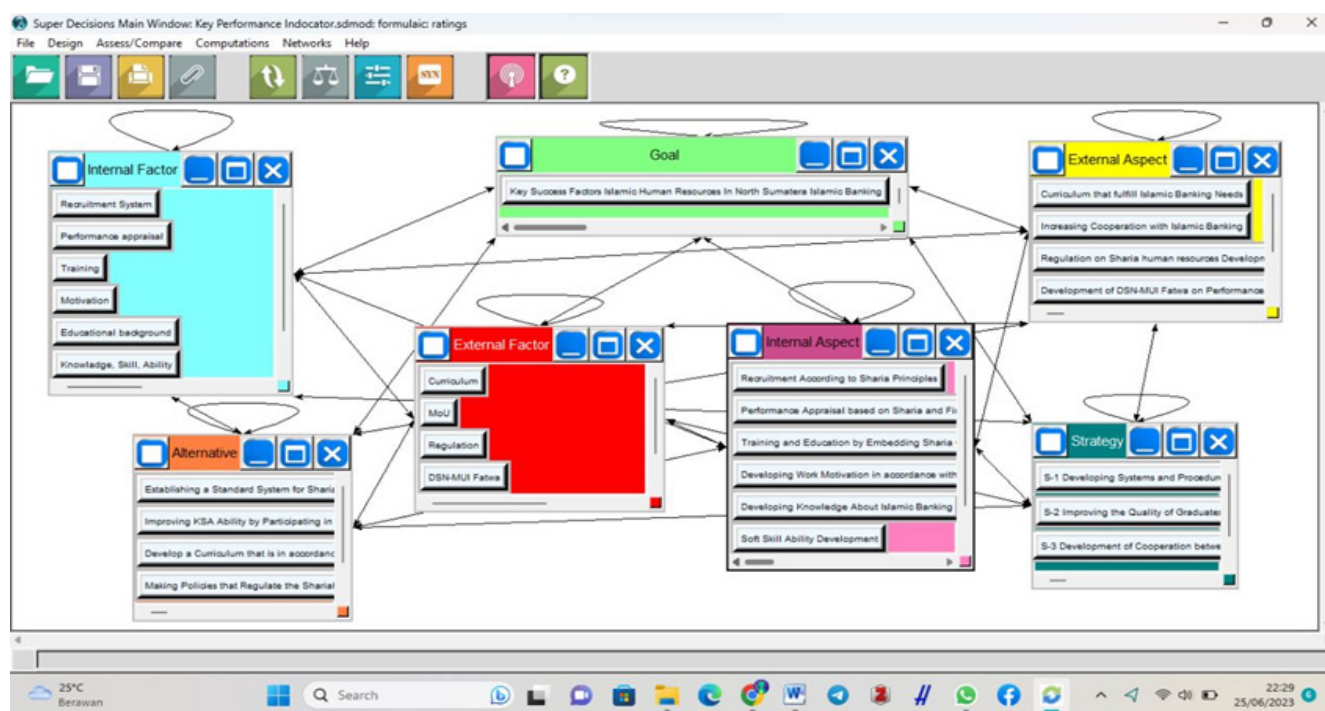


Figure 2. ANP network structure

Table 4. Average results and priority scale based on respondents' answers

Description of Node in Problem Cluster	NR	Priority
<b>Internal</b>		
Recruitment System	0.141848	4
Performance appraisal	0.172911	2
Training	0.150420	3
Motivation	0.130320	6
Educational background	0.139807	5
KSA (Knowledge, Skill, Ability)	0.264697	1
<b>External</b>		
Curriculum	0.291191	1
MoU	0.204057	4
Regulation	0.263357	2
DSN-MUI Fatwa	0.241396	3
Description of Node in Aspect Cluster	NR	Priority
<b>Internal Aspect</b>		
Recruitment According to Sharia Principles	0.168906	3
Performance Appraisal based on Sharia and Financial Compliance	0.196658	1
Training and Education by Embedding Sharia Concepts	0.145814	6
Developing Work Motivation in accordance with Sharia Principles	0.154767	4
Developing Knowledge About Islamic Banking	0.148982	5
Soft Skill Ability Development	0.170174	2
<b>External Aspect</b>		
Curriculum that fulfill Islamic Banking Needs	0.276630	1
Increasing Cooperation with Islamic Banking	0.274773	2
Regulation on Sharia human resources Development Standards	0.225200	3
Development of DSN-MUI Fatwa on Performance Standards in the Selection of Islamic Banking human resources	0.223401	4
Description of Node in Cluster Alternative Solution	NR	Priority
Establishing a Standard System for Sharia Human Resources Development in the Banking Industry	0.309119	1
Improving KSA Ability by Participating in Various Trainings	0.263735	3
Develop a Curriculum that is in accordance with the Needs of the Islamic Banking Industry	0.275628	2
Making Policies that Regulate the Shariah HR Development System	0.206587	4
Description of Node in Cluster Alternative Strategy	NR	Priority
S-1 Developing Systems and Procedures for Sharia HR Development in Indonesia	0.176916	3
S-2 Improving the Quality of Graduates Through the Creation of a Curriculum Containing Sharia KSA	0.488978	1
S-3 Development of Cooperation between Universities and the Islamic Banking Industry	0.334105	2

Based on the first research problem in this study, how to determine the key success factor of Islamic human resources based on the needs of Islamic banking in North Sumatera from the available options using the Analytic Network Process method. From the results of the study, it was found that the most prominent problem from the success factor of Islamic HR in Islamic banking is internal problems, especially aspects from within the organization (bank) related to HR development of Islamic banks, namely regarding the performance assessment process (Maguni & Maupa, 2018). One of

the successes of Islamic banking is determined from the aspect of the extent to which employees can meet the financial performance standards of Performance Contribution Margin (Profit), with the concept of Fee Base Income and Profit Lost Sharing Base for each individual (employee). The total profit of Islamic banks is assumed to be one branch divided by the number of employees and the result is the profit per each employee. The profit value of each employee is the measure of the employee's performance (Syaipullah, 2021).

The determinants of employee success are also influenced by the extent to which banks can design a training system that can meet the required performance standards, the training, and development system that has existed in banking is still using education and training systems and procedures carried out by banks in general. Employees who work in Islamic banking should have their own training procedures and systems in accordance with the desired performance achievement of Islamic banking. This system must refer to the concepts of faith and monotheism so that employees in carrying out their work activities cannot be separated from behaviors and attitudes that reflect the values of monotheism based on Itqan, Ihsan, falah (Kurniawati, 2018; Siswanto et al. 2020). Performance problems and determinants of the success of Islamic banking employees are also largely determined by the recruitment system, the recruitment system occupies the third position from the internal aspects of Islamic banking.

The second determining factor for internal problems is the aspect of self-quality which consists of how far or how Islamic banking can develop the competence of its employees in terms of Knowledge, Skill, and Ability (KSA). The KSA is an important factor in the development of teamwork (Stevens & Campion, 1994). The results of this study are in line with the results of the research (Bariah et al. 2015; Namazie & Frame, 2007). The determinants of the performance of Islamic Islamic banking HR from internal problems, especially factors within employees are three, namely: Knowledge, skills, and capacities, which have the first priority based on the results of research data synthesis (Maghfiroh, 2021).

Islamic banking is also still constrained by the availability of human resources who come from a background in Islamic banking education or Islamic economics, this problem becomes the second priority in terms of the quality of employees. The availability of employees with appropriate educational backgrounds has become a national problem because of the availability of qualified resources not only in the field of banking operational practices but also proficient and understanding when talking about aspects of contracts and the application of Sharia principles (*muamalah*) in banking operations (Bariah et al. 2015; Rozalinda, 2015; Suherman, 2018). The role of universities is to develop curricula and formulate strategic steps so that

all graduates from universities, especially those offering banking and Islamic Economics study programs, can be absorbed and used in the industrial world and of course they can compete with other university graduates.

Then the external problem factor after the synthesis of research results is the curriculum problem, how the curriculum can be a determinant in ensuring the quality of graduates that are indeed needed by the Islamic banking industry. The curriculum at universities must of course be formulated by involving all university stakeholders, including the industrial world. There are times when universities offering Islamic economics or Islamic banking study programs are still dominant in the content of subjects in the muamalah field, and conversely, there are some universities whose curriculum content is still dominant in the aspect of general economics (Rozalinda, 2015).

The next problem from the external aspect that becomes the second priority is the limited Memorandum of Understanding (MOU) between Islamic banking and universities in terms of efforts to improve the quality of university graduates. Cooperation is one of the keys to success for the development of the Sharia economy in North Sumatra in particular. How universities and banks sit together to formulate a form of cooperation to advance the Islamic economy and especially the practice of Islamic banking.

The problem from the next external aspect is from the aspect of the government's role in making policies for the development of Islamic banking in Indonesia, especially in North Sumatra in this case the involvement of local governments to increase the market share of Islamic banking, the low market share of Islamic banking is also inseparable from how to maximize the performance of Islamic human resources. The government's attention and concern in the development of Islamic finance in Indonesia is very much needed, especially the current development of Islamic banking, as we know that Islamic banking requires capital support and strengthening economies of scale in order to compete with conventional banks, one of the government's efforts to strengthen the Islamic banking industry is by merged three major banks, namely BSM, BNI Syariah and BRI Syariah, to become Bank Syariah Indonesia (BSI). Other strategic steps are urgently needed so that the development of Islamic banking can continue to be improved.

In addition to its policies from the industrial aspect, policies and regulations are also very much needed from the education aspect, the implementation of Islamic economics curriculum and subjects from elementary school to university level is very necessary to be implemented, the breakthrough of the Minister of Education and Culture is very much needed, the importance of literacy in Islamic economics in order to improve quality. HR and Islamic economic development can be further optimized.

The next problem aspect from the results of the synthesis is that there is no DSN MUI fatwa that is directly related to the existence of Islamic human resources, both legal rules related to standards, the desired quality of Islamic human resources. The banking industry, which is a financial service provider industry, is an industry that is closely related to trust. The occurrence of fraudulent acts of employees working in Islamic banking, for example, must be the attention of the National Sharia Council (DSN-MUI) through the extension of the Sharia Supervisory Board (DPS) in each bank, can be a control of the implementation of Sharia compliance in the banking industry, DPS has not been maximized in terms of banking supervision and the implementation of Sharia Compliance has not been optimal in the implementation of contracts.

The banking industry is also in dire need of product innovations to meet the business needs of banking services. The emergence of product innovations is also highly dependent on the quality and creativity of human resources in formulating legal aspects related to these products. When many product innovations appear but are not accompanied by the ability of DPS to supervise and provide strict guidelines for product implementation in the field, it will result in fraud and other aspects that violate the rules.

Discussion of research results based on the formulation of the problem How to determine the solution to achieve the success of Islamic human resources in Islamic banking in North Sumatra based on the Analytic Network Process method approach. Based on the synthesis of the research results, several solutions were obtained including the Islamic banking and finance industry and related parties such as OJK, DSN MUI, KNEKS, and Universities need to sit together to formulate standard systems and procedures for developing Islamic HR in the banking industry. This includes how to formulate an integrative curriculum

for universities to be able to produce graduates and superior Islamic human resources who will fill the banking industry. Islamic banking as an institution that requires competent human resources, of course, must also continue to develop in quality and quantity. Education and training of its employees, with training systems and procedures that have met the needs of Islamic banking with training indicators based on the principles of *Itqan*, *Ihsan*, and *Falah* and accompanied by KSA.

The next solution is the government (OJK) DSN MUI, it is necessary to formulate policies and a legal basis for the development of Sharia human resources in Indonesia. Answers and analysis of the formulation of the problem of how to determine the strategy to achieve the success of Islamic human resources in Islamic banking in North Sumatra based on the Analytic Network Process method.

### **Managerial Implication**

This research contributes to the development of human resources for Islamic banks in Indonesia. Therefore, Sharia banking needs to develop a performance appraisal system from the perspective of Sharia compliance and financial risk. The Islamic bank employee recruitment system must also comply with sharia principles. In addition, it needs training and education by instilling sharia concepts. Finally, improving the quality of human resources through developing soft skills, increasing work motivation, sharia work ethic with the *itqan* concept (order, discipline, thoroughness, beautiful work results, mature and fair assignments are part of Islamic work quality and performance) and development sharia banking knowledge.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

In the Analytical Network Process analysis, there are two aspects, namely internal and external. Internal aspects consist of aspects of performance appraisal, related to the quality of human resources, the dominant issue is KSA (Knowledge, Skill, and Ability). While external aspects include the involvement of universities in curriculum development and the government's role related to supporting policies.



There are three expected solutions for the development of Islamic human resources. First, banks need to formulate a standard sharia HR development system starting from recruitment to work placement in companies. Second, universities and stakeholders are expected to formulate a curriculum that is in line with the needs of the Islamic banking industry. Third, OJK, DSN MUI, and the government need to make policies and legal regulations regarding the development of sharia human resources in Indonesia.

The strategy for developing sharia human resources in sharia banking is to improve the quality of university graduates through the creation of a sharia KSA-based curriculum. Universities and the industrial world need to optimize cooperation in the field of education in order to create mutual understanding in an effort to improve the competence of Islamic human resources. The central and regional governments are also proactive in overcoming all problems in the development of the Islamic economy in Indonesia, including increasing Islamic human resources in Indonesia and North Sumatera specifically.

## Recommendations

This research is an initial step in identifying how to analyze the key success factors of Islamic human resources in Islamic banks by underlining knowledge, skill, and ability. Further research can be done on other sharia financial institutions to see what are the key success factors of Islamic human resources there. The government, Islamic Banking, Universities, and DSN MUI can accelerate and formulate strategies for the development of human resources for Islamic banks in Indonesia. Collaboration between Islamic banks, Islamic Human Resources Development Institutions, and Universities is also needed for professional certification for Islamic banking human resources. Hereinafter, the government necessarily builds Muslim community intentions to use Islamic banks to increase the market share of Islamic banking.

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