



Competence Development Of Sharia Banking Employees In Supporting Career Path

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Abstract

Purpose - The purpose of this research is to provide accurate information on what skills are needed by a banking employee in the world of work and what training is needed to enhance their career.

Method - This research uses a type of qualitative research with a descriptive approach. And the techniques used are survey techniques, case studies, comparative studies, studies of time and motion spans, behavior analysis, and documentary analysis.

Result - To develop the competence of serving candidates, especially students, is really needed to survive the competition workplace in this current era of digitalization. The Universities must be able to discuss and find the information from the stakeholders in this case is sharia banking. The letter of degree or bachelor only supports the competence not the main to work. The result of the Forum Discussion Group (FGD) is that the curriculum must have Management knowledge, Leadership, Teamwork and Skills. While that skill was include Content writing, Business analysis, Analytical reasoning, Digital marketing, Cloud computing, Critical thinking, And the strategy to develop student competence is beauty class training, teamwork training, performance grooming training, compute training, account training and graphic design training.

Implication - This research can be a recommendation to educational institutions or universities and even financial institutions themselves to improve the skills of their employees or when recruiting new employees.

Originality - Employee competency development can be used by banking institutions or educational institutions to improve the skills of their employees in facing the current digitalization era.

Keywords: Competency, Management knowledge, Leadership, Teamwork and Skill.

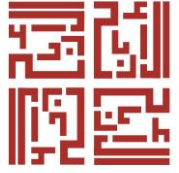


Introduction

The phenomenon of the very rapid development of the number of Islamic Commercial Bank and Islamic banking office networks and this is stated in the 2015-2019 Indonesian Sharia Banking Road report, the output of the OJK. The roadmap explains that the development of Islamic banking in the last decade experienced a significant jump after stage 3, namely after the monetary crisis. After stage 3, the development of the Islamic banking world experienced an increase in the collection of public funds both from second party funds and third-party funds. The development of the banking industry has reached 33.2% in the last 10 years. Based on the results of the OJK report, the opportunities and challenges faced by the Islamic banking industry due to global economic conditions are very steep. Various deregulations were rolled out to assist Islamic banking in carrying out funding and financing collection activities. The surge in banking development was seen from assets, general financing, general deposits, and general assets which had increased > 50%. This proves that Islamic banking can survive in the conditions of the monetary crisis that occurred in Indonesia.

Based on the results of reports from OJK Sharia Banking Statistics, during 2018 there were 2,797 Sharia service offices, in 2019 it rose to 2,949 offices while the results of the last report as of July 2021 showed an increase in the number of Sharia Service offices and Sharia Business Units, namely 3,325. The condition of the increase in sharia banking office networks was in fact offset by an increase in the number of Islamic banking study programs in universities in Indonesia, both State Islamic Religious Colleges and Private Religious Universities and State Universities. There are 61 State Islamic Colleges and Private Islamic Colleges that have opened Islamic banking study programs that have designed their curricula according to the competencies that will later be needed in the world of work in Islamic banking.

Various efforts have been made by tertiary institutions to produce competent graduates, including the Sharia Banking study program at UIN



Walisongo Semarang which has excellent programs for student academic activities that support their competence, namely:

Competency development for Sharia Banking Distinguishing, namely in the form of training or training to develop competencies needed in Islamic banking starting from marketing, back office to front liner. This is done 2 times for 4 years.

Bridging Course, which is in the form of instilling Islamic business ethics that equips students in terms of teamwork in the banking world. Competency Test, namely testing the knowledge of students regarding the knowledge he has acquired during the level of study or lectures.

From the results obtained from several of these excellent programs, it turns out that there are still not enough students as alumni to be able to compete in the world of work in Islamic banking, there are still many graduates of Islamic banking who are not accepted or screened to work in Islamic banks. Job openings in the world of Islamic banking are often published by banks through social media or printed in newspapers. In fact, these vacancies are always shared by parties through the university. After several alumni registered, many of them were not accepted at the Islamic bank.

Judging from the internal bank, where the bank assesses that graduates of Islamic banking are indeed not eligible to be screened during employee entrance tests that compete with graduates of other study programs. Always stuck on stage 3 tests or language tests.

Judging from the internal alumni, where they do not want to work in a bank because the target system for achieving customers is considered too heavy. Because the phenomenon that occurs is that alumni are less interested in the early stages of work as marketing.

In terms of academic ability and scientific competence, graduates of Islamic banking study programs are superior compared to other study programs. This is evidenced by the results of an interview with one of the reviewers who did not want to be named from BSI, which used to be BNI Syariah, that graduates



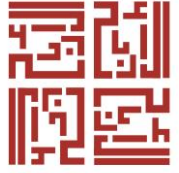
of the Islamic banking study program always excel in written tests and interviews. But when the English test always failed.

Failure during the foreign language interview test is not a big problem for prospective bank employees, but the most important thing is the alumni's ability to deal with the phenomenon of banking problems and that for Islamic banking alumni has been thoroughly mastered by them. When lectures take place, they have been equipped with knowledge that is strong enough to solve problems that occur.

Failure during the recruitment of prospective employees at Islamic banks resulted in the bank accepting prospective employees who had high scores during the employee candidate entrance test. Where in fact the acceptance of prospective employees almost all the employees are not graduates of Islamic banking or who are competent in their fields. This is evident from the results of a survey while the authors of Islamic banking employees in parts of Java found the phenomenon that of the 6 existing Islamic Commercial Banks (BUS) consisting of 14 network offices in Java, 78 bank employee respondents found that only 2 people graduates of Islamic banking degrees while the others are not graduates of the Islamic banking study program. This absorption can be caused by:

Is it because the scientific competence of Islamic banking graduates is still lacking in the competition for labour demand in Islamic banking? Whereas on the other hand all universities that have this study program already have a curriculum based on competency demand in Islamic banking itself. Every year the tertiary institution must evaluate the curriculum to improve the knowledge and skills and attitude of students according to the wishes of Islamic banking. For example, in the Faculty of Islamic Economics and Business, UIN Walisongo Semarang, every year it always evaluates the curriculum through meetings with Islamic banking stakeholders. Accommodate banking inputs for follow-up on study programs.

Are there separate rules in each bank in the recruitment of banking employees. Which does not look at any graduate if the prospective employee



is able to answer the challenges of the bank through the stages of employee selection Or from the alumni who are less interested in working at a bank because of the pressure to achieve target customers or deposit funds. Like this marketing job, alumni are not interested in it.

To answer all of this, there needs to be a special study so that students who graduate from Islamic banking or prospective employees can compete and be accepted in the banking industry. This means that the university must be able to sell its products, in this case students, to the world of Islamic banking. The task of Higher Education, especially study programs, is to improve or perfect the curriculum. Seeing the phenomenon of the problem in the background of the problem, the formulation of the problem in this study is: What strategies should be developed in the Islamic Banking study program curriculum to support the competence of prospective Islamic Banking employees in facing the world of work in the future? What competencies should a study program apply to equip prospective employees/students to support jobs in the world of work?

Literature Review

College Governance

The issuance of Minister of National Education Decree No. 184/U/2001 concerning Guidelines for Supervision-Control and Development of Diploma, Undergraduate and Postgraduate Programs in Higher Education (PT) which examines the management rules in Indonesian Higher Education so that later there will be similarities in all PT. In the Ministerial Decree, the autonomy of managing academic activities was handed over to each university. Meanwhile, the government's activities supervise, control, and foster higher education institutions.

Good University Governance (GUG)

Good University Governance (GUG) is a term in the world of education which was introduced for the first time in the 1990s, more precisely in 1996. In the UNESCO book there is an article written by Nizam about the challenges



of developing countries including Indonesia in tertiary education. Higher education in Indonesia, as in other developing countries, is confronted with three immediate and pressing needs: Improve its quality, relevance, equity, efficiency, and governance. Position higher education institutes properly to become an independent moral force to help drive democratization and socio-political reforms. Meet new challenges arising from the construction of knowledge economies, internationalization, and ever-increasing competition.

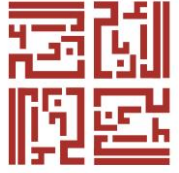
Meaning: like in Indonesia, or other developing countries, a university has 3 important challenges, namely: 1). There must be an increase in the quality of graduates, relevance to the world of work, equity, efficiency, and governance; 2). It must be remembered that universities have a position as a moral force with the aim of helping democratization in society as well as in reforming social and political changes; 3). Must always see new challenges that arise because of economic and knowledge construction both nationally and internationally and be able to compete between countries where it is always increasing.

Because of this, it is necessary to build a solid tertiary institution, including the quality of graduates. With the quality of graduates whose quality can be guaranteed, the GUG of these tertiary institutions is fulfilled.

Human Capital

Human capital was first introduced by an economist who won the Nobel Prize for Economics in 1979 named Theodore Schultz. He believed that improving the welfare of the poor did not depend on land, tools, or energy but on knowledge. This is stated in Vilda (2017) in Rusdiana (2020). Human capital is one of the resources that must be owned by a company or organization, including educational institutions. Human resources or in terms of human capital or labor.

According to Rusdiana (2020) that "Human capital management is a new development of Human resource management. The human capital approach is an approach that considers that humans are a form of capital or capital goods like other capital goods and or as company assets. The definition of human capital emphasizes the notion that humans are one of the main assets in a



company with unlimited value and amount, which can be managed in the process, which in turn can generate more value for the company. As for human resources, humans are considered as resources. With this understanding, the company assumes that humans can be exhausted if they are over-exploited.

The human capital development framework according to Goal (in Prayed, 2018 in Rusdiana (2020) states that the human capital development framework includes knowledge, expertise, abilities, and skills that make humans or employees as a model or an asset of a company. a company or organization views an employee or workforce as one of the main capitals for getting the company's profits. Companies will benefit greatly if these employees are able to use their expertise, skills, abilities, and knowledge in processing other resources.

Career Path in Islamic and Conventional Financial Institutions

Career paths in Islamic Financial Institutions (LKS) and conventional ones include: 1). Frontliners is the type of work in a Financial Institution that is tasked with dealing directly with customers and is placed in front of the LKS office/room. Type of work in the form of teller and customer service; 2). Back Office. Is the type of work that is placed behind the frontliner. The job duties are to calculate accounts payable, see the availability of goods to delivery or logistics as well Human Resources Development (HRD); 3). Marketing staff. It is one of the tasks in a Financial Institution where the main task is to market banking products, both funding and financing products; 4). Supervisors who oversee translating and passing on superior policies to subordinates or in other terms his task is to oversee the work of staff; 5). Manager. Is the highest leader in management. In Financial Institutions the manager leads each division such as marketing, relations, and others in a branch. Branch headlead the entire flow of activities that occur in the branch office.

Must-have Skills

According to Robert L. Kartz (1970) a reliable manager must have: 1). Conceptual Skills, Is a skill in analyzing and thinking logically, especially ideas.



With this skill, managers can understand the company, understand the company network, the company's relationship with the community or other companies and are able to understand both social and economic situations; 2). Communication skills, it is a skill in creating a comfortable corporate climate and facilitating interaction between individuals. This skill does not only include skills in communicating effectively but has knowledge of individual human behavior and group processes. The impact if managers do not master communication skills is an uncondusive work environment. Managers must also have emotional intelligence because humans are sociopsychological creatures who need appreciation, motivation or encouragement and the need to be understood in terms of their feelings; 3). Technical skills, it is a basic skill that must be possessed by managers and is most important because it is directly related to company procedures or techniques. If the manager does not have this skill, then he will find it difficult to do his job.

Methods

This study uses a descriptive method, which is a method using elements, characteristics, and characteristics of a phenomenon. This method starts from collecting data, analyzing data, and interpreting it. This method can be used with survey techniques, case studies, comparative studies, studies of time and movement, behavioral analysis, and documentary analysis. So, in this study using a type of qualitative research with a descriptive approach.

Results and Discussion

A tertiary institution or an educational institution must have superior quality so that graduates can be absorbed in the world of work. The definition of good quality according to experts is contained in Moh's book. Faisal Amir (2016) there are four 4 attributions, namely: 1). Superiority; 2). Functional suitability; 3). Fulfillment of requirements; 4). Giving satisfaction.

A tertiary institution is an institution that prints service products, namely in the form of prospective employees so that these 4 criteria must be fulfilled. The definition of excellence is that it can be interpreted that graduates printed



by these tertiary institutions must have superior grades compared to other graduates so that they are not underestimated. The definition of functional suitability is that graduates who are printed must be in accordance with what is expected by the stakeholders. While fulfilling the requirements is whatever the stake holders want should be able to be fulfilled by the university so that it can satisfy the users. Fulfillment of satisfaction, namely that a tertiary institution must be able to satisfy users by fulfilling all the expected needs

To find answers from this research, input from several stake holders or Islamic financial institutions in Central Java is needed. These stakeholders include: 1). BTN Syariah KC Semarang; 2). BSI KCP Semarang Syarief Hidayatullah; 3). BSI KC Semarang MT Haryono; 4). BSI KCP Semarang Ngaliyan; 5). BSI KC Kendal Soetta; 6). BPRS Bina Finasia Semarang; 7). Bank Jateng Syariah

Competency That Supports A Prospective Employee

As for the results of the field survey and FGD results in the form of input from stakeholders that in order to face competition in the world of work, the Islamic banking study program must add learning to the independent campus curriculum, including:

Management knowledge, a lesson given to students in the form of knowledge and skills in company management, human resources, finance, and matters relating to the Institute. As for Action knowledge management can be given to each curriculum and included in the Semester Learning Plan (RPS). Management knowledge is given not only in the form of written material but must also be given in an affective and psychomotor manner. Each subject must have knowledge of managing everything, for example time, managing groups, organizing, and processing literary sources to managing the study system at home.

Leadership, a learning in the form of how to become a quality leader. Quality here is defined as a leader who has good knowledge, qualified experience, moral ethics and can be emulated by subordinates to how to manage the management of an organization or institution. Many people now



become leaders but do not have good morals with others or the term does not have an attitude. Attitude must be applied within the institution and outside the outside institution. As for within the Institute, it must be applied to colleagues, leaders, and subordinates. While external parties can be applied to prospective customers, consumers, investors, other institutions and even competitors. A student must be equipped to become a good and ethical leader through the provision of leadership training. By involving external parties such as event organizers.

Teamwork, Teamwork is the ability of employees to cooperate, communicate, listen to the opinions of others, and complete tasks together regardless of the community of positions for the purpose of moving forward together. Teaching faces any form of problem in the work team. This can be provided in every curriculum of the Islamic Banking study program, but it will also be more relevant and must be provided in the form of training or training in the outside world and trained by a professional team from the institution related to the study program.

Skill education, In the Islamic banking study program, a curriculum has been prepared that is adapted to the needs of the world of work, but in each curriculum, several things must be implemented and included that support their hard and soft skills. The skills are: 1). Content writing, each curriculum must teach students to make good writing in the form of papers, newspaper articles, journal writing that can be collaboration between lecturers and students. These writings can be used as a collection of proceedings in the study program; 2). Business analysis, business analysis ability, namely being able to accurately and correctly assess events that occur in the field both based on data and surveys so that they can solve problems with strategic planning with existing business models and existing potential. As for a Business analyst must be able to: Analyzing consumer/customer and market behavior, analyzing the organizational structure and policies applied in Islamic banking, able to document data both manually and digitally and able to disseminate information to consumers/customers in a professional manner, able to monitor and evaluate data that has been obtained and able to process data,



able to make the right solutions to solve problems and be able to seek to improve the quality of service and business performance of Islamic banking in achieving the goals of bank institutions, assist project managers and other experts in designing effective and efficient application designs; 3). Analytical reasoning, analytical reasoning is the ability to identify problems that occur critically by finding relevant facts and evidence then making weighty solutions and being able to communicate with friends or leaders. 4). Digital marketing, digital marketing is the ability of an employee to promote a branding, product, or service through technological media. This technology can utilize the media of the five senses such as sound, touch, touch and even taste. Currently, technological media in any form are familiar, such as computers, the internet, LAN lines, radio, and television. All of which are commonly called social media; 5). Cloud computing, cloud computing is an internet network in the form of digital services and can be utilized by various parties. Cloud computing has been promoted since antiquity around the 1960s with the emergence of the "Intergalactic Computer Network" initiated by JCR Licklider. An employee who can make Cloud computing is a skill more than the skill he has, because this is making networks; 6). Critical thinking, critical thinking is the ability of a person's soft skills in processing something in the form of data or events into an analysis conclusion that can be used as a reference in making policies or finding solutions. Not everyone has this ability, but everyone can learn by learning from experience and then taking lessons from that experience, reading routines, being critical in the aspects of seeing, hearing, and feeling.

The results of this study the researcher found the concept of competency development for an employee needed in Islamic financial institutions based on the results of stakeholder input as shown in figure 1. From this figure it can be concluded that every student of the Islamic banking study program must have basic competencies to be able to compete with outsiders. This competence is the superiority of a student/employee in the future. Where besides the use of IT (Information technology) still requires other knowledge and skills.



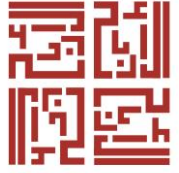
Figure 1. Circle of Ability/Competence Sharia Banking Officer by Henry Yuningrum



Source: Research FGD results

Red, namely the attitude, will oversee red as well, namely outsiders, leaders, and colleagues. This means that an employee must have a good attitude with good morals towards colleagues, leaders, and outsiders of his organization/office. This attitude cannot be separated from the sharia Maoist of banking employees, an employee must understand the sciences of sharia economics and have knowledge of employee analysis as well as leadership figures and even outsiders must be able to differentiate. Apart from that, they also think critically about the working environment conditions among friends, leaders and outsiders who must be able to differentiate.

The green color is skill or skill. Skills are divided into three, namely hard skills, soft skills, and teamwork. An employee must have these three components without these three components, the team's work will not run well. The skill components include: 1). Hard skills include a person's ability to do visible work such as writing, operating a computer, mastering accounting, mastering IT, drawing, building a house, cooking and so on. The hard skills



include skills in digital marketing, cloud computing, and content writing; 2). Soft skills include abilities that cannot be seen or in other terms are the abilities of a person's soul, such as: being able to communicate well with other people, being able to analyze conditions or events that occur both in plain view or with data, having a wise soul in solve problems, be able to think critically, quickly, and correctly, and so on. The soft skills include the ability to analyze problems that occur (analytical reasoning), be critical of economic and social situations and conditions (critical thinking), and be able to analyze appropriate, fast, and profitable business situations (business analysis); 3). Teamwork is a person's ability to be willing and able to work together with fellow co-workers and non-colleagues. In this teamwork, you must also have the abilities in the hard and soft skills. Without that, the course of the team will not agree.

Orange color which includes knowledge (Education) which consists of 3 components, namely: 1). Curriculum. Is a collection of courses / lessons given to students or students. This curriculum includes the learning outcomes desired by the study program. The Islamic banking study program has Learning Outcomes (CPL), namely students becoming Islamic banking practitioners and entrepreneurs. To achieve CPL, the curriculum must teach components: critical thinking, content writing, analytical reasoning, and digital marketing; 2). Management knowledge is learning about the process or flow from the beginning of planning, processing to concluding and analyzing a company or organization. Where the management process must be carried out sequentially and neatly. This should be taught to students from entry to graduation so that they have a focused and good mindset of company management and resource management; 3). Leadership is the cultivation of a leadership spirit in students to face any environment.

Training that must be given to prospective employees

As for the trainings that must be given to prospective employees/already employees so that they become superior individuals and are able to compete in the world of work, competency development is required as follows:

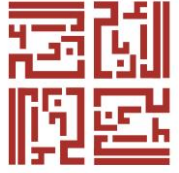


Beauty class training, Is a personality development class in the field of performance, especially face and appearance. In the performance grooming curriculum, this has been given both in the form of polite ways of dressing like Islamic banking employees, good employee ethics, good facial appearance, how to speak to other people, how to eat and drink properly and politely to how to serve customers in a professional manner. To become an employee who has maximum performance, the Islamic banking study program must be given beauty class training taught by other parties, either from the banking department or from the beauty company.

Teamwork training, this is a team problem solving training. The ability to work together is needed in the world of work in Islamic banking considering the many problems related to customers. This teamwork training can be provided in the form of teamwork building training by attracting external parties, especially sharia banking parties, so that they can achieve competence.

Performance grooming, performance grooming personality and appearance training like a Sharia banking employee. As a differentiator from other study programs, the Islamic banking study program needs changes in appearance and personality. If this is implemented, it can change their mindset to be more confident in terms of appearance so that when applying for a job they physically have the appearance of a bank employee. Things taught start from the procedure for speaking in serving customers/other people or talking to leaders and colleagues, procedures for polite dress, procedures for sitting and standing, procedures for eating and drinking, procedures for dressing up and so on so that they become neat, clean and dignified individuals.

Islamic banking and accounting computer application training, as an additional curriculum to strengthen student competence in the IT field, additional training is needed in computer applications, especially windows excel. MS Excel provides various extraordinary formulas to support data processing in banking. Ms. excel is a basic application to be able to work on various applications in the banking world. So that students must master it. If given in the curriculum, the time needed is not enough, so additional time is needed in the form of training. This can be given from outside institutions or



lecturers who are completely computer literate. From the results of discussions with Sharia banking stakeholders through FGD on August 7, 2021, it turned out that during the employee recruitment interview stage the interviewers (banks) were asked what advantages they had compared to other applicants. If you answer that you can apply a computer, you will be asked how far this application can be practiced. This means that students must be provided with the use of basic computer applications so that they are able to compete in getting a job.

Graphic design training, graphic design training is no less important than other trainings because this is related to IT. In graphic design training, material will be given for making product innovation designs, making online promotions, layouts, book covers, computer application designs and so on if needed in the corporate world, especially Islamic banking.

Conclusion

Competencies that must be given or that must be owned by a prospective employee or are already employees, namely: 1). Management knowledge; 2). Leadership; 3). Teamwork; 4). Skills that include: content writing, business analysis, analytical reasoning, digital marketing, cloud computing, and critical thinking.

Training that must be provided to prospective employees/already employees in facing the competition in the world of work in the banking industry by considering the needs of banking companies include: 1). Beauty class training; 2). Teamwork training; 3). Performance grooming; 4). Islamic banking and accounting computer application training; 5). Graphic design training

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