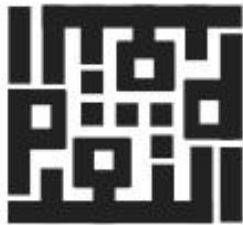


## End-User Assessment of the Graduate Performance From Islamic Bank Department, Faculty of Islamic Studies, Universitas Ahmad Dahlan: A Survey

Dwi Santosa Pambudi\*, Agus Susetyohadi, Nurul Heniirawati, Ajeng Putri Mahendra, Muhammad Fauzi Abdullah

Faculty of Islamic Studies, Universitas Ahmad Dahlan, Yogyakarta, Indonesia

\*Correspondence email: [dwi.pambudi@pbs.uad.ac.id](mailto:dwi.pambudi@pbs.uad.ac.id)



ISSN: 1979-4703 (p)

ISSN: 2527-9726 (e)

### Article history:

Received: 30 May 2023

Accepted: 22 Nov 2023

Published: 25 Dec 2023

### Keywords:

End-User Assessment;  
Graduate of Performance;  
Technical Competence;  
Conceptual Competence;  
Interpersonal Ability

### ABSTRACT

It is undeniable that external factors drive the development and growth of the Islamic bank industry in Indonesia. One of them is the supply of Islamic Human Resources (IHR) from various universities (PT), both private and public, that have opened Islamic banking study programs. However, the increasing availability of IHR from PT still needs to improve, including; link and math curriculum, absorption of graduates in the Islamic bank industry, competence, and performance of PT graduates. Therefore, this study aims to assess the performance of graduates of Islamic banking study programs who have worked in the Islamic banking and finance/islamic banking industry with an approach of technical competence, conceptual competence, and interpersonal ability. This type of research is descriptive quantitative. The sample is all alums of the Islamic banking study program who have worked in Islamic banks and finance/islamic for 2019-2021 with snowball sampling techniques. The sampling method uses questionnaires distributed to company leaders. The findings showed that most alums of Islamic banking study programs who work in the financial industry show high technical skills, conceptual abilities, and interpersonal skills.

### Introduction

The development of Islamic financial institutions today is one of the supporting tools in applying Islamic in the economic sector. Regarding Islamic financial institutions, their development is dominated by Islamic finance. However, other institutions such as Islamic insurance, *Baitul Maal Wa Tamwil* (BMT) Islamic capital markets, Islamic mutual funds, and Islamic pawnshops have also operated to serve the needs of the community (Ryandono 2018; Wahyudi 2020).

The Islamic bank industry has grown and

developed rapidly regarding total assets, number of banks, and amount (Desriani 2022; Anugrah and Irawan 2022; Utari et al., 2022). An emerging consequence of such growth is the need for Islamic Human Resources (IHR). Higher Education (PT) is one of the suppliers of qualified Islamic financial IHR needs, both in terms of quality and quantity, to anticipate the growth of the Islamic bank industry and Islamic financial finance. It is noted that almost all universities, both public and private, have opened Islamic banking study programs and the like to ensure supply in the industry.

The condition of the IHR Islamic bank industry,

based on the latest research report, shows a gap, especially in the minority educational background that comes from the Islamic banking study program. The condition of IHR in the Islamic bank industry and Islamic finance in Indonesia, where the source of IHR Islamic finance in 2008 who were fresh graduates from universities was

only 20 percent. At the same time, S1 (Strata one) graduates who come from non-Islamic scientific majors (for example, development economics majors, financial management majors, and so on), most Islamic finance IHR are taken from conventional bank IHR. Detailed data are presented in Table 1.

**Table 1.** Conditions of Islamic Financial IHR in Indonesia

Human Resources	Condition	Information
Educational background of employees	<ol style="list-style-type: none"> <li>18% high school</li> <li>21% D3</li> <li>59% S1</li> <li>2% S2</li> </ol>	Dominance of undergraduate graduates in Indonesian Islamic financial institutions
Scientific characteristics of employees	<ol style="list-style-type: none"> <li>10% Islamic science</li> <li>90% Conventional science</li> </ol>	There are no graduates of Islamic economic education institutions**
Source of Islamic finance employees	<ol style="list-style-type: none"> <li>20% Fresh Graduate PT</li> <li>70% Conventional banks</li> <li>5% Other Islamic banks</li> <li>5% Other sources</li> </ol>	Strong conventional trends in the development of Islamic finance

\*\*Currently, there are graduates of Islamic economics educational institutions  
Source: Adiwarman, 2009

Based on these data, it can be concluded that among the needs of Islamic finance to IHR in terms of quantity, a solution has been found, namely the increasingly widespread availability of Islamic financial and educational institutions in Indonesia so that the record is in terms of the quality of graduates or Islamic finance IHR which has implications for the competition for the quality of graduates of each Islamic financial education institution in employment.

Based on the condition of Islamic financial IHR in Islamic financial institutions, problems are identified as follows; IHR in Islamic banking is still dominated by graduates with non-islamic backgrounds, limited human resources, or IHR who understand the principles in the field of Islamic business and finance, human resources produced by conventional and Islamic academic institutions cannot satisfy the demands and challenges of Islamic finance and the curriculum has not been linked and match with industry

(Ardiansyah and Qizam 2013; Asnaini 2008; Nursaman 2020; Paturuhman 2020).

Rivai and Jauvani (2009), stated three competencies that PT graduates must possess to compete in the industry, namely, aspects of technical competence, conceptual competence, and interpersonal competence. Technical competence is the competence to use the competencies, methods, and equipment used to carry out the task and the experience and training it acquires. Conceptual competence is the competence to understand the complexity of the company and the adjustment of the movement of units from each unit into the company's operational field as a whole, which in essence, the employee understands his duties, functions, and responsibilities as an employee. Interpersonal relationship competence is the competence to cooperate with others, motivate employees, and negotiate.

Most of the previous research focuses on showing the relevance of educational background, a graduate of absorption, and the relevance of the Islamic banking curriculum to the industry (Fitriyana 2019; Fahira 2020; Prasetyawati and Kosasih 2021; Salamiyah 2020). Therefore, this study aims to reveal the industry's assessment of graduates of the Islamic banking study program, Faculty of Islamic Religion, Ahmad Dahlan University, who have worked in the Islamic banking and Islamic finance industry.

His education aims to produce scholars who master Islamic economics and Islamic banking practices. As well as having practical skills in the field of Islamic banking. Therefore, UAD Islamic Banking Study Program graduates are targeted to have two competencies. That is, as a practitioner of Islamic banking and a researcher in Islamic economics and banking. Islamic Banking Study Program is a study program at the Faculty of Islamic Religion (FAI) Universitas Ahmad Dahlan (UAD). Islamic Banking Study Program, established in 2016, has received B accreditation, and its graduates get a Bachelor of Economics (S.E).

This research is essential for Islamic banking study programs. First, the research findings will become benchmarking policies in curriculum evaluation that have been implemented in the learning process in the future. Second, the study program can rearrange the link and match the curriculum with practical needs in the Islamic banking industry. Third, based on the need for accreditation forms, one is the absorption and suitability of graduates who work in the scientific field of the study program. Four, the Islamic banking study program will carry out reaccreditation. Based on these four normative bases, the results of this study will contribute significantly to be used as evaluation and consideration material in taking banking study program policies Islamic in the future.

---

## Literature Review

### IHR Competency

Many methods, approaches, and elements are used as measures for IHR performance appraisal. The

elements of performance appraisal in this study, referred to by Rivai and Jauvani (2009) there are technical competence, conceptual competence, and interpersonal skills used by researchers. According to by Rivai and Jauvani (2009), technical competence is the competence to use the knowledge, methods, techniques, and equipment used to carry out the task and the experience and training obtained. While conceptual competence, namely the competence to understand the complexity of the company and the adjustment of the field of movement of each unit into the company's operational field as a whole, in essence, the individual understands his duties, functions, and responsibilities as an employee. Interpersonal relationship competencies include cooperating with others, motivating employees, negotiating, and others.

### Previous research

The previous research has been done a lot. Trimulato (2018) concluded that there must be a form of IHR management to develop the competence of Islamic bank employees, one of which is through ZIKR, PIKR, and MIKR. Pangesti and Sutanto (2020) stated that one of the factors that cause low financial performance is the fulfillment of the quality of IHR of Islamic banks. In line with the findings of Latifah and Ritonga (2020), PT must play an essential role in supplying IHR with theoretical and practical competencies. Therefore, Yuliar (2021) provides recommendations for the implementation of Islamic-based IHR management can be a solution choice to reduce the low competence of Islamic bank IHR.

Furthermore, Elvira (2015) was analyzed the role of PT Ekonomi Islam in preparing Islamic IHR. As a result of its findings, efforts to produce competent graduates of PT must formulate a curriculum that combines financial theory, jurisprudence, and practicum, as well as supporting programs such as; internships and on-job training. It also suggests that PT instills graduates with moral values (creed & morals). Nuroniah and Triyanto (2015) findings analyze how to prepare the competitiveness of graduates of Islamic banking study programs. The results illustrate that the Islamic economics study program must play an active role in preparing

qualified and professional Islamic human resources so that they can meet the needs and expectations of the Islamic financial industry by compiling a KKNI-based curriculum. Another research conducted by Syahri and Panorama (2020), is that the curriculum and learning model of Islamic banking still needs to answer the level of knowledge needed in Islamic banking. Therefore, it is necessary to reconstruct Islamic banking learning.

Research conducted by Lestari (2021), analyzes the assessment and responses of Islamic banking graduates. As a result, the competencies needed by Islamic banking alumni for their work are the ability to manage time. In addition, Zubair (2018), on banking technology competencies, such as computer accounting, are provisions that PT must provide. Based on previous studies, it illustrates the focus of the object of study, analyzing the role of PT and what competencies are given to graduates. No research has revealed how PT graduates perform in the industry. Therefore, this study seeks to fill the existing gap, namely the industry's assessment of the performance of graduates of the Islamic banking study program at the Faculty of Islamic Studies, Ahmad Dahlan University.

## Research Methods

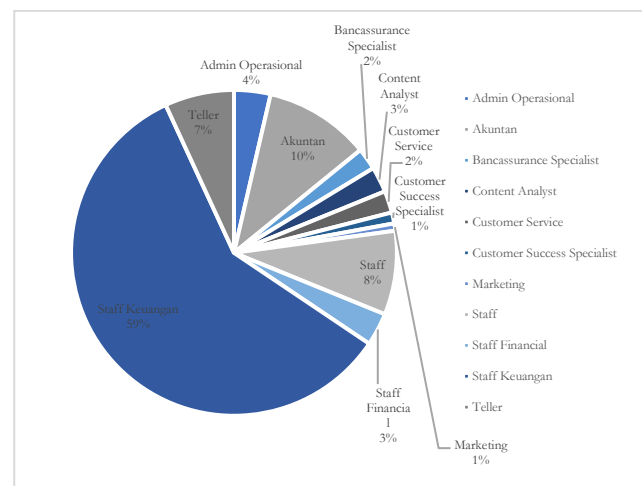
This type of research is descriptive quantitative. This descriptive approach is used to determine how the industry assesses the performance of Islamic banking study program graduates. Elements of assessment include technical competence, conceptual competence, and interpersonal ability. The sample is all graduates of the Islamic banking study program of the Faculty of Islamic Religion UAD who have worked in Islamic banks and Islamic finance throughout Indonesia with snowball sampling techniques. The number of respondents amounted to 24 graduates. The sampling method uses a questionnaire measured using a Likert scale and will be distributed to leaders of Islamic banks and Islamic finance. Before the questionnaire is distributed, a data validity test is carried out with validity and reliability tests. Furthermore, the data analysis used is a descriptive percentage, namely the presentation of data, among others, by presenting

tabulations or tables, graphs or figures, and simple statistical figures.

## Result and Discussion

### Profile Characteristics of respondents by workplace

Table 1 shows the jobs held by graduates of Islamic banking study programs by type of field of work. Ten people work as financial staff; 2 people serve as tellers, Customer Service, and Accountants. Furthermore, there is 1 person who serves as financial staff, Staff, Marketing, Customer Success Specialist, Content Analyst, and Bancassurance Specialist. Based on these findings, graduates of Islamic banking study programs have diverse job opportunities in various fields. They can work in banks as well as other companies related to finance and marketing. Most graduates of the Islamic banking department work in finance, such as tellers, financial staff, accountants, and financial staff. This shows that the Islamic banking study program provides a solid financial and management knowledge foundation.



Source: Primary data processed (2022)

### Figure 1. Respondents by type of field of work

Based on the results of the questionnaire distribution, data were obtained as shown in Table 1 below, which shows briefly the number of samples and the rate of return of questionnaires answered by respondents.

**Table 1.** Number of Samples and Return Rate of Questionnaire

Information	Sum
Total spread of questionnaires	30
Total questionnaire returns	30
Number of questionnaires not returned	-
Response Rate (Tingkat Pengembalian)	100%
Number of respondents	24
Total questionnaires that can be processed	24
Total questionnaires that cannot be processed	-

Source: Primary data processed (2022)

Table 1 shows that of the 24 questionnaires distributed to respondents, all questionnaires were returned to researchers; in other words, this study had a response rate of 100%. Based on the returned questionnaire, the data that can be used for data analysis is 24 respondents.

The data obtained is then classified into three groups. This classification uses standard intersections with the following categories:

$$\text{Height} = X > \mu + 1D$$

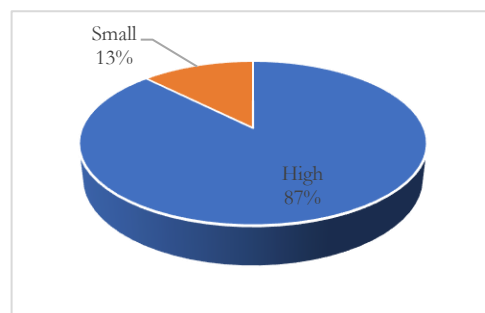
$$\text{Low} = X < \mu - 1D$$

### Descriptive Analysis

Descriptive analysis determines the results of respondents' responses to the variables used through the questionnaire items submitted. Furthermore, the frequency distribution of each variable is processed by grouping the value scores of the answers of the research respondents. The frequency distribution of respondents' answers is the level of perception tendency towards research variables, namely the performance of graduates of the Islamic banking study program, Faculty of Islamic Studies, Universitas Ahmad Dahlan which is divided into technical abilities, interpersonal abilities, and conceptual abilities.

### Technical Capabilities

Technical ability is the capacity of individuals to carry out a job related to technical operations. The measurement indicators used include job knowledge, the ability to apply skills on the job, and accuracy or accuracy. Figure 2 shows that of the 24 respondents, most were in the high technical ability category (92%) and the low category (8%). This indicates the excellent technical ability of graduates of the Islamic Banking Study Program, Faculty of Islamic Religion, Universitas Ahmad Dahlan, which is related to technical abilities, including job knowledge, the ability to apply work expertise, and accuracy. In other words, this finding shows that most Islamic Banking study program graduates have high technical abilities. From the available data, it can be concluded that most graduates can master and carry out tasks related to technical aspects in the field of Islamic banking well.



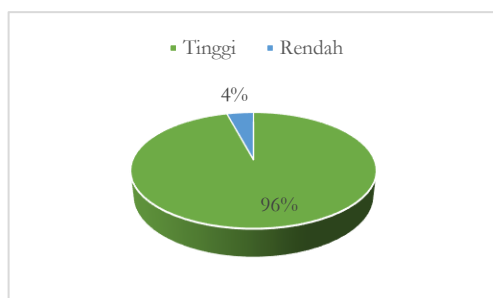
**Figure 2.** Technical Ability Level of Graduates from Islamic Banking Study Program

That technical ability is an essential factor in individual performance in the context of work involving technical and operational aspects. Technical solid ability includes a good knowledge of the tasks, procedures to be followed, and expertise required to carry out the job. In addition, the ability to apply these skills well and high accuracy in carrying out tasks are also determining factors in good technical ability. Good technical skills enable individuals to carry out tasks efficiently, produce accurate results, and face technical challenges well. Solid technical capability is essential in achieving high-quality work and making a meaningful contribution in the context of technical operations. Therefore, developing and improving technical capabilities are essential for individuals who want to improve their performance in jobs involving technical and

operational aspects. By mastering job knowledge, applying expertise well, and maintaining rigor in the execution of tasks, individuals can improve their technical abilities and contribute effectively in a work environment that values technical and operational aspects.

### Conceptual Abilities

Conceptual ability is defined as the ability of employees to understand the company's complexity related to tasks and responsibilities or job disks, with aspects measured including quality of work, the quantity of work, and the ability to solve work problems. Figure 3 shows that regarding conceptual ability, most are in the high ability category (96%), followed by the low category (4%). These results show the excellent conceptual ability of graduates of the Islamic Banking Study Program, Faculty of Islamic Religion, Ahmad Dahlan University, especially related to the quality of work, the quantity of work, and the ability to solve work problems.



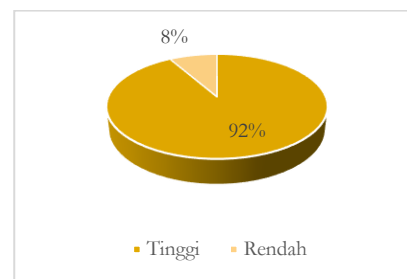
**Figure 3.** Level of Conceptual Ability of Graduates from Islamic Banking Study Program

Conceptual abilities play an important role in employee performance in a corporate environment. Good conceptual skills include a deep understanding of the complex aspects of work, the ability to see relationships between different elements, and the ability to apply that understanding in the tasks performed. Thus, the development of conceptual abilities becomes an important factor in improving employee performance in a corporate environment.

Through deep understanding, the ability to apply that understanding in work tasks, and the ability to solve work problems, employees can improve the quality, quantity, and effectiveness of their work in complex environments.

### Interpersonal Skills

Interpersonal ability is an interpersonal relationship defined as a non-technical specific skill that needs to be possessed by graduates of the Islamic Banking Study Program, Faculty of Islamic Religion, Universitas Ahmad Dahlan, which includes; attitude towards superiors and colleagues, adaptability, ability to cooperate, discipline and communication skills. Figure 4 illustrates the level of interpersonal skills of respondents, mainly in the high category (92%) and then followed by the low category (8%). This shows the excellent interpersonal skills possessed by graduates of the Islamic Banking Study Program, Faculty of Islamic Religion, Universitas Ahmad Dahlan, which include attitudes towards superiors and colleagues, adaptability, ability to work together, discipline, and communication skills.



**Figure 4.** Level of interpersonal ability of graduates from the Islamic Banking Study Program

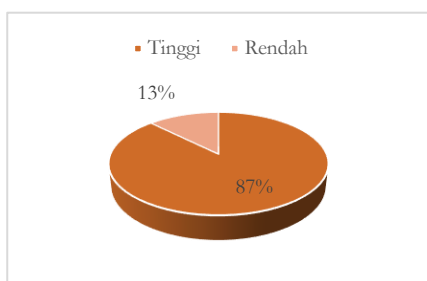
In general, good interpersonal skills are significantly related to various aspects of the work environment, including attitudes towards superiors and co-workers, adaptability, ability to cooperate, discipline, and communication skills. Strong interpersonal skills are essential in creating positive working relationships, increasing team effectiveness, and improving overall work quality.

Good interpersonal skills can establish good relationships with superiors and co-workers, creating a harmonious and productive work environment. In addition, good adaptability allows individuals to deal better with change, while the ability to work together strengthens collaboration and synergy within teams.

High discipline also reflects a commitment to work and responsibility, while good communication skills facilitate mutually constructive understanding and reduce misunderstandings.

### Performance of Graduates from Islamic Banking Study Program, Faculty of Islamic Studies, Ahmad Dahlan University

The performance appraisal of employees who graduated from the Islamic Banking Study Program, Faculty of Islamic Religion, Universitas Ahmad Dahlan, can be analyzed from three aspects: technical, conceptual, and interpersonal. Based on figure 5 shows that the performance of graduates of the Islamic Banking Study Program, Faculty of Islamic Religion, Universitas Ahmad Dahlan, which includes aspects of technical abilities, conceptual abilities, and interpersonal abilities, is mainly in the high category (87%) and low category (13%). These results indicate the excellent performance of the Islamic Banking Study Program graduates, Faculty of Islamic Religion, Ahmad Dahlan University.



**Figure 5.** Level of interpersonal ability of alumni from Islamic Banking Study Program

There are significant differences between the high category and the low category in terms of technical ability, conceptual ability, and interpersonal skills in graduates of Islamic banking study programs who work in the financial industry. In the high category, most alumni (87%) demonstrate strong technical, conceptual, and interpersonal abilities. This shows that most of them have solid knowledge, can apply expertise well in job tasks, understand the complexities of the financial industry, and have good interpersonal skills in interacting with customers and colleagues. This indicates that they have the potential to succeed and contribute positively to their work.

However, in the low category, only a small percentage of graduates (13%) demonstrated adequate technical ability, conceptual ability, and interpersonal skills. This indicates a deficiency in these aspects. Graduates in this category may require more attention in developing their technical abilities, a deeper understanding of the financial industry, and improvements in their interpersonal skills. Such improvement and skill development efforts can help them to grow and improve their performance in a competitive work environment.

In conclusion, most graduates of Islamic banking study programs in the high category show good technical, conceptual, and interpersonal skills. This shows the importance of developing these skills to succeed in the financial industry. Meanwhile, a few alumni in the low category need more attention to improve their abilities in these aspects. Educational institutions and the financial industry need to provide the necessary support and training to improve the qualifications and performance of graduates in low categories to adapt and compete in the competitive financial industry.

Overall, technical abilities, conceptual abilities, and interpersonal skills are interrelated and complementary in the context of graduates of Islamic banking study programs working in the financial industry. Technical skills provide a solid foundation for carrying out specific operational tasks, conceptual abilities help in a deeper understanding of the financial industry, and interpersonal skills facilitate good relationships with customers and colleagues. Combining these three abilities can produce effective and successful graduates in the financial industry, where they can contribute positively to company growth and customer satisfaction.

---

### Conclusion

The findings and descriptive tests show that most graduates of Islamic banking Department working in the financial industry show high technical, conceptual, and interpersonal abilities. While on the other hand, there are still a small number of alumni who are in the low category in terms of technical, conceptual, and interpersonal ability. Therefore, this research suggestion for the Islamic

banking Department, Faculty of Islamic Studies Universitas Ahmad Dahlan is essential to continue to improve the curriculum and skill development programs to prepare graduates of the Islamic banking study program with strong technical abilities, conceptual abilities, and interpersonal skills. These efforts will help ensure that graduates can best face the challenges of the financial industry and make significant contributions to their work.

---

### Recommendation

Further research is recommended to investigate the factors that affect technical ability, conceptual ability, and interpersonal skills in graduates of Islamic banking study programs.

---

### Acknowledgment

We thank LPPM-Ahmad Dahlan University, Yogyakarta, which has funded the implementation of this research with contract number: PD-027/SP3/LPPM-UAD/VII/2022

---

### References

- Asnaini. (2008). Pengembangan Mutu SDM Perbankan Syariah: Sebagai Upaya Pengembangan Ekonomi Islam. *La\_Riba*, II(1), 35–49.
- Bela, F. (2019). Analisis Kesesuaian Latar Belakang Alumni Perbankan Syariah FEBI IAIN Bengkulu Bekerja di Perbankan Syariah. Skripsi FEBI IAIN Bengkulu
- Desriani, M. W. (2022). Peranan Bank Syariah Dalam Mendorong Usaha Mikro Kecil Dan Menengah Di Kota Pekanbaru. *MAPAN: Jurnal Manajemen, Akuntansi, Ekonomi Dan Perbankan*, 2(2), 96–108.
- Elvira, R. (2015). Peran Perguruan Tinggi Ekonomi Islam Dalam Mempersiapkan Sumberdaya Manusia Syariah *AL-INTAJ*, 1(1), 52–62.
- Fahira, C. M. (2020). Relevansi Pendidikan Alumni Program Studi Ekonomi Pembangunan Fakultas Ekonomi dan Bisnis Universitas Sumatera Utara terhadap Dunia Kerja. Skripsi Program Studi Ekonomi Fakultas Ekonomi dan Bisnis Universitas Sumatera Utara
- Latifah, L., & Ritonga, I. (2020). Systematic Literature Review (SLR): Kompetensi Sumber Daya Insani Bagi Perkembangan Perbankan Syariah Di Indonesia. *Al Maal: Journal of Islamic Economics and Banking*, 2(1), 63.  
<https://doi.org/10.31000/almaal.v2i1.2763>
- Misnen, Ardiansyah, Ibnu Qizam, and J. S. (2013). Konstruksi Kopetensi Profesional Sarjana Ekonomi Syariah Pada Lembaga Keuangan Syariah. *INFERENSI, Jurnal Penelitian Sosial Keagamaan*, 7(1), 99–122.
- Muhammad Dimas Anugrah, Feri Irawan, R. H. L. (2022). Peran Institusi-Institusi Dalam Peningkatan Deposito Bank Syariah Indonesia Institut Agama Islam Tazkia-Bogor. *Izdihar: Jurnal Ekonomi Syariah*, 2(1), 82–93.
- Nur Melinda Lestari, F. Y. (2021). Analisis Penilaian dan Tanggapan Alumni Perbankan Syariah Periode 2016-2018. *Jurnal Ekonomi Islam*, 12(1), 17–39.
- Nuroniah, E., & Triyanto, A. (2015). Jurnal Ekonomi dan Perbankan Syariah Karyawan Bank Syariah (Studi Kasus Pada Karyawan Kantor Pusat Bank Syariah X ). *Jurnal Ekonomi Dan Perbankan Syariah*, 3(1), 85–98.
- Nursaman, E. S. (2020). Prinsip Dasar Manajemen Sumber Daya Manusia Pada Dunia Bisnis Perbankan Syariah Berbasis Al-Qur'an. *Jurnal Manajemen Bisnis Islam*, 1(2), 1–4.
- Pangesti, K. P., & Sutanto, H. A. (2020). Determinan Kinerja Keuangan Perbankan Syariah Periode 2014-2018. *ECONBANK: Journal of Economics and Banking*, 2(1), 21–36.  
<https://doi.org/10.35829/econbank.v2i1.76>
- Paturohman. (2020). Model Kurikulum Program Studi Ekonomi Islam Masa Depan. *Ecopreneur: Jurnal Ekonomi Dan Bisnis*, 1(1), 1–15.
- Prasetyawati, M. P., & Kosasih, M. (2021). Analisis Kinerja dan Daya Saing Pada Lulusan Teknik Industri Fakultas Teknik UMJ. *JISI: Jurnal Integrasi Sistem Industri*, 8, 67–75.



- Rivai, V. dan E. J. (2009). *Manajemen Sumber Daya Manusia Untuk Perusahaan Dari Teori ke Praktik (Edisi 2)*. PT Raja Grafindo Persada.
- Ryandono, R. W. dan M. N. H. (2018). *Bank Islam: Pendekatan Syariah dan Praktek (1st ed.)*.
- Salamiyah. (2020). *Studi Keterserapan Alumni Dalam Dunia Kerja*. Institut Agama Islam Negeri Palangka Raya.
- Syahri, J. A., & Panorama, M. (2020). Rekonstruksi Pembelajaran Perbankan Syariah Pada Perguruan Tinggi Islam. *Jurnal Ilmiah Ekonomi Islam*, 6(3), 621. <https://doi.org/10.29040/jiei.v6i3.1390>
- Trimulato, T. (2018). Manajemen Sumber Daya Manusia Islam Bagi SDM di Bank Syariah. *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah*, 5(2), 238–265. <https://doi.org/10.19105/iqtishadia.v5i2.1627>
- Utari, K. K., Septiyana, Y., & Elwardah, K. (2022). Efisiensi Keputusan Merger Tiga Bank Syariah di Indonesia pada Masa Pandemi Covid-19 ( Studi di BSI Kc Bengkulu Panorama ). *Jurnal Ekombis Review – Jurnal Ilmiah Ekonomi Dan Bisnis*, 10(Spesial Issue DNU 14 TH), 311–324.
- Wahyudi, R. (2020). Analisis Pengaruh CAR, NPF, FDR, BOPO dan Inflasi terhadap Profitabilitas Perbankan Syariah di Indonesia: Studi Masa Pandemi Covid-19. *At-Taqaddum*, 12(1), 13. <https://doi.org/10.21580/at.v12i1.6093>
- Zubair, M. K. (2018). Prospek Program Studi Perbankan Syariah. *DIKTUM: Jurnal Syariah Dan Hukum*, 16(1), 32–50. <https://doi.org/10.35905/diktum.v16i1.520>