



# Analysis of human resource development strategies through training at Bank Syariah Indonesia

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## ABSTRACT

Banking organizations' efforts to have quality human resources are by developing human resources through training programs. Training is carried out to improve the competency, insight and attitudes of employees in the company to meet the company's current and future needs. The aim of this research is to analyze human resource development strategies through training at Bank Syariah Indonesia. In this research, the researcher tried to collect relevant sources, namely by using interviews, observation and documentation methods that are descriptive qualitative in nature. The results of this research show (1) The Human Resources Development Strategy in the Service Department at BSI KCP Mojokerto Gajah Mada is significant in implementing the development strategy using training methods, career development and the latest product updates to develop improvements in Human Resources in the Service Department. And (2) improving employee performance in the Service section at BSI KCP Mojokerto Gajah Mada providing various efforts, namely providing appreciation, motivation, bonuses, promotions and training, for employees who have increased performance. The development of the quality of Bank Syariah Indonesia's human resources is given great attention by providing continuous training to all employees to improve the quality and competency of their human resources.

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## 1. INTRODUCTION

Every banking organization has the goal of advancing and developing business on a large scale in order to obtain maximum profits as expected (Yunus et al., 2023). One of the main steps that must be taken is to pay attention to every action taken and develop a strategy to improve the quality of Human Resources (HR) (Anissetya et al., 2023). Human resources are humans or individuals who play a role in carrying out and planning activities within a company to achieve the desired goals. Therefore, improving the quality of human resources owned will indirectly also improve the quality of the company (Aprilia, 2023).

Banking organizations in the programs and activities carried out by Indonesian sharia banks are very supportive of the nation's ideals which were mandated in the preamble to the Constitution of the Republic of Indonesia (Yuliar, 2021). The efforts made by the bank must continue to be developed and supported by the government, companies and business actors in realizing a country with dignity in all aspects of human life (Siagian et al., 2023).

The growth of Sharia banking in Indonesia, one of which is the merger of three large Sharia Banks, namely Mandiri, BRI, and BNI Syariah to become Bank Syariah Indonesia. Thus, this must be accompanied by quality human resources (Putra et al., 2023). In fact, in fact, there is still a shortage of quality Sharia Bank human resources who have a comprehensive interpretation of the basics of Sharia. The growth of a company is the desire of every person in the company. Due to this growth, it is hoped that the company can remain competitive and move in line with the developing times so that the company can achieve its goals. In this regard, employees who have quality are important in a company, because the quality contained in these employees is able to improve the quality of the company (Halawa et al., 2022). Improving quality is inseparable in a company from human resources which have an essential role in company operations. Good employee capabilities will determine the success and success of the company (Yuliani et al., 2023).

Sharia banks can develop rapidly because Sharia banks are considered a solution for Muslims in avoiding the practice of usury. The problem for Muslims in Indonesia is the issue of bank interest which has been developed by conventional banks over the years, while bank interest which falls into the usury category is very contrary to Islam (Aziz et al., 2023). Islam forbids the practice of usury because it will have a negative impact on the level of social welfare. This is a great opportunity for Muslims to participate in developing sharia banking (Dinata, 2022).

Bank Syariah Indonesia is the largest sharia bank in Indonesia and is included in the top 10 largest banks in Indonesia. BSI's total assets as of December 2020 were IDR 214.6 trillion. (<https://finance.detik.com>, 2021). In carrying out training, Bank Syariah Indonesia has a special division for human resources training, this division is tasked with providing training to human resources at Bank Syariah Indonesia. This division is called Bank Syariah Indonesia University.

According to (Ilham et al., 2023), as long as sharia banks operate, there are several things that become obstacles for sharia banks, one of which is human resources which are still limited, in Indonesia and even at the global level, bankers who have operational expertise in sharia banks are still very rare. As sharia banks are currently developing, human resources with reliable competitiveness are very necessary. Sharia banks need human resources who have operational management skills and sharia knowledge including good morals and morals. Human resource management plays an important role in the development of sharia both now and in the future (Rompas et al., 2015).

The performance of a company is largely determined by the quality of its human resources, because no company can escape the role of human resources (Apriliana & Nawangsari, 2021). Human resource management must create effective communication, develop and provide training to company employees, create a comfortable and efficient work environment, and provide feedback on employee performance based on the results that have been created (Dinata, 2022).

The growth and development of a company requires quality human resources. Training and development of company employees is a driving factor in achieving increased employee competency, in order to obtain good performance for the company (Firdiansyah, 2021). So that progress in science and technology is balanced with the quality of human resources in a company, it is necessary to manage human resources through special management for human resources (Muhammad & Nugraheni, 2022).

Training is usually carried out to meet current demands and has a limited scope. It often happens when new employees are placed in predetermined positions, but their abilities do not match the needs expected by the company, so the company must provide training, especially to new employees, in order to close the gap between employee abilities and job demands and increase work efficiency and activities. employees to achieve set work targets. Training not only provides benefits to the company's human resources, but training will also have a positive impact on the company. With training, it is hoped that it can improve employees' skills, insight, attitudes or behavior in a better direction, as well as increase employee work productivity. By increasing employee abilities, this will have an impact on company productivity. With training, company productivity will also increase. So training can have a big impact on the company, because human resources are the biggest asset of a company.

Yuniarti's previous research (2020) with the title "Sharia-based human resource development strategy at PT. Sharia people's financing bank builds the dignity of the citizens of Yogyakarta", the aim of this research is to find out and describe sharia-based human resource development strategies at BPRS BDW Yogyakarta, the results of this research explain the human resource development strategies at PT. Sharia People's Financing Bank builds the dignity of the citizens of Yogyakarta by implementing a teamwork and family system in the context of employee development. What this research has in common with previous research is that they both research human resource development. The difference between this research and previous research lies in the location and bank studied. By looking at the explanation above, the aim of this research is to determine the analysis of human resource development strategies through training programs at Bank Syariah Indonesia.

## 2. RESEARCH METHOD

This research is reviewed from the type of data using a qualitative approach. The subjects in this research are informants who are used to provide information about the situation and conditions of the research setting. In this research, the research subjects are the parties involved and involved in human resource management strategy activities, namely the Group Head of Bank Syariah Indonesia University. The object of this research is all activities related to human resource development strategies through training programs at Bank Syariah Indonesia. In collecting data for this research, researchers used primary data. To obtain accurate data, researchers used interview, documentation and observation methods to collect data. The data analysis technique used in this research is the Miles and Huberman data analysis model. In compiling the results, researchers carried out three steps in analyzing the data, namely data reduction, data presentation, drawing conclusions/verification.

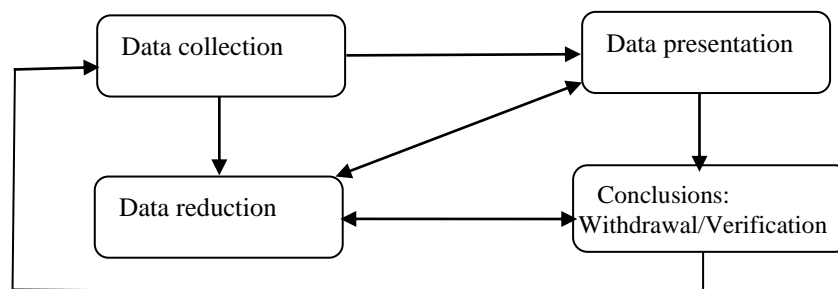


Figure 1. Process of Qualitative Research Data Analysis

This research uses two data sources, namely primary data and secondary data. The primary data in this research were data sources obtained from interviews conducted

directly with several employees at BSI KCP Mojokerto Gajah Mada or those related to the research object. Secondary data is obtained from library literature which becomes complementary material in an analysis. Secondary data in this research are a number of books, scientific works and documents related to the main discussion required by researchers, namely regarding training and human resource development for employees in sharia banking.

The data collection technique uses several methods, namely observation (observation) in order to systematically obtain data on the symptoms that exist in the research object related to training and development of human resources at BSI KCP Mojokerto Gajah Mada. Interview by asking several questions directly to one or several people. In this case, the interview is carried out face to face with the party concerned with the help of a recording device to save the results of the interview. The parties interviewed in this research were BSI KCP Mojokerto Gajah Mada employees regarding the training and development methods used to improve existing training at BSI KCP Mojokerto Gajah Mada. Documentation is used to obtain supporting data in the form of photos or other supporting documents related to the analysis of training and HR development methods in improving employee performance at BSI KCP Mojokerto Gajah Mada.

### 3. RESULTS AND DISCUSSIONS

#### 3.1 Analysis of Human Resource Development Strategies Through Training at Indonesian Sharia Banks

The analysis that has been carried out shows that the theory regarding human resource development strategies through training programs has been implemented by Bank Syariah Indonesia in accordance with existing theory, namely the theory regarding the essence of training to improve mastery of various technical skills in certain work fields for current needs. This is done to improve HR capabilities by increasing knowledge and skills.

The rapid development of science and technology is one of the challenges for companies including banks to continue to innovate in providing the best service to customers (Siagian et al., 2023). The rapid growth of the sharia banking industry can be seen by the increasing number of sharia financial institutions (Pratolo et al., 2020). This means that Bank Syariah Indonesia must continue to innovate in order to compete in the banking world. The innovation carried out by the company must remain within the sharia corridor, including in the company's operations (Garengo et al., 2022). One way to convince customers and the public that Bank Syariah Indonesia's operations are based on sharia is through the obligation for people at Bank Syariah Indonesia to understand the concept of sharia (Aziz et al., 2023). This begins through learning for prospective employees, namely having to master the basic concepts of sharia banking, then it will be deepened when employees are accepted into the company and will be introduced to the sharia culture that exists in the company. In practice, Bank Syariah Indonesia applies the core values Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative (AKHLAK), these core values are used as company references in implementing personnel programs. Core Values or the company's core values aim to shape work character behavior so that it is in line with the company's strategy which will become the main pillar in forming organizational culture (Saifudin & Kusumawati, 2020).

Innovation carried out by the company must be balanced by quality human resource competencies because human resources are the most important element in the company compared to other elements (Hasna & Mulyanti, 2023). Human resources in a company are operational tools with all existing facilities to achieve company goals. The company's effort to achieve its goals is by having the availability of reliable human resources (Ridwan, 2023).

One of Bank Syariah Indonesia's efforts to develop human resource capabilities is through training programs. There are several human resource development programs owned by Bank Syariah Indonesia, one of which is training (Sheikh et al., 2022). Training is one of the important things that companies must provide to their employees so that the company can continue to develop along with increasing human resource competency (Ramadhayanti et al., 2023). Human resources are the company's basic capital, because if human resource capabilities do not increase then the company cannot compete, especially in global conditions like today (Sari et al., 2020). The development of science and technology which is increasingly developing day by day has an impact on the learning provided to employees which must be carried out continuously in accordance with existing needs to be able to refresh employee skill abilities, so that the human resources owned by the company can keep up with existing developments and the company can compete well (Nabilah & Egista, 2022).

Before the training program is given to employees, Bank Syariah Indonesia has system provisions and procedures created by the company as a guide in carrying out activities related to training organized by the company, as well as commitment to the programs agreed upon in the development program through LNA (Learning Need Analysis). Learning Need Analysis is carried out to analyze company training needs and identify human resource training programs that aim to improve company performance. LNA is also carried out to confirm to users what kind of human resources they need, then this will be discussed by BSI University and determine the training materials needed before the training program is carried out (Mujiatun et al., 2023). BSI University must be able to ensure that the training output is in accordance with user needs so that the training provided can improve the quality of employees in accordance with the company's needs. With the LNA, it is hoped that the training organized by the company can run effectively and efficiently.

After carrying out the LNA, the company will prepare training programs that will be implemented. In practice, BSI University has many training programs, these are tailored to the competencies required by the company. In general, the form of training consists of (Fitri & Hasan, 2023): 1) Technical Competency, namely the competency that must be possessed by employees who occupy certain positions and work areas. 2) Developing Leadership, namely a training program that aims to improve leadership skills so that the ability to direct, motivate and supervise the company's human resources can increase so that they can achieve company goals. 3) Sharia skills, for companies whose operations are based on sharia concepts, employees' knowledge of the basic sharia concepts used by the company must be well mastered. Therefore, this training is very important for Bank employees to carry out Indonesian Sharia. 4) Ability to understand company culture. Corporate culture is the core values or beliefs and norms that characterize a company. Corporate culture plays a very important role in a company because it is the foundation of norms and core values of the company which have an impact on the quality of the company's performance. In practice, Bank Syariah Indonesia's culture applies the core values of AKHLAK, namely Trustworthy, Competent, Harmonious, Loyal, Adaptive and Collaborative which is used as a reference for Bank Syariah Indonesia's employment program.

The four things above are combined and realized in various ways according to the company's needs. The training programs at Bank Syariah Indonesia are very diverse and tailored to the needs of the company, from the implementation level to middle managers, the training provided is training hard skills or abilities that must be possessed by a field of work but for the group head level to the directors, they are given soft skills training which are personal attributes and communication skills such as certification, leadership, abilities coaching, including the following (Hasna & Mulyanti, 2023): 1) Basic Training, this training is training aimed at gaining basic skills. This training is provided for employees who have just entered at the executive level. The training is carried out

regarding banking operations as well as sharia law and the products available at Bank Syariah Indonesia. Through the basic training program, it is hoped that training participants can understand basic principles sharia banking and knowing how sharia banks operate. So that newly placed employees, especially employees who have just been accepted into Bank Syariah Indonesia, have mastered the competencies they must have in their field of work. 2) Officer Development Program (ODP) is a pre-employment program used to train prospective employees in a company with special qualifications or abilities. The ODP program is usually organized by BUMN or banks, this program is designed for new graduates who have minimal work experience. ODP is a recruitment program at officer level through a future leader development program and educating prospective employees to become professional bankers where prospective employees will be equipped with education and training in both hard and soft competencies in various fields. The ODP program is a recruitment program at officer level who will then be projected to leadership or managerial positions. ODP is the company's talent pool management in preparing employees who will occupy management positions in the long term. ODP training aims to provide the knowledge and multi-skill abilities needed by prospective employees in managerial positions. This training was carried out for 9 months. 3) Management Development Program (MDP) is a training program aimed at prospective employees who recruit fresh graduates, who will be trained comprehensively specifically in the business area. In this program, participants will be given the opportunity to learn new things within the scope of the financial industry, understand sharia banking rules and regulations and experience firsthand how banking business is run by applying applicable principles and regulations. This program applies development principles that combine learning through experience, learning in the classroom and learning from others. The biggest part of this program will be obtained through On the Job Training (OJT) activities where each participant will be directed and accompanied by mentors. 4) Hasanah Global Banking Officer is one of Bank Syariah Indonesia's programs to support its vision to become a top 10 global sharia bank with the largest market capitalization. This training is provided for people who have global abilities who will receive special education such as trade, Letter of Credit or Remittances. This required global capability is expected to provide maximum service to Bank Syariah Indonesia customers who will carry out financing transactions and trade services via the global network. Strengthening global credibility will provide great benefits, companies can facilitate sharia economic and financial activities internationally, such as facilitating the issuance of letters of credit which can strengthen exports of national halal products to international markets, MSMEs that produce export-oriented halal products can use BSI to penetrate global market and can upgrade the business class to become a large business, as well as other functions. To become a sharia bank with a global reputation requires stages that lead to strengthening Bank Syariah Indonesia at a global level so that it is hoped that it can become an international standard bank, apart from capital strength and technology, quality human resources are also very much needed for the vision to become a bank with global market capitalization. can be realized. 5) Risk Management Certification, namely providing comprehensive knowledge and skills in the field of risk management aimed at bank administrators and officials with the aim of improving the quality of Indonesian banking risk management and corporate governance. Organized by BSMR or the Risk Management Certification Body, this program is held in stages from level I to level V where the assessment is carried out in the form of a written test, levels are categorized based on position level and bank organizational structure, with the obligation for certificate holders to take part in a maintenance program in accordance with certificate level. Risk management certification generally includes competency units including the ability to identify, measure, control and monitor various risks faced by banks, such as market risk, liquidity risk and other risks. The competency test material that will be given to certification participants is prepared based on the risk

management professional standard program syllabus and code of ethics that has received recognition both nationally and internationally. Companies are obliged to ensure that employees who hold positions that must have a risk management certificate must be properly certified. In accordance with Bank Indonesia regulation Number 11/19/PBI/2009 concerning risk management certification for management and officials of commercial banks, article 2 paragraph 3 which states that "Bank Management and Officials as referred to in paragraph (2) are required to have Risk Management Certification ([www. bi.go.id](http://www.bi.go.id)).

In its implementation, the time and place of training are adjusted to the company's needs. For example, during a pandemic like this, training is carried out online, such as using Zoom, Webex, and if there are enough participants, the training is carried out via YouTube. However, there are some trainings that cannot be done online, such as training on pawn products and gold installments which requires participants to know what real gold looks like, distinguish fake gold from real gold. There is also training with a combined model or hybrid model, namely learning that combines face-to-face methods with e-learning methods, the presentation of the material will be carried out online but in practice it is carried out offline. The training location is tailored to the company's needs. If the competency of the training to be held is owned by BSI then the training will be carried out by the company which is carried out by Bank Syariah Indonesia University, but if the training to be carried out requires the capabilities of another institution then the training will be held by another institution (Firdiansyah, 2021).

Training is one of the company's efforts to improve the quality of its human resources. Improving the quality of human resources will have an impact on company productivity. By having human resources who have high competence in their field of work, the company can realize its existence. The results of productivity achieved by company employees provide an important contribution to the company in terms of quality and quantity which will have a big impact on the company both now and in the future.

Improved employee skills and increased company productivity can be seen after training is carried out through evaluations carried out after the training takes place, namely through post tests. There are 2 ways to assess training evaluations, namely through intangible and tangible measurements. To measure intangibles, employees who have undergone training will be monitored not only by leaders but fellow officers and implementers. Tangible measurements will be seen from the GPA held by each Bank Syariah Indonesia employee and assessed regularly. So that the company can measure whether the training that has been implemented is running effectively and efficiently and achieving the targets that have been set and can become material for analysis for further training, whether the training should be continued, stopped, or improved.

### 3.2 Human Resource Development Strategy to Improve Employee Performance

Human Resource Development Strategy that must be carried out to improve employee performance in the service department at Bank Syariah Indonesia (BSI) KCP Mojokerto Gajah Mada, as a company in the banking sector, it is very important to improve performance and develop human resources in the service department because service must be prioritized for comfort. customers. Several things that can improve employee performance and Human Resources (HR) development are: education, coaching/training, compensation, and discipline.

Thus, it can be concluded that the role of Human Resources (HR) in improving employee performance must be to increase training/equipment for employees so that an employee's work is carried out well, on time and according to company expectations. The training provided by the company is very useful for improving the quality of work. From this research, there is previous research that supports the research I took. There is

several previous studies that support this, namely from Dinny M. Aruperes (2018) entitled "Human resource development strategies in order to improve employee performance". Saying that using qualitative descriptive research methods shows that the human resource development strategy is learning through monthly training. The training method used is on the job, this training method causes all employees to experience increased performance. The similarity between previous research and my research is that the type and method of research approach both use qualitative descriptive methods. Similarities to previous research include the same discussion regarding strategies for developing human resources and improving employee performance and the same methods for developing human resources and increasing employee performance by means of training (Sari et al., 2020).

### 3.3 Obstacles and Challenges faced by Bank Syariah Indonesia in Implementing Human Resource Development Strategies Through Training

Islamic banks' need for competent human resources is very high. The rapid growth and development of Islamic banks is very encouraging, but this is also an obstacle for companies in implementing human resource development strategies through training programs. Business always runs dynamically, not statically, so companies cannot be careless in facing any changes that occur. So that Bank Syariah Indonesia can always be relevant to current developments, development is not only carried out in technology but human resource development is also very necessary, as the most important element in the company developing insight, skills and attitudes of human resources. The very rapid changes in company needs due to the rapid development of science and technology means that companies must always look far ahead and be able to predict future developments, so that the training given to employees in improving the quality of human resources will be effective for both employees and the company. The company's speed in seeing existing developments and changes is very necessary, so that the training provided is in accordance with the company's current or future needs.

## 4. CONCLUSION

Based on the analysis of research results and discussions conducted at Bank Syariah Indonesia regarding strategies for developing human resources through training programs, it can be concluded that Bank Syariah Indonesia has implemented the theory of human resource development through training programs in accordance with existing theories and BSI always strives to maintain and uphold Islamic values in implementing human resource development strategies through the training program itself. In addition, the development of the quality of human resources at Bank Syariah Indonesia is given great attention by providing continuous training to all employees at all levels in order to develop their competencies. The human resource development strategy through training programs is well designed according to the company's needs and is always updated on the development of sharia banks so that they can continue to compete with other banks.

The challenges that arise in the strategy of developing human resources through training programs at Bank Syariah Indonesia are the development of sharia banks which is quite rapid and the business runs dynamically so that Bank Syariah Indonesia must always be able to see future developments so that the training given to employees can be carried out effectively and efficiently because it suits the company's current needs.

The gaps found in the research between Islamic banking and conventional banking above are caused by 3 main problems, namely; legal aspects, human resources aspects, and marketing strategy aspects that are less innovative. Some strategies to solve this are improving service quality and professionalism, better product innovation, quality human resources, and so on. This research makes a contribution regarding the number of human resources (population) in development compared to quality aspects. In fact,

quantity of human resources without good quality will become a burden on a nation's development. Therefore, in the interests of accelerating the development of sharia financial institutions, improving the quality of Indonesia's human resources is a major prerequisite.

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