

# Selection of Priority Needs for Employee Recruitment in Islamic Banking

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**Abstract**—The challenges faced by sharia banking in Indonesia are getting bigger every year, it can be seen from the market share of sharia banking that is still below 5%, meaning that the sharia banking industry in Indonesia has not been able to compete with conventional banking, the Financial Services Authority (OJK) explained there are at least 4 challenges faced One of the sharia banking industry in Indonesia is the limited human resources. This research will make a mapping of the needs of the priority areas of HR reception in Islamic banking, research conducted with qualitative methodology with a hierarchy process analysis (AHP) approach that is expert interviews in choosing priority problems. The results showed that the HR who mastered the Muamalah Jurisprudence became the first priority in the selection of HR in Islamic banking with a total score of 0.246593. The results of this study could provide information to the Sharia Economics Study Program throughout Indonesia that the curriculum should prioritize the ability of students to understand Muamalah Jurisprudence. So that graduates can contribute to development.

**Keywords:** *Islamic banking, employee recruitment, human resource quality improvement*

## I. INTRODUCTION

The development of the banking world is getting faster and faster, information technology has given rise to various forms of competition which must be won by every company. One key to survive in the midst of business competition is the existence of human resources who have the ability and high loyalty.

During this time human resource management is more directed at how to shape human resources into company assets that can be optimized to provide benefits to companies that can be maximized [1]. To get out of this problem, HR managers are trying to formulate HR management that can benefit the company by improving the quality of HR especially for Islamic banking HR.

HR needs for the Islamic banking industry around 50 thousand people, while the average human resource needs each year [2]. However, in the midst of these encouraging statistics, the world of sharia banking is still plagued with cliché issues related to human resources.

The Financial Services Authority (OJK) explained there are at least challenges faced by the Islamic finance industry in

Indonesia, one of which is the limited human resources. OJK explained, the limited human resources in the Islamic banking industry because only a few people who understand about the principles of Islamic finance [3]. In addition, some of the HR in the Islamic banking industry originated from the conventional banking industry.

The most basic problem of Islamic banking human resources is that there is no synchronization between the supply of human resources and the demand for Islamic banking human resources in Indonesia. Various Sharia Banking study programs are increasing in a number of universities in Indonesia, but this does not guarantee the supply of qualified Islamic banking human resources [4].

This research will make a mapping of problems and priority solutions for human resource problems, especially in Islamic banking using the Hierarchy Process (AHP) method. The AHP model is a theory of measurement through comparison by taking the opinion of experts or people who know the problems of a case.

One of the previous studies discussed was a study conducted by Aam Rusdyana who examined the analysis of the problems of developing sharia banking in Indonesia using the Network Process Analysis Application (ANP) with the results of the study being that there were 4 aspects of problems that arose in banking development sharia in Indonesia [4], namely: human aspects, technical aspects, legal aspects and market aspects. The priority problems faced by the results of ANP are: 1) Islamic banks' capital has not been as large as Conventional Banks, 2) Lack of understanding of Islamic Bank practitioners towards Jurisprudence, 3) Lack of government support, 4) public trust and interest in Islamic Banks tend to below.

So from the results of previous research, this article discusses the development side of sharia banking human resources, and answers what are the priority needs of sharia banking and how universities that have Sharia Economics Study Programs or sharia banking in responding to this challenge.

This research will make a mapping of problems for HR issues, especially Islamic banking, by looking at the priority needs of employee recruitment in Islamic Banking in accordance with the target market in Islamic Banks, so that this research will be additional information that is very important

for Islamic Banking Study Programs in various universities in preparing graduates in accordance with the needs of Islamic banking.

**II. METHOD**

This type of research is a qualitative method using Analytic Hierarchy Process (AHP) analysis which is a measurement theory through pairwise comparisons that depends on the judgment of experts who can produce a scale of priority [5].

In research with AHP, Saaty found similar patterns in a number of examples of how humans solve a hierarchical structure structured into clusters [6].

In order to complete this research, there are a number of steps that must be taken, including: (1) Conducting in-depth interviews about the issues studied to experts and practitioners who understand and deal with the problem comprehensively, (2) Decomposition to identify, analyse, and structure complexity of the problem into the AHP network, (3) Arrange / make a comparison questionnaire (pair-wise comparison) based on the ANP network that has been made, (4) Conduct a second interview in the form of filling out the questionnaire to experts and practitioners, (5) Conduct synthesis and process data (survey results in the form of questionnaires) using ANP software namely Super decision, analysing the results and submitting strategy recommendations.

In the ANP method there are some basic principles, namely: Decomposition, Comparative Judgment, and Synthesis of Priority. Then with this principle priority will be obtained from each element of the criteria. There are three stages of research to be carried out viz [5].

**A. Model Construction**

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

**B. Model Quantification**

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

**C. Synthesis and Analysis**

Before the processed data is analysed, data will be carried out, namely by conducting a consistent test. Data is considered consistent if it has a consistent ratio (CR) <0.1 (Saaty, 1991). If the CR value is greater than 0.1, the informant will be re-assessed. If the CR values are consistent, then the priority weights of the existing elements can be used as a basis for data analysis and interpretation of results.

**III. RESULTS AND DISCUSSION**

**A. Results**

As stated earlier that SDI is one of the important factors in the development of Islamic Financial Institutions, therefore universities are the most strategic parties in creating quality SDI, especially universities that have Sharia Economics or Muamalah Study Programs. Therefore the criteria used in this ANP research model are 5 fields which are adapted to the fields contained in the Higher Education Particularlyly at the HES Study Program in Bandung Islamic University.

From the interview results, the conical criteria are in 5 fields with 3 alternative solutions in order to improve the quality of SDI in accordance with the needs of Islamic Financial Institutions. The 5 criteria are as follows:

- Sharia Finance includes experts in investment analysis, financial analysis and product innovation of Islamic Financial Institutions and the development of Fintech in LKS
- Marketing is Innovation of marketing methods in LKS and increasing Third Party Funds (DPK) in LKS
- Fiqh muamalah are fiqh experts, banking law, sharia financial law and fiqh ushul Islamic Accounting is to become an accountant and make financial reports in the worksheet
- SDI is organizational planning, recruitment planning effectively and efficiently

Then from the 5 criteria above will be chosen by experts consisting of practitioners and experts which are most needed by Islamic Financial Institutions.

Following is the decomposition of the AHP framework in this study.

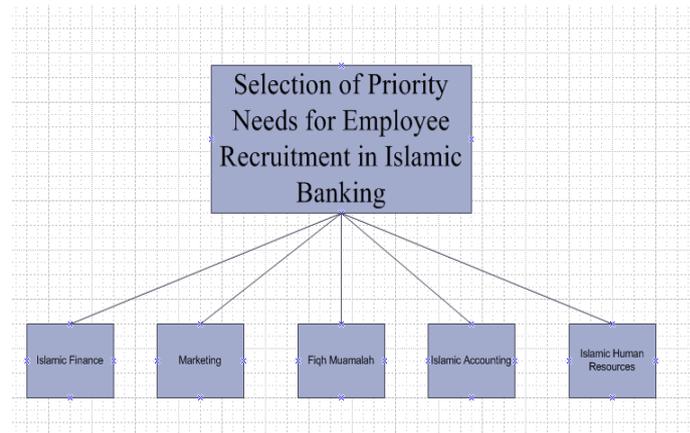


Fig. 1. AHP framework decomposition.

Following are the results of AHP calculations using Super Decision software:

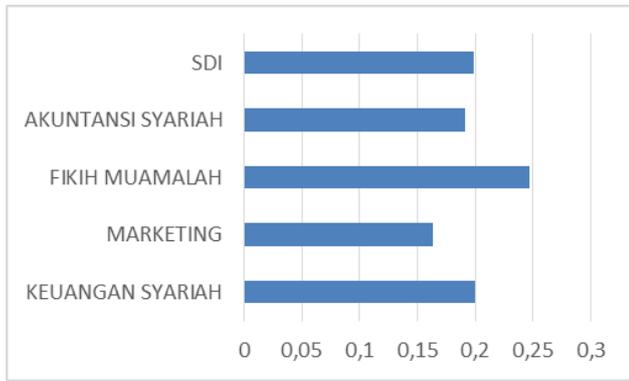


Fig. 2. AHP calculations.

Based on the results of interviews of 7 experts the results of realistic criteria showed that aspects of Muamalah Jurisprudence became a priority need of SDI in Islamic Financial Institutions with a weight value (0.2465), followed by Islamic Finance (0.2003), SDI (0.1985), Accounting (0.19139) and Marketing (0.1631).

TABLE I. RESULTS OF INTERVIEWS OF 7 PRACTITIONERS OF ISLAMIC BANKING

Aspect	Criteria							Average
	K1 Score	K2 Score	K3 Score	K4 Score	K5 Score	K6 Score	K7 Score	
Islamic Finance	0.31328	0.29783	0.08757	0.28571	0.09857	0.1763	0.14286	0.200303
Marketing	0.09857	0.08879	0.25729	0.14286	0.31328	0.09857	0.14286	0.163174
Fikih Muamalah	0.31328	0.15777	0.41468	0.14286	0.09857	0.31328	0.28571	0.246593
Islamic Accounting	0.1763	0.15777	0.08757	0.28571	0.1763	0.31328	0.14286	0.191399
Human Capital	0.09857	0.29784	0.15289	0.14286	0.31328	0.09857	0.28571	0.198531

**B. Discussion**

Based on the results of interviews of 7 experts from practitioners of Islamic financial institutions in the selection of priority employees in their Islamic banking the majority chose employees who have the ability to understand and understand the Jurisprudence Law is the first priority requirement in Islamic banking with a total value of 0.2465 with a value of  $W = 0.1346$  which means that 13.46% of practitioners who became respondents agreed that the priority needs of employees in Sharia banking based on the order are fiqh muamalah, Sharia finance, human capital, Sharia accounting and marketing.

From this research can produce information that the importance of higher education in producing graduates who understand muamalah fiqh, because that is what distinguishes Islamic banking and conventional banking is where the stakeholders of internal Islamic banking today understand and understand the muamalah fiqh rules because technically the products of sharia banking are derived from the muamalah fiqh rules.

This study is in line with research conducted by Aam Rusydiana that one of the problems in developing sharia banking in Indonesia is that practitioners of Islamic Banks currently lack understanding and understanding of the Jurisprudence Science [4].

Islamic banking is a hope for Muslims so that all businesses and financial transactions involving the public, especially in Indonesia, can be run halal so that this institution can provide answers and solutions to problems in society regarding the economy of the ummah [7].

In facing the global competition and the increasing diversity of transactions that occur with the dynamics of digital

transaction development, sharia banking must continue to improve its performance in facing these challenges [8], then through this research it can be seen that graduates produced by tertiary institutions that have Islamic economic study programs or Islamic banking need strengthening specifically about muamalah fiqh content besides of course other fields are also needed, this is intended so that graduates produced by universities can compete and can contribute to the development of Islamic banking. So that our goals and ideals that Indonesia is a leader for Islamic economics in the World becomes a reality and of course Islamic banking can increasingly take part in the community that can guarantee a sense of security and comfort and halal there is no longer any doubt from the public to use the services of Islamic banking.

**IV. CONCLUSION**

Based on the results of interviews of 7 experts the results of realistic criteria showed that aspects of the Muamalah Jurisprudence field became priority needs of SDI in Islamic Financial Institutions with a weight value (0.2465), followed by Islamic Finance (0.2003), SDI (0.1985), Accounting (0.19139) and Marketing (0.1631).

This shows that the results of this study provide information that according to practitioners of Islamic banking that the priority needs of employees in Islamic banking institutions in an effort to strengthen HR in Islamic banking in general are graduates who understand and master about muamalah Jurisprudence and then sequentially Islamic finance, HR, accounting sharia and marketing.

This research also provides information for tertiary institutions in which there are sharia banking or Islamic economics study programs in order to prioritize the science of muamalah as a compulsory subject that must be mastered by

students so as to produce graduates in accordance with the market. And of course it produces graduates who can contribute more to the development of Islamic banking.

Some suggestions and recommendations that can be given by the author include: 1) It is expected that there is a joint commitment from policy makers in supporting efforts to develop Islamic banking, 2) Universities as one of the institutions that print human resources must continue to improve their curriculum to fit the needs of the banking industry sharia, 3) Further research is expected to have further development efforts from the information in this article, which is able to become a reference for the academic world.

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