

Human Resource Management (HR) to Customers in Bank Syariah Mandiri

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ABSTRACT

Islamic banks in Indonesia have experienced good development in terms of assets, number of offices, number of customers, and the market share of Islamic banks has exceeded 5 percent. The development of Islamic banking is not accompanied by a sufficiently good human resource base in terms of quantity and quality. The source of human energy is still a difficult problem for Islamic banks. In the 2015-2019 Islamic banking roadmap issued as a financial service sovereign, the problem of people's resources becomes a matter that must be resolved. A pattern of human resources management is needed that can produce quality human resources for Islamic banks. This note is descriptive qualitative in nature which seeks to describe the development of quality human resources for Islamic banks. This note proves that there was a development of human resources in Islamic banks in the period 2015 September to September 2019 experiencing large and efficient developments, with the current overall HR of Islamic banks. The pattern of management of Islamic sources of energy is important for the availability of good quality Islamic banking human resources compatible with experts in the field of Islamic banking. Management of Islamic human resource base is able to fulfill human resources who understand economics and sharia economics. Islamic resource management that is relevant to the current situation of Islamic bank HR is Celestial Management. Which consists of ZIKR, PIKR, and MIKR.

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INTRODUCTION

Progress this Islamic banking of course it is also mandatory assisted by the base sufficient human energy, good from field quality or from field the quantity. However, the reality is that there is prove if currently many human resources throughout This follow as well as in sharia institutions, no have experience academic as well as efficient in Islamic Banking. Certainly situation This reasonable important influence Power production as well as professionalism Islamic banking is Alone.

Problems in Islamic banks are ongoing want to always overshadow the presence of Islamic banks. Medium sharia bank lack Good from field amount as well as quality of human resources. In the Islamic banking roadmap issued by Daulat Pelayanan Financial (OJK), resulting in HR problems in Islamic banks as mandatory issues completed. In the roadmap banking sharia OJK year 2015-

2019 says amount as well as quality of human resources that has not been sufficient and data technology (IT) that is not yet Can support development product as well as service. HR and IT are 2 aspects important thing to determine success development product as well as service banking, and operations banking with method usual. It is known if quality of human resources and IT in Islamic banking with method normal currently under quality tbps as well as capacity HR and IT banking conventional. Besides That Islamic banking is experiencing challenge certain in fill up quality as well as human resources and IT capacity that is capable control as well as apply principles of sharia. Justify quality as well as number of human resources and IT and other infrastructure with the program activity among others: development standard curriculum Islamic banking in the academy big, mapping competence as well as observation standard competence Islamic bank management and policy review allocation calculation of Islamic bank HR. Not only That HR problems in Islamic banks are because HR arrangements in Islamic banks are not balanced. 90 percent of HR in Islamic banks are No background come back learning sharia economy or Islamic banking.

Regarding This want to to coat progress for Islamic banks. Development factory financial as well as banking sharia the color Not yet accompanied with availability of human resources in aspects that. The Head of the Indonesian Sharia Economic Expert Body, Mesa Mufti, reported soaring belief inhabitant to banking Sharia resulting in high development factory financial as well as banking Sharia. Development flat- the average as much as 30- 40 percent, far in above in general development field business financial as well as banking conventional Which only develop near 10 percent. Unfortunately, the development field business That No accompanied by with availability base people's energy." Reality in the square 90 percent of HR in the banking zone as well as financial as well as Islamic finance background come back economy conventional," he said in activity inauguration The Great School of Economics and Islamic Banking (STEBANK) The Sjafruddin Prawiranegara on the Kramat Pulo Route Bald, Jakarta, Week (30 or 9 or 2012). Mesa increases as a country with the largest Muslim population on earth as well as population reach 240 million soul, Indonesia is have alumni in the aspect financial as well as Islamic banking which is currently A little.

Simultaneously with correct as well as Updates banking national after emergency economy, banking syari'ah which is part from banking national start to penetrate session latest application system banking national with all over obstacle as well as progress with which method regular Then fixed suitable with Islamic law. Banking syari'ah period of renewal started with approval of Law Number 10 of 1998 concerning banking syari'ah. With various alteration products that sharia banks have Then face it progress as well as want to liked by the people big. The market share of Islamic banks at the moment This has leaked to reach more from 5 percent. Authority Service Financial (OJK) write share market banking sharia Then increase.

Final in August 2017, the bank's market share sharia has reach out 5.44%. Ability field business sharia in Indonesia currently reasonable big. About This shown with Indonesian grouping as one of country which can influence field outline of sharia business.

But when observed, participation legacy field business sharia Indonesia compared to the outline currently reasonable small is 2.5% of overall legacy of sharia outline. Legacy field This Indonesian sharia business currently neglected when compared to with Saudi Arabia 33% and Malaysia 15.5%. The main factor that can increase Islamic banking exists base people energy (HR). HR has position means in something industry. Perspective management base the energy of the person who puts employee as colleague, have consequence in desire industry For preside over each industrial body levels. Each employee must have personality leadership as well as skill good managerial. Therefore, every employee need upgrading nursery as well as development self for upgrade quality his leadership.

Based on information from Bank Indonesia, close to 90 percent Power activities in Islamic banking do not have framework come back learning Islamic economics. About This so be one of challenge in make Islamic economy together base energy human beings. When referring to from Hadith of the Prophet SAW "Rasulullah shallallahu 'alaihi peace be upon you said : "If the mandate Already wasted, waiting just bankruptcy intertwined." There is somebody friend ask ;' what does mandate mean wasted ? ' The Apostle responded ; "If this handed over not to the expert, until wait for it bankruptcy That." (BUKHARI- 6015). So I want to difficult For grow with method Good when

that has no outlook as well as enthusiasm in aspect Islamic economics. For example SDM that started from the bank conventional that has own pattern think patterned conventional want to difficult when meet with plans available in sharia banks. Personality between Islamic banks and conventional banks different as a result form The human resources needed are also different. There is also situation that in bank sharia Good That that in Bank General Sharia (BUS), human resources in the Sharia Efforts Section (UUS), as well as SDM at the Islamic People Financing Bank (BPRS). Suitable information that has been issued by the Service Sovereignty Islamic Finance.

Information This very means For research because is material lower for create a useful insight as well as Can respond case. Research attempted in various aspect research can just have comparison methodology, but each research all over research Of course want information real meaning about regarding This No There is. With method impulsive, urgency research This Can raised from Meaning the word " urgency ", is levels meaning (need). Urgency research Can it is said as levels meaning carry out research. Analogous to life each day, a want to Can it is said urgent when a That No there is or No tried or something like that until results maximum or best No obtained. For example, in the progress of human resources in Islamic banks which is decreasing, to regarding This So urgent because If regarding That No prosecuted continue want to formation reduction of human resources in the bank.

Innovation factors or invention from a research. Research is said to be Good when create factor invention latest as a result have participation Good For science or For life. Innovation factor research presenting some recent data Where researcher was the first person to do it, qualify or to elaborate a number of activities that have been there is more first and carry out a number of artificial original Which designed person other.

LITERATURE REVIEW

Resources (HR)

Human Resources is asset main in organizations that play a role important in reach objective company. According to Armstrong (2009), HR includes various aspects, such as knowledge, skills and abilities contributing employees straight to the upgrade productivity and effectiveness organization. The Human Capital Theory by Becker (1993) states that skilled human resources can increase mark company Because own ability that can reliable For fulfil need company.

A number of study show that improvement quality of human resources through training, development skills, and education sustainable influential positive to satisfaction and loyalty customers. With competent human resources, the company can give service quality height which is direct increase satisfaction customers (Kotler & Keller, 2016).

Management Management

Management management focused on regulation and coordination all over source Power company to run in a way effective. According to Robbins and Coulter (2012), the function main in management covering planning, organizing, leading, and controlling. The Management by Objectives (MBO) model introduced by Peter Drucker emphasizes importance structured and goal - oriented management For increase effectiveness organization.

Good management is essential For ensure that company can give mark plus for customers, such as quality maintained service and fast response to complaint customers. A study by Zeithaml, Berry, and Parasuraman (1990) showed that management good management and focus on satisfaction Customers have a big influence on retention customers.

Customer

Customer or customer is focus main from every business. Concept Customer Relationship Management (CRM) according to Buttle (2009) is approach For understand and fulfill need customers to create loyalty term long. CRM aims For understand behavior and needs Customer so that company can give more personal service and improve satisfaction customers.

Theory of needs Customer or Customer Needs Theory (Levitt, 1983) states that understand need Customer in a way deep is base For create mark add what you can make company superior in

competition. Research also shows that company with focus on satisfaction Customer through targeted approach and quality service capable maintain customers and improve profitability (Kotler & Keller, 2016).

METHOD

Study This use approach quantitative with method correlation For analyze connection between variable quality Human Resources (HR) and quality services at Islamic banks. Population study is all over Sharia Bank customers, with amount specified sample through Slovin's method to be representative, especially Because characteristics population that is not sure. The data used consists of from primary data and secondary data. Primary data is obtained direct from Respondent through questionnaire filled out by Bank Syariah Mandiri customers Parepare, while secondary data in the form of information that has been There is previous and relevant with study This.

RESULTS AND DISCUSSION

Management source people's energy is one of aspect from management normal, Where management normal as method Which covers aspects programming, organizing, implementing as well as settings. Base energy human thought Keep going become means its role in income objective industry, up to various experience as well as results research in aspect base human energy (HR) combined with method analytical in what is said with management base energy human, Where the term " management " has Meaning as file outlook about How should manage (manage) the base people's energy. So is the word of Allah SWT. What it means : " Don't you notice, if Actually, Allah has already produce sky as well as natural with rights ? If he want, of course He eradicate you all as well change (Mu) with the newest person. " QS Ibrahim (14):19

Development base energy human is something business for increase quality or skill base energy human past method programming learning, coaching nursery, as well as management Power or employee for reach out results maximum (Notoatmojo, 2003). Not only from interpretation That it is also said that development base energy human is method change base energy a human being owned by a body or body, from something condition to other conditions that are more Good for prepare something not quite enough answer on time later in reach out body purpose through method programming learning, coaching nursery as well as management.

There is also objective from management base energy human is upgrade participation productive many people are there in industry past a number of method Which responsible answer with method important, Correct, as well as social. On the contrary Werther as well as Davis (Siagian, 2004) report if objective management base energy human That covers part objectives, including : First, objective Societal objective); each body whatever the purpose, must in memory of impact For need inhabitant normal, on the side That view ethics as well as or morals from products obtained something body. A body that is located in the middle inhabitant expected bring efficacy or profit For citizens. Therefore That, the whole body has not quite enough answer arrange base energy human being so that No own negative impact on inhabitant.

Second, the Agency's objectives (Organization objectives); for understand if management base energy human That exist, need share participation to utilization of the body with method totality. Management base energy human no something objective as well as end something way, but something feature or equipment for help achievement something the purpose of the body with method totality. Therefore That something part or part management base energy human somewhere body held for serve parts - parts other body.

Third, objective Functional (Functional objective); with method functional management base energy people are for guard (maintain) participation other parts so that they (base) energy people in each section) do his job with method maximum.

Fourth, Individual objectives (Personnel objectives); needs personnel or individual in the body is also mandatory observed by each administrator, most importantly management base people's

energy, as well as must shown with the purpose of the body with method totality (overall organizational objectives).

With so objective individual or individual each body must also shown for achievement body purpose. Create that, encouragement maintenance or development individual - person in body need still under scrutiny as well as implemented with good. Management base energy human is part from management normal Which take importance yourself on base energy human.

As for the function management source Power human like only function management general (Rivai, 2009), namely :

- 1) Administrative Purpose among others for programming purposes is do obligation in programming desire logistics, development, and maintenance base energy inasani. For organizational purposes is to organize something body with to design form as well as bond between mandatory tasks worked by power planned activities. For Implementation is share pressure for produce desire activities carried out with method efficient as well as empowered Use. Use Settings is carry out measurement - measurement between attempted activity with standards that have been was inaugurated. The special in the field Power activity.
- 2) Operational Purpose human resource management in part level is Logistics Power activities. Activities operational management base how many people's energy in room scope This is programming base energy human with carry out determination desire about activities, good with method quantitative or with method qualitative, and methods fill up desire Power activity.

Importance Management Source Power Man

Presence management base energy human very means For industry in organize, arrange, manage, and use base energy human as a result Can play a role with method productive, efficient as well as empowered use for reach out objective industry. Factors in management is Power activity on something industry. In management base energy human factors that are observed is the human being That itself. It is known or No if base energy human is problem a very meaningful industry, because past base energy human is problem a very significant industry, because past base energy human being Which cause base energy Which other in industry Can play a role or lived or implemented.

Agency or Agency views meaning held development base energy human because at the time This employee is a very valuable asset means in achiever the purpose of the agency that has been was inaugurated. Besides it in activity development base energy human, need existence quite good coordination Good between each part activities that exist inside the body with part personnel. Regarding This means in memory of if every part activity more recognize desire development in nature outlook as well as skill technical staff located below it. Due to this reason That, part personnel in regarding This development That functioning as Supporter in implementation activity development as well as related with increase skill as well as outlook technical from each part activities, parts personnel Can carry out programming development career employee so that the body has employees who are available use when required for position or position latest i.

Stage Development Source Human Resources

In steps development base this person's energy there are 2 views activity means that no Can separated One similar another, is activities upgrading nursery as well as activity base energy human That itself is meant so that the ability that is possessed employee Can used with method efficient. Activities upgrading nursery stared at as early is with the holding of method the direction after That continued prolonged throughout employee That located in the body.

It is known or no, placement employee in something aspect activity No Can ensure if they want to automatic succeed in his profession. Application profession as well as skill employee must balance through a direction program as well as upgrading nursery. Both activity That very needed when employee Already trained as well as Already expert in aspect their work, they need development more carry on for prepare responsibility they are at the time later. With explore progress as well as development, Where prove the magnitude verified Power activity, form body as well as competition past outline increase until business upgrading nursery as well as development allow employee for expand roles and responsibilities the answer is more big. Even though activity upgrading nursery Can help employee for carry out his / her duties are moment this, the benefits

activity upgrading nursery Can Then expanded past coaching career employee as well as help increase employee that, make increase not quite enough the answer in the future era. Activities upgrading nursery as well as development share share dividends to employees as well as industry, in the form of ability, next skill want to become a valuable asset For industry. Through upgrading nursery want to raise skill employee as well as Likewise for industry, which prioritizes pressure for administrators and base unit energy human.

Custom on duty want to so be one of characteristics important each individual the believer who made it as the thought and enthusiasm of time, the view as well as past enthusiasm share teachings in expedition his life, where they want to sculpt origin proposal with footsteps footsteps achievement. Anyway must stuck in religion if on duty That is trusted by Allah, the result there is similar action clear psychological in self each individual believer (Tsamara, 1995).

In financial bodies, Base energy Human need observed, no only only professionalism its working just. Want to but also professionalism method think as well as play a role suitable with the right paradigm suitable with principle Islamic economics is think positive, religious That's right as well as always have good morals Karim or honest, preaching, trusted as well as fathonah (Adityangga, 2006).

Table 1. Human Resources of Islamic Banks

No	Bank Type Sharia	Amount HR	Frequency
1	Bank General Sharia	51.110	85.23%
2	Unit Business Sharia	4.487	7.48%
3	BPRS	4.372	7.29%
Total		59,969	100%

Source: Power Man in BUS, UUS, And BPRS Year 2016 (Financial Services Authority, 2017).

Information prove existence amount base people energy in Islamic banking on range time December 2016 with overall HR as many as 59,969 people. The largest number of human resources is at the Islamic Ordinary Bank as much as HR in the Section Sharia efforts are as many as 4,487 people with wave 7, 84 percent. On the other hand, the human resources at the Islamic People's Financing Bank are 4,372 people or by 7.29 percent. In the future, Islamic banks will Then grow as a result want to more human resources are needed Lots.

From explanation on author captivated for review matter base energy of people in Islamic banks. Sharia banking patterns as well different conventional as a result The human resources required are also different. Personality different sharia bank human resources with conventional banks as a result need applied pattern development base energy of people who can improve sharia banking fit with spirit. Until need applied management base energy of a compatible person with sharia principles.

Efforts to obtain quality human resources need trained as well as improved the quality so that so be an efficient, empowered person use, and productive. How? business carry out upgrading nursery as well as what is human resource development ? what are they? patterns that can tried ? In the Qur'an Lots the part that states about characteristics typical people. Characteristics typical of that person have idiosyncrasy as well as shortage. People need upgrading nursery as well as development so that created individual - a good person capable shoulder to shoulder trusted as well as weight submitted. Moreover, the power religious as well as personality person Which cool, with Excuse me Allah Almighty Can relieve battle (Rivai, 2009).

A field agency business need guard as well as protect excess competitiveness for Then can crowded. And make create it, no can no, the body wants SDI dyang expert. Listed in regarding This is an SDI in a sharia bank. Expert human resources is base energy a person who fulfills the 2 militant requirements and intellectual. Militant human resources owned by religious human resources, namely in a his efforts. Militant human resources are always No changeable, passionate struggle big create the results that have been outlined body. Again intellectual human resources means human resources that have reasonable power, data and the necessary insight (knowledge). for make determination the best for the body. HR can have energy big competition if he can mix between

action militancy as well as intellectuality. With speak other, he need equalize between Prayer and THINK (Riawan and Amir, 2004). Determination of HR needed in Islamic Banks is (Umar):

- 1) Islamic banking industry wants smart human resources arrange budget inhabitant to in forms capable capitalization create the benefits after That want to share the results (profit-sharing). Because when capitalization Which set up No can create benefits, moreover butts, until what do you want divided - produce ? With In other words, the human resources of Islamic banks are also investment managers who master details progress And trend from various sector industry Good in domestic or general level. He also has to able to carry out management allocation capitalization with method efficient, sorting sectors which creation is very profitable as place to stick budget capitalization but always share social benefits for inhabitant big. As a result, Islamic banks are able to create maximum profit, in chart share For consistent results relief to customers.
- 2) Diversity product as well as IB services as characteristics typical of Islamic banks is mandatory assisted by innovative human resources as well as innovative in increase material - material latest or carry out change ingredients Islamic banking as a result Can always grow. Make carry out method innovation This means that Islamic bank HR should also have competence as expert financial as well as banking (finance) as well as banking expert), who has outlook details about various type instrument financial as well as banking. Not only outlook about product financial as well as sharia banking, but also regarding the financial structure of ingredients financial conventional again grow. As a result he Can carry out method upgrading with method always (continuous learning) in carry out innovation or change for create suitable product with sharia principles but with similar sophistication with other ingredients.
- 3) Islamic banks are certain just must always Can share religion on inhabitant if product or service Which offered suitable with ethics as well as sharia principles, for example No own factor hypothetical or trick. Make That is, Islamic banks want human resources that have competence science sharia transaction linked financial as well as banking sharia. Create HR with competence so, when There are many Islamic banks helped with the existence of DPS (Agency) Supervisor Sharia) which must is located in each Islamic bank. This DPS is also the DSN (National Sharia Agency), whose duties are monitor operational each Islamic banking day so that always suitable with sharia principles as a result ensure benefit product or services offered by Islamic banks for avail inhabitant all.

Islamic Banks help not quite enough answer big, all employee as well as related customers with him must set up as well as play a role with method Islamic as a result everyone attends an Islamic bank obtains opinion if he Again to penetrate a place clean for carrying out rituals of faith, namely use of capital in activities obtained as well as blessed by Allah the Almighty power. All Islamic bank employees working together a similar role, namely if they during his life must behave best seller with method Islam Good in profession or activity each day (Abdullah, 2010).

Transactions with interpretation socializing life place everyone carries out action in bond with person other Which bring up bond of rights as well as role is part most in view people's lives. Activities transactions bond between people and other people. A more detailed description small matter transactions is activity related economy with management as well as field business. Progress Islamic economics is mandatory Then fought for, not only from field Contents as well as the object, but also the part subject the perpetrators. The actors Islamic economics must be each the believer who controls basic economic system Islam, is individuals who with method born heart fight to lay down God's laws, especially in the aspect economy. Among key for Keep going become get closer self to Allah for the actors Islamic economics is with still upgrade religious values and trust (Fahmi et al., 2014).

Role of Management Islamic Human Resources for Islamic Bank HR

Activity patterns between Islamic banks and conventional banks very different as a result desire want to The human resources are also different. Islamic banks do not can free from principles obligatory islam fulfilled. As a result pattern management base the energy of Muslims is different with pattern HR management carried out by conventional banks. Management patterns base people's energy for Islam wants one way with making HR at the sharia bank that you want bring Islamic bank

to grow So more good. Management base the energy of the Muslims wants to form HR sharia banks that have one- way character with The principles of Islam are Siddiq, Trustworthy, Fatonah, and Tablig. Recruitment pattern base energy of muslims tried start method recruitment, training nursery, placement, and throughout located in a sharia bank. The human resources required in Islamic banks are mandatory control sharia view as well understand economy. Both of them Can come true past pattern management base energy Islam want to handed over training - training in the form of sharia banking training, and touching from view spirituality. Management pattern base energy people want produce sharia bank human resources for can control knowledge economy banking without neglect about outlook sharia science and values as well as morals in Islam.

One of pattern management the energy of Muslims put forward by Riawan Amin who offers design Celestial Management or the usual spoken management sky, which is very relevant with situation HR at a sharia bank. There are also plans Celestial Management is defined as consists of from ZIKR, PIKR, and MIKR. ZIKR consists of from Empty Based, is direct desire from human resources of Islamic banks so that carry out solely for to obtain please Allah SWT. Trust, that is mandatory sharia bank human resources in good faith if what he does always in supervision of Allah SWT, the result they feel reluctant in do prohibited circumstances. No changeable, meaning make on until target point, empty base and trust must protected with method No changeable or must steadfastness as well as Kaffah. Base energy of people in Islamic banks is mandatory No changeable in carry out his task. Result Oriented, is what happens objective from sharia bank human resources on duty in Islamic banks is like earth as well as afterlife.

After that's PIKR consists of from Power, is if must there is rationing authority between sharia bank human resources reason No want to can without there is encouragement from other people. Information, namely sharia bank human resources demanded for own big data access for improving sharia banking. Knowledge, namely sharia bank human resources demanded for own outlook about knowledge economy or banking that can Work The same with sharia science that can got from various party. Reward, is if Islamic banks are required ready welcome rewards from the results that have been done. If you find results can, find present when carry out mistake must train Again as well as to obtain reward.

Lastly MIKR, consisting of from militant is mandatory sharia bank human resources So individuals who have great enthusiasm as well as consistent establishment in do it, and No easy surrender like that's what was said Aggressive. Intellectual, Islamic bank human resources are required Then train as well as look for understand for upgrade bank quality sharia. Skills to create use his mind in look for a breakdown from existing problems. Compete is mandatory sharia bank human resources ready compete with party others explore progress of the outline era. After That Regenerative is mandatory sharia bank human resources can share insights as well as experience with his partner so that Then can create professional force in aspects of Islamic banking No only stand on himself.

CONCLUSION

Development base energy people face development in the range time December 2018 to September 2018 to September 2019 growing by 2,368 percent. Development the most human resources at BPRS are by 5,032 percent. Then most next SDM at General Bank Sharia (BUS) is develop as much as - 2, 006 percent. Regarding This due to because the existence of UUS which was spun off to become a Sharia General Bank (BUS).

Management base the energy of the Muslims so means For making quality For tbps in Islamic banks. Management base energy Muslims want to make human resources of Islamic banks who understand want to knowledge economy as well as sharia science. Management base the energy of Muslims can tried from each method development human resources in Islamic banks, consisting of from recruitment, sorting, upgrading nursery, up to So sharia bank's human resources won. One of them pattern management consisting of from ZIKR (Empty, Based, Trust, Unchanging, and Result Oriented), PIKR (Power, Information, Knowledge, Reward) as well as MIKR (Aggressive, Intellectual, Compete, as well as Regenerative). Management pattern base the energy of these

Muslims very means For making human resources in Islamic banks for can Then improve Islamic banking.

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