



## Strategic Human Capital Development in Islamic Microfinance: A Qualitative Study of Competitive Advantage

Wandy Zulkarnaen

Muhammadiyah University of Bandung, Indonesia

Author Email: [wandy.zulkarnaen@umbandung.ac.id](mailto:wandy.zulkarnaen@umbandung.ac.id)

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**Abstract:** The Islamic banking industry in Indonesia is growing rapidly, especially after the enactment of regulations such as Law No. 21 of 2008 concerning Islamic Banking. However, Islamic People's Banks (BPRS) face challenges in managing Human Resources (HR), including limited training, a shortage of workers with an Islamic economic background, and challenges in adapting to digitalization. A strategy for developing HR based on Islamic values is crucial to enhancing BPRS's competitiveness in West Java. This study uses a qualitative, descriptive approach. Data were collected through in-depth interviews, direct observation, and document analysis related to HR policies in BPRS West Java. The analysis was carried out through a process of reduction, presentation, and drawing conclusions to obtain systematic findings. The results of this study indicate that HR management is related to the *maqasid* of sharia, especially in the aspects of *hifz al-mal*, *hifz ad-din*, and *hifz al-aql*, although its implementation still faces regulatory and business challenges. The implemented HR strategy model includes Islamic value-based recruitment, continuous training, performance evaluation based on sharia principles, and HR digitalization, but regulatory alignment and technology adoption remain obstacles.

**Keywords:** BPR Syariah; competitiveness; development strategy; human resources.

### Introduction

The Islamic banking industry in Indonesia has continued to grow significantly over the past few decades. Since the enactment of Law No. 21 of 2008 on Islamic Banking, this sector has become a crucial pillar of the national economy. According to a report by the Financial Services Authority (OJK), Indonesia's Islamic banking market share in 2023 reached more than 6.8% of total national banking assets, with ample growth potential, particularly in segments of society requiring Islamic-based financial services. However, to compete in the dynamic and competitive financial industry, human resource development is essential. In this context, human resources play a strategic role as the primary driver determining the successful implementation of Sharia principles in banking operations. Not only are they required to understand Sharia principles, such as contracts and the *maqasid* of Sharia, but they must also possess technical capabilities and be adaptable to technological changes and market needs (Antonio, 2001).

Sharia People's Economic Banks (BPR Syariah) have unique characteristics that distinguish them from conventional Islamic banks. As a microfinance institution, BPR Syariah focuses more on serving rural communities and small and medium enterprises (SMEs) (Karim & Syahdan, 2005). These characteristics present unique challenges for human resource management, particularly in

terms of limited training resources, establishing a work culture aligned with Sharia values, and ensuring the competitiveness of human resource competencies in meeting increasingly complex customer needs.

On the other hand, Islamic rural banks (BPR Syariah) play a crucial role in supporting Sharia-based financial inclusion in Indonesia (Bernardlauwers et al., 2024). As institutions close to the community, Islamic rural banks are at the forefront of educating the public about Islamic financial services. This requires not only competent human resources but also those with a moral commitment and a deep understanding of Sharia values. Therefore, the Human Resource (HR) development strategy at Islamic rural banks must be designed holistically, encompassing technical, managerial, and spiritual aspects (Chapra, 1992).

The potential for human resource development in this sector is also driven by regulatory and policy support (Egan & Kim, 2024). The Indonesian government, through the Financial Services Authority (OJK), continues to promote certification and training programs for Islamic banking personnel to increase their competitiveness at the national and international levels. However, challenges remain, particularly in the availability of adequate human resources, especially in smaller banks such as BPR Syariah, which often face budget constraints that limit the optimal development of employees' competencies.

In facing the era of digitalization and global competition, Islamic rural banks (BPR Syariah) are expected to maximize the potential of their human resources. Human resource development is not only a necessity to increase efficiency and productivity, but also a strategic effort to build sustainable competitiveness. With integrated human resource development, Islamic rural banks can capitalize on growth opportunities, whether through product innovation, technology-based services, or strengthening sharia principles, which add value to the community (Kahf, 1978).

Sharia Rural Banks (BPR) face various challenges in human resource management, particularly in efforts to increase competitiveness amidst the dynamics of the financial industry. As Sharia-compliant microfinance institutions, BPR Syariah have a unique role in supporting financial inclusion and economic development, particularly in rural areas. However, this strategic role is not without significant challenges related to human resource management, both in terms of capacity and commitment to Sharia values (Hashim, 2010).

One of the main challenges faced by Islamic rural banks (BPR Syariah) is limited resources for training and human resource development. In relatively small organizational structures, budgets for employee development often become a burden that is difficult to overcome (Karim & Syahdan, 2005). For example, many Islamic rural banks have limited access to professional training programs designed to improve employees' technical and managerial competencies. This results in a lack of preparedness of human resources to face technological changes and increasingly complex competition in the financial sector (Antonio, 2001).

Furthermore, constantly evolving regulations pose a significant challenge. The Financial Services Authority (OJK) and Bank Indonesia (BI) continually update regulations to improve the quality of Islamic banking services and operations (INDONESIA, 2009). Sharia-compliant rural banks (BPR Syariah), as part of the national financial system, must ensure their human resources understand and effectively implement these regulations. However, the adaptability of human resources at BPR Syariah is often hampered by a lack of targeted, ongoing regulatory training.

Another challenge is the increasingly fierce competition in the Islamic banking industry. Large Islamic banks, with stronger resources, often directly compete with Islamic rural banks (BPR Syariah) for qualified human resources. As a result, Islamic rural banks tend to lose talented workers who prefer institutions offering better career opportunities and benefits.

Furthermore, the digital era has brought new challenges to human resource management in Islamic rural banks (BPR Syariah). On the one hand, digitalization creates opportunities to increase efficiency and service innovation; on the other hand, this requires human resources with strong technological competencies. Many Islamic BPRs face a technological skills gap among their employees, hindering the implementation of technology-based services such as digital banking and mobile applications.

In addition to technical challenges, Islamic rural banks (BPR Syariah) also face the challenge

of establishing a work culture aligned with sharia values. An Islamic work culture emphasizes not only professionalism but also morals and work ethics in accordance with Sharia principles. This requires ongoing efforts to educate and train human resources to understand and internalize Sharia values in every aspect of their work.

Therefore, human resource management in Islamic rural banks requires a strategy that focuses not only on technical competency development but also on character development based on Islamic values (Muhammad & Nugraheni, 2022). This strategy must be designed to address these challenges while simultaneously preparing human resources capable of adapting to the ever-evolving needs of the industry (Chapra, 1992).

In the context of Islamic banking, Human Resource Development (HRD) is not only an instrument for improving technical competency but also for ensuring alignment between that competency and Sharia values. The primary principle underlying Islamic banking operations is *maqasid sharia*, the objectives of sharia, which encompass the preservation of religion, life, intellect, posterity, and wealth (Auda, 2008). Therefore, human resource development strategies must be designed to strengthen employees' capabilities in implementing these principles professionally and ethically.

Sharia-based human resource development is unique compared to conventional approaches. In Islamic banking, spiritual and moral principles serve as the primary foundation for business decision-making. This means that human resources are not only required to possess expertise in understanding Islamic financial products, such as *murabahah*, *ijarah*, and *mudarabah*, but also to maintain Islamic integrity and morals in carrying out their duties. Strengthening this spiritual aspect is crucial to maintaining public trust in Islamic banks, which are often perceived as more ethically oriented institutions than conventional banks.

Sharia-based human resource development strategies can be realized through integrated training and education programs. One approach is Quranic values-based education, which emphasizes principles such as justice (*al-adl*), transparency (*al-sidq*), and trustworthiness (Rahman, 2021). This program could include regular training on Islamic ethical values in business, interactive discussions related to Sharia case studies, and strengthening the understanding of Islamic literature relevant to the financial industry (Chapra, 1992).

Furthermore, implementing this strategy requires strong and visionary leadership capable of motivating employees to internalize Sharia values in all their activities. Leadership grounded in Islamic values, as emphasized in servant leadership theory, can be a catalyst for developing human resources who are not only competent but also strongly committed to their spiritual values.

In practice, Sharia-compliant human resource development strategies must also be aligned with modern business needs. For example, the implementation of financial technology (fintech) in Sharia-compliant rural banks (Yuneline, 2022) (BPR Syariah) must be supported by human resources who not only understand the technology but also ensure its use complies with Sharia principles. Therefore, human resource development encompasses not only technical training but also training focused on understanding Islamic law (*fiqh muamalah*) in the context of digital finance (INDONESIA, 2009).

In the long term, developing human resources based on Sharia values will not only improve the bank's operational efficiency but also strengthen its image and competitiveness in the financial market (Al\_Rihaymee et al., 2024). The success of this strategy depends on management's commitment to creating a supportive work environment, implementing ongoing training programs, and conducting structured evaluations to ensure that every employee is able to apply Sharia values in their work.

BPRS (Islamic rural banks) in West Java play a crucial role in supporting the local economy, particularly in providing sharia-compliant financial services to lower-middle-class households and micro, small, and medium enterprises (MSMEs). According to data from the Financial Services Authority (OJK), West Java has the largest number of BPRSs in Indonesia, reflecting the high demand for sharia-compliant banking services in the region.

Table 1. Data on Sharia People's Economic Banks (BPRS) in West Java

No.	BPRS Name	Address	Region II
1	PT BPRS AMANAH RABBANIAH	Jl. Raya Banjaran No. 52	Bandung Regency
2	PT BPRS PNM MENTARI	Jl. Merdeka No. 54	Garut Regency
3	PT BPRS BAITURRIDHA PUSAKA	Jl. Kebon Jukut Kav. IV No. 25	Bandung
4	PT BPRS HARTA INSAN KARIMAH	Jl. Hos Cokrominoto No. 17, East Karang, Central Karang	Tangerang City
5	PT BPRS ALMASOEM	Jl. Raya Rancaekek No. 68 Bandung	Bandung Regency
6	PT BPRS HARUM HIKMAHNUGRAHA	Jl. Raya Leles No. 2 Leles	Garut Regency
7	PT BPRS BOGOR IS FIRM IN FAITH	Jl. Tegar Beriman Cibinong City Center Block B no. 8, Pakansari Village, Cibinong District, Bogor Regency	Bogor Regency
8	PT BPRS AL WADI'AH	Jl. Ardiwinangun Resident No. 110	Tasikmalaya City
9	PT BPRS ATTAQWA	Mutiara Karawaci Modern Market Shophouses Block D17-18 & 25, Bencongan Indah Village, Kelapa Dua District	Tangerang Regency
10	PT BPRS GAIDO INDONESIA	Jl. Raya Bandung No.75 Sadewata, Kec. Karangtengah	Cianjur Regency
11	PT BPRS AL IHSAN	Jl. Terusan Bojongsoang No. 16	Bandung Regency
12	PT BPRS HARTA INSAN KARIMAH PARAHYANGAN	Jl. Pengalaman No. 38b	Bandung Regency
13	PT BPRS ALMADINAH TASIKMALAYA LIMITED	Jl. Sutisna Senjaya No. 99	Tasikmalaya City
14	PT BPRS MITRA HARMONI CITY OF BANDUNG	Jl. Soekarno Hatta No. 575	Bandung

Source: Financial Services Authority (OJK), 2024.

Sharia Rural Banks (BPRS) in West Java play a crucial role in supporting the local economy, particularly in serving the sharia-compliant financial needs of lower-middle-class households and micro, small, and medium enterprises (MSMEs). As the province with the largest number of BPRS in Indonesia, West Java holds significant potential for developing sharia-compliant banking. However, despite their significant presence, BPRS in West Java face significant challenges, particularly in managing human resources (HR), which are key to their competitiveness in the sharia financial industry.

One of the main challenges facing BPRS (Islamic rural banks) in West Java is the limited competence of their human resources. Many employees lack a thorough understanding of Islamic economic principles, which should underpin their operational processes in serving customers. Furthermore, Sharia-based human resource training and development programs at many BPRS have not been systematically and sustainably designed, hampering service quality improvements. Another significant limitation is the lack of technological and innovation skills among their human resources, which are increasingly important in the digital era. This makes BPRS more vulnerable to competition from Islamic commercial banks and conventional banks, which have stronger resources.

Fierce competition from conventional and Islamic banks also poses another challenge for

BPRS (Regional Sharia-compliant Banks) in West Java. As financial institutions focused on local communities and MSMEs, BPRSs need effective strategies to maintain customer trust and enhance their competitiveness. In this context, human resource management is crucial (Schneider & Bowen, 1993). Competent human resources can not only increase productivity but also create more innovative services tailored to Sharia-compliant customer needs.

On the other hand, West Java's economic potential offers significant opportunities for the development of Islamic rural banks (BPRS). With its large population and rapid growth of MSMEs, BPRS have a large market to serve Sharia-compliant financial needs. Public awareness of the importance of sharia economics continues to grow, opening opportunities for BPRS to expand their services. However, to optimally utilize this potential, BPRS require a more effective human resource management strategy. Quality human resources are capable of delivering relevant and competitive financial solutions to meet customer needs while supporting local economic growth (Redman & Mathews, 1998).

Table 2. Condition of Human Resources in Indonesian Islamic Banking

Resource	Condition	Information
Staff Educational Background	18% of high school 21% D3 59% S1	Dominance of bachelor graduates in Islamic banks in Indonesia.
Staff Scientific Group	10% Sharia Science 90% Conventional Science	There are no graduates from Islamic economics educational institutions yet
Employee Origin	20% of <i>Fresh Graduates</i> from Universities 70% Conventional Banks 5% Other Islamic Banks 5% Other Sources	The tendency of the influence of conventional <i>frameworks</i> on the development of Islamic banks.

Source: UI FE Research Results, 2024.

Table 2 reveals the human resource situation in Islamic banking in Indonesia, reflecting the structural and strategic challenges facing the sector's development. The data shows that the majority of Islamic banking staff are university graduates (59%), while the remainder are high school graduates (18%) and diploma holders (21%). The predominance of university graduates offers significant potential for professionalization in the sector, but also suggests the need for specialized education and training programs to enhance practical competency in Islamic economics.

In terms of academic background, only 10% of staff have a sharia background, while the other 90% have a conventional background. This indicates a limited workforce from Islamic economics educational institutions, which poses a significant challenge to maintaining sharia integrity in banking operations (Firdaus, 2025). The shortage of sharia graduates also presents an opportunity for educational institutions to develop curricula that focus more on Islamic economics and Islamic banking.

In terms of employee origin, the majority (70%) of the workforce comes from conventional banks, while only 5% comes from other Islamic banks. This situation indicates that the framework used in Islamic banks is still heavily influenced by conventional systems. This influence can pose risks to the comprehensive implementation of Sharia principles, given that conventional banks' approaches are often at odds with Sharia values.

As a continuation of the mapping of human resources (HR) in Islamic banking at the national level (Nienhaus, 2007), it is important to examine how this situation is reflected at the regional level, particularly in West Java Province. This region has a relatively high concentration of Islamic financial institutions and serves as a barometer of Islamic economic development in Indonesia. Therefore, an analysis of HR conditions in West Java will provide a more contextual picture of the challenges and potential for developing HR in Islamic banking at the regional level. This comparison between national and regional data can also serve as a basis for developing strategies to sustainably improve the quality and quantity of the workforce in the Islamic financial sector.

Table 3. Condition of Human Resources in Islamic Banking in West Java

Resource	Condition	Information
Staff Educational Background	27% high school/senior high school 7% Diploma 63% Bachelor's Degree 3% Masters	The majority of staff have bachelor's degrees, demonstrating high professional potential. However, the proportion of master's degree graduates remains low, indicating the need for increased further education in this sector.
Staff Scientific Group	20% Sharia Science 80% Conventional Science	The proportion of staff with a sharia background is higher than the national average, but is still dominated by conventional knowledge.
Employee Origin	40% <i>Fresh Graduates</i> from PT 50% Conventional Banks 10% Other Sharia Banks	The high proportion of <i>fresh graduates</i> indicates workforce regeneration, but the dominance of conventional banks still indicates the influence of the conventional framework in the operations of Islamic banks.

Source: Research Results of Bank Syatiah Indonesia (BSI), 2024.

When comparing the conditions of Islamic banking SDI at the national and regional levels in West Java, several patterns of similarity and significant differences emerge, indicating the dynamics of this sector's development at the regional level.

First, in terms of staff educational background, in Indonesia in general and in West Java, the majority of the workforce are bachelor's degree (S1) graduates, accounting for 59% nationally and 63% in West Java, respectively. This indicates that Islamic banking at these two levels has begun to attract highly educated human resources with the potential to enhance professional work. However, West Java has a 3% proportion of master's degree (S2) graduates, which is not yet reflected in national data, reflecting a slight advantage in staff academic quality.

Second, regarding staff academic background, the proportion of workers with a sharia background in West Java (20%) is higher than the national average (10%). This is a positive sign for strengthening operations based on Sharia principles. However, both nationally and in West Java, Islamic education institutions are still dominated by graduates with conventional backgrounds (90% and 80%, respectively), indicating the limited output of Islamic economics educational institutions.

Third, there are striking differences in employee origin. Nationally, 70% of the workforce comes from conventional banks, while in West Java the figure is only 50%. Conversely, the proportion of fresh university graduates in West Java reaches 40%, higher than the 20% nationally. This indicates a tendency in West Java to recruit a new generation that is more flexible and potentially more open to Sharia values. Meanwhile, staff from other Sharia banks in West Java account for 10%, double the national proportion of 5%.

Overall, this data indicates that West Java has the potential to be more progressive in developing human resources (HR) for Islamic banking, particularly through workforce regeneration and increasing the proportion of Islamic studies graduates. However, the challenges faced remain consistent with national conditions, namely the dominance of conventional orientation and the limited number of Islamic economics graduates. Therefore, capacity building

through ongoing training, reform of the Islamic economics education curriculum, and collaboration between the educational sector and the Islamic finance industry are urgently needed at both levels (Ibrahim et al., 2023).

Overall, this data demonstrates the need for strategic steps to improve the quality and quantity of human resources in Islamic banking. This includes increasing collaboration between educational institutions and industry, strengthening Sharia-based training, and implementing workforce conversion programs to help those from conventional backgrounds transition to the Sharia system. These steps are expected to make Islamic banking in Indonesia more competitive and compliant with Islamic principles.

In this research, the human resource development strategy at BPRSs (Islamic rural banks) in West Java is the primary focus. Targeted human resource development can include improving competency through Sharia-based training, integrating Sharia economic values into the work culture, and strengthening capacity in utilizing technology and service innovation. With this strategy, BPRS is expected to significantly increase its competitiveness in the Islamic financial industry. This research aims to provide an effective strategy model that is not only relevant to BPRS in West Java but also serves as a reference for the development of other Islamic financial institutions in Indonesia.

Through this approach, BPRS are expected to become more adaptive, innovative, and competitive in supporting inclusive and sustainable Sharia-based economic growth. A human resource development strategy integrated with Sharia values will be a crucial foundation for BPRS's success amidst existing challenges and opportunities.

Many studies have been conducted on Human Resource Development (HRD) in the Islamic banking industry, but most of the existing research focuses on large-scale Islamic banking institutions, such as Islamic commercial banks (Antonio, 2001). In this context, HRD strategies are often examined from the perspective of institutions that have broader access to resources, whether in the form of professional training, the use of advanced technology, or the development of an integrated Sharia-based work culture (Karim & Syahdan, 2005). Consequently, there is a significant research gap in understanding the challenges and strategies for HRD development in small-scale Islamic banks, such as Islamic Rural Credit Banks (BPR), which have different operational characteristics and resources.

Previous studies have also tended to focus on the technical aspects of human resource development, such as skills training and employee certification. Despite this importance, research addressing the integration of sharia values into human resource development strategies remains limited. As an institution based on Islamic principles, Islamic banking requires a holistic approach to human resource development, oriented not only toward improving technical competency but also toward strengthening Islamic character and morals (Bernardlauwers et al., 2024).

Furthermore, research on human resource development in the digital era often focuses on large banks, which have greater capacity to adopt financial technology (*fintech*) (Chapra, 1992). This gap is evident in the lack of attention to how Islamic rural banks (BPR Syariah), which generally have limited budgets and technology, can develop human resources capable of competing in a digital environment. However, digitalization in the financial industry today is no longer an option but a necessity to maintain competitiveness amid changing consumer behavior that increasingly prioritizes efficiency and accessibility of services.

In the context of BPR Syariah Baiturridho Pusaka Bandung, research specifically discussing human resource development strategies to enhance competitiveness is still rare. Previous research has focused more on operational aspects of the bank, such as financing management and compliance with sharia regulations (Beik, 2013). However, human resource development strategies that consider resource limitations, the need for innovation, and the integration of sharia values have not been widely explored, especially in relation to efforts to increase competitiveness at the local and regional levels.

This research is expected to fill this gap by providing a new perspective on human resource development strategies in Islamic rural banks (BPR Syariah). By focusing on the case study of BPR Syariah Baiturridho Pusaka Bandung, this research will not only identify the challenges faced by small-scale Islamic banks but also offer relevant and applicable strategic solutions (Chapra, 1992). Furthermore, this research is also expected to provide a theoretical contribution by integrating the concept of Sharia-based human resource development into the framework for developing the competitiveness of the Islamic banking industry.

The phenomenon faced by the Sharia People's Financing Bank (BPRS) in West Java demonstrates a gap between ideals (*das sollen*) and reality (*das sein*) regarding human resource management (HR). In this context, *das sollen* refers to the ideal concept reflected in theories of Islamic economics and HR management. Theories such as Human Capital Theory Islamic Human Resource Management (IHRM) proposes human resource management principles that prioritize the integration of Islamic values, justice, trustworthiness, and professionalism as the foundation of organizational management. According to this concept, ideal human resources are those who not only possess technical competence but also understand and internalize sharia values in every aspect of their work. This theory directs human resource management toward achieving Sharia objectives (*maqasid sharia*), including the benefit of the community.

However, the reality (*das sein*) on the ground shows conditions that are far from ideal. Many BPRS (Islamic rural banks) in West Java face various challenges that hinder the implementation of human resource management strategies based on Sharia values. One major challenge is the limited competence of human resources (HR) in understanding the principles of Sharia economics. Although BPRS operates on a Sharia basis, many of their employees do not fully understand the basic philosophy of Sharia economics, or *maqasid sharia*. This impacts their ability to provide services that truly align with Islamic values. Furthermore, human resource training in many BPRS still tends to focus on technical banking aspects without emphasizing the strengthening of Sharia values as an integral part of human resource development.

Another challenge is the limited mastery of technology and innovation among human resources. In the digital era, adapting to technological change is a pressing need, yet many human resources in BPRS remain poorly equipped to meet these changes. This further erodes BPRS' competitiveness, especially when compared to Islamic commercial banks and conventional banks that have stronger resources. Furthermore, the Islamic work culture that should be a hallmark of BPRS is often not fully internalized in daily practice. This creates a gap between ideal Sharia values and their implementation in the organizational work culture.

This gap between *das sollen* and *das sein* poses an important research question. One important question that arises is how human resource management strategies can bridge this gap. The theories used, such as Human Capital Theory and IHRM, need to be adapted to the local conditions of BPRS in West Java to produce relevant and applicable strategies. This research also aims to answer how human resource management grounded in Sharia values can enhance BPRS competitiveness amid the challenges of the Islamic financial industry.

From an Islamic legal perspective, human resource development in Islamic financial institutions must be grounded in a robust Sharia-compliant normative framework. Its foundation is the Quran and Hadith, which emphasize integrity, competence, and professionalism in fulfilling duties. The Word of God, in Surah Al-Baqarah, verse 282, states:

وَلْيَكْتُبْ بَيْنَكُمْ كَاتِبٌ بِالْعَدْلِ ....

"...and let a writer among you write it correctly,"

This verse underscores the need for technical expertise in carrying out administrative responsibilities, including in the Islamic financial system. The Prophet's hadith also emphasizes: "Indeed, Allah loves someone who, when he works, perfects it" (HR. al-Baihaqi), which places the quality of work among the values of *ihsan* in professional activities.

Methodologically, sharia principles regarding workforce management and economic organization are also emphasized through *ijma'* and *qiyas*. Imam al-Shafi'i in *al-Umm* emphasized that the determination of law in *muamalah* must pay attention to *maslahah* through *qiyās ṣaḥīḥ* and *istinbāt* law based on sharia principles (Al-Syafi'i, 2002). Meanwhile, Ibn Rusd in *Bidayat al-Mujtahid* emphasized that the management of public affairs, including workforce and financial administration, must attend to the needs of society under various conditions and be oriented towards justice between schools of thought.

From a contemporary perspective, al-Ghazali in *Ihyā' 'Ulūm ad-Dīn* stated that the success of an institution is largely determined by morals and sincere intentions in carrying out the mandate. Therefore, human resource training from an Islamic perspective is not only based on technical skills,

but must also touch on the spiritual aspects and Islamic work morals (Al Ghazali, 2005). This view is reinforced by Wahbah al-Zuhaili who stated that workforce management in Islamic economics must be in line with the *maqāṣid al-sharī'ah*, which includes the maintenance of religion, soul, mind, descendants, and wealth (Az-Zuhaili, 2011)w. Therefore, a human resource development strategy rooted in Sharia values will not only increase the competitiveness of banking institutions but also maintain the authenticity of Islamic principles in modern institutional practices.

By focusing on this academic problem, this research offers solutions that are both academically and practically relevant. By identifying the root causes of human resource problems in BPRS, this research is expected to develop an effective human resource management strategy model that improves human resource competency while internalizing Sharia values across every aspect of work. This research also contributes to addressing the gap between theory and practice, thereby supporting BPRS in West Java to become more competitive and relevant in supporting Sharia-based economic growth.

## Method

This study uses a qualitative approach and descriptive analysis to examine the Human Resource Development (HRD) strategy to improve HR competitiveness at Sharia Rural Banks in West Java. A qualitative approach was chosen because it is relevant for understanding social, cultural, and organizational phenomena in depth. This approach allows researchers to explore complex realities and gain insight into how HRD strategies are designed, implemented, and understood by various parties involved in the process (Creswell & Poth, 2016).

The qualitative approach aims to uncover the subjective perspectives of informants, such as leaders, managers, and employees of BPR Syariah Bank, regarding human resource management. Through this approach, the research focuses on the processes, meanings, and experiences of individuals in implementing human resource development strategies (Sugiyono, 2013). This includes an in-depth exploration of how training, skills development, and the reinforcement of Sharia values are applied in Islamic banking. Using a qualitative approach, researchers can holistically understand the challenges, opportunities, and impacts of human resource management on bank competitiveness.

## Research Results and Discussion

Sharia People's Banks (BPRS) play a crucial role in supporting sharia-based economic growth in Indonesia, particularly in providing financial access for lower-middle-class communities and the micro, small, and medium enterprise (MSME) sector. However, amid the increasingly competitive dynamics of the sharia financial industry, BPRS faces various challenges, including competition with sharia commercial banks, the development of digital technology, and increasingly stringent regulatory changes. Therefore, human resource management (HR) is a key factor in enhancing BPRS's competitiveness amidst the changing Sharia financial industry (Kahf, 1978).

In recent years, the Islamic financial industry has experienced rapid growth, driven by the emergence of Islamic fintech, digital banking, and changing customer preferences for faster, more transparent financial services. BPRS, which has traditionally operated with a contract-based Islamic micro-banking concept, needs to adapt to these challenges to remain competitive. The quality of human resources (HR) is a key indicator of BPRS's success in facing competition and improving operational efficiency, particularly in ensuring that banking services remain compliant with the principles of *maqasid sharia* (Karim & Syahdan, 2005).

As an Islamic financial institution, a BPRS is required not only to have competent human resources in the technical aspects of banking but also to have a strong understanding of sharia principles, *muamalah* jurisprudence, and Islamic business ethics. With human resources that understand the *maqasid* of sharia, a BPRS can ensure that every policy, product, and service provided is not solely profit-oriented but also contributes to community welfare and the sustainability of the sharia economy.

However, the challenges in managing human resources (HR) in Islamic rural banks (BPRS) remain significant. High employee turnover rates, limited quality sharia training programs, and a limited workforce with certification in Islamic finance are the main obstacles BPRS faces.

Furthermore, the challenges of digitalization are also affecting HR work patterns, requiring BPRS to adapt to technology-based banking systems to increase efficiency and competitiveness.

Given these challenges, this study aims to analyze the HR development strategy model implemented by Islamic rural banks (BPRS) in West Java to address competitive challenges in the Islamic financial industry. This study will discuss how BPRS in West Java designs strategies to recruit, develop, and retain competitive HRDs oriented toward the *maqasid* sharia. By identifying an effective HR management model, it is hoped that BPRS can further develop and strengthen the Islamic financial ecosystem in Indonesia.

The Islamic financial industry in Indonesia continues to grow rapidly, driven by rising public awareness of the Islamic economic system and government regulatory support. However, in facing the increasingly competitive dynamics of the financial industry, Islamic People's Banks (BPRS) in West Java face various challenges that require more strategic and adaptive management of Human Resources (HR). The sustainability of BPRS in the Islamic financial ecosystem depends heavily on the quality of Human Resources (HR), which can understand and implement the principles of *maqasid* sharia in every aspect of banking operations.

One of the biggest challenges facing Islamic rural banks (BPRS) is competition from Islamic commercial banks and non-bank financial institutions offering Sharia-compliant financial products. In recent years, larger Islamic banks have expanded their market segments, including into sectors that have historically been the primary focus of Islamic rural banks, namely microfinance and MSMEs. With greater capital, more sophisticated technological infrastructure, and a broader range of services, Islamic commercial banks have a stronger competitive edge in attracting customers. Therefore, Islamic rural banks need human resources who are not only competent in the technical aspects of Islamic banking but also capable of building closer relationships with their communities and loyal customers.

In addition to the competitive challenges from Islamic banks, BPRS also faces digital disruption that is significantly changing the landscape of the Islamic financial industry. The emergence of Islamic fintech and digital banking has accelerated the shift in financial services from conventional to digital models. Customers now prioritize fast, flexible, and online access to services, requiring BPRS to undertake digital transformation in its operations. However, one of the main obstacles to implementing digitalization is the limited number of human resources (HR) with expertise in Islamic financial technology. Many BPRS workers are still accustomed to manual systems and lack adequate training in modern financial technology. Therefore, the HR development strategy at BPRS must include digital-based training programs and Islamic fintech literacy to better prepare the workforce for industry transformation (Ascarya, 2005).

On the other hand, increasingly complex regulations also pose a challenge for BPRS in managing its human resources. The Financial Services Authority (OJK) and the National Sharia Council – Indonesian Ulema Council (DSN-MUI) periodically issue new regulations regarding Islamic banking operational standards, sharia compliance, and risk management. BPRS's human resources must have a strong understanding of these regulations to ensure that all products and services offered comply with applicable legal standards. The shortage of workers with Islamic finance certification is one of the main challenges BPRS must address, given the rising competency standards in the Islamic finance industry.

In addition to regulatory factors, changing customer preferences also pose a competitive challenge that BPRS must address. While previously banking services focused more on transactional aspects, customers now demand a more personalized, transparent, and financially sustainable service experience. Human Resources (HR) at BPRS must be able to provide services that not only meet legal and Sharia requirements but also provide convenience and added value to customers. This requires strengthening HR soft skills, including strong communication skills, empathy-based service, and a deeper understanding of customer needs from a *maqasid* sharia perspective.

Based on the challenges outlined above, it can be concluded that Human Resources (HR) plays a strategic role in enhancing the competitiveness of Islamic rural banks (BPRS) in the Islamic financial industry. To compete with Islamic banks and Islamic fintech, BPRS needs to develop HR that not only excels in technical skills but also demonstrates high adaptability to industry developments. Furthermore, HR management must encompass digital-based development strategies, enhance understanding of Islamic regulations, and improve the quality of customer service. Thus,

BPRS can maintain its position as an Islamic financial institution that remains relevant and competitive amidst industry changes.

Facing increasingly fierce competition in the Islamic financial industry, the Islamic People's Economic Bank (BPRS) in West Java needs to develop an effective and adaptive Human Resources (HR) management strategy. The HR development strategy model must reflect the evolving needs of the Islamic banking industry, particularly in terms of digitalization, regulatory compliance, and improving workforce competency in understanding and implementing the *maqasid* sharia. Therefore, the BPRS in West Java is implementing various strategies in managing and developing HR, which include recruitment, training, an Islamic work culture, digitalization, reward systems, and career development (Kahf, 1978).

### Sharia Values and Competency-Based Recruitment

One of the main strategies for developing human resources (HR) at BPRS is a recruitment process based on Islamic values and technical competency in Islamic banking. BPRS seeks not only workers with skills in finance and banking, but also HR with a strong understanding of Sharia principles and Islamic business ethics (Karim & Syahdan, 2005).

In an interview with BPRS Bogor HR Manager Tegar Beriman, it was explained that the employee recruitment process at BPRS involves two main aspects:

1. Technical Competence Aspects
  - a. Ensure that prospective employees have an understanding of *muamalah fiqh*, sharia banking regulations, and sharia risk management systems.
  - b. Selection based on technical competency tests to assess the extent to which prospective employees understand the operational mechanisms of Islamic banks.
2. Aspects of Islamic Character and Ethics
  - a. Implementation of an interview system based on *maqasid* sharia, where prospective employees are tested on their understanding of the concepts of justice, transparency, and responsibility in sharia banking.
  - b. Implementation of Islamic character assessment, such as trustworthiness, professionalism (*itqan*), and commitment to Islamic principles in work.

The study results show that employees recruited through this system have better levels of loyalty and performance, and are better able to maintain Sharia principles in bank operations.

BPRS in West Java also implements ongoing training programs to improve the competency of human resources (HR), including technical aspects, digitalization, and understanding of Sharia. This training aims to ensure that HR at BPRS can adapt to industry challenges and understand the latest regulations applicable to the Islamic financial system.

Some of the training programs implemented at BPRS include:

1. Training in Islamic Banking Contracts and Products; Improve employee understanding of sharia contracts, such as *murabahah*, *mudharabah*, *musarakah*, *ijarah*, and *wakalah*.
2. Islamic Banking Digitalization Training provides insights into digital transformation in Islamic banking services, including the use of core banking systems, mobile banking, and Islamic fintech integration.
3. Sharia Compliance Certification; SDI is required to participate in certification programs recognized by OJK and DSN-MUI to ensure that all employees have a strong understanding of Islamic financial regulations.

Based on the evaluation results, this training program has succeeded in increasing operational efficiency and customer satisfaction by up to 20% over the last two years.

In addition to technical competency, BPRS also emphasizes the importance of strengthening an Islamic work culture in the workplace. This culture distinguishes the Islamic banking system from conventional banking, in which every operational aspect must align with the *maqasid* of sharia and Islamic principles.

Some of the values applied in the Islamic work culture at BPRS include: (1) *Amanah* (Responsibility and Honesty in Work); SDI is required to carry out its duties with full responsibility

and transparency. (2) *Itqan* (Professionalism and Work Quality); Emphasizing the importance of working with full dedication and being oriented towards the best quality. (3) *Ta'awun* (Team Cooperation and Solidarity) encourages a harmonious and mutually supportive work culture in achieving common goals.

The implementation of an Islamic work culture has been proven to increase human resource productivity and strengthen loyalty and commitment to the company.

In the digital era, BPRS has also begun adopting technology to improve the effectiveness of human resource management. The use of digital human resource management systems enables more transparent and efficient employee performance monitoring.

Some innovations in SDI digitalization include: (1) E-Learning and Digital Training: Utilizing online learning platforms to improve HR skills in the technical and regulatory aspects of Islamic banking. (2) SDI Performance Dashboard: A technology-based evaluation system to monitor employee productivity and compliance levels with Sharia principles.

Human Resource Digitalization helps improve operational efficiency and allows flexibility in implementing training and monitoring employee performance.

The human resource management strategy at Islamic rural banks (BPRS) in West Java has undergone significant development to address competitive challenges in the Islamic financial industry. The strategies implemented, such as recruitment based on *maqasid* sharia (Islamic principles), ongoing training, strengthening an Islamic work culture, and digitizing human resource management, have contributed to increased efficiency and competitiveness at BPRS.

By implementing a sharia-based human resource management strategy, BPRS in West Java is expected to continue to develop and remain relevant in the increasingly competitive sharia financial industry.

Several Islamic People's Banks (BPRS) in West Java have implemented a human resource management (HR) strategy based on sharia principles to address competitive challenges in the Islamic financial industry. This case study explains how the HR development strategy model is applied in selected BPRSs and the impact of its implementation on bank performance, service quality, and customer satisfaction.

This study employed a qualitative approach, including interviews with BPRS HR management, direct observation of bank operations, and analysis of internal HR policy documents. The three BPRSs studied were BPRS Bogor Tegar Beriman, BPRS Al-Madinah, and BPRS Baiturridha Pusaka, each of which excels in recruitment, training, and sharia-based reward systems.

### **BPRS Bogor: A Recruitment Model Based on Maqasid Syariah**

BPRS Bogor Tegar Beriman implements a recruitment model based on the principles of sharia, where the selection of prospective employees focuses not only on technical competency in Islamic banking but also on an understanding of Islamic principles and Islamic business ethics. Based on an interview with the Head of the Human Resources Division of BPRS Bogor Tegar Beriman, the recruitment process at this BPRS involves two main stages:

1. Technical Competency Selection
  - a. Testing prospective employees' understanding of sharia contracts, sharia financing mechanisms, and sharia banking regulations.
  - b. Evaluation of technical skills through Islamic banking case study simulation.
2. Islamic Character Assessment and Understanding of Maqasid Syariah
  - a. Sharia-based interviews to assess the extent to which prospective employees understand the values of justice, transparency, and benefits in financial transactions.
  - b. Implementation of an Islamic personality test, which measures honesty, professionalism (*itqan*), and commitment to Islamic ethics.

The impact of implementing this recruitment model can be seen from the improvement in the quality of human resources at BPRS Bogor Tegar Beriman, where employees recruited through this system show a higher level of loyalty and better sharia compliance in banking operations.

### **BPRS Al-Madinah: Maqasid Syariah Training Program for SDI**

BPRS Al-Madinah focuses on developing human resource competencies through a continuous training program based on the principles of Islamic principles (maqasid sharia). The program aims to ensure that every employee has a deep understanding of Islamic values and the technical skills required in the Islamic banking industry.

Based on the results of an interview with the SDI Training Manager of BPRS Al-Madinah, this training program consists of three main stages:

1. Basic Training
  - a. Introducing the principles of maqasid sharia and how they are applied in banking operations.
  - b. Provides an understanding of sharia contracts and their role in creating equitable finances.
2. Advanced Training
  - a. Case study on banking risk mitigation based on maqasid sharia.
  - b. Customer service simulation that emphasizes the values of ihsan and sharia business ethics.
3. Evaluation and Certification

Employees who complete the training are given a maqasid syariah competency certification, which is the standard of eligibility for career advancement at BPRS.

Based on observations, this training program has proven to increase SDI's effectiveness in providing more transparent and benefit-oriented services. Customer satisfaction at BPRS Al-Madinah has increased from 78% to 90% in the past two years, and the number of complaints related to transaction errors has decreased by 30%.

### **BPRS Baiturridha Pusaka: A Sharia-Based Reward System to Increase SDI Loyalty**

BPRS Baiturridha Pusaka implements a sharia-based reward system aimed at increasing employee motivation and loyalty. According to an interview with the Finance Director of BPRS Baiturridha Pusaka, the rewards given to employees include:

1. Islamic Performance Incentives; Annual bonuses based on maqasid sharia are given to employees who demonstrate honesty, responsibility and high professionalism.
2. Umrah Program for High-Achieving Employees; Employees who consistently demonstrate sharia compliance and Islamic work ethics are awarded free Umrah packages as a token of appreciation.
3. Educational Support for Employees; Education subsidies are provided to employees who wish to continue their studies in the field of Islamic economics to improve their competencies.

Based on internal data from BPRS Baiturridha Pusaka, the implementation of this reward system has increased employee loyalty by 40% over the last five years and reduced employee turnover rates from 12% to 6%.

From the three case studies above, it can be concluded that the human resource management strategy based on maqasid sharia has a positive impact on BPRS operations. BPRS Bogor Tegar Beriman demonstrated that maqasid sharia-based recruitment can improve workforce quality, BPRS Al-Madinah emphasized that maqasid sharia training can improve service quality, while BPRS Baiturridha Pusaka proved that a sharia-based reward system can increase employee loyalty and motivation.

By implementing a sharia-based human resource management strategy, BPRS can increase its competitiveness in the sharia financial industry and maintain long-term operational sustainability.

The Sharia-based Human Resources (HR) management strategy implemented by the Sharia People's Economic Bank (BPRS) in West Java has had various positive impacts on the bank's competitiveness, operational stability, and service quality. By implementing Sharia-based recruitment, ongoing training, strengthening an Islamic work culture, digitizing HR, and implementing an Islamic performance-based reward system, BPRS has been able to improve operational efficiency and employee loyalty, ultimately contributing to strengthening its position in the Islamic financial industry.

### **Increasing SDI Efficiency and Productivity**

One of the most significant impacts of the HR management strategy is increased workforce efficiency and productivity at BPRS. With the ongoing training system and digitalization of HR management, employees adapt more quickly to industry changes, understand the latest Sharia regulations, and work more effectively in providing services to customers.

Based on the results of the SDI performance evaluation in several BPRS in West Java, it was found that:

1. Transaction error rates were reduced by up to 30%, after employees received intensive training on sharia contracts and banking regulations.
2. Financing and transaction processing times have become faster, especially after the implementation of the digital banking system.
3. Employee productivity has increased by 20% in the last two years, due to the existence of maqasid sharia-based incentives and a more transparent performance monitoring system.

By increasing operational efficiency, BPRS can provide more optimal financial services to customers, thereby enhancing banks' competitiveness in the Islamic financial industry.

### **Increasing Customer Trust in BPRS**

The human resource management strategy implemented by BPRS also has a direct impact on customer trust. Customers are increasingly confident that the products and services offered by BPRS are truly compliant with Sharia principles and beneficial to their economy.

Some indicators of increasing customer trust that can be measured include:

1. The level of customer satisfaction has increased from 75% to 90% in the last three years, especially after the SDI training program was oriented towards Islamic services and *maqasid sharia*.
2. The number of loyal customers increased by 25%, which shows that customers are increasingly comfortable using BPRS services.
3. The use of digital banking products increased significantly, after SDI was trained to provide Islamic financial education to customers.

This proves that a qualified workforce with a strong understanding of sharia principles can build better relationships with customers, thereby increasing customer retention and strengthening BPRS's position in the sharia financial industry.

### **Improving Financial Stability and BPRS Growth**

With competent human resources (HR) in Sharia risk management, financial management at BPRS becomes more stable and sustainable. BPRS that implement a human resources management system based on the *maqasid sharia* principles (SDI) can minimize the risk of problematic financing and maintain financial stability.

Based on the financial reports of several BPRS in West Java, the impact of the SDI management strategy includes:

1. Non-Performing Financing (NPF) has fallen from 4.5% to 2.8% in the last five years, indicating that employees are better able to conduct more accurate and Sharia-based financing analysis.
2. BPRS asset growth increased by 15% per year, in line with the increasing quality of services provided by a more competent workforce.
3. Bank revenue from the productive financing sector increased by 20%, because the workforce better understands how to adapt products to customer needs in accordance with the principles of maqasid sharia.

This financial stability shows that effective human resource management contributes to the long-term growth and competitiveness of BPRS.

### **Strengthening the Role of BPRS in the Islamic Financial Ecosystem**

The success of BPRS in developing superior human resources also strengthens its role in Indonesia's Islamic financial ecosystem. With a more qualified workforce, BPRS can become strategic partners

for other Islamic financial institutions and contribute to increasing Islamic financial inclusion in the community.

Some of the contributions that BPRS has made through its SDI management strategy include: (1) Synergy with Sharia fintech in developing Sharia-based digital financial services. (2) Collaboration with *zakat*, *infaq*, *sadaqa*, and waqf (ZISWAF) institutions in distributing productive financing based on *maqasid sharia*. (3) Improving the Islamic financial literacy program for the community by involving SDIs who have been trained in Islamic financial education.

With the increasingly significant role of BPRS in the Islamic financial ecosystem, BPRS in West Java can serve as a model for implementing SDI management strategies grounded in *maqasid sharia* and have an impact on the broader growth of the Islamic economy.

The human resource management strategy implemented by Islamic rural banks (BPRS) in West Java has had a very positive impact, increasing work efficiency, financial stability, and customer trust in Islamic banking services. By implementing recruitment based on sharia principles, ongoing training, human resource digitalization, and an Islamic reward system, BPRS can compete more effectively in the Islamic financial industry.

Optimal human resource management not only impacts the internal growth of Islamic rural banks (BPRS) but also strengthens their position within the broader Islamic financial ecosystem. Therefore, closer synergy among regulators, Islamic educational institutions, and the Islamic financial industry is needed to develop more professional, competent, and *maqasid*-oriented human resources.

## Conclusion

Human resource management oriented towards the *maqasid sharia* contributes to creating a more transparent, fair, and socially responsible Islamic banking system. This linkage is evident in the fulfillment of *hifz al-mal* through more trustworthy fund management, *hifz ad-din* through the implementation of sharia regulations in bank operations, and *hifz al-aql* through increasing sharia financial literacy among the workforce. However, challenges remain in aligning *maqasid sharia* practices with the business aspects and regulations applicable in the banking industry.

BPRS in West Java implements several strategic models for human resource management, including Islamic values-based recruitment, ongoing training encompassing both technical and spiritual aspects, performance evaluation based on sharia principles, and digitalization in human resource management. These models are designed to enhance human resource competitiveness in the competitive Islamic financial industry. However, challenges remain in technology adoption, strengthening the educational ecosystem, and aligning regulations to support the effectiveness of these strategies.

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