

## **THE LACK OF HUMAN RESOURCES AT ISLAMIC FINANCIAL INSTITUTIONS IN INDONESIA: Case Study Sharia Bank in Indonesia**

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### **Abstrack**

The research study carried to examine the phenomenon of Islamic Banking Industry in Indonesia. This research is qualitative research and literature study category. The researcher used literature from the books, journals, and reports results of previous researchers. The existence of Islamic sharia human resources development has the world and the hereafter dimensions. Human resources readiness to filled in Islamic banking both quantitative and qualitative. It supported by infrastructure of Islamic economics education. An effective recruitment system has been understood of Islamic philosophy and culture.

**Keywords:** Islamic banking, human resources, recruitment system.

### **Introduction**

The monetary crisis in mid 1997, whereby the monetary authority (BI) liquidate 69 national private banks, and save the national banking system with the cost of recapitalization of IDR 635 trillion. Meanwhile, in 2008, financial institutions in the United States lost to more than 700 billion dollars due to the crisis in the credit sector (Detik Finance, 2008), and the impact on large losses of financial institutions in Europe and Asia. Among of the global financial crisis, the Islamic financial industry. It was grew by 1 trillion dollars and predicted to be rising. Islamic financial institutions provide profits, convenience, and safety for stakeholders who was deposited their money in Islamic banks. Islamic financial institutions have been proved of the financial crises that hit the world.

Islamic finance has been recognized as a global phenomenon that has been proven as a financial system that is able to survive in the midst of economic crisis. it is expected to provide economic justice. According to the Islamic Development Bank (IDB), the global Islamic financial assets has reached U.S. \$ 900 billion with a growth of 20% per year and is predicted to reach U.S. \$ 2 trillion in 2010 (Bisnis Indonesia, 2008). The growth of Islamic banking and finance which was supported by bright researched Ernst & Young, where Muslim investors currently estimated to have assets worth 1.6 trillion U.S. dollars. Asset is a projected increase to 2.7 trillion U.S. dollars in 2010 (Republika, 2008).

The phenomena of Islamic financial institutions encourage Islamic banks in large numbers popping up all over the world in 30 years (Chapra, 2001). Although

there are a number of difficulties, banking of Islamic movement running well. The progress achieved so far has shown encouraging results (Chapra, 2000). But it is the pity that rapid growth is not matched with the availability of human resources (human resources/*Sumber Daya Insani*). While the competence of existing human resources has not been expected, this result in poor Islamic banking in marketing, strategic objectives, operational efficiency and implementation of Good Corporate Government (GCG).

Islamic banking industry, both Islamic Banks and Syariah Business Unit are facing e lack of human resources, in the fact that Indonesian Islamic banks are experience players who had previously worked at the bank conventional. As a result, philosophy and culture backgrounds are carrying to the Islamic banking industry, so that its must be significant progress in achieving market share of 5% was not achieved in the year of 2009. A portrait of the facts viewed the human resources Islamic scientific, educational background of employees of Islamic banks. Its was dominated about 90% of conventional, and the most were recruited with a background of experience working in conventional banks (70%). The composition this gives impression that human resources of Islamic bank switch label of human resources only. Its cause the development of Islamic banks is less aggressive.

Table 1  
Condition of Human Resource Indonesia Sharia Banking

Human Resources	Condition	Description
Educational Background Staff	18% SMU 21% D 3 59% S 1 2% S 2	<b>Domination graduate degree in Islamic banks in Indonesia</b>
Group of Scientific Staff	10% Islamic Science 90% Conventional Science	There are currently no graduate educational institution of Islamic economics
Originally Employees	20% fresh graduate PT 70% Conventional Bank 5% other Syariah Bank 5% other sources	The tendency of the influence of the conventional framework in the development of sharia banks

Source: *Penelitian yang dilakukan Lab Manajemen FE (LMFE) UNPAD dan Direktorat Perbankan Syariah BI serta program magang di bank-bank syariah yang diorganisir oleh LMFE UNPAD dan ADB., 2007.*

The situation of human resources like this causes the lack of understanding of Islamic financial practices in Indonesia’s of Islamic banking system, because of the academics introduce studies based on finance and conventional banking. its cause lack of understanding of Islamic banking. This condition is caused by educational

environment we are more familiar with the capitalist economy (macro, micro, and development), accounting, capital markets and financial markets with the philosophy of the capitalist economy compared with Islam studies as *fiqih muamalah*, *al buyu*, *bab asy syirkah*, *bab ar rahn*, *bab al ijarah dan ash sharf*. So the scientific studies on the existence of Islamic economy received less attention.

This result cause to be marginalized of Islamic economy from macroeconomic policies, so that the presence of Islamic financial institutions lack legitimacy in the scientific community. Thus, the role of universities in supplying the human resources and Islamic science-based input for the development of Islamic banking is a necessity. In 2009, With the growing number of Islamic Banks increased to be 9 banks need for competent of human resources.

Furthermore, also noted that lack of socialization to the community about the existence of Islamic banks and other Islamic finance. Socialization does not just introduce the existence of Islamic financial institutions from one side only, but also needs to be introduced mechanism Islamic products and Islamic financial instruments to the public. Indeed, Islamic banks have two objectives. There are business objectives and social objectives. Business objectives reflected in the achievement of maximum profit. Social objectives contributed to the welfare of society. Social objectives are manifested through the activities of collection and disbursement of *zakat*, *infaq*, *sadaqah*, and *waqaf* (ZISW). Through these social goals can be implemented socialization of Islamic economics and Islamic finance through the education of Islamic economics and Islamic finance to the public.

Because it is only limited to sell Islamic financial products to the public, without educating the people so that minimal understanding of Islamic finance, this resulted in the Islamic financial system is not grounded. The problem is how the implementation of sharia in recruiting Islamic human resources?

### **Research Methodology**

This research is qualitative research and literature study category, where the proceedings researchers used literature, both in the form of books, records, and reports results of previous researchers.

The data collected in this research is to use heuristic techniques that collect traces of the activities of the past. This is done by collecting and gathering data through library research by studying from various written sources are closely related to the problems studied.

Forms of implementation are research data obtained through literature review researchers take notes from a source that has been investigated. That can be made as suggested Van Wynsberghe and Khan (2007), case studies provide a detailed description of a specific temporal and spatial boundary. Attending to place and time brings context to the structures and relationships that are of interest.

## Discussion

### Islamic Banking

Islamic banking in Indonesia began their work in 1991 with the establishment of three Sharia Rural Banks (BPRS) in Bandung, namely PT. SRB Blessings Charity Sejartera, PT. SRB Mardhatilah Fund, and PT. BPRS Amanah Rabbaniah. In addition, PT. SRB Hareukat in Nagroe Aceh Darussalam. Meanwhile, Bank Indonesia operates Muamalat in 1992 pioneered the development of Islamic finance in Indonesia. Then followed the establishment of Bank Syariah Mandiri (BSM) as the first government-owned Islamic bank. BSM step is followed by the Bank IFI which opened a branch as well as a branch of Islamic sharia in Aceh Bukopin. Among the local government-owned banks Bank Jabar is the first bank which has branches governments sharia. After seeing a fairly positive response of two other government banks BTN, BNI and BRI-46 and one of the top private bank of Bank Danamon also did not want to miss to get into this new banking industry.

### Islamic Banking System

Characteristics of Islamic banking system that operates on the principle of profit sharing provides an alternative banking system of mutual benefit for the community and the bank, and highlight aspects of fairness in trade, ethical investment, promote the values of togetherness and brotherhood in production, and avoid speculative activity in financial transactions. By providing a variety of banking products and services that varied with the financial scheme that is more varied, Islamic banking as an alternative banking system that is credible and can interested by all segments of Indonesia society without exception.

Tabel 2

The Development of human resources and the Offices of the National Islamic Bank

Bank Group	2005	2006	2007	2008	2009	2010
Number of Banks						
BUS	3	3	3	5	6	11
UUS	19	20	26	27	25	23
The number of bank offices						
BUS+UUS	458	532	597	822	998	1533
Office Channeling	-	-	456	1195	1872	1277
BPRS	92	105	114	131	138	286
Total	550	637	1167	2148	3008	3098
human resources Islamic Banking						
BUS	3523	3913	4311	6609	10348	15224
UUS	1436	1797	2266	2562	2296	1.868
BPRS	1037	1666	2108	2581	2779	3172
Total	5996	7376	8685	11752	15423	20264

Source: Bank Indonesia, Statistik Perbankan Syariah, 2010.

The development of Islamic banking is rapidly growing in recent years. It shows the economic interest of the community about the growing Islamic. In a very encouraging development is being realized by many parties that need to sharia-based human resources is a necessity.

The need for a reliable human resources as a foundation of economic development of sharia in Islamic banking and financial institutions. it is a challenge which should serve as an opportunity. In table 2 are listed until the end of 2010, the number of Islamic banks to reach 3,098 offices (BUS and UUS 1,533 offices, channeling1, 277 offices, and BPRS 286 offices), with the number of workers in Islamic banking has only reached 20,264 people consisting of 15 224 workers at the bank general sharia, 1,868 workers on sharia business unit owned by conventional banks, and 3,172 rural banks (BPR) sharia. Bank Indonesia predicts human resources Islamic banking industry needs about 50 thousand to 60 thousand by the year 2011. It seems established, in addition to the growing “new players” Islamic banking and financial institutions, as well as to encourage the development of Indonesian Islamic banking assets in order to grow as expected.

The fact the development of a national Islamic banking on more or less shows the unique character of development of Islamic Banking Industry in Indonesia. Although this industry has been running for 19 years. Basically, the Act no. 10 of 1998 has sought to accommodate the interests of the development of this industry, but the weakness of act-gap appears to effectively reduce the power of this industrial development to the level they should. The Act No.21 of 2008 concerning Islamic Banking which was published on July 16, 2008, the development of a national Islamic banking industry increasingly has a sufficient legal basis and will encourage the growth is even faster. The impressive progress of development which reached more than 65% asset growth of average annually for five years. It is expected that Islamic banking industry's role in supporting the national economy will be increasingly (Bank Indonesia, 2010).

In the grand strategy of Bank Indonesia has targeted market development of Islamic Banking, namely: (a) in 2008, it builds an understanding of Islamic banking as a Beyond Banking-with the achievement of the target assets of Rp 50 trillion and industry growth by 40%- for phase I; (b) in 2009, it makes Indonesia as an Islamic banking Islamic banking the most attractive in ASEAN-with the achievement of the target assets valued at Rp.87 trillion and industry growth by 75%.-for phase II; (c) in 2010, it makes the Indonesian Islamic banking as the leading Islamic banks in ASEAN-with the achievement of targets and assets amounting to Rp.124 trillion industry growth of 81% (Bank Indonesia, 2010). For phase III. The three phases are supported by service quality improvement program, human resources competent and capable of providing information technology which meet customer's needs and satisfaction. Human resources can communicate the Islamic bank products and

services to customers correctly and clearly and to remain in compliance with Islamic principles.

### **Potential of Islamic Financial Market**

According to Professor Michael Skully (2009) Indonesia's position in world market share of Islamic finance is still ranked 16th. With a market share 1.3%, Indonesian Islamic financial substantially below the population of Muslim countries such as Iran, Saudi Arabia, Malaysia, Pakistan, and Bangladesh. Even still below the UK which is a Muslim minority country. Compared with Indonesia, the Indonesian population of 228,523,300 people, 88% of whom were Muslim population. Assuming the population per household was 3.7 persons. Today the estimated number of Muslim are 52,828,649 households. At the same time, the number of poor people amounted to 34.96 million people (March, 2008). Proportionally, the number of majority Muslim population as well as representing the number of poor in Indonesia.

Skully implies that the success of Islamic economy sustained enthusiasm for the Muslim population who entrust their financial transactions in Islamic financial institutions. The universality of Islamic finance, Islamic financial institutions proved capable of accommodating the interests and needs of the global community and financial transactions across ethnic and religious. "But still with the contributions of the Muslim community who are very enthusiastic". Unfortunately, indications of high public interest against financial institutions have not been fully implemented by Muslim. Even in some segments of Islamic products, the level of public interest non-Muslims actually showed a trend that is more enthusiastic.

Islamic banking and finance is growing rapidly for the next decade. The interesting thing is the interest of the non-Muslims to implement Islamic finance in the country such as Denmark, Luxembourg, Swizerland and the United Kingdom. In fact, New York, Tokyo, London, Hong Kong, and Singapore also have declared their intention to become the world center of Islamic finance.

### **Human Resources Condition**

The highly of human resources demand for Islamic Banking shows that Islamic economic system is increasingly needed by society. human resources has become most important asset in any industry, including Islamic banking. This is a very prospective opportunities, as well as a challenge for academia and the educator prepare human resources qualified who are experts in the field of Islamic economics, not premature as is the case so far.

Increasing the quantity of the number of Islamic banks which are fast, without being accompanied by an increase in competence human resources Islami, it only will be artificial. It need attention to be considered in the development of Islamic banking. So far, Islamic banking practitioners dominated the former practitioners of conventional banking who migrate to Islamic banks or derived from the general

college graduates conventional economic backgrounds. Generally they are usually only given a brief training (2 weeks to 1 month) of Islamic economics and directly deployed as practitioners of Islamic economics. These conditions affect the human resources quality, so that the limited understanding of Islamic principles. As a result, optimizing the operational efficiency of Islamic banks cannot be achieved.

These conditions will have been an impact on the mindset that still tends to be conventional. The operational principle of Islamic banks differs from conventional banks. Islamic banks to invest in things that are clear and lawful, also adheres to the principle of profit sharing. Not using your bank's interest as is done conventionally. The relationship between conventional bank customers in the form of debtor-creditor relationship, the Islamic banks are both more on the partnership non-profit oriented only, but also *falab* oriented (happiness hereafter).

The difference principle of Islamic banks and conventional implies the challenges that must be faced by the employees of each bank. In the Islamic bank (Bank Muamalat) establish a system of revenue sharing and salary-based jobs for employees, not only vulnerable but also there is a rapid change in organizational structure (Riawan, 2004). Moreover, as seen in the functions and challenges of Islamic banks with the target weighted, then the likelihood of employees more achievements of the target rather than providing service to customers, are also very large.

### Recruitment Effectiveness

Human resources of Islamic banks must be reliable as multi-dimensional which has a cross-scientific competence related to the duties and powers. That will be accounted for. Standard size is a high lack of knowledge, skill, ability, and perseverance of the responsibilities that will be mandated. Fulfillment human resources with full competence -mastery in the field of investment, finance and Islamic banking, ethical, and understand Sharia compliancy-this should be done through proper recruitment and training. As mentioned in Al-Hadith (Bukhari Alma, 1994).

إِذَا وَسِدَ الْأَمْرُ إِلَيَّ غَيْرَ أَهْلِهِ فَتَنْتَظِرِ السَّاعَةَ (رواه البخارى)

“Where a matter is not giving the experts, then waiting the destruction (*Apabila suatu urusan diserahkan pada bukan ahlinya, maka tunggu saat kehancurannya*) (H.R. Bukhari).

Allah SWT created human with the best shape. Creation of human as a creature of Allah SWT, as well as human resources. Shows that humans have a complete element (lust and logical), so the human are freely gave to determine which path will be selected, *fujur taqwa* that inspired him.

### فَاللَّهُمَّهَا فُجُورَهَا وَتَقْوَاهَا

“Allah inspires the soul then it (the way) wickedness and godly (*maka Allah mengilhamkan kepada jiwa itu (jalan) kefasikan dan ketakwaannya.*”(QS. Asy Syam:8).

Another potential in humans is heart. Humans as a source of power driving a production process must have been characteristics or traits that inspired the *shifatul Anbiyaa* namely: *Siddiq* (rightly), *Itqan* (professional), *fathanah* (intelligent), *amanah* (trustworthy) and *tabligh* (transparent).

### وَيَسْعُونَ فِي الْأَرْضِ فَسَادًا وَاللَّهُ لَا يُحِبُّ الْمُفْسِدِينَ

“...they do mischief on earth and Allah is not loveth those who make mischief. (... mereka berbuat kerusakan di muka bumi dan Allah tidak menyukai orang-orang yang membuat kerusakan). (QS. AlMaidah:64).

Islamic banking is one of the Islamic financial institutions a very rapid development in Indonesia. However, the development rapidly is not accompanied by adequate availability of human resources. Therefore the lack between the development of Islamic banking with the availability of human resources needs to be done. So in the end will achieve balance which means the development of Islamic banking followed by human resources readiness to fill it. As where as detailed in the Qur'an:

### لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا لَهَا مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ ...

“Allah does not burden a person but according to his capacity. He received the reward and got a punishment..”. (*Allah tidak membebani seseorang melainkan sesuai dengan kesanggupannya. Ia mendapat pahala (dari kebajikan) yang diusahakannya dan ia mendapat siksa (dari kejahatan) yang dikerjakannya...*) (QS. Al Baqarah:286).

Therefore, it effectively begin to recruit human resources. It means recruitment must be aligned with the level of hierarchy and employee skill in handling his duties. The purpose of recruiting employees at each organization node is seeking and obtaining employment. A good employer which meet the qualifications requirements for certain positions. Figure 1 below is an effective human resources recruitment model, which links between job analysis, human resource planning, job descriptions, recruitment and selection.

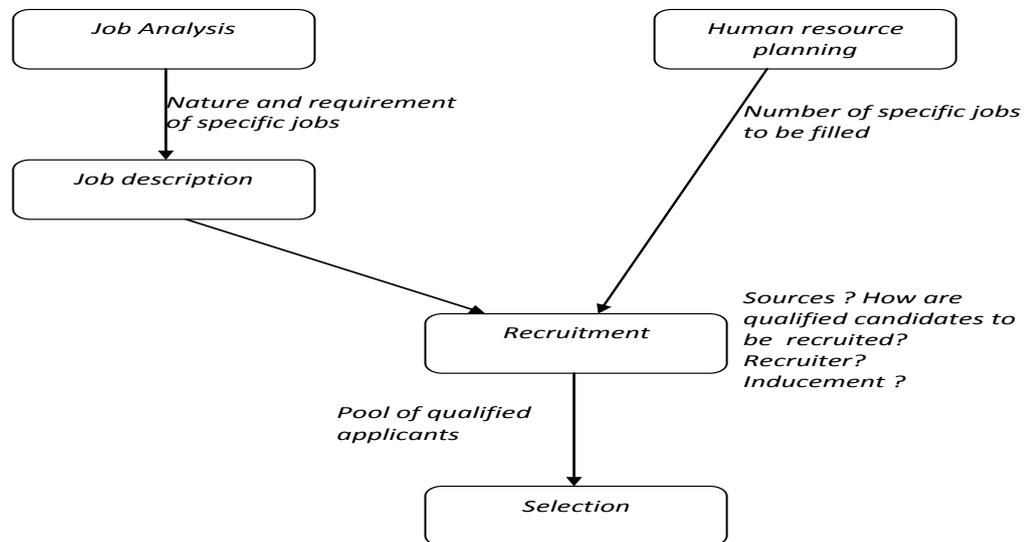


Figure 1. Relationships among Job Analysis, Human resource planning, Job description, Recruitment, and Selection (Byars & Rue, 2006).

In the Islamic Bank is always update itself and adapt to the progress technology. It is crucial to place an employee in a correct and timely in its new position, new vacancies created because of the new policy, new challenges facing, and new environment as well.

With regard to the above needs to be a comprehensive human resource planning as outlined in the form of job analysis, job description and job specifications to fill the places available due to the organizational structure.

a. Human Resource Planning

Human Resources Planning refers to the Qur'an to be people justly as mentioned in the Qur'an:

"... oh, my father, hire him, employ him in return for a wage, that he may tend our flock instead of us. Surely the best men you can hire is the strong, the trust worthy men ("...*Ya bapakku ambillah ia sebagai orang yang bekerja (pada kita), karena sesungguhnya orang yang paling baik yang kamu ambil untuk bekerja (pada kita) ialah orang yang kuat lagi dapat dipercaya*"). (QS.Al Qasas:26).

Powered by Holy Prophet (Nabi SAW): "People who are strong it was not the one who wins a fight, but the strong man is one who can control himself at the time of anger": "Orang yang kuat itu bukanlah orang yang menang berkelahi, tetapi orang kuat ialah yang dapat menguasai dirinya di waktu marah" (Bukhari).

Human Resources Planning includes the quality and quantity planning. The quality planning involves of education level, knowledge, skills, experience, age etc. for each position in the organization structure. The quantity planning is to design what is the minimum amount of human resources in their respective positions

and work areas. After that, we create a new job description of each job or position in the company's organizational structure.

With the human resources program planning needs are properly organized, the pirate-hijacked sounds of people in Islamic banking can be minimized. human resources compliance program is of course must be aligned with the strategic Islamic banking.

#### b. Job Analysis

Job analysis is the process of identification of the work carried mandate position of principal employment and job qualifications (skills, knowledge, abilities, and other individual characteristics) as is necessary to implement the mandate of work. Job analysis is often referred to various terms as job analysis, activity analysis, and analysis tasks. Analysis work systematically collect data on all important information related to various forms of a particular job. The result of job analysis is an input to many activities mandated by the company to the human resources. As stated in the Qur'an:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا أَلَا مَانَاتٍ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

“Allah commands you to restore trust, that is, the right and trusted, back to they owners and when you judge between people, he comment, that you judge with justice. Allah is ever hearer, of what is said, seer, of what is done”. (*Sesungguhnya Allah menyuruh kamu menyampaikan amanat kepada yang berhak menerimanya, dan (menyuruh kamu) apabila menetapkan hukum di antara manusia supaya kamu menetapkan dengan adil. Sesungguhnya Allah memberi pengajaran yang sebaik-baiknya kepadamu. Sesungguhnya Allah adalah Maha Mendengar lagi Maha Melihat*). (Q.S. An Nisa:58).

Job analysis consisted of analysis of all the connected with activities undertaken by human resources; tools, equipment, and relief work are used by human resources. It conditions where the activities are implemented. Analysis of work aims to provide for the management of a deep understanding about the contents and requirements of a position or job. Someone always has a position and work, but maybe not in this type of work that is found entirely in the Islamic banking industry so that the person does not have a position.

#### c. Job Description

Job description is a factual statement about the obligations and responsibilities of a particular job. In summary job description stating what they are doing, how to carry it out, and why it worked. The Qur'an states:

وَالَّذِينَ هُمْ لِأَمَانَاتِهِمْ وَعَهْدِهِمْ رَاعُونَ

“And who are keepers of there trust and covenant”. (*Dan orang-orang yang memelihara amanat-amanat (yang dipikuhnya) dan janjinya*) (Q.S. Al Mu'minun:8).

#### d. Recruitment

Withdrawal of human resources is the search of qualified candidates in a certain amount and selecting the most appropriate person to fill the job and adjust a person with a job that will be held, based on the needs of office and the knowledge, skills, abilities, preferences and personality of the employee. as stated in the Qur'an:

“Oh, my father, hire him, employ him in return for a wage, that he may tend our flock instead of us. Surely the best men you can hire is the strong, the trust worthy men (*Ya bapakku ambillah ia sebagai orang yang bekerja (pada kita), karena sesungguhnya orang yang paling baik yang kamu ambil untuk bekerja (pada kita) ialah orang yang kuat lagi dapat dipercaya*). (QS. Al Qashash:26)”.

Nabi SAW: “People who are strong it was not the one who wins a fight, but the strong man is one who can control himself at the time of anger”.: ”*Orang yang kuat itu bukanlah orang yang menang berkelahi, tetapi orang kuat ialah yang dapat menguasai dirinya di waktu marah*” (Bukhari).

Recruitment is basically an activity to seek and obtain employment contained in the company in accordance with quality requirements are determined and in accordance with the characteristics of entrepreneurship. Given the field of recruitment is very important, because recruitment is a “gateway” to realize our knowledgeable human resources, the recruitment system should be a very effective and efficient (economical). As described in the Hadith of Nabi SAW:

الإِفْتِصَادُ نِصْفُ الْمَعِيشَةِ (رواه البيهقي)

“Good attitude, an attitude of love is the most economical and effective than twenty four prophetic”. (*Sikap yang baik, sikap kasih dan berlaku ekonomis adalah sebagian dari duapuluh empat kenabian*)(Qardhawi, 1997).

Recruitment is an activity to identify and make prospective employees interested in filling the job, both are available now, and future. Recruitment can direct workforce from internal and external Islamic banks. Internal labor can be obtained from the bank itself. It can form the basis of mutation from conventional to Islamic base (conventional banks who have UUS). While the external labor obtained from financial institutions non-Islamic and conventional banking, fresh graduate. To use labor is sourced from internal bank needs to be done upgrading. While the external obtained through financial institutions and Islamic Banking. Graduated from D3-S3 on Islamic economics study programs in the faculties of economics who has designed a mix of all the elements necessary, so as to distinguish between conventional economics with the science of Islamic economics.

#### e. Selection

The next activity after recruitment is the selection of employees in their respective positions. The selection process is a series of activities that are structured so that the process is as smooth as possible, and that gives the impression that the candidate is not being tested. They were not selected because they have a variety of education or experience is not necessary or they do not have a high level of intelligence, or they include people who do not like, but the selection process is an attempt to capture from those considered “later” can adapt to the philosophy and culture Sharia, they are considered to show the expected performance for the growth of Islamic banking.

Before starting work, it's good work that they are given orientation and coherently explain in detail what they had to do and to anyone they have to relate and communicate.

وَأَنْ لَيْسَ لِلْإِنْسَانِ إِلَّا مَا سَعَى

“and that man shall have only what he strives for, of good, and so he shall not have anything of good striven for by another”. (*dan bahwasanya seorang manusia tiada memperoleh selain apa yang telah diusahakannya*). (Q.S. An Najm:39).

#### Human Capital

Standard Al Quran and Al-Hadith to fit a job is based on one's competence in the field. Because without the competence and honesty, then certainly will not be born from one's efficiency. Therefore, management of Islamic banks should place a person in accordance with their competence. In the Islamic view, everything must be done in a neat, correct, orderly, and teratur. Something must not be done carelessly. This is a principle in Islamic teachings. Nabi Saw, said:

إِنَّ اللَّهَ يُحِبُّ إِذَا عَمِلَ أَحَدُكُمْ عَمَلًا أَنْ يُتَّطِنَهُ (رواه البيهقي)

“Truly Allah loves when someone does something should be done in Itqan work - precise, focused, clear and thorough/professional” (“*Sesungguhnya Allah mencintai jika seseorang melakukan sesuatu pekerjaan hendaknya dilakukan secara itqan (tepat, terarah, jelas, dan tuntas/ profesional)*”). (H.R. Baihaqi) (Qardhawi, 1997).

Islam as a way of life, teach and organize how to put human resources on a shirkah (company). Role of human resources for an Islamic bank is a strategic matter. Therefore, to reliably handle human resources should be treated as human capital. Islam is very concerned about the rights and obligations of mutuality between workers and owners. God affirmed in the Qur'an:

إِنَّ اللَّهَ يُحِبُّ الَّذِينَ يُقَاتِلُونَ فِي سَبِيلِهِ صَفًّا كَانَهُمْ بُنْيَانٌ مَرْصُورٌ

“Indeed Allah loves, he assist and honors, those who fight for his cause in ranks, as if they were a solid structure, with all of it's a part compacted together, firm”. (*Sesungguhnya Allah menyukai orang-orang yang berperang di jalan-Nya dalam barisan yang teratur seakan-akan mereka seperti suatu bangunan yang tersusun kokoh*). (QS, Asshaf:4).

It can be explained that the human capital as a factor in the company's human assets. There is a combination of intelligence, skill and expertise that gives a special character to Islamic banking. Human capital is also a collection of people have the ability, attitude and energy of personnel that are taken from birth and all this is the human capital they bring to the job. Human Capital as an Investment by the worker in developing skills that can be transferred. As embodied in the Qur'an:

قَالَ تَزْرَعُونَ سَبْعَ سِنِينَ دَأَبًا فَمَا حَصَدْتُمْ فَذَرُوهُ فِي سُنْبُلِهِ إِلَّا قَلِيلًا مِمَّا تَأْكُلُونَ

He said: you shall see seven years consecutive valley but that which you reap, lift it in the ear, lest it spoil, except for a little which you eat: thresh it. “*Yusuf berkata: "Supaya kamu bertanam tujuh tahun (lamanya) sebagaimana biasa; maka apa yang kamu tuai hendaklah kamu biarkan dibulirnya kecuali sedikit untuk kamu makan.* (QS, Yusuf:47).

Thus the human capital help decision makers to focus on human development with emphasis on educational investment (including training) in order to improve the quality of Islamic banking as a part of economic development of Islam. Handling of human resources as human capital investment shows that the results of non-asset investment in the form of an asset exceeds.

The concept of human resources as human capital in Islamic banking is considered a positive thing and is a strategic factor in all of its operations. Something very unfortunate is the condition makes the employee (let alone personal who worked on the core business) through outsourcing is not only done by conventional banks, but also carried out by Islamic banks. Should a sharia-based bank, better manage human resources as human capital, because Islam teaches treat workers in scripture. A sharia-based banks, should not treat their workers as objects of lease in order to raise investment cash value in the eyes of shareholders. Thus, the noble goal of Islamic economics to advance the nation's economy will be difficult to achieve. It warned in the Qur'an:

قَالَ لَقَدْ ظَلَمَكَ بِسُؤَالِ نَعَجْتِكَ إِلَىٰ نَعَاجِهِ وَإِنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لَيَبْغِي بَعْضُهُمْ عَلَىٰ بَعْضٍ إِلَّا الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَقَلِيلٌ مَّا هُمْ وَظَنَّ دَاوُدُ أَنَّمَا فَتَنَّاهُ فَاسْتَغْفَرَ رَبَّهُ وَخَرَّ رَاكِعًا وَأَنَابَ

“Daud said: “he has certainly wronged you by asking for your ewe that he may at it to his sheep. And indeed many associates in fringe upon one another, except such us believe and perform righteous deeds, but view are they! As two angel were ascending to the heaven one said to the other, he has certainly passed judgment on him self! So he sought forgiveness of his lord and felt down prostrate and repented”. (*Daud berkata: “Sesungguhnya dia telah berbuat zalim kepadamu dengan meminta kambingmu itu untuk ditambahkan kepada kambingnya. Dan sesungguhnya kebanyakan dari orang-orang yang berserikat itu sebahagian mereka berbuat zalim kepada sebahagian yang lain, kecuali orang-orang yang beriman dan mengerjakan amal yang saleh; dan amat sedikitlah mereka ini”.* Dan Daud mengetahui bahwa Kami mengujinya; maka ia meminta ampun kepada Tuhannya lalu menyunjung sujud dan bertaubat). (QS. Ash Shaad: 24).

Actions treat workers merely as the cost per unit is weakening loyalty human resources development. The low loyalty human resources will cause high cost of employee turn-over. For Islamic banking that wants to be a locomotive of the national banking industry (not to be an alternative banking industry) that can survive from time to time. It is time, a return to Islamic teachings about human capital, where workers are not used as investment not costs unit, so that the ideals of Islamic economics can be realized building.

### **Closing**

It is important to be done by the stakeholders, because the progress rapidly of Islamic banking is not only determined by the success of the strategies, systems, and the number of opening an office network, but also is determined by the quality of Islamic human resources as the main perpetrators of Islamic banking, so that Islamic banks can be part of the system that rahmatan lil 'alamin.

### **Conclusion**

Currently, human resources Islamic sharia requires that not only has the skills and knowledge but also has a spirit (ghairah) sharia, because the human resources can be built on the spirit without prejudice to technical matters. The existence of Islamic sharia human resources development that has the dimensions of the world and the hereafter. human resources readiness to fill in Islamic banking, quantitatively and qualitatively, supported by infrastructure of Islamic economics education facilities, and an effective recruitment system, so an understanding of Islamic philosophy and culture is more down to earth, and human resources are treated as assets rather than costs. In addition, the harmonization of different views on various aspects of Islamic countries, as well as the development of Islamic banking products and services and the challenges faced. also become a crucial issue.

### **Recommendation**

Growth of Islamic Banking in Indonesia clearly shows an encouraging figure. Although the market share of Islamic Banking felt still very small, but growth gives hope for the future. For the provision of reliable human resources human resources needs to narrow the gap with the development of Islamic banking should be done as soon as possible.

To achieve the goal of developing Islamic banking, the policy development of Islamic banking, one of which is the development of Islamic human resources. Related to this human resources then felt necessary to improve the competence of human resources to be able and ready to meet the operational needs of Islamic banks.

Human resources readiness should begin to be introduced early. It can be done through formal education ranging from junior high school. Islamic economics is integrated with economic subjects while in high school co-operatives of Islamic

economics is integrated with general economic subjects of science. In universities are done by opening Islamic economics majors, or at least a course of Islamic economics. In addition, non-formal education can be done by conducting courses, discussions, seminars, and workshops on Islamic economics. Non-formal path here, emphasized the efforts made outside of correctional institutions structured activities. So steps must be taken with informing to the public about the economic system of Islam through the panel study groups, Friday sermons.

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