



# Transformation of Human Resource Functions and Islamic Work Ethics in Islamic Financial Institutions in Indonesia (Literature Study)

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## ABSTRACT

Shift role source Power man based on a change in management paradigm Source Power human. Along time, HR management has experience shift in paradigm. HR Management so far This has through three phase changes: first. Department of Personnel in the 1970s-1980s, second. *Human Resource Strategic*, 1980s-1990s, and thirdly, Saat This *Talent management* (management talent). Changes in the function of human resources are no longer carrying out traditional activities such as staffing, compensation, or recruitment, but rather the final results. Inside change The business environment includes internal and external aspects. Internal changes look at various factor in influencing organizations's change resource human, such as: top management, organizational structure, organizational culture, organizational size. Temporary change external look at various factor outside organization like characteristics force employment, demographics and trends economics and organization, which then influence change role resource man as well as ethos Work particularly in Islamic financial institutions. Study This use literature study with the method study qualitative with content analysis from articles obtained in the Google Scholar *database* and interviews using technique *focus group discussion* (FGD). Research results This show that aspect Culture Organizational and Managerial / Leadership, aspects HR competence and aspects HR behavior has connection in HR Practices and Islamic Work Ethics in Islamic Financial Institutions.

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## Introduction

An organization will gain success through the potential possessed by humans in achieving goals as planned. In other words, when an organization succeeds, one of the determining factors in achieving its goals is human resources (Nuruddin, 2010). Every organization, both public and private, for the survival and movement of the organization needs change. Without any change, it is certain that the age of the organization will not be able to last long. The change aims so that the organization does not become static, but remains dynamic in facing the times, technological advances and increasing awareness of quality service. Not all Human Resources (HR) understand and understand the importance of making changes. Therefore, it is necessary to increase understanding of the character of change, what is change, why it needs change, and what factors drive change. It also includes readiness to make changes and how to manage change in order to achieve goals.

HR is the main key because humans are the subject and at the same time the object of change and have the property of resisting change. Therefore, human resource change begins with eradicating old behavior patterns that tend to persist with the circumstances they have lived in for a long time. After that, gradually the emphasis is placed on opening oneself up so that one is willing to accept a new mindset that develops dynamically. This is where there is a need for HR empowerment which is a necessity for the ongoing process of change. Even though change is a must, we often feel doubtful, or perhaps, don't want to do it for various reasons, one of which is fear. This arises because we do not know exactly what is behind the change. Many of us think that making changes is like entering a dark cave. We don't know what's in it, lest something could be harmful.

It's different when we walk in a bright place, everything will be clearly visible. It is possible that objects in dark and bright places are actually the same, but we will be sure where our footsteps will go so that we can avoid danger, when we know exactly what these objects are. Another thing that is inseparable from change is risk. There is always a risk of a change being made. For example, to change the fate of a small farmer to a person who has a steady income, we need to make changes. For example, by carrying out guidance on capacity building in a sustainable manner, followed by the utilization of "idle" land, including the provision of capital without interest. Efforts to change the fate of these farmers, of course, cannot be separated from risk factors. There are risks that may occur, for example failure or loss which of course will be painful. It's no wonder that many of us feel comfortable with existing conditions and don't want to make changes. This is where leaders are tested for their courage to make difficult decisions in dealing with uncertainty, fear, and risk as a consequence of making changes. Commitment is needed to stay focused on trying to achieve success, even though you have to face various obstacles, obstacles, difficulties, all of which are created as opportunities at the same time.

The existence of human resources, both in aspects quality nor quantity very decisive indeed performance, productivity and success something institution. In preparing reliable human resources, mastery aspect knowledge related to management financial and banking institutions absolute required. There are standards that must be used For made as reference. Standard it's already goods Of course relating to the duties and powers to be held accountable. The highs knowledge, abilities and skills determined by how much big not quite enough answer that will given. All something related to the management of an HR company in general apply universally. (Nuruddin, 2010)

Currently, human resources are no longer seen as mere resources, but can become capital or assets for institutions or organizations. Therefore, a new term emerged outside of HR (*Human Resources*), namely HC or *Human Capital*. HR is seen not only as the main asset, but as an asset that has high value and can be multiplied, developed (compared to the investment portfolio) and not vice versa as a *liability* (burden, *cost*). For an institution, HR is seen as more prominent than other resources (Geer, 1995) . According to (Ritzer, G. & Goodman, 2003) , role depicted as interaction social play accordance with what is determined by the culture. According to theory role, role is understanding with the guide somebody For behave in life everyday. (Hasibuan, 2007) states that humans have a role and are active and dominate in every organizational activity because humans are designers, actors and determinants of achieving organizational goals. kindly theoretical, a lot possible factor influence role HR. (Sopiah, 2008) state that influencing factors behavior individual are effort, ability, and situation environment.. Whereas (Muchlas, 2008) , explained that the behavior and personality of adults influenced by factors heredity and environment with ' variables between ' conditions situational.

F factors that can be influence role somebody originate from within yourself alone, inside organization, and environment external. Derived source from in self its form Among other things: weakness intellectual weakness physiological, demotivating, factors personality, obsolescence or aging, preparation position, and orientation value. Derived source from in organization include: system organization, role organization, behavior related to supervision, climate organization, and culture organization. Source from environment external, such as: family, conditions economics, politics, law, values social, market work, change technology and associations (Castette, 1996) .

(Mochtar, 1994) argue that ethos Work is attitude nor characteristic about method work owned by a person, group human, or something nation. (Kusnan, 2004) state ethos Work as aspect qualitative owned by the individual or group in give evaluation to activity work. Whereas according to (Novliadi, 2009) , ethos Work is set attitude or views held fundamentals bunch man For evaluate work as a something positive thing for enhancement quality life thus influencing behavior it works. Besides That ethos Work influenced by several mandatory thing noticed by the company that is condition physique environment work. If condition place Work quiet, room comfortable work, there is equipment Adequate, adequate ventilation, protection to danger. According to Susanti in Suryani & Aji, (2020 ) Entirely form real in place Work so that can give impact For employee in a manner spontaneous nor gradually called condition physique environment work.

ethos Work be one sufficient factor obtain Lots justification, because Work No For necessity worldly but also for necessity in the hereafter. Have professionalism and ethos high work one form teachings Islam (Suryani & Aji, 2020) . ethos reflected Islamic work in reality that somebody fulfil the task given by staking his life. (Rue, 2001) state that an administrator who directs employee or worker For do cannot do the job depending on the order or sanctions given. Work leader must capable create circumstances awake and caring atmosphere For carry out task properly, therefore That leader must own Skills For know behavior employee (Rivai, 2004) .

Islamic financial institutions has the same definition with Conventional Financial Institutions, only just in Islamic Financial Institutions have principles that are not the same as Conventional Financial Institutions that

is principle Islamic law in activity banking and finance based on fatwas issued by institutions that have authority in determination of fatwas in the field of sharia (Syauqoti & Ghazali, 2018). The form consists of Islamic Bank financial institutions and Non-Bank Islamic Financial institutions.

Islamic banking is system respecting banking high with values deity in every transaction and put forward element benefit. The existence of Islamic banks is legalized by law Number 07 of 1992 as what type of bank is allowed operating in Indonesia, the government Then publish Regulation Government Number 72 of 1992 as instruction operational or explain principle for existing results in Constitution Number 07 of 1992. The legalization of Islamic banks is also supported by institutions Indonesian Ulema Council, Sjahdaini (2009) research mention that MUI Fatwa No. 27 of 1990 st clear state that bank interest is haram. As a bank with sharia principles that operates in the majority country its inhabitants is Muslim, sharia bank should be Can develop more swift and dominating banking market share national.

Based on OJK data, (2020:12) Indonesian Islamic banking which consists of Islamic Commercial Banks (BUS), Islamic Business Units (UUS), and Islamic People's Financing Banks (BPRS) continues to show positive growth. As of September 2020, there were 14 BUS, 20 UUS and 162 BPRS that contributed to the growth of Islamic banking in Indonesia. The total assets of sharia banking have reached IDR 575.85 trillion.

In the world of banking what we can be certain of is every company naturally want people who are capable and competent For follow advance his company. The world is dominated by sectors services, so importance source Power humans who ca n't denied. because it, company must brave develop competence in a manner systematically, so create source Power human beings who are competent, capable and empowered refers to a condition of quality and conformity. From the description such, then can concluded that source Power competent human beings with the abilities possessed by someone related to knowledge, skills, and characteristics personality that can influential Good to performance performed (Muhammad, 2016).

## Literature Review

### Human Resources

Source Power Man is translation *human resources*. However a number of expert equate source Power humans with *mainpower* (energy work). Source Power Man is One only one source power that has sense feeling, desire, skill, knowledge, encouragement, power, and work (ratio, taste, and intention). whole HR potential influential to effort organization in reach objective (Sutrisno, 2009).

Source Power Man capable make goals, strategy, innovation, and achieve objective organization. because it, source Power man is one the most vital element in organization. The reasons are a) Source Power man influence efficiency and effectiveness organization. source Power man designing and producing goods and services, supervise quality, market product, allocate source Power financial, as well determine whole organizational goals and strategy. b) Source Power man is expenditure main organization in operate business (Rachmawati, 2008).

To produce quality human resources requires organized, continuous and comprehensive efforts, one of which is through empowerment. (Sedarmayanti, 2001) stated that empowerment is a better ability than before is in matter ability (competency), authority (authority), responsibility individual responsibility owned by someone. Source Role Power human (HR) in something very strategic organization Because success organization For reach predetermined goals determined by factors source Power the human. In effort empowerment of human resources necessary components get attention is as following: 1) Placement employee based on abilities possessed by employees as well as according to demands need in organization. 2) Knowledge, skills, and attitudes or behavior adequate staff, 3) Support superior to employees, 4) Leadership, 5) Motivation. 6) Authority as well as not quite enough clear answer, 7) Trust to employee. HR competence is a person who has 3 elements important, namely 1) skill (*skill*), 2) knowledge (*knowledge*), and 3) ability (*ability*). (Samsuni, 2017) Source Power man in operate functions and duties role as planner, doer, all at once determinant achievement objective company or organization. (Rivai, 2005) state that " Ability Work employee is something very useful thing in effort reach change To use reach its intended target. " Then, and accordingly that " performance employee will reflect performance organization based on results from achievements organization " then can seen that there is very close relationship between performance institutions (institutional performance) with performance individual (individual performance), in other words performance a employee (individual performance) is good, then there is opportunity big for performance organization (institutional performance) is also good

### Transformation HR function

Initially Human Resources (HR) was seen as something that was not urgent in terms of production factors, but now HR is seen as a strategic factor that is very decisive in realizing the vision, mission and goals of the organization. This paradigm shift in HR considerations has an impact on changes in HR management

thinking and actions, both in terms of terminology and content. In the past, human resources used the term *Human Resources*, *Employee Management* (AK) or *Personal Management* (MP), then it became popular with the term *Human Resource Management* (MSDM). Basically, according to Alan Price (1997) in Alwi (2001), HRM is a modernization of MP, so HRM is a new approach to MP that is very different from the traditional understanding of MP.

Shift role source Power man based on a change in management paradigm Source Power human. Along time, HR management has experience shift paradigm. HR Management so far This has through three phase changes: 1) Department of Personnel (1970s-1980s), focus mainly recruiting and hiring employees, pay and ensure every employee own necessary benefits. 2) *Human Resource Strategic*, (1980s-1990s), HR function becomes very important, focus mainly recruiting the right people, training them, composing design and structure organization, develop package compensation comprehensive and integrated, incl count distribution shares and bonuses, as well carry out function communication and service health and welfare for employee. 3) *Talent management* (management talent), management talent appear starting with the issues and paradigms that are developing moment This includes HR - based competence, values and behavior. Focus mainly recruit (recruitment), develop (develop), and retain (retention) people who have talent (Yulianto & Iryani, 2021) .

As A concept, management source Power man give wide and dynamic space to development draft business and behavior human in it. Change environment very fast and complex business, for example challenge business like demographics, geography, types business, environment, and impact globalization demand organization For adapt quickly to turbulent environment by acting in a manner proactive. Management source Power man must anticipate it as well as do various action For answer challenge the. Like change role from system responsive work become proactive, and structured functional toward more structure flexible and implement policy strategic.

Change existing paradigm in management source Power man is change from old paradigm to paradigm new, experienced factors change paradigm include: target, design work, structure, communication, and basis compensation. As in Table 1 below this:

Table 1 Changes paradigm management source Power man

Factor	Old paradigm	Paradigm New
Target	Profits, productivity, Individuals	Satisfaction Consumers, Quality, Team
Design Work	Efficient, productivity, standard	Quality, Customization, Decentralization
Communication	One Direction, Top Down, Focus to Structure Organization	Two Directions, Bottom Up, Focus to HR
Basis of Compensation	Individual Performance	Team/Group Performance

Source: (Blackburn, R. & Rossen, 1993)

Table 1 above explain There is two matter important, first put role management source Power man in a manner right, and both enable source Power man optimally according to value strategically. Therefore role source Power man will determine success and failure organization in reach the goal (Yulianto, 2016) .

Source role Power man experience change along walk time, following This will discussed about role source Power man from period from 1990 to 2020. The role of sources Power man in a manner concise can seen in Table 2 below this:

Table 2. Shift in the role of human resources

Difference Criteria	Time Period		
	1990-2000	2000-2010	2010-2020
Era	Productivity, quality and adaptability	Global Networking	Information Technology: Internet
Responsible	Competitive & comparative HR	The diversity of international HRM needs its own approach	Globally minded HR
Roles	Motivate, empower & educate people	innovator, Entrepreneur	entrepreneur

Source: (Ulrich, 1997)

Based on table above, can seen that role source Power future humans (period time 2010–2020) very closely relation to speed development technology. The rapid development of information technology has a very broad impact, one of which is that this technology can eliminate geographical boundaries at the country

and world level, with the existence of science and technology, Indonesian human resources will increase with knowledge from this technology. There is a demographic bonus in 2020-2030 with an abundance of productive population aged in the workforce (15-64 years) reaching around 60 percent or reaching 160-180 million people in 2020 with the condition that the government must prepare young people with high quality human resources through education, training, health, employment and investment.

Changes in the function of human resources no longer carry out traditional activities such as staffing, compensation or recruitment, but rather the final results, therefore the need for a new agenda within the organization, so as to provide the best value or results for consumers, investors and workers (Lancourt, J & Savage, 1995). Temporary That (Schuler, 1990) saw various changes in the business environment including internal and external aspects. Internal change looks at various factors within the organization that influence changes in human resources, while external changes look at various factors outside the organization that influence changes in the role of human resources. Internal changes in the business environment include issues of top management, organizational structure, organizational culture, organizational size. External changes in the business environment include global challenges, in the form of global expansion and competition for international assignments, domestic and international competition (performance and empowerment), demographic characteristics (gender, income, minority, majority, workforce diversification), characteristics of the workforce (level education and work cultural values), as well as economic and organizational trends which include: skill and job changes, organizational changes, technological advances, automation and robotics (Setyawan, 2003).

Related to the changing role of human resources, it is necessary to look at the role of human resources in the traditional paradigm. In the traditional organizational paradigm, human resources are only considered as complementary divisions (Cascio, 1995). (Schuler, RS & Jackson, 1996) it should be noted that with investment in human resources, the pattern of human resource strategy will change and demand changes in the type of competence in different types of tasks which will have an impact on changing the role of human resources. Because change involves many aspects and demands that must be achieved, it is necessary to develop the quality of the implementation of human resources. Change/ a fairly radical shift in human resource practices is the repositioning of the role of human resources. The process of repositioning in this paper is through aspects of HR behavior and competence. Repositioning HR behavior is related to increasing work initiative in a person and for this a good work ethic is needed (Schuler, RS & Jackson, 1996). Meanwhile, the repositioning of HR competencies is related to improving the quality of HR and the facilities that support it (Schuler, 1990). Repositioning efforts are aimed at changing the understanding of the role of HR: *command to coordination* (Bowen & Scheinader, 1992)

Repositioning the role of HR is carried out by adjusting the role taken by HR through changes in behavior required by the organization's grand strategy, such as differentiation strategy, low cost strategy, and focus strategy. HR competence repositioning is directed at creating HR that can produce high-performing HR by measuring its performance on the High Performance Work System (HPWS). For this reason, HR competencies can be carried out based on input, transformational and output competencies. The benefit that can be taken from radical changes to HR practices is the recognition that the role of the HR division is important and strategic for the organization because it is related to business planning. In addition, there is recognition of HR staff as the most important and dominant asset for the organization (*the most important factor*) and a change in understanding of the role of HR (Moch Wispandono, 2009).

To support the HR role *repositioning process*, several efforts to *customerize* the HR role can be used as considerations, namely:

- 1) Reasonable conditions for all HR activities through defining the responsibility of the HR department to maximize the achievement of organizational goals. The key factors are *time and money management, motivating, quality work of life and competency*.
- 2) HR action agenda through periodic reporting from HR managers to top managers regarding their duties. The key is *people is the most important factor*.
- 3) Implementation of the HR action agenda through the assignment of appropriate job responsibilities according to the capabilities of the HR staff. The key is *the right man on the right jobs*.
- 4) Evaluation and validation of HR activities through teaching HR executives to behave like business people. The key is *a large contribution to the company with the competition fairly and increase the cost control*.

Based on the four *customerization factors* above, the organization will be able to *reposition* the HR division which will include *new roles, new relationships, new ways of thinking and working ways of line managers and HR managers*. Then the next *Repositioning process* resulted in a new HR division consisting of HR staff who care about business issues, customer focused, work in groups and have a *bottom-up planning*

*type*. The new role of HR manager is expected to have a positive impact on organizational development effectiveness. Because basically HR executives can become reliable agents of organizational change.

### Islamic Work Ethic

Ethos comes from the Greek word *ethos* which means time or character. Ethos is also interpreted as a distinctive soul of a human group, from this soul it is able to open the nation's view of good or bad judgements, namely the ethical view. (Dalnur, 2013). (Wasmin, 2008) regulated procedure job to get walk in accordance norms and values work with a variety type job. Values and norms become base in undergo job to be relative framework cohesive.

ethos Work according to Wikipedia is is A [value](#) based on work hard and [persistent](#). Tampubolon, (2007), explains that ethos high work usually appear Because various challenges, hopes, and possibilities interesting possibility. Such a situation can make man That work diligently, conscientiously, dedicatedly, as well not quite enough big answer. Temporary That according to (Priansa, 2014), ethos Work own three characteristics main: a) Interpersonal Skills, namely ability For intertwine connection work with others both inside and out nor outside organization. b) Initiative, is characteristics Where employee feel pushed For do something in effort increase performance. c) Got reliable, is something agreement implicit employee.

E toss Islamic work is effort best with deep do duty with loyalty, royalty, as well as his dhikr is dedicated as shape reflection that is done only for Allah SWT and place self from section the best community (*khairul ummah*) (Tasmara, 2002). According to (Asifudin, 2004) ethos work in Islamic perspective is interpreted as beam from belief that is sourced from the system Islamic faith, that is as attitude basic life regarding work until can built paradigm ethos work Islamic. For one person Muslim working is devotion and gratitude to Allah SWT for manage source the force that has given, because earth was created as test for those who own ethos the best work (QS. Al-Kahfi:7). Laziness is not desired in self human, in Islamic view for its adherents for can work and find sustenance for looking for well-being in the world and the hereafter. Laziness is act bad and bring torment Islam in educate humans to be able to love his work, according to His words: " When already fulfilled prayer, then spread out you in the face the earth ; and look for it God's grace and remember God a lot so you fortunate " (QS Al-Jumu'ah [62]: 10)

(Asifudin, 2004) state that characteristics ethos Islamic work is about draft faith, knowledge, and charity pious who can is known as following: 1) Work is Explanation Aqidah. That Work as means of worship to Allah, work based sincerity and hope please Allah, and believe on sustenance that God gives. 2) Work Based. Attitude Work based knowledge is as following: creative, active, possess good planning in work, and visionary. 3) Exemplify Divine Attributes As well as Following His instructions. Every man own potency For develop properties divineyyah To use reach ethos high work. As for work by following His directions can excavated attitude life active, creative, believe self, independent, optimistic, honest, appreciative time, effective and efficient.

Table. 3 Ethics must work owned a Muslim

Author & Year	Indicator
(Alimuddin, 2020)	1) Professional, 2) diligent, 3) honest creative, 4) discipline, and 5) responsible answer
(S. Rahayu et al., 2021)	1) <i>Al- Shalah</i> (good and useful), 2) <i>Al- Itqan</i> (Perfectness), 3) <i>Al-Ihsan</i> (Doing good), 4) <i>Al- Mujahadah</i> (work hard / optimal), 5) <i>Tanafus and Ta'awun</i> (competition), 6) Observing mark time
(Tasmara, 2002)	1) Inclination to time, 2) Have clean morality in work, 3) Honest, 4) Happy to serve, 5) Istiqomah / strong establishment
(Asifudin, 2004)	1) active and likes Work hard, 2) enthusiastic and thrifty, 3) diligent and professional, 4) efficient and creative, 5) honest, 6) disciplined and responsible answer, 7) independent, 8) rational as well as own distant vision to front, 9) believe self However capable cooperate with others, 10) simple, steadfast and tenacious, 11) healthy physical and spiritual

Source: Processed from various reference.

Urgency ethos Work No only just instinct fulfil only life attach importance affairs stomach only, however There is matter important in Islam that man created in this world This only For worship to Allah SWT and seek His pleasure. as God's command to humans to work, work and seek lawful sustenance, in the Al-Quran surah Az- Zumar verse 39 which means: " *Say: O my people work in accordance your situation, really I will work*

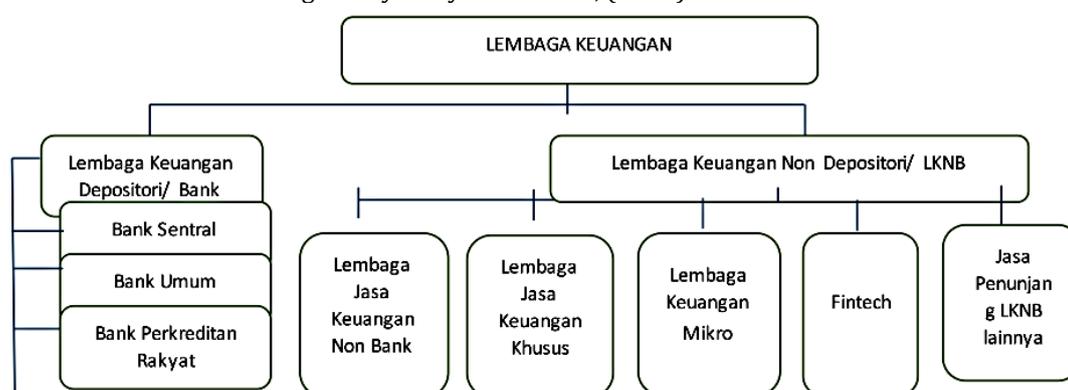
(anyway), then later You will know.” Meaning from paragraph This is command (amar) because own mandatory legal value For carried out. If human only be silent self (passive) do not want work and try means has against command of Allah SWT.

For grow ethos Work Islam then the devices Work or employees who have mark trust, then needed build paradigm, mental attitude, also views think that really is imprinted in heart. So got understood that For reach results maximum work must apply characteristic features ethos Work Islamic that is value time in work, grow soul honesty in work, have attitude discipline, responsible answer in environment work (Tasmara, 2002:94).

### Sharia Financial Institution

According to Soemitra, (2017) , there are 2 (two) types of financial institutions, namely bank financial institutions and non-bank financial institutions. Islamic financial institutions, namely: 1) financial institutions consisting of Islamic Commercial Banks and Islamic People's Financing Banks. 2) non-bank financial institutions, namely: 1) Capital Markets, 2) Money Markets, 3) Insurance Companies, 4) Pension Funds, 5) Venture Capital Companies, 6) Financing institutions: a. leasing *companies*, b. accounts receivable (*factoring*) company, c. plastic card company, d. consumer financing (*Consumer Finance*), 7) Pawnshop companies, 8) Micro Sharia Financial Institutions: a. Zakat Management Institutions (BAZ and LAZ), b. Zakat Management Institution, c. BMT.

Financial Institutions diagram by Nelly & Soemitra, (2022) :



Gambar 1: Diagram Lembaga Keuangan

Islamic banking appears to meet the demand for the availability of financial services in accordance with sharia principles by creating a banking system that avoids practices that are not in line with sharia principles such as usury, maysir, gharar, and so on. The development of sharia banking is also driven by the public's desire to carry out economic and financial activities in accordance with sharia guidelines. As a philosophical basis for Islamic banking, Islamic economics has the main goal of carrying out economic activities, namely *falah*. *Falah* is the achievement of material and spiritual well-being, this welfare is defined as the fulfillment of life (social and economic aspects) and the fulfillment of basic human needs (*maslahat*). Islamic economics has a vision of benefit which is included in the *maqashid* (objectives) of sharia which consists of maintaining faith and piety (*ad Din*), offspring (*an Nasab*), life and safety (*an Nafs*), property (*al Maal*), and thoughts (*al Aql*).

The existence of human resources, both in aspects quality nor quantity very decisive indeed performance, productivity and success something institution. For Islamic banking as institution based business sharia values and principles, HR qualifications and quality are clear more demanded exists cohesiveness between “*knowledge, skill and ability*” (KSA) with moral commitment and integrity personal. Emphasis on aspect morality, which is mature This believed as “*key success factor*” (Hermawan Kartajaya & Muhammad Syakir Sula, 2006) in management business, financial institutions and sharia banking, namely *al-shiddiq* (correct, honest), *alamanah* (trustworthy, credible), *al- tabligh* (communicative, transparent) and *al-fat* anah (intelligent, professional) importance with knowledge, abilities and skills.

Indonesian sharia banking arrived moment This Still Keep going show growth positive, though Still there is a number of issue strategic as well as still a challenge need resolved. Based on Transformation Studies Arranged Sharia Banking Financial Services Authority (OJK) in 2018, there are a number of issue still strategic hinder acceleration growth business Islamic banking, among others quality, and quantity of human resources that are less than optimal as well low level literacy and inclusion. The 2019-2024 Indonesian Sharia Economic Masterplan (MEKSI) data explains that up to **2018**, only around 231 graduates power certified expert. suitability qualification education by field task, ie only around 9.1% of Islamic bank employees have background behind education sharia economy. Then about 90% of HR working in the sector This No originate

from study program graduates Islamic economics and Islamic finance. the data reinforced by Sri Mulyani, Minister of Finance of the Republic of Indonesia in A activity virtual discussion explained that every year there are 40,000 graduates from education Islamic economics and finance. the amount of course very big. However quantity it also generates problem. the cause There is inequality between market needs with the human resources produced. " 90 percent of the human resources working in the Islamic finance sector No originate from study program graduates Islamic economics and Islamic finance. Rather precisely from other study programs. This caused graduate of is not equipped with competence the required technical industry. Temporary from perspective of the business world, more easy and cheap take advantage of existing Then given knowledge A little about sharia economy. "Not a few human resources are taken even from conventional financial institutions. Because of them understand industry, you see consumers, and own experience adequate.

The condition of Indonesia's Islamic economic human resources as an enabler (activator) is based on Plan Implementation The 2020-2024 Islamic Economic Development shows exists a number of necessary challenge get strengthening



From KNEKS data, (2021) related internalisation development sharia values through role religious leaders and scholars were assessed Still relatively minimal. Approach interaction social based religion through activity and community religion by practitioners or executor sector Islamic economics and finance tends normative. Whereas the role of the clergy and religious leaders in enhancement understanding of Islam and ghirah Islam is very strategic, in particular in help accelerate and expand scope development of superior human resources and talent Islamic economics and finance since early. HR development since early hold role important For realize superior, professional, and Islamic sharia talent. Direction development of superior human resources and talent sector Islamic economics and finance is also based on this a number of challenge creating world- class human resources, among others is importance produce human resources who are professional, have integrity, have learning agility ability, and reliable in One application system management talent based merit system. Governance paradigm development HR competence in effort give birth to HR characteristics are also necessary reconstructed, especially on the upgrade model capacity. If before focus on education and training as means For increase knowledge, skills, and attitudes employee, then to front changed governance direction development HR competence through learning models integrated.

Factor limitations the ability of human resources managing Islamic banks, at a minimum socialization and education about vision and practice sharia banking to public general makes lack of understanding public about Islamic banking and lower interest For do transaction through Islamic banks, as well limitations service to customers by Islamic banks to be obstacle for Islamic banks. For That needed exists possible breakthroughs become solutions and help development Islamic banking in the current era of globalization.

According to Augustine in Rofifah, (2020) Sector HR qualifications and standards Islamic economics includes: 1) Understanding deep moral values application jurisprudence muamalah / Islamic economics. 2) Understanding concept and goal from sharia economy. 3) Understanding concept and application transactions as well as the contract in muamalah sharia economy. 4) Know and understand mechanism Work institution Islamic economics, business and finance. 5) Knowing and understanding mechanism work and interaction institutions related ; regulators, supervisors, institutions law, consultant in industry Islamic economics, business and finance. 6) Knowing and understanding law basic, fine sharia law (fiqh muamalah) or law positive effect. 7) Mastering Language source knowledge namely Arabic and English. From statement above the required human resources Islamic banking namely human resources who have cohesiveness

between *knowled, skill and ability* (KSA) with moral commitment and integrity personal. Where is the emphasis on aspects morality it is very important Because believed as one factor determinant in success industry sharia banking.

## Method

Study This use method study qualitative with content analysis from articles obtained in the Google Scholar *database* and interviews using technique *focus group discussion* (FGD). Content analysis aim For get mapping on theme main discussed in articles obtained in the period time certain. FGD aims For obtain perspective from academics in the field economy related the theme to be discussion in the article this.

## Result

Study This conducted by analyzing 407 published articles from 2018 to 2022 in the journal national (Indonesian). Taking article done with the app *Publish or Perish* (PoP) from *google scholar*. Keywords used is role sd and “ethos Work Islamic” and Islamic Financial Institutions. The year of data collection is from 2018 to 2020. Data collection was carried out on November 17, 2022 at 15.47 WIB. The results of this data withdrawal produced 407 articles.

From the articles obtained (407 articles), carried out election article. Articles published in journals only selected and its content related to roles sd, ethos sharia financial institutions and work. After do approach descriptive qualitative and content analysis, selected 19 articles For analyzed more continue. Approach descriptive qualitative and content analysis This done by reading title, abstract, keywords, and conclusions that are relevant to the objectives writing article this. Of the 19 selected articles this, author do interview with the FGD method for get understanding from academics economy about the topics discussed.

Analysis results content from selected articles according to the criteria contained in Table 4.

Table 4. Article Analysis Results Content In accordance Criteria

No	Author and Year	Topic	Instituti on	Method	Results
1	(F. Rahayu & Cahyono, 2018)	Influence Training And Development Source Power Man To Enhancement Islamic Work Ethic Bukopin Sharia Bank Employee Branch	Islamic Bank	associative	Training and development program source Power man can increase ethos Work Islamic
2	(Gunawan & Dauda, 2022)	Islamic work ethics in enhancement quality Work source Power human pt. muamalat bank Indonesia branch Makassar	Islamic Bank	Qualitative	<i>Islamic work ethics</i> role as base in enhancement quality Work employee
3	(Fauzan et al., 2019)	Management Resource Islamic Bank Man: Can Improving Employee Performance Contract ?	Islamic Bank	associative	Leadership and organization have an influence on employee performance
4	(Pratiwi & Cahyono, 2018)	The Influence of Education and Training To Enhancement Quality of HR of Islamic Banks at Bank Syariah Mandiri KCP Lamongan	Islamic Bank	Quantitative	Education and training improve the quality of human resources
5	(Winarto, 2021)	Mediation role ethos Work Islamic between human resource practices and performance organization in Islamic financial institutions	Islamic Financi al Instituti ons	Quantitative	The practice of <i>human resources</i> influences Islamic performance and work ethic
6	(Alimuddin, 2020)	Leadership Role In Increase Islamic Work Ethic	Financi ng Bank (BPRS)	Descriptive	Leader Role become pusher main in increase ethos HR work

7	(Citra et al., 2018)	Influence Islamic Work Ethic and Commitment Organization Against the Employee Performance of the Sharia State Savings Bank (BTN) KC Malang	Islamic Bank	Quantitative	Islamic work ethic and organizational commitment affect employee performance
8	(Suryani & Aji, 2020)	The Influence of Human Relations, Work Environment, HR Training and Development on Sharia Bank Employee Work Ethics	Islamic Bank	Quantitative	ethos Work physically affected environment work, training work, development employee
9	(Asroti et al., 2022)	Influence of Servant Leaders Islamic Work Ethic and Compensation on Employee Performance with Organizational Citizenship Behavior (OCB) as Intervening Variables (Studies on BMT in Semarang Regency)	BMT	Quantitative	Servant Leadership, compensation has an influence on employee performance, and is mediated by Organization Citizenship Behavior
10	(Naim et al., 2019)	Influence Leadership and Training Against Employee Performance Through Work Ethics at PT. Bank Syariah Mandiri Makassar area office	Islamic Bank	Quantitative	Leadership and training make the work ethic even more improved.
11	(Gunarto et al., 2020)	Building organizational citizenship behavior in employees sharia banking in Indonesia	Islamic Bank	Quantitative	OCB is determined by the determinants of Islamic work ethic, Islamic personality and competence
12	(Niswah & Panorama, 2022)	Malay Women's Islamic Work Ethics Businessman Shrimp crisp Kemplang Palembang legend	MSMEs	Qualitative	A work ethic that meets the criteria with the characteristics of an Islamic work ethic, namely professionalism, diligence, using the best possible time. honest, sincere, trustworthy, and creative
13	(Hardityo & Fahrullah, 2021)	Influence Training And Development Source Power Human Against Islamic Performance Employees at Pt Jamkrindo Surabaya Branch	Sharia Financing Institution	Quantitative	Training and development source Power human can increase performance Islamic employee
14	(FAISAL et al., 2020)	Influence Culture Organization On Employee Performance at Bank Bjb Syariah Kcp Ciawi Tasikmalaya	Islamic Bank	Quantitative	Organizational culture affects employee performance
15	(Ithri & Cahyono, 2018)	Influence Culture Organization And Leadership Style Islamic Against Employee Performance PT. East Java Regional Development Bank	Islamic Bank	Quantitative	Organizational culture and Islamic leadership style influence employee performance.

		Tbk (Bank Jatim Syariah) Surabaya Branch Office			
16	(Kurniasari & Bahjahtullah, 2022)	Effect of Work Life Balance, Work Stress and Islamic Work Ethics on Employee Performance Millennials during the covid 19 pandemic with satisfaction Work as intervening variable (study the case of Bank BTN Syariah Kc Solo)	Islamic Bank	Quantitative	<i>Work life balance</i> , work stress Islamic work ethics affect job satisfaction and employee performance
17	(Laksono & Fauzi, 2018)	Performance of the Mandiri Business Group Program (Kum) of the Alfalah Social Fund Foundation to Protection Maqashid Sharia	Zakat Management Instituti on	Qualitative	group programme own performance by criteria Good measured by protecting a number of aspect from mustahiq such as ; religion, intellectuals, and wealth
18	(Anugrahadi & Prasetyo, 2019)	Know Effect of Islamic Performance on Islamic Motivation, Islamic Commitment, and Islamic Training for Employees of PT. Family Takaful Insurance in Jakarta	Insuran ce Compan y	Quantitative	Islamic training influences Islamic performance
19	(Barkhiyyah & Prasetyo, 2020)	Influence Islamic Motivation and Job Satisfaction on Employee Performance at the Baitul Maal Hidayatullah National Amil Zakat Institute, Surabaya	Amil Zakat Instituti on	Quantitative	Satisfaction Work impact to performance employee

Table 4 above explain that in Islamic Bank Financial Institutions with 12 results his research associated with the Program human resource training and development can improve Islamic work ethic (F. Rahayu & Cahyono, 2018) , (Gunawan & Dauda, 2022) *Islamic work ethics* role as base in enhancement quality Work employees, (Fauzan et al., 2019) Leadership and organization own influence to performance employees, (Pratiwi & Cahyono, 2018) Education and training increase HR quality, (Winarto, 2021) Practice *humanresources* influential to performance and ethos Work Islamic, (Citra et al., 2018) ethos Work Islam and commitment organization influential to performance employees, (Suryani & Aji, 2020) ethos Work physically affected environment work, training work, development employees, (Naim et al., 2019) Leadership and training make ethos Work the more increase. (Gunarto et al., 2020) OCB is determined by factor determinant ethos Work Islamic, personality Islam and competence. (FAISAL et al., 2020) Culture organization influence performance employees, (Ithri & Cahyono, 2018) Culture organization and style Leadership Islamic influential to performance employee. (Kurniasari & Bahjahtullah, 2022) *Work life balance*, Stress work work ethic Islam influential to satisfaction work and performance employee.

In groups amil zakat institution, two results his research related to satisfaction Work impact to performance employee (Barkhiyyah & Prasetyo, 2020) , meanwhile (Laksono & Fauzi, 2018) group program own performance by criteria Good measured by protecting a number of aspect from mustahiq such as ; religion, intellectuals, and wealth.

Furthermore For research related to BPRS non-bank financial institutions (Alimuddin, 2020) The Role of Leaders become pusher main in increase ethos HR work. BMT (Asroti et al., 2022) Leadership Servant, compensation own influence to performance employees, and mediated by Organization Citizenship Behavior. MSME (Niswah & Panorama, 2022) ethos fulfilling work criteria with characteristics ethos Work Islamic that is professionalism, diligent, using time as good maybe. honest, sincere, trustworthy, and creative. Sharia Financing Institutions (Hardityo & Fahrullah, 2021) training and development source Power human can increase performance Islamic employee. And research about insurance companies (Anugrahadi & Prasetyo, 2018) Islamic training influences Islamic performance.

Table 5. Composition Topic/theme of the article

No	Based Article Composition Topic	Number of Articles Based on the Year of Publication						
		Topic	Jl	%	2018	2019	2020	2021
1	Managerial / Leadership and Culture Organization	6	31.58	1	1	2		1
2	HR competencies, including education, training and development, environment Work	3	15.79	2			1	
3	HR behavior, including ethos work, motivation work, satisfaction work, work stress	10	52,63	2	1	3	1	3
Amount		19		5	2	2	2	4
			100	26,31	10,53	10,53	10,53	21,05

Table 5 explains that, from the selected articles, the topics or themes discussed are grouped into 3, namely:

1. Managerial / Leadership and Organizational Culture
2. HR competence, including education, training and development, work environment
3. HR behavior, including work ethic, work motivation, job satisfaction, work stress

Most topics discussed related to human resource behavior, including work ethic, work motivation, job satisfaction, work stress published in 2018 to 2022 in 10 (ten) articles. Then followed topic Leadership and Culture Organization published in 2018, 2019, 2020 and 2022 in 6 (six) articles. While the topics at least related to HR Competence, including education, training and development, work environment published in 2018 and 2022, totaling 3 (three) articles.

Table 6. Distribution of Bank and Non-Bank Financial Institutions

Type of Institution	Amount	Name
Islamic Bank	12	1) Bukopin Sharia Bank branch Darmo Surabaya 2) PT. Bank Muamalat Indonesia Makassar Branch 3) Bank Syariah Mandiri KCP Lamongan 4) Sharia State Savings Bank (BTN) KC Malang 5) Bank Bukopin Syariah Surabaya Branch office. 6) PT. Bank Syariah Mandiri Makassar area office 7) Bank Bjb Syariah Kcp Ciawi Tasikmalaya 8) PT. East Java Regional Development Bank Tbk (Bank Jatim Syariah) Surabaya Branch Office 9) Bank BTN Syariah Kc Solo 10) Medan, Palembang, Jakarta, Bandung and Surabaya Sharia Banks 11) Islamic financial institutions in Pekalongan 12) Jakarta Islamic Bank
Amil Zakat Institution	2	1) Mandiri Business Group (Kum) Alfalah Social Fund Foundation Surabaya 2) Hidayatullah National Amil Zakat Institute, Surabaya
BPRS	1	East Lampung Sharia Safe BPRS
BMT	1	BMT in Semarang Regency
MSMEs	1	Businessman Shrimp crisp Kemplang Palembang legend
Sharia Financing Institution	1	PT. Jamkrindo Surabaya Branch
Insurance Company	1	PT. Family Takaful Insurance in Jakarta
Amount	19	

Table 6 explains that Islamic banking financial institutions dominate with a total of 12 (two twelve) scattered institutions the location Medan, Palembang, Jakarta, Ciawi, Tasikmalaya, Bandung, Solo,

Pekalongan, Malang, Surabaya, Lamongan, and Makassar. Then there are 2 (two) institutions related to the Amil Zakat Institution both in Surabaya. Then one each non-bank financial institutions, namely BPRS (East Lampung), BMT (Semarang), MSMEs (Palembang), Islamic Financing Institutions (Surabaya), and Insurance Companies (Jakarta).

## Conclusion

The business environment has undergone fundamental changes. These changes require a change in the role of RESOURCES Humans (*transformation*) are more complex and better than ever human resources become a critical asset of the organization. Human resources are required to be more proactive and responsive. Human resource management has changed from a specialization function that stands alone to a function that is integrated with all other functions in the organization, to achieve the set goals. The change in the HRM paradigm has an impact on the HR department. Traditionally, these departments have been functional specialists, but have not performed their functions in a way directed at making the organization more competitive and effective. To make these changes, it is necessary to reposition the HR department and work closely with other functional departments to gain a total understanding of business issues and global business demands.

Characteristics ethos Islamic work is about draft faith, knowledge, and charity pious that can is known as follows: 1) Work is Explanation Aqidah. That Work as means of worship to Allah, work based sincerity and hope please Allah, and believe on sustenance that God gives. 2) Work is based on. Attitude Work based knowledge is as following: creative, active, possess good planning in work, and visionary. 3) Exemplify Divine Attributes and Follow His instructions. Every man own potency For develop properties divineyyah To use reach ethos high work. As for work by following His directions can excavated attitude life active, creative, believe self, independent, optimistic, honest, appreciative time, effective and efficient.

Financial institutions consist of 2 (two) types that is banks and financial institutions non- bank financial institutions. one bank financial institution is Islamic banking emerged to meet the demand for the availability of financial services in accordance with sharia principles by creating a banking system that avoids practices that are not in line with sharia principles such as usury, maysir, gharar, and so on. The development of sharia banking is also driven by the public's desire to carry out economic and financial activities in accordance with sharia guidelines.

Studies literature summarizes three mutual aspects related in accordance topic research, that is aspect Managerial / Leadership and Culture Organization, aspect HR competencies, including education, training and development, work environment, and aspect HR behavior, including work ethic, work motivation, job satisfaction, work stress.

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