

## Efforts to Improve Human Resources as Agents of Change in Facing Digital Transformation in Indonesian Islamic Banking

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### Abstract

The rapid development of technology in the current digital era, where the increasing use of the internet and smartphones in Indonesia means that financial service institutions can utilize digital technology to reach the public. Widely in offering their products or services online. Requiring all service sectors to be supported by quality human resources. However, despite this, the reality is that in the Sharia Banking sector, there is still a lack of quality resources and a comprehensive understanding of Sharia principles. This research method is a method where data collection is carried out by collecting data from various literature. The literature studied is not limited to books but can also include documentation materials, magazines, journals, and newspapers. This research aims to explore Sharia human capital management to improve HR in the Islamic banking environment and try to propose possible solutions to overcome problems related to improving HR performance. These changes can be an opportunity or perhaps a challenge in facing intense competition. Using a qualitative approach. There are at least two significant potential positive impacts that may arise as a result of digital transformation carried out by banking. First, expanding banking accessibility. Second, increase the competitiveness of Indonesian banking. Digital banking will be able to increase ease of access to banking for the public, as well as increase banking efficiency so that it will encourage increased economic activity.

### 1. Introduction

The growth of Sharia banking in Indonesia, one of which is the merger of three large Sharia Banks, namely Mandiri, Bri, and Bni Syariah to become Bank Syariah Indonesia. Thus, this must be accompanied by quality human resources (Putra & Febriati, 2021). There is still a shortage of quality Sharia Bank human resources who have a comprehensive interpretation of the basics of Sharia. (Fatma, 2023). The increasingly rapid development of technology in Indonesia has fundamentally changed the landscape of the financial services industry. In the current digital era, with the increasing use of the internet and smartphones in Indonesia, financial service institutions can utilize digital technology to reach the public. Widely in offering their products or services online. Where the Sharia banking industry is one of the financial service institutions that is experiencing the impact of the presence of the current digital era. Sharia banking itself is everything that concerns

Sharia business activities, Sharia units, as well as methods and processes for carrying out business activities based on Sharia principles (Mursidah, 2021).

The Sharia banking industry in Indonesia is experiencing very rapid development and plays an important role in driving economic activity. Sharia banking has become an effective sector in distributing public funds to increase economic growth. Apart from that, Islamic banking also functions as an intermediary that helps secure the flow of money between various institutions and other economic sectors, thus smoothing the overall financial system (Asmuni, 2022). Even though in terms of the existence and role of Islamic banks there has been rapid development, which is marked by the establishment of many Islamic banks, current technological developments have influenced social changes in society which requires financial institutions, especially employees in the Islamic banking environment. Must have quality human resources. In facing the 4.0 revolution, which is a condition where significant changes occur in the production process carried out by humans, the Sharia banking industry is challenged to have strategies and innovations in combining digital technology with customer interaction, which is increasingly possible. Makes it easy and practical for users to access services in Sharia banking.

Sharia banking institutions in their growth must also be accompanied by the availability of competent human resources in the field of Islamic financial institutions as Agents of Change which of course is very important for the development of Sharia banking institutions because the people involved in Sharia banking institutions must have the skills and abilities to respond to the challenges of information technology development in the digital era. Effort is needed to improve skills and abilities to face the digital era. Islamic banks must develop technology with easier access and more affordable costs so that Islamic banks are not left behind by conventional institutions. Based on Sharia Banking Statistical Data, the growth, and development of the financial sector, especially Sharia banking, has experienced quite significant developments, which can be seen from the increasing number of banks opening Sharia business units (UUS) and the general number of Sharia banks (BUS) around us. Data from the Financial Services Authority (OJK) reveals the development and growth of Sharia banking both in terms of the number of offices (quantity) and the development of assets and workforce.

Nevertheless, the Sharia Banking Industry in Indonesia has not yet shown significant business growth. With a potential market of more than 200 million Muslim residents in Indonesia, Islamic banks still face difficulties in attracting more customers and increasing their assets. In facing competition in the banking world today, influencing customers in making decisions to choose a Sharia bank is not only based on legal aspects and statutory regulations. But it must also be oriented towards the market or society as service users (consumers) of banking institutions. Several strategies can be taken to get out of this problem, namely, misunderstandings about public perceptions regarding Sharia finance must be explained appropriately and adequately to convince customers to choose a Sharia bank, in this case, the importance of improving quality human resources in the work environment of sharia banks, which in this case is the importance of change agents in improving sharia banking human resources.

According to Robbins & Coulter, (2016), a change agent is a person who acts as a catalyst and manages the changes that occur. Quoting from Permenpan RB Number 27 of 2014 concerning Guidelines for Developing Change Agents in Government Agencies, one of the important areas of change in government management is changes in mindset and culture set (work culture). The mindset and work culture are expected to be able to provide high organizational integrity and performance. In the current era of globalization, change continues to move rapidly, whether in new products, new markets, new ways of thinking

and competencies, as well as increasingly sophisticated technology. These changes can be an opportunity or perhaps a challenge in facing intense competition. According to Soerjono Soekanto, parties who want change are called Agents of Change, namely a person or group of people who are trusted as leaders of one or more social institutions (Soekanto, 1992).

In the Banking context, a change agent can be a manager or employee, or an external consultant hired to facilitate a change initiative. Of course, internal change agents have the advantage of being familiar with an organization's history, operations, and people, while external change agents can provide a fresh perspective without the influence of company traditions and culture. The strategy of building change agents can increase the culture of innovation, increase customer satisfaction, and strengthen commitment to Sharia values. Examining Kotler and Armstrong's opinion, promotion is an element used to inform and persuade the market about new products and services for the company through advertising, promotions sales, personal sales, and publications. So it can be concluded that promotion is an activity to convey information between sellers and buyers (Kotler and Armstrong, 2000). Advertising is all paid forms of non-personal presentation and promotion of ideas, goods, or services through clear sponsorship via print media (newspapers and magazines), broadcast media, radio and television, network media telephone, cable, satellite, wireless, and electronic media sound recordings, video recordings, CD-ROMs, website pages and exhibition media, billboards, street signs, and posters.

Sales promotions are a variety of short-term incentives to encourage trial or purchase of products or services, including consumer promotions such as samples, coupons, and permits, trade promotions such as advertising and benefits, and business sales force promotions contests for sales reputation. Public relations and publicity are a variety of programs directed internally at employees of a company or external consumers, other companies, the government, and the media to promote or protect the image of a company or individual communications products. Personal selling is face-to-face interaction with one or more prospective buyers to make presentations, answer questions, and procure orders. Direct marketing is the use of mail, telephone, fax, e-mail, or the Internet to communicate directly with or solicit responses or dialogue from certain customers and prospects. Specifically, this paper discusses the development of Sharia banking in the digital era and the importance of improving human resources in the Sharia banking environment. This paper is expected to help Islamic financial institutions, in this case, Sharia bank employees, by looking at Sharia banking in the current digital era, this is what underlies the author to write this paper.

## **2. Research Method**

Judging from its type, this research is literary, including the type of library research. This research is research using methods of literature study or literature review. The literature review is a comprehensive overview of the research that has been conducted regarding a specific topic to show the reader what has been done what is known about the topic and what is not yet known, to look for rationale from research that has been done or for ideas further research (Denney & Tewksbury, 2013). Literature study can obtained from various sources including journals, books, documentation, the internet, and libraries. The literature study method is a series of activities about library data collection methods, reading and taking notes, and managing writing materials (Zed, 2016). Library research is research in which data collection is carried out by collecting data from various literature.

The literature studied is not limited to books but can also include documentation materials, magazines, journals, and newspapers.

The emphasis of library research is to find various theories, laws, postulates, principles, opinions, ideas and so on that can be used to analyze and solve the problems being researched, using literature studies from several sources. The research aims to describe and interpret the findings or observations regarding Islamic human capital management policy strategies to improve performance at Sharia Bank. The type of data used is qualitative data sourced from primary data and secondary data. The data collection technique uses a literature study, which is used to explore the theoretical bases related to the Islamic concept of human capital management as well as looking at the condition of human resources at Sharia Bank.

### **3. Results and Discussion**

#### **Strengthening Human Resources as Agents of Change in Facing Digital Transformation in Indonesian Islamic Banking**

Sharia Banking Based on Banking Law No. 21 of 2008, it can be concluded that Sharia banks are banks that carry out all their business activities using Sharia principles, where based on the type they consist of Sharia commercial banks (BUS) and Sharia people's financing banks (BPRS). As for the objectives of Islamic banking, scientists and Muslim professionals have different opinions regarding these objectives (Kanzarian, 1993). According to Kanzarian in his book entitled Handbook of Islamic Banking (Kanzarian, 1993) the basic aim of sharia banking is to provide financial facilities by seeking financial instruments that comply with sharia provisions and norms. According to Kanzarian, Islamic banks are different from traditional banks in terms of their active participation in the socio-economic development process of Islamic countries. As stated in his book, the main objective of Islamic banking is not to maximize profits as is the case with an interest-based banking system, but rather to provide socio-economic benefits for Muslims.

The Islamic banking industry in the digital era is now increasingly innovating digitally in terms of banking technology. One of the goals is to arouse the interest of potential new customers, especially among today's millennials, where almost all operations are carried out using digital technology. The Indonesian financial industry faces the challenge of quickly reacting to various changes in the digital era. Changes in consumer behavior in this context require banks to move into the digital era in the form of digital banking innovation. If this is not done, customers will leave Sharia banking and of course, people will turn to other Sharia financial institutions such as Sharia fintech. (Syafitri, 2023). According to Supriyanto (2016), a change agent is a person who acts as a catalyst and manages the changes that occur. Quoting from Permenpan RB Number 27 of 2014 concerning Guidelines for Developing Change Agents in Government Agencies, one of the important areas of change in government management is changes in mindset and culture set (work culture). The mindset and work culture are expected to be able to provide high organizational integrity and performance.

In the current era of globalization, change continues to move rapidly, whether in new products, new markets, new ways of thinking and competencies, as well as increasingly sophisticated technology. These changes can be an opportunity or perhaps a challenge in facing intense competition. According to Soerjono Soekanto, parties who want change are called Agents of Change, namely a person or group of people who are trusted as leaders of one or more social institutions (Soekanto, 2019). In the Banking

context, a change agent can be a manager or employee, or an external consultant hired to facilitate a change initiative. Of course, internal change agents have the advantage of being familiar with an organization's history, operations, and people, while external change agents can provide a fresh perspective without the influence of company traditions and culture. The strategy of building change agents can increase the culture of innovation, increase customer satisfaction, and strengthen commitment to Sharia values. Examining Kotler and Armstrong's opinion, promotion is an element used to inform and persuade the market about new products and services for the company through advertising, promotions sales, personal sales, and publications. So it can be concluded that promotion is an activity to convey information between sellers and buyers. The five promotion indicators according to (Kotler and Armstrong, 2000).

Advertising is all paid forms of non-personal presentation and promotion of ideas, goods, or services through clear sponsorship via print media newspapers and magazines, broadcast media radio and television), network media telephone, cable, satellite, wireless), and electronic media sound recordings, video recordings, CD-ROMs, website pages and exhibition media billboards, street signs, and posters. Sales promotions are a variety of short-term incentives to encourage trial or purchase of products or services, including consumer promotions (such as samples, coupons, and permits, trade promotions (such as advertising and benefits), and business sales force promotions contests for sales reputation. Public relations and publicity are a variety of programs directed internally at employees of a company or external consumers, other companies, the government, and the media to promote or protect the image of a company or individual communications products. Personal selling is face-to-face interaction with one or more prospective buyers to make presentations, answer questions, and procure orders. Direct marketing is the use of mail, telephone, fax, e-mail, or the Internet to communicate directly with or solicit responses or dialogue from certain customers and prospects.

Human Resources HR is an important factor in implementing digital financial innovation. HR has also become one of the hot issues raised by Sharia banking. The development of the Sharia financial industry in the digital era demands that Sharia banking provide quality human resources, who fully understand how to run the Sharia banking system and are also ready to face the challenges of rapid technological developments (Marzuki 2018). In the current digital era, human resources are of course a very important factor in the implementation of digital financial innovation itself, so Sharia banking is required to provide quality and competent human resources in understanding and running the Sharia banking system, moreover, it must also be ready to face technological developments. Which continues to progress (Ulhaq, 2022). To optimize the existence of Sharia banking in Indonesia and to optimize the availability of potential development of the Sharia financial industry, a human resource has a crucial role. Human resources influence how advanced Sharia banking institutions are, thus requiring human resources who are experts in their field. It must also be in line with the regulations of Sharia banking institutions and other infrastructure that supports increasing the existence of Sharia banking institutions, including fintech (financial technology) as a form of technological development. This must be paid special attention to face the increasingly rapid development of digital-era technology, which cannot be avoided. With the industry's growth towards digitalization, various functions are starting to move in line with developments, one of which is the transformation of Sharia banking in the industrial era 4.0.

The digital era has provided very promising opportunities for the progress of the world of Sharia banking in Indonesia as explained above, but on the one hand, the digital

era can also be a challenge or even a threat if the Sharia banks themselves cannot optimize them properly. The first challenge that Islamic banks must face in the current digital era is of course HR because HR is a very important factor in the implementation of digital financial innovation itself. Recently HR has become one of the issues that is quite discussed in the world of Sharia banking. The development of the financial services industry which is in line with the digital era means that Sharia banking is required to provide quality human resources who are competent in understanding and running the Sharia banking system, moreover, they must also be ready to face ever-advancing technological developments (Zia Ulhaq, 2022)

### **Sharia Bank Strategy in Maintaining Existence in the Digital Era**

The Industrial Revolution 4.0 has brought various changes to the life structure of today's society. One of the changes that is felt is changes in the digital era which affects several aspects, including the Sharia banking industry. In the digital era, the Sharia banking industry is increasingly developing digital banking technology innovations. This is done partly to attract the interest of potential new customers, especially modern people or millennials, where almost all of their activities are carried out through digital technology. The very fast and advanced development of information technology can instantly change a person's behavior, which also increases customer needs. In facing this situation, Islamic banking is faced with the challenge of continuing to meet customer needs by using various strategies. Therefore, currently, Sharia Banking is implementing a service improvement strategy so that customers can access banking services independently (self-service) without needing to visit a bank office. Several Sharia banking services that can be accessed independently include registration, transactions (payments, cash withdrawals, transfers), and various other types of services (Asmuni, 2022).

For the Indonesian people's perception of Islamic banks to increase, several strategic efforts are needed in terms of advertising and education that can touch on the religious aspects of the community, thereby changing their paradigm and attitudes so that they can become better and more interested in Islamic financial products. Especially in an era like now, where banks must be able to provide services in real-time with contextual experience, technical excellence, contactless engagement, and a series of other intelligent actions based on artificial intelligence (Artificial Intelligence). The way to optimize the existence of the Sharia banking system in the era of Industrial Revolution 4.0 is by increasing human resources in the Sharia banking environment, where Sharia banking institutions in their growth must also be accompanied by the availability of competent human resources in the field of Islamic financial institutions. This is of course very important for the development of Sharia banking institutions because people involved in Sharia banking institutions must have the skills and abilities to answer the challenges of information technology development in the digital era. Effort is needed to improve skills and abilities to face the digital era. Islamic banks must develop technology with easier access and more affordable costs so that Islamic banks are not left behind by conventional institutions.

The support of quality, competent, and skilled human resources is the basis for gaining credibility in Islamic banks. In this context, what is meant by a professional is Sharia bank human resources who have interpretations and competencies that are in line with matters related to Sharia, finance, and business practices. The financial industry in Indonesia is challenged to be able to respond quickly to various changes in the digital era. In this case, changes in consumer behavior require banks to transform into a digital era in the form of digital banking innovation. If not, Islamic banking will be abandoned by

customers and of course, the community will tend to switch to other Islamic financial institutions, such as Islamic fintech. The condition of Islamic banking in facing the current digital era continues to implement strategies so that it can survive and continue to develop along with technological advances in particular (Assauri, 2013). The rapid development of technology continues to direct Islamic banking to further improve its services, one of which is by forming digital-based services. This is done because it is one of the strategies that aims for Islamic banking to maximize its services to customers, and also to improve its operational activities. This phenomenon can occur due to the growth of digital technology and the encouragement it provides. With the development of technology, banks must adjust their strategies and start offering banking services with a digital touch.

The process is carried out in stages, namely that Islamic banking services will be transformed into digital banking (digital banking). This change (digital banking) can change the old ways of carrying out Islamic banking activities (Rika et al., 2021). With this, customers no longer need to come to the branch office to open an account or make financial transactions, but all of that can be done with just a thumb on the gadget screen. The rapid and sophisticated advancement of information technology can instantly change a person's behavior, resulting in the needs of customers also continuing to increase. This can encourage Islamic banking to continue to meet the needs of its customers by implementing various strategies. So that at this time the strategy carried out by Islamic banking is to improve its services so that customers can obtain banking services independently (self-service) without having to visit the bank office. Some of the Islamic banking services that can be done independently include registration, transactions (payments, cash, transfers), and various other types of services. However, in this case, two types of marketing strategies are commonly used, namely the strategy of finding new customers and the strategy of retaining existing customers (Rangkuti, 2014). There are two ways to approach customers, one must focus on the strategy for them, and the other must be given more attention. Therefore, organizations or companies must always work to ensure that their customers are always satisfied and make repeat purchases. So that in this case the organization or company can align the competencies, technology, and resources they have by following the dynamic desires and needs of customers.

As an illustration of the implementation of digital banking in Indonesia in facing the digital era, it can currently be proven by the existence of strategies in the form of various services that can help customers, such as Internet banking. Internet banking is one of the online services owned by banking. Where in its operational activities using internet technology. This is done by Islamic banking to make it easier for its customers to carry out transaction activities. Second, the use of phone banking. This service sometimes allows customers to contact certain telephone numbers from the bank to carry out banking services. Third, the existence of SMS Banking. In this SMS banking, banking services can be carried out that can be accessed and carried out via the Short Message Service (SMS) network of mobile phones owned by customers. Fourth, the existence of mobile banking. Mobile banking is one of the services that allows customers to carry out banking transactions via their smartphones.

The mobile banking application can also provide services related to balance information transactions, transfers, payments, and other transactions. Thus, in this case, banks can cooperate with other cellular operators, so SIM cards (Mobile Chip Card) and Global for Mobile Communication (GSM) have been installed with special programs to be able to carry out banking operations, making it very easy for all parties, especially in the customer transaction process (OJK, 2018). Mobile banking is a new form of banking that uses mobile phones to access financial information, while SMS banking is an old form of

banking that uses text messages to access financial information. So that all customer transaction processes will be very easy through the mobile banking application compared to using SMS Banking. On the other hand, the presence of the Industrial Revolution 4.0 also presents several challenges, of course, in the banking industry, therefore banks are required to have a strategy to overcome existing problems.

The rapid development of digital technology is a new challenge, but this can be overcome by the rapid development of digital banking technology. Because banking is one of the financial services industries that is developing and can drive Indonesia's economic growth is faced with the choice of having to adopt digital technology so that banking can survive. Sharia banking always improves customer service through digital transformation. This is done by completing various features in mobile banking. In addition to the rapid increase in smartphone users in Indonesia, there is also the emergence of the character of society or the millennial generation who tend to choose to do things easily and practically. The impact of Sharia financial inclusion is that it experiences unstoppable growth and development so that the parties concerned must respond intelligently (Fahlefi, 2019). This shows that the strategy made by the Sharia banking industry in facing the digital era also requires Sharia financial inclusion to make innovations. This is due to the continued development of information technology. So that simultaneously, Islamic financial inclusion is also required to improve modern financial services from Islamic financial institutions, which aims to strengthen and maintain the role of Islamic financial inclusion so that it can provide modern services that are easy, practical, and safe. Therefore, of course, for companies engaged in financial services, customer satisfaction is an absolute must that cannot be ignored. In addition, customer satisfaction is also one of the strategic aspects of winning the competition and maintaining the company's image in the market and the wider community.

#### **4. Conclusions**

Based on the increasingly rapid technological developments in Indonesia, in the current digital era, with the increasing use of the internet and smartphones in Indonesia, financial service institutions can utilize digital technology to reach the public. Widely in offering their products or services online. Where the Sharia banking industry is one of the financial service institutions that is experiencing the impact of the presence of the current digital era. However, based on the opportunities that are present, there are challenges in it. Where is the role of financial institutions, which in this case applies to human resources in banking itself, human resources are a very important factor in the implementation of digital financial innovation itself, so Sharia banking is required to provide human resources that are qualified and competent in understanding and running the sharia banking system, moreover must also be ready to face continuously advancing technological developments. Where facing competition in the banking world today, influences customers in making decisions to choose a Sharia bank is not only based on legal aspects and statutory regulations. But it must also be oriented towards the market or society as service users (consumers) of banking institutions. Several strategies can be taken to get out of this problem, namely, misunderstandings about public perceptions regarding Sharia finance must be explained appropriately and adequately to convince customers to choose a Sharia bank, in this case, the importance of improving quality human resources in the work environment of Sharia banks. Which in this case is the importance of change agents in improving Sharia banking human resources.



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