

# Application of Source Management and Human Values based on Religious Values at Bank Syariah Indonesia

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## **Abstract**

Human resources are the greatest force in the processing of all creatures on earth. Therefore, these existing resources must be managed properly because it is a mandate that will be held accountable in the future. To get good management, of course, knowledge is needed to support the empowerment and optimization of the benefits of existing resources. The purpose of this study is to find out how the application of MSDM to Bank Syariah Indonesia, whether it is in accordance with religious values i, by looking at the management practices carried out by Bank Syariah MandiriMandiriIndonesia Office. This research uses a qualitative method where data collection is carried out by interviews and observations in more depth during a certain period so as to be able to explore and get further information about the application of MSDM based on religious values. The object of this study is a bank that is engaged with the Sharia system, namely BSI. Then the subjects in this study are employees at BSI who have served for more than 1 year and are permanent employees. The results obtained state that broadly speaking religious values i remained considered and applied in msdm practice in BSI. The Religious Aspect i demonstrated by including several criteria, tests, or materials in some management practices. Then the spirituality side is also seen from the participation of employees in several religious activities held, this reflects the religious side of a person.

**Keywords:** Human resource management, religious values.

## **Introduction**

The sustainability of the organization cannot be separated from the role of management to organize all activities that have been planned appropriately. Any organization, always needs management. An organization will run well if it is managed properly as well. In practice, management plays a direct role in achieving a common goal (Moertiono,Syabhudi, Siregar, 2021). In other words, management exists to manage something that is done or that will be done well,

precisely, neatly, and purposefully. As revealed by Dessler management has 5 functions including: planning, organizing, staffing, leadership and control. the overall function supports management activities in the organization (Wibowo, 2013).

This is where the role of managers is needed in the continuity of the implementation of management, especially human resource management because the most important resource of an organization is human resources (Santoso, 2020). Human Resource Management (MSDM) is the process of acquiring, training, assessing, and compensating employees. The existence of MHR, both in terms of quality and quantity, really determines the performance, productivity, and success of an institution. For Islamic Banks as financial institutions, it should be based on religious values and principles, the qualifications and quality of human resources are more clearly required to be integrated between "*knowledge, skills and abilities*" with moral commitment and personal integrity.

In religious management practice, according to Yasin (2011) the emphasis on morality aspects, which today are believed to be "*key success factors*" in the management of Islamic Banks, namely "*shiddiq*" (true and honest), "*amanah*" (trusted, credible), "*tabligh*" (communicative), and "*fathanah*" (intelligent). (Ichsan, 2021).Such as Bank Syariah Indonesia which is an expansion of banking services from Sharia Commercial Banks (BUS) which was originally from a merger agreement from a sharia bank, and has developed in Indonesia.In preparing reliable human resources, mastery of scientific aspects related to the management of financial and banking institutions is absolutely necessary(Lubis et al., 2021 and Maksum et al., 2021). There are standards that must be used as a reference. The standard is certainly related to the duties and authorities to be accounted for.

The existence of the Islamic banking system can meet the needs of some people who are not willing to take advantage of conventional bank services because of the principle of belief or trust. Basically, Islamic banking products are universal, not only devoted to a specific group of people, although the principle of operation of this Islamic Bank is based on Sharia or Religious law, namely laws derived from religious law.Departing from the background described above, the author wants to examine how the application of human resource management in the company (Bakar et al., 2021, Yulisfan et al. 2021 andWardhani et al., 2022).

## **Research Methodology**

The approach used in this study is a qualitative approach with case studies. According to Nasution et al (2021) that the case study method focuses on a case intensively and in detail. The subject under investigation consists of a single unit or a unitary unit that is viewed as a case. Due to such in-depth and detailed nature, case studies generally produce longitudinal images, that is, the results of collecting and analyzing case data in one period of time. Meanwhile, according to Lubis

et al (2021) says that case studies are in-depth studies of specific events, environments, and situations that allow expressing or understanding something

## **Results and Discussion**

### **A. Application of MSDM Based on Religious Values**

After the author conducted an interview at Bank Syariah Indonesia Indonesia Office with Sugianto as *Branch Operation & Services Manager* at Bank Syariah Indonesia, the author can explain the application of MSDM based on Religious values adopted by Bank Syariah Indonesia.

After the author conducts research on Bank Syariah Indonesia Indonesia Office using data collection techniques through a series of findings and interviews, then in this chapter the author will explain the Application of Human Resource Management Based on Religious Values at Bank Syariah Indonesia Indonesia Office. The management carried out must be based on religious values in accordance with the foundation of a Sharia Bank that is based on the Quran and Hadith. In order to improve the quality of banks that customers can trust.

Human resource management, which is the core of operational success at Bank Syariah Indonesia, must be managed properly and based on religious values in order to become a reliable and competitive Human Resource. Activities in regulating human resources play an important role in the smooth running of the company's operations. Practices in human resource management such as: Recruitment, Selection, Performance Appraisal, Training and Development, and Compensation must be based on or based on Religious values in accordance with the principles of Bank Syariah Indonesia itself. The following will be described each of the principles of human resource management contained in Bank Syariah Indonesia Indonesia Office:

#### **1) Recruitment**

Recruitment is the process of searching and focusing on prospective employees (applicants) who are able to apply as employees. This process begins when applicants are sought and ends when their applications are submitted. The result is a set of lists of job seekers to be selected.

In the Religious view, Religion strongly encourages its people to see prospective employees based on their knowledge, experience, competence, and technicality. This is in accordance with the word of Allah SWT in the holy book of al Qashas verse 26. The understanding of strengths here can differ according to the different types of work, obligations, and responsibilities they carry. Amanah is an important factor to determine the compliance and eligibility of prospective employees. This can be interpreted as carrying out all obligations in accordance with the provisions of Allah SWT and fearing the rules.

Prospective employees must be selected based on propriety and feasibility, this issue was once reminded by the Prophet Muhammad saw in his words, "Whoever employs people because there is an element of nepotism, even though there is a person who is better than that person, then he has betrayed the mandate given by Allah Almighty, his Messenger, and the Muslims (Yasin, 2011).

## **2) Selection**

Selection is an activity in HR management that is carried out after the recruitment process is completed. This means that a number of qualified applicants have been collected to then choose which ones can be designated as employees in a company. This selection process is what is called selection. The selection process is a means used in deciding which applicants to accept. The process begins when the applicant applies for a job and ends with an admission decision.

The process of selecting prospective employees in Religion has several binding provisions, this process begins with determining the duties and responsibilities of the work in detail. Then a selection of several prospective employees who are competing is carried out.

## **3) Performance Appraisal**

Performance appraisal in the Religious view, that performance is an important issue in the relationship between superiors and subordinates in an organization. Allah Almighty gives intensive encouragement to those who are able to show good and optimal performance as He said in the scriptures of An Nahl verse 97. Religion encourages its people to provide encouragement and motivation for employees in carrying out their duties. Their performance must be recognized and they must be glorified if they do work well. Caliph alira gave a will to his clerk: "Keep you equally positioned between the one who does good and the one who does bad (Yasin, 2011), because it will encourage people to do good to add good and as a learning of those who do bad. So employees who show good performance, can be given bonuses or intensive to give appreciation to their performance.

The Prophet also taught that officials and employees must be constantly monitored and corrected, they must be shown the mistakes they may make. However, the way to remind him must be wise there, it cannot be done in front of the general public to maintain honor and self-respect. This is reflected in the case of iyadh bin Ghanam, an official of Caliph Umar r.a. once iyadh made a mistake, then was severely reprimanded by Hisham bin Hakin in front of the crowd, so that iyadh was angry. This feud subsided a few nights, then Hisham came to Iyadh and apologized. Hisham said to Iyadh: have you not heard that the Messenger of Allah once said: "*Verily the one who*

*receives the most painful torment is the one who is the most painful torment of the people in the world.*" Iyadh said: "I hear what you hear, and see what you see, do you not hear that the Messenger of Allah once said: *"Whoever is to give advice to the ruler, then jaganlah is shown clearly.."*.(Sinn, 2006)

#### **4) Training and Development**

Training and development in Religion is explained as follows, Religion strongly encourages to conduct training (*training*) for employees or employees with the aim of providing competence and professionalism in carrying out their responsibilities and duties. The Messenger of Allah saw, always gave training to the person who took care of the problems of the Muslims and equipped him with his advice and instructions.

Narrated from Ali ra said the Messenger: The Messenger sent me to yemen to be a judge, then I said: "O Messenger, you sent me while I was young, while I had no knowledge of the judiciary?" The Messenger replied: "Verily Allah gives you blessings, and ordains your mouth. When it comes to you two men who are feuding then guard you make a decision until you listen to the words of the second party, just as you listen to the words of the first party. This will make it more careful and clean for you in deciding the judiciary. Ali said: "after that there was another doubt for me in giving a decision

#### **5) Compensation**

The Apostle always encouraged the employers to pay their employees after they had completed their work. He said: *"Pay them wages before their sweats dry"* (Yasin, 2011) This certainty is to dispel the doubts of the workers or the concern that their wages will not be paid. The provision of appropriate wages will also increase work motivation. Wages are determined on the basis of the type of work, this is the wage provision as stated in the holy book of Al Ahqaf verse 19. For this reason, the wages given to employees can differ according to the type of work and responsibilities they carry. Wages are given based on the level of needs and the level of welfare of the local community. At the time of caliph Umar ra the salaries of employees were adjusted to the level of needs and welfare of the local people. So if the level of welfare of the local community increases, the salary given is also increased so that they can meet their needs. This should be a concern for leaders both in educational institutions and companies, if the level of welfare is not considered, there will be fraud, and there will be no seriousness in work. For example, because of the small salary of nyambi employees to become motorcycle taxi drivers, there are employees who

work again as scavengers, time corruption often occurs, by arriving late too soon. Even more terrible is the corruption of company funds.

## **B. Application of MSDM at Bank Syariah Indonesia Indonesia Office**

Bank Syariah Indonesia pays great attention to religious values in the management of its human resources. This should indeed remember Bank Syariah Indonesia which in carrying out its operations is based on the Quran and Hadith. The following is the result of the author's research on the practices of implementing human resource management at Bank MandiriSyari'ah based on the researcher's interview with Mr. Sugianto as *Branch Operation & Services Manager* at Bank Syariah Indonesia.

### **1. Recruitment**

In order to accept prospective new employees, Bank Syariah Indonesia publishes the low cost of work through the internet and newspapers. This is as stated by Mr. Sugianto, prospective applicants must take every test held. Minimum Education DIII, *Fresh Graduation* or who has experience in the field of Banking. The most important condition is that employees must be Religious. Usually, the Bank also publishes what positions are needed and what are the criteria and requirements that must be met by prospective applicants. In the open recruitment process, there are usually several *skills* that must be met by prospective applicants, namely: Mastering computer programs, being able to speak active foreign languages and others. From Mr. Sugianto's explanation above, it can be seen that the management of human resources specifically for recruitment at Bank Syariah Indonesia has implemented Religious values.

### **2. Selection**

The selection stage is the advanced stage of the recruitment process. Bank Syariah Indonesia has conducted two stages of selection, namely: the written and unwritten stages. In the written stage, Bank Syariah Indonesia conducts a series of tests that usually exist, Bank Syariah Indonesia also adds tests related to spiritual values such as: Quranic literacy tests, worship tests, and others. Meanwhile, the unwritten selection stage includes: interviews, medical tests, and others. According to Mr. Sugianto, the requirements for becoming an employee at Bank Syariah Indonesia are that prospective applicants should have an honest, fair, hardworking nature, be able to socialize well, be wise and trustworthy. It would be better if you are proficient in active English and master computer programs. In the process of admission of employees should be assessed on the basis of the qualities

that potential applicants possess. The penillation must be honest and fair without any element of nepotism.

### **3. Performance Appraisal**

The assessment of employee performance at Bank Syariah Indonesia includes aspects of: (1) technical skills, namely the ability to use knowledge, methods to carry out their duties. (2) Conceptual ability, that is, the employee understands the duties of his functions and responsibilities as an employee. (3) interpersonal relationship ability, that is, the ability to cooperate with others. Employees who show good work results will be given bonuses or intensives. Bank Syariah Indonesia also *gives awards* for good employee performance, and the selection of the best employees.

### **4. Training and Development**

The training and development implemented by Bank Syariah Indonesia is to provide *traine* programs or training to employees. According to Mr. Sugianto, for employees who do not have a background in Religious economic education or Islamic banking, they will be given a Basic Islamic Banking Training (PDPS) program which is carried out for 2 days. The workers or prospective workers will be placed in real work conditions, under the guidance / supervision and supervision of experienced employees or supervisors. Another way of training is an internship that involves learning from more experienced workers, and can be added to techniques *off the job training*. Employees will be trained until they are proficient and understand the duties and responsibilities they will carry out. Development is also always carried out by the bank to improve the quality and quality of employees/ employees.

### **5. Compensation**

Bank Syariah Indonesia also pays great attention to the elements of compensation that will be given to employees to prosper their lives, and motivate employees to provide good work results as expected by the company. The bank compensates employees or employees who provide good performance. The compensation provided is in the form of: 1. Wages, 2. Intensive. 3. Indirect compensation, for example: insurance, benefits, pensions, and others. The compensation is based on the results of employee performance and is valued fairly and wisely without any element of nepotism, (Ichsan, 2021)

## Conclusion

Based on the results of research and discussion on the Application of Human Resource Management based on Religious Values i at PT. Bank Syariah Mandiri KC Tebing Tinggi, then the researcher can conclude that the management system applied in PT. Bank Syariah Mandiri KC Tebing Tinggi is in accordance with the Religious human resource management system i which includes the recruitment process at Bank Syariah Indonesia including or making criteria for being able to read the Quran well, selection in Bank Syariah Indonesia is carried out by adding a quran reading test and Hadith Memorization, employee performance assessment at Bank Syariah Indonesia includes aspects of: Technical skills, conceptual ability and interpersonal relationship ability, Bank Syariah Indonesia also *gives awards* or awards for good employee performance, and the holding of the selection of the best employees, training and development applied by Bank Syariah Indonesia is to provide *a trainee* program or Basic Sharia Banking Training (PDPS) for employees, and compensation bank Syariah Indonesia also pays great attention to the elements of compensation that will be given to employees to prosper their lives, and motivates employees to provide good work results in accordance with what the company expects, with an implementation system in human resource management based on Religious values i.

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