

OPTIMIZATION OF HUMAN RESOURCES QUALITY IN IMPROVING THE PERFORMANCE OF ISLAMIC BANKING EMPLOYEES

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Abstrak

Tujuan penelitian ini adalah untuk mengetahui dan mengkaji optimalisasi kualitas sumber daya manusia untuk meningkatkan kinerja pegawai perbankan syariah. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kuantitatif dengan menggunakan data primer yang diperoleh melalui penyebaran kuesioner kepada nasabah perbankan syariah yang berada di Lampung. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah *purposive sampling* dengan jumlah sampel 100 orang nasabah. Analisis data yang digunakan dalam penelitian ini adalah analisis regresi linier sederhana. Berdasarkan hasil penelitian didapatkan bahwa terdapat kualitas sumber daya manusia yang signifikan dalam meningkatkan kinerja perbankan syariah sebesar 10,3%. Oleh karena itu, perlu dilakukan optimalisasi kualitas sumber daya manusia melalui berbagai upaya seperti sistem rekrutmen, perencanaan dan pelatihan yang diberikan perusahaan kepada karyawan, peningkatan kecerdasan, kreativitas, ketekunan, serta profesionalisme karyawan.

Kata kunci: kualitas sumber daya manusia, kinerja karyawan, perbankan syariah

Abstract

The purpose of this study was to find and to review the optimization of human resources quality to improving the performance of islamic banking employees. The approach used in this study was a quantitative approach by using the primary data obtained through spreading questionnaires to the islamic banking customers located in Lampung. Sampling technique used in this study was purposive sampling with a sample size of 100 customers. Analysis of the data used in this study was simple linear regression analysis. Based on the result, the study found that there are significant quality of human resources in improving the performance of Islamic banking at 10.3%. Therefore, it needs to do the optimization of human resources quality through various efforts such as the recruitment system, the planning and training given by the company toward the employees, improving the intelligence, creativity, perseverance, as well as the professionalism of the employees.

Keywords: Quality of Human Resources, Employee Performance, Islamic Banking

INTRODUCTION

Financial industry has become the highest support for the economy of developing countries. Bank as the financial sector has a role in the circulation of money and wealth (Wei, et al, 2019). This rapid growth occurred in the Islamic financial institutions, which include Islamic banks (Hamisu & Hassan, 2017). Islamic banking has a great opportunity to develop a system that is owned (Ismail & Haron, 2019). Islamic financial system that has evolved in Indonesia was marked by Indonesian banks to recognize the existence of Islamic banking and gave the opportunities to perform an operation (Ariandhini, 2019).

Islamic banking is an operational banking without having an association with interest, the operational systems developed based on the Qur'an and the Hadith of the Prophet (Febriani, 2019). The development of the system began with the emergence of Islamic banking as the originator of the Islamic financial system in Indonesia. Indonesia's financial system is dominated by banks as the heart of the economy of the country and therefore, it needs to do the diversification to meet the financial needs of countries in the future with the resulting performance.

Performance is a process that is carried out in a systematic and holistic (Wibisono, 2018). As a supporter of the company's performance, there are two parts, namely the performance of non-financial performance and financial performance. The following are the financial performance of Islamic banking in Lampung based on the income statement, namely:

Table 1
Islamic Banking Income Statement in Lampung in 2014-2018

No.	Year	Annual Net Income (In billions of Rupiah)
1	2015	635
2	2016	952
3	2017	990
4	2018	2.313

Source: Primary Data of Financial Services Authority processed in 2019

Table 1 above shows that the performance of Islamic banking in Lampung can be categorized as good in improving profit of the company. This is consistent with study conducted by Mutia, et al (2018) which found that if the Islamic bank's financial ratios have good performance, it provides feedback to those interested parties including the government, investors, and customers. However, the other thing to note is the performance of the Islamic banking employees to be able to support the financial ratios that have been good to produce a quality company performance.

Employee performance is one method that determines the fate of the company in the future in maintaining the immunity of companies in global competition. Basalamah (2019) argued that employee performance is an indicator of output generated by the job within a certain period. Human is the lifeblood of every organization/company to achieve a predetermined goal (Ademola & Olaniyi, 2019). One of the variables that can affect the employee performance of Islamic banking is the quality of human resources owned by the banks themselves.

Islamic banking industry requires human resources that are capable of managing public funds so that resulting in a profit for the company (Sutan, 2018). In line with that Valenkar & Pahuja (2019) stated that human resources are a vital part of an enterprise of any kind, with good human resources, the performance of financial and non-financial will be able to achieve the corporate goals and objectives in a good way.

Lampung is a region with a Muslim majority population conditions so that various Islamic financial institutions outside the Islamic banking will possibly emerge and grow quickly. Therefore, this study contributes to the competitiveness of Islamic banking of Lampung to optimize the quality of human resources in improving the performance of Islamic banking employees in Lampung. Based on the explanation above, the design of this study are as follows:

Based on the above study design, hypothesis used in this study are:

H₁: There is the influence of human resources quality in improving the performance of Islamic banking employees

H₀: There is no influence of human resources quality in improving the performance of Islamic banking employees

LITERATURE REVIEW

Ghozali, et al (2019) stated that the biggest challenge faced by Southeast Asian countries in developing an integrated system of Islamic financial is the gap in the quality of Islamic financial development itself, which depends on how it is applied. Good or bad of the company can be seen from the resulting performance. According to Rahmi, et. al (2018), performance of Islamic banking can be reflected in the good influenced by sharia governance on those banks, this is due to the higher sharia governance on the company, the performance generated by employees will also increase with reflected value dimension of sharia as *shiddiq, amanah, tabliqhandfatanah, tawazun, mas'uliyah, akhlaq, 'adalah, hurriyah, ihsan, wasathan, ghirah, idarah, khilafah, aqidah, ijabiyah, raqabah, qira'ahandishlahas well aszuhud*. Thus, financial performance to the level of profit that is quite promising not always ensure the good performance of the company as a whole without unaccompanied by non-financial performance.

Related to the non-financial performance, Hatta (2016) in her study found that the employees performance as the performance of non-financial companies have an important role in generating the company's performance, good employee performance is influenced by the style of leadership and motivation. It is indicated that the owned leadership style by a leader has an important role in improving the performance of the subordinates and boost the motivation given in addition to the motivation that is inside of an employee, the motivation provided by an employer also provides stimulation to the output to be issued by an employee.

The Quality of Human Resources

Human beings are perfect beings created with a sense owned by them. Human resources is one factor that is very important and cannot be separated from an organization (Rivai, 2009). Human resources are divided into two parts, namely the human resources of micro and macro. In micro, human resources can be defined as an individual who works as a member of a company/organization that is referred to as an employee, employees, workers and others. While in macro, human resources are defined as those who have entered the age group of working, either who are working and who are not working yet.

Islamic human resources, applied to a variety of Islamic organizations including Islamic banking. Islamic resources management is based on ethical values, beliefs and

motivation Hadjri, et al (2019). In achieving the goal of obtaining high quality of human resources, it would need a good management of the human resources (Jusmaliani, 2016).

Employee Performance

Meilani, et al (2015) stated that Islamic Bank currently does not only focus on serving the needs of the various parties, however Islamic banks also need to pay attention to the activities undertaken in accordance with sharia rules in the context of financial performance and the performance of employees. Handoko (2012) stated that performance is an output results that have been achieved by the person or group in accordance with the rules of the organization or company in achieving its goals. In line with this, Marwansyah (2010) stated that the performance of employees is the attainment or achievement of people with respect to the duties and responsibilities entrusted to them. While Mangkunegara (2013) stated that the performance is derived from the word *Jobperformance* or *actual performance* based on the quality and quantity achieved by the employees in achieving the company goal entrusted to them.

RESEARCH METHODS

The object of this study is to optimize the quality of human resources to employee performance of Islamic banking in Lampung, by means of quantitative descriptive study. The population in this study were Islamic banking customers in Lampung. The samples used in this study were 99.9, which were rounded up to 100 customers. Sampling technique used in this study was purposive sampling. Purposive sampling is a sampling technique that is based on certain criteria in determining the sample (Sugiono, 2016: 60). Criteria for the sample in this study is the Lampung people who have accounts on Islamic Banks in Lampung. Data collection method was used questionnaire. Questionnaire is a technique of data collection done by giving a set of questions or a written statement to the respondent to be answered (Sugiono, 2016: 44).

RESULTS AND DISCUSSION

This study aimed to determine the influence of human resources quality in improving the performance of Islamic banking employees in Lampung. Here is the data SPSS output results in this study, namely:

Table 2
The Influence of Human Resources Quality Toward the Employee Performance

Simple Linear Regression Equation: $Y = 15,008 + 0,305 X_1$					
Model	B	Standard Error	t _{count}	t _{table}	Sig
Constants	15.008	4.666	5.447	1.660	0.000
Human Resources Quality	0.305	0.155	3.907	1.660	0.000
Correlation Coefficient (R) = 0.370 ^a Determination Coefficient(R ²) = 0.103 Adjusted (R ²) = 0.128			a. Predictor: (Constant): Human Resources Quality b. Dependent Variable: Employee performance		

Sources: Primary data is processed in 2019

Based on the Table 2, it can be seen the t test value of 5.447 > t table value that is 1.660. So that it can be interpreted that the quality of human resources partially give an impact in improving the performance of Islamic banking employee. By interpreting the t-test results above means that the hypothesis of this study H₁ is accepted. It can be concluded that the quality of human resources give an impact in improving the performance of islamic banking employees in Lampung. This means that if the quality of human resources is increasing, the performance of Islamic banking employees will increase. In line with the study that has been done, Rahmayani & Prasetya (2019) found that banks can have a good performance that is indicated by the human resources of high quality. It is strengthened by the findings of Husain & Utsho (2018) which stated that banking performance depends on human resources management owned. Increasingly concerned superiors of development, training and empowerment of the employees, the quality of human resources will increase and affect the outcome of the company's work.

Based on the value of R Square contained in the summary model of 0.103. It is interpreted the influence of the quality of human resources in improving the performance of Islamic banking employees in Lampung by 10.3% and the then remaining balance of

89.7% is influenced by other variables that are not used in this study. Therefore, it needs to do the optimization of human resources quality in islamic banking of Bandar Lampung.

Nishat & Siddiqui (2019) stated that the quality of human resources can be optimized through approaches such as the recruitment, planning and training provided by the company to employees. In contrast to Uzair and Ince (2019) which stated that, the quality of human resource optimization can be done by increasing the intelligence, creativity, perseverance and professionalism of employees. This means that an employee performance output will be increased, if the Islamic banking companies conduct the optimization toward the quality of human resources.

The company's performance depended on the performance of the human resources they have. Human resources that do not have the ability or special skills then impact on the ineffectiveness completion of tasks and responsibilities imposed upon companies to employees who ultimately resulting output that is not optimal. Optimizing the quality of human resources is very important for the company to avoid a variety of things that are not desirable for instance hiring the wrong person for the job, a high turnover, employees who are not working optimally and other things that can cause harm to the company.

CONCLUSION

Based on previous results and discussion that has been described, it can be concluded that there is a positive effect of the quality of human resources in improving the performance of Islamic banking in Lampung. It is indicated that the more qualified human resources, the performance of Islamic banking employees in Lampung is also getting better. Therefore, it needs to do the optimization to the quality of human resources through various efforts such as the recruitment, planning and training provided by the company to employees, improve intelligence, creativity, perseverance and professionalism of employees.

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