

The Estimation And The Fulfillment Scenarios Of Human Resources Of Sharia Banking In Indonesia

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Abstract

This study aims to test the role of Sharia in improving employees' performance. There are some variables of Sharia such as banking estimation and followership based on talent management. Besides, the consequence variables are knowledge sharing and employees' performance. The rapid growth of Sharia Banking faces problems of minimum human resources in quantity and quality. In 2020, the need human resources of Sharia banking will at least reach 179,646 consisting of 165,274 employees in low Sharia quality as executors, and 14,374 employees in middle to high Sharia quality for the banking managerial and leader positions. In three short term scenarios, Sharia banking absorbs 50% of Sharia human resource supply which is considered as a realistic scenario until 2018. In long-term period, ideal condition can be reached if the first scenario can be executed so that the balance of supply and demand will happen. This means Sharia banking industry will be more competitive and growing fast.

Key Words: *Employee Engagement, Human Capital, Human Resource Management, Management Development, Performance Management*

Introduction

Every organization aims to gain the best performance in all systems inside it. One of the key factors to get the best performance is human resource management since it does not only take in hand the skills and expertise, but also builds conducive employees' behaviors. Some researchers have agreed that human resource management is an important topic especially related to the impact of human resource on performance

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across many fields such as: human resource management itself, industrial relations, or industrial and organizational psychology (Boudreau, 1991; Huselid, 1995; Jones & Wright, 1992; Kleiner, 1990). Another opinion of human resource management stated that it could help create a source of sustainable competitive advantage, especially when they are aligned with a firm's competitive strategy (Begin, 1991; Butler, Ferris, & Napier, 1991; Cappelli & Singh, 1992; Jackson & Schuler, 1995; Porter, 1985; Schuler, 1992; Wright & McMahan, 1992). Employees are one of the valuable resources that could give a crucial contribution for the organization's sustainable competitive advantage. Basically, employees' performance is the results of a complex process, from the internal factors as well as the strategic efforts of a company. In short, good employees' performance is expected to improve company performance as a whole.

According to general banking regulations, the existence of Sharia principles in Indonesian banking industry based on the working activities may fall into two types: conventional banks and Sharia banks. The Government Regulation number 21, 2008 regarding Sharia banking states the definition of Sharia bank is a bank that works based on Sharia principles and based on its types i.e. Sharia public banks, and Sharia public funding banks. The regulation also articulates that the development of national Sharia banking industry has more law basis and successfully pushes the growth faster. Sharia banking shows an impressive growing progress with the improvement of average assets in the last 5 year for more than 46% per year (Bank Indonesia, 2012).

According to Sharia banking statistics (Bank Indonesia, 2012), the total assets in Sharia banking industry had reached 149.32 trillion rupiahs until the end of February 2012, and the total of public funding was 106.53 trillion rupiahs, third person fund reached 116.87 trillion rupiahs, and the total of offices was 2,380 including 1,421 Sharia public bank offices, Sharia trade unit offices, and 374 Sharia public funding bank offices.

However, the fast growing of Sharia banking has faced some problems of minimum human resources both in quantity and quality to support the industry growing ahead. In reality, the demand of human resources in Sharia banking is greatly expanding business networking, Sharia bank operation, and human resource needs in management levels. In fact, the human resource recruitment behavior in Sharia banking tends to recruit employees from the same Sharia banks that are qualified and have working experiences, but they also employ new human resources who do not have background knowledge regarding Sharia banking. As a result, Sharia banking is less competitive, the human resource demand is not fulfilled, and getting qualified human resources in some Sharia banks is tough.

Human resource supply based on Sharia principles from formal and informal organizations is limited. This case is caused by the limited numbers of public universities, Islamic universities and Islamic colleges that have Islamic economics and Sharia finance study. Besides, the capacity and the numbers of graduates cannot fulfill the industry demand of human resources in Sharia banking. Therefore, the research problems can be formulated as follows: (1) How is the condition of actual and estimated demand and supply of human resources in Sharia banking regarding the quantity and quality until 2020? How much is the gap between the demand and supply? (2) What are the scenarios of human resource fulfillment and the consequences for the effort of supporting human resources of Sharia banking industry ahead? (3) What are the ideal strategies to fulfill the need of human resources ahead in Sharia banking industry?

Theoretical frameworks

There are some theoretical considerations used to support this study. First is Human Capital Theory in which there are concepts and perspectives regarding human capital stating that there is no replacement of knowledge and learning, creativity and innovation, competences and abilities, and that they should chase and focus on the contexts of company environment and competitive logics (Rastogi, 2000). Individuals should be engaged with the organization so that they can be effectively benefitted from their human capital. The quantities of qualified individuals are not enough for the organization, so it should be a willingness from the individuals to create skills and expertise as an investment for the organization (Wright et al., 2001).

The second theory is Sharia Banking Operations in Indonesia which states that the development of Sharia banking in Indonesia is made by dual-banking system frameworks or double-banking system frameworks that come out with complete banking service alternatives for people in Indonesia, (Bank Indonesia, 2011). Both Sharia banking system and synergic conventional banking have supported the mobility of people's fund more broadly in order to improve funding abilities for national economic sectors. After the Government Regulations number 10 in 1998 was created regarding banking that allowed two banking systems, Sharia banking in Indonesia is growing rapidly. Afterwards, many conventional banks have opened Sharia Business Units, and some of them have built sub-companies such as Sharia public banks. As reported by the data from Bank Indonesia (Sharia Banking Statistics, 2012), nowadays there are at least 11 Sharia public banks, 24 Sharia business units, and 155 Sharia public funding banks. The Government Regulations for banking, part 1 article 13, narrows down Sharia principle definitions as a rule engagement based on Islamic laws between banks

and other companies to save/give fund for a business organization or other activities following Sharia principles. The fundamental rules are funding based on profit sharing (Mudharabah), funding based on capital principles (Musharakah), product purchase and sale for chasing profits (Murabahah), product capital funding principles based on renting principle without alternatives (Ijarah), or with alternatives to change the ownership of products rented from Banks by the other parties (Ijarah Wa Iqti).

The next theoretical basis is Islamic Concepts regarding Human Resources in which human resources have an important role relevant with the basic concepts of Fiqih Muamalah in Islamic economy. In fact, there is no regulation created without having a support from some physical structure i.e. the doers and the executors of the economic activities themselves. Wilson Gustiawan (2011, as cited in Munthe, 2012) pointed out that these human resources will give meanings to Sharia economy with commitments and consistency applied in real life. These people, by applying Sharia economy, can bring humanitarian welfare for the community. In Sharia economy industry, human resources have a strategic role which is being the “spear-point” to fight for Sharia law in the regulator levels i.e. by examining Sharia laws in order to create products and service based on people’s demands and needs with the agreements, formulating and applying the regulations based on Sharia principles, and also serving customers based on Sharia laws and demands.

Another theoretical principle is Human Resource Standards at Sharia Banks in Indonesia, in which one of the problems or obstacles faced by Sharia Banking industry is the limitation of human resources who have competences and qualifications in Sharia field in intermediate and upper-intermediate levels (Directors, Heads of Divisions, and Branch Managers), and also small numbers of human resources available in low level. The General Secretary of Indonesian Economic Expert Organization reveals the standard qualifications of human resources in Sharia economy are: (a) understanding the moral values in applying Sharia (Muamalah) economy, (b) understanding the concepts and purposes of Sharia economy, (c) understanding the concepts and applications of the transactions based on Sharia economy, (d) being familiar and understanding the working mechanism in Islamic economy/finance/banking/business, (e) being familiar and understanding the basic laws including Sharia laws (Fiqih Muamalah) and positive laws applied, (f) mastering the languages of knowledge, which are Arabic and English (Agustianto, 2011).

The fifth theoretical principle is Human resources competences, in which human resources in an organization is the success key since basically human resources are those who plan, execute, operate, and maintain the company systems until the company gets

profits. Human resources also take care of the product quality, market, and formulate all strategies and purposes of the company. To produce an optimum output, the company needs proficient human resources who can work based on purposes, create innovations to achieve the purposes of the organization. Dealing with this case Hasibuan (2009) mentions some elements of human resources which consist of capabilities, attitudes, values, needs, and demographic characteristics. Those elements can affect behaviors, roles, and performance of the human resources in company organization.

Next theoretical basis is Human Resource Planning, in which every organization/company faces certain changes in the form of improvements or lowering business activities, the use of technology, and the changing of working method that can add or cut down the numbers of employees' competences needed. The changes that happen in this organization can be seen in the recruitment of new employees, promotion, mutation, rotation, and also organizational structure which may cause unavailability of some positions. Take, for example, there are retirees or employees who resign from their jobs, and also skill changes which are needed to follow current technology changes.

Human Resource Management and Employee Productivity are the other theoretical considerations which become a very crucial collaboration which takes a part in the success of the organization. Guzzo, Jette, and Katzell's (1985) meta analysis showed that training, goal setting and sociotechnical systems design had a significant and positive impact on productivity. Moreover, another form from human resource management such as incentive compensation systems could positively affect the employee productivity (Gerhart & Milkovich, 1992; Weitzman & Kruse, 1990). Furthermore, Bartel (1994) found the link between the adoption of training program and productivity growth.

The last theory used is Islamic Economy Study in Indonesia. In 1987 Holzer found that there was a correlation between extensive recruiting efforts and Islamic Economy Study in Indonesia. Nowadays, the behavior of Islamic Economy study development in universities in Indonesia is varied. The observation results show that there are two trends in Islamic Economy Study institutions. Firstly, the trend is about the development of study program/faculty that specifically adopts nomenclature of Islamic economy/Sharia economy. The second trend is the development of universities or colleges that specifically focuses on Islamic economy/Sharia economy. This research was intended to show Islamic Economy Education structure map in State Islamic Universities, Private Islamic Universities, and Public Universities in Indonesia. This research was conducted in 2014 showing that there were limited universities which run the departments of Sharia economy/finance/banking. Even today, some universities which

are categorized as the big ones have not implemented Sharia study program, but they only run a subject of Islamic economy for some credits.

Methodology

This research applies qualitative and quantitative approaches in an actual problem solving of the gap between supply and demand of human resources in Sharia banking dealing with quantity and quality of ideal strategies. Qualitative method is used to find out the plans, policy, and strategies by human resources practitioners related to the availability of supply gap in human resource market in Sharia banking. This was based on the perceptions to the current conditions and the plans to fulfill the need of Sharia banking human resources which is concentrated and professional. Likewise, the quantitative approach aims to produce an output including the numbers of demand, supply, and gap of human resources in Sharia banking, such as estimation of the numbers of demand and offers in the future.

Primary data were collected from the selected individual depth interviews. These interviews involved human resource practitioners in Sharia banking which aimed to gain deep information through the same open-ended questions. Secondary data were obtained from external data including: Sharia banking statistics in Bank Indonesia, library study from Higher Education Directorate General in Religion Ministry of Indonesian Republic, exploring data of yearly bank reports, mass media, and previous published research reports. Referring to Marshall and Rossman's (2011), qualitative analysis was done for the data obtained from the individual depth interview which involved these following steps: data organization, understanding of data or immerse in, determination of categories, types, topics, and data matrixes, analysis and interpretation, looking for alternative explanation, and writing up the report based on the research purposes. Quantitative analysis was executed by using statistic techniques to count demand, supply, and gap including supply and demand forecast in the future.

Findings and Discussion

In the last two decades, after the first Sharia bank was built in Indonesia in 1991, Sharia banking industry has been growing rapidly beyond the average numbers of national banking industry. The data of Sharia banking statistics from Bank Indonesia indicated that the total number of the assets reached was 149.3 trillion rupiahs until February 2014 with the average percentage of the growth in 5 years 59%, and the growth in 2012 reached 48.6%. This fast growth could increase Sharia banking market with the percentage of 5% in the beginning of 2013 and become 15% in the range of 2015 until 2020.

Table 1: Asset Growth and Sharia Bank Market

	2005	2006	2007	2008	2009	2010	2011	Feb.2012
BUS ♦ UUS	20.880	26.722	36.538	49.555	66.090	97.519	145.467	145.624
BPRS	585	896	1.215	1.693	2.123	2.738	3.520	3.696
Jumlah	21.465	27.618	37.753	51.248	68.213	100.257	148.987	149.321
Pangsa Pasar	1,44%	1,61%	1,87%	2,19%	2,65%	3,28%	3,82%	4,02%

Source: Bank Indonesia, Sharia Banking Statistics in February 2012

Tabel 2: Fund Growth, Funding, and Sharia Bank Financing to Deposit Ratio

Year	2005	2006	2007	2008	2009	2010	2011	Feb '12
DPK	15.925	21.193	28.730	37.828	53.429	77.640	117.510	116.871
Funding/Credit	15.687	21.060	28.835	39.456	48.473	70.241	105.331	106.532
FDR (LDR)	98,45%	99,37%	100,37%	104,30%	90,57%	90,47%	89,63%	91,15%

Source: Bank Indonesia, Sharia Banking Statistics February 2012

The fast growing assets were supported by the growth of office networking. Sharia banking statistics from Bank Indonesia showed that in the last 5 years, the total numbers of office networking office growth are significant with the average of the annual growth of 34% from 782 offices in 2012, becoming 2,380 offices in the end of February 2014, consisting of 1,421 Sharia public bank offices and 585 Sharia Business-Unit offices. Besides, there were more than 374 Sharia Public Funding Bank offices.

Table 3: Sharia Bank Office Growth

	2005	2006	2007	2008	2009	2010	2011	Feb. 2012
BUS	304	349	401	581	711	1.215	1.401	1.421
UUS	154	183	196	241	287	262	335	585
BPRS	92	105	185	202	225	286	364	374
Jumlah	550	637	782	1.024	1.223	1.763	2.100	2.380

Sharia banking industry has been growing rapidly which is followed by many challenges. The main challenge as the focus of this research is the fulfillment of professional human resources. Moreover, both formal and non-formal education institutes are not able to supply the needs. Consequently, the supply gap occurred in quantity and quality. Nowadays, the average of the needs of Sharia human resources was less than 10,000 persons per year. However, formal education sectors with Sharia economy/ finance/ banking study program were still limited.

Table 4 : Sharia Bank Employee Growth

	2005	2006	2007	2008	2009	2010	2011	IVb.2012
BUS	3.523	3.913	4.311	6.609	10348	15.224	21.820	22.190
UUS	1.436	1.797	2.266	2.562	2296	1868	2.067	2.309
BPRS	1.037	1.666	2.108	2.581	2.799	3.172	3.773	4.075
Jumlah	5.9%	7.376	8.685	11.752	15 443	20.264	27.660	28.574

Table 5: Sharia Banking Human Resource Composition Based on Promotion levels

pcnjang	BSM	BRIS	BN IS	Muamalat	BJBS	BCAS	pas	Jmnkih	%
Top Manajcmen*)	12	8	7	12	7	6	7	59	04%
Sciior Officers	85	20	21	28	9	14	7	184	12%
Manager	466	116	106	69	97	86	12	952	60%
Assistant&Clrcral	7.539	3.449	760	2.849	180	115	68	14.577	92 4%
Total	7.902	3.593	894	2.958	286	221	94	15.772	100 0%

The assumptions to determine ideal human resource qualifications in each promotion level are presented as follows:

No	Promotion Levels/ Positions	Human Resource Quality Category
1	Top Management	High Syaria Quality
2	Senior Officers	High Syaria Quality
3	Manager	Middle to High Syaria Quality
4	Assistant and Clerical	Low Syaria Quality

Next, to make the analysis process easier, those four position groups were divided into 2: Middle to High Sharia Quality, and Low Sharia Quality. Top management, Senior Officers, and Managers were grouped into Middle to High Sharia Quality. Employees who took Sharia education from Sharia banking training/short course were assumed as Low Sharia Quality category.

Sharia Banking Demand

An accurate forecasting is needed to find out the human resource demand approximation that is closed to reality so that the range of excess or insufficiency is not too big. In general, the cycle of demand behavior is consistent, according to time series in which the forecasting is considered as strong and definite basis, and the results are expected to be objective. To find out the approximation of human resource demand ahead in Sharia banking, this research used decomposition statistic method. Studying the demand behavior in the past can identify the numbers of human resource demand in the future accurately. Decomposition statistic method is to analyze monthly data of human resource demand of Sharia public banks, Sharia business units, Sharia public funding banks from 2012 until 2020, as the followings:

Sharia Public Banks

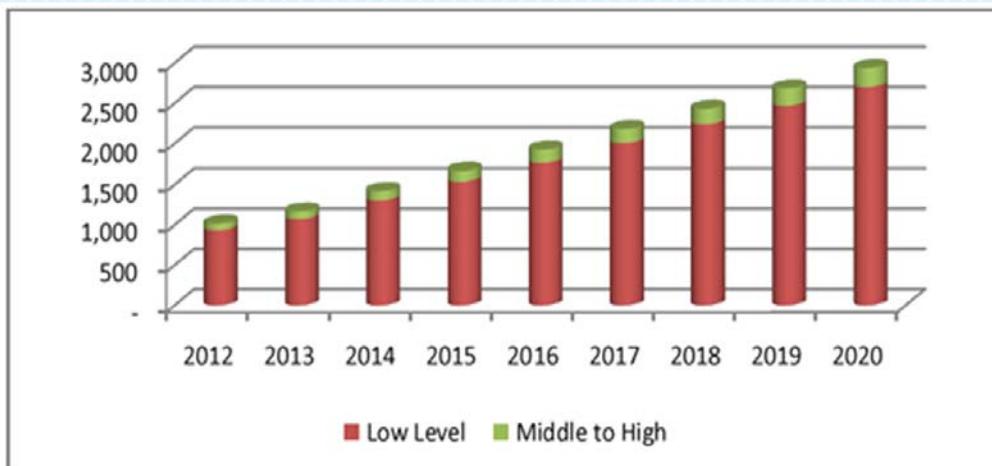
According to the forecasting using decomposition method with the accuracy level of 99.75%, it can be seen that human resource demand of Sharia public bank as a whole keeps growing with the growing average 19% per year. In 2020, the low quality human resource demand will reach 19,900 persons per year, whereas the middle to high quality human resource will reach 1,738 persons per year. With this growth, the numbers of Sharia bank employees in middle to high quality group will reach 12,601 persons and low quality group will reach 144,913 persons in 2020.

Table 6: The number of Human Resource Demand

Tahun	S1	S2	S3	S2 + S3	Junilah
2012	7.872	616	68	685	8.557
2013	9.251	724	80	804	10.056
2014	10.786	844	94	938	11.723
2015	12.320	964	107	1.071	13.391
2016	13.854	1.084	120	1.205	15.058
2017	15.388	1.204	134	1.338	16.726
2018	16.922	1.324	147	1.471	18.393
2019	18.456	1.444	160	1.605	20.061
2020	19.990	1.564	174	1.738	21.728

Sharia public bank demand trend from 2012 to 2020 can be drawn as follows:

Figure 1: Human Resource Demand in Sharia Public Bank



Sharia Business Unit

Based on the Government regulation section 68 number 21, 2008 regarding Sharia banking, conventional public banks which have Sharia business units with the assets reaching at least 50% of the total assets of the main bank or 15 years after this regulation, the banks should divide Sharia business units into Sharia public banks. This is because all Sharia business units nowadays will be a spin-off from the main banks and change into Sharia public banks, or face a downgrading into Sharia Public Funding Banks.

Spinning-off process is estimated to occur step by step based on the readiness of the main banks, so that in 2023 all Sharia business units will be transformed into Sharia Public banks. With the decreasing numbers of Sharia business units, this research is assumed to predict that human resource shifting will happen in order to spin-off into Sharia business units. The results of the interview indicated that the shift of human resources in Sharia business will happen step by step from 10% until 15% per year. In 2012 and 2013, it is predicted there is no spinning-off since the publication of Bank Indonesia shows that there is no conventional bank that has Sharia business which sent the application to spin-off. Spinning-off will happen a lot after the time set by Bank Indonesia in 2023.

In 2020, with the level of accuracy of 97.90% the numbers of human resources in Sharia business for middle to high quality group will be predicted to decrease until 75 persons and for low quality human resource category is only 868 persons.

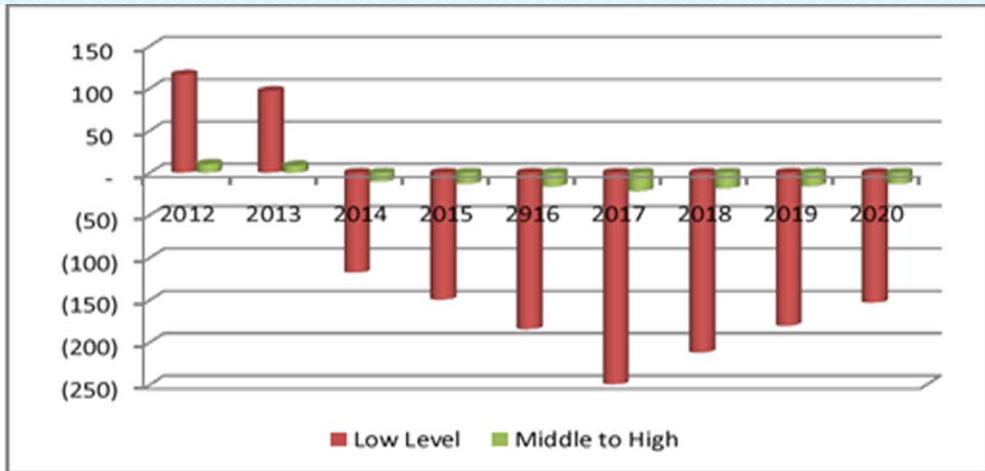
Table 7: Demand and Shifting of Human Resources in Sharia Business Unit into Sharia Public Bank

la Inm	Low	Middle	High	Middle + High	Total
2012	1 16	9	1	10	126
2013	97	8	1	8	105
2014	(117)	W	(1)	(10)	(128)
2015	(150)	(12)	(1)	(13) i	(163)
2016	(185)	(14)	(2)	(16)	(201)
2017	(249)	(20)	(2)	(22)	(271)
201X	(212)	(17)	(2)	(18) 1	(230)
2019	(180)	(14)	(2)	(16)	(196)
2020	(153)	(12)	a)	(13)	(166)

In ten years ahead, human resource demand in Sharia Public Funding banks will reach almost 3,000 persons per year, in line with the business growth which is increasing rapidly. Those numbers of demand indicate that Sharia public funding banks will

absorb more than 12% of the demand in 2020. The shift of human resources in Sharia Business unit into Sharia public banks with the spinning-off is presented as follows:

Figure 2: The Demand of Human Resources in Sharia Business Unit



Sharia Public Funding Bank

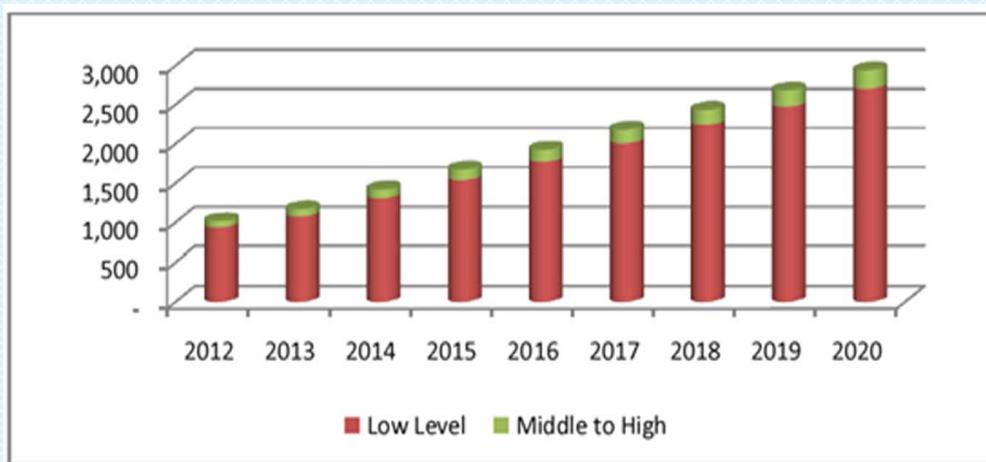
With the level of accuracy 98%, the forecasting shows that human resource demand in Sharia public funding banks will increase in average 24% per year. In 2020, human resource demand in Sharia public funding bank in low quality group will reach 2,702 persons per year, and in middle to high quality group will reach 235 persons. Because of that, the numbers of employees in Sharia public funding banks will reach 19,493 persons in low quality category and the employees in middle to top quality group will reach 1,695 persons in 2020.

Table 8: The Demand of Sharia Public Funding Bank

Tahun	Low	Middle	High	Middle + High	Total
2012	932	73	8	81	1.013
2013	1.071	84	9	93	1.164
2014	1.304	102	11	113	1.417
2015	1.537	120	13	134	1.670
2016	1.770	139	15	154	1.924
2017	2.003	157	17	174	2.177
2018	2.236	175	19	194	2.430
2019	2.469	193	21	215	2.684
2020	2.702	211	23	235	2.937

In the following ten years, the demand of Sharia public funding bank human resources will almost reach 3,000 persons per year, in line with the business growth which is growing rapidly. With this big numbers of demand, Sharia public funding banks will absorb more than 12% of the demand in 2020.

Figure 3: The Demand of Sharia Public Funding Bank Human Resources

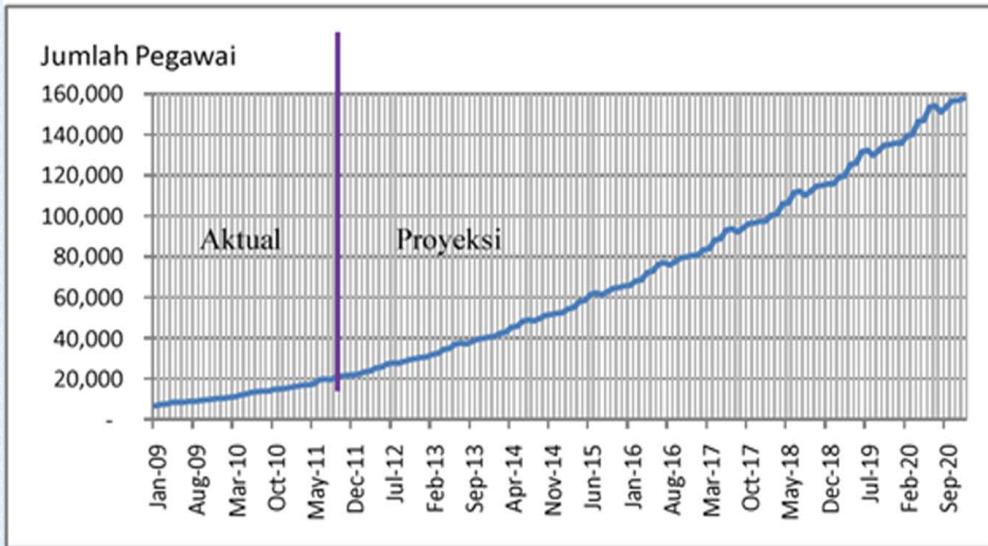


Total of Demand

In 2020, the total of demand of human resources in Sharia banking will increase by 19.1% per year in which the demand will reach 24,531 persons per year. The numbers of employees in Sharia banks will keep increasing and be predicted to reach 179,646 persons in 2020.

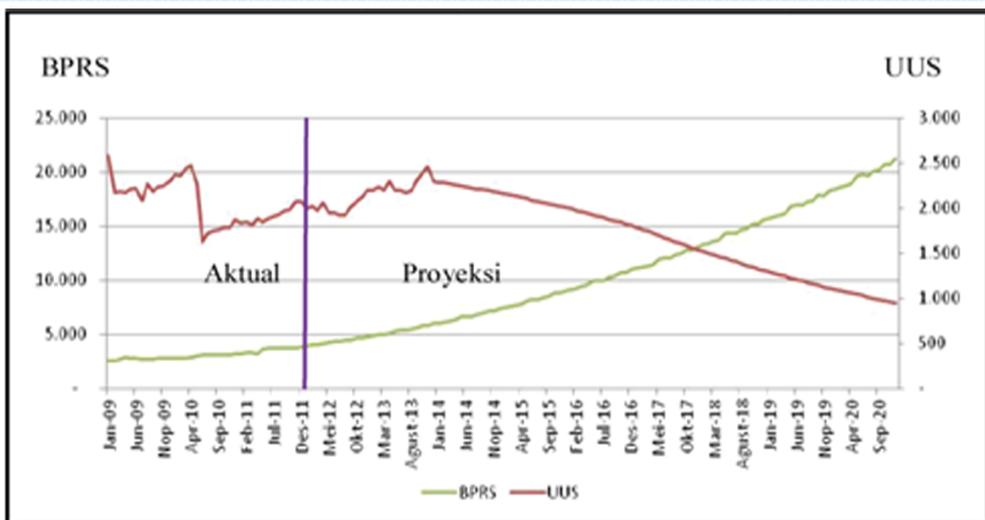
Tahun	BUS	UUS	BPRS	Total
2012	30,377	2,193	4,786	37,356
2013	40,433	2,298	5,950	48,681
2014	52,156	2,171	7,367	61,694
2015	65,847	2,008	9,037	76,592
2016	80,605	1,807	10,961	93,374
2017	97,331	1,536	13,138	112,005
2018	115,725	1,306	15,568	132,599
2019	135,786	1,110	18,252	155,147
2020	157,514	943	21,189	179,646

Figure 4: Total of Human Resources in Sharia Public Bank in 2009-2020



The numbers of monthly Sharia business unit and Sharia public funding banks based on the actual data in 2009-2011 and the prediction of 2012-2020 can be drawn as follows:

Figure 5: Numbers of Sharia Business Units and Sharia Public Funding Banks in 2009-2020



Supply

The survey in Directorate General of Higher Education in Religion and Culture Ministry, and the website of Islamic Higher Education Directorate General in Religion Ministry: http://rankingptai.info/result_profil_ptain.php reported that some public universities and Islamic Universities have administered Sharia Economy/ Finance/Banking study program. Some universities with Islamic economy nomenclature already have Sharia economy/finance/banking study program, but others only have Sharia economy subject with some credits.

The capacity of each university has changed from time to time. The numbers of intake for new students every year are affected by the applicants and also the ability of the universities to organize teaching learning service and preparations. Some universities add the number of new classes every 3 or 4 years, but others have not planned to increase the numbers of entry registrations, which means it remains only 1 class. Based on the capacity of each university from the sample of this study, the levels of undergraduate program, graduate program, and post-graduate program are discussed in the table below. The data will be used as a basis of building Sharia human resource supply until 2020.

Table 9: Sharia Economy/Finance/Banking Education in Public Universities

No.	Public Universities	Study Program	Level	Capacity
1	Sharia Finance		D4	35
2	Politeknik Negeri Banjarmasin	Sharia Accounting	D4	24
3	Politeknik Negeri Jakarta	Sharia Finance and Banking	D4	50
4	Politeknik Negeri Semarang	Sharia Banking	D4	26
5	Universitas Airlangga	Islamic Economy	S1	120
6	Universitas Trunojoyo	Islamic Economy	S1	64
7	Universitas Brawijaya	Islamic Economy	S1	40
8	Institut pertanian Bogor	Islamic Economy	S1	100
9	STIE Tazkia	Islamic Economy/ Management/ Accounting	S1	235
10	STIE SEBI	Sharia Banking/ Accounting	S1	200
11	Universitas Indonesia	Sharia Subject	S1	160
12	Universitas Muhammadiyah Yogyakarta	Sharia Economy	S1	150
13	Universitas Muhammadiyah Jakarta	Sharia Accounting	S1	120

Note: D4: Diploma 4

Source: the author's survey

S1: Undergraduate program

Table 10 : Sharia Economy/ Finance/ Banking Study Program in Islamic Universities

No.	PTAI	Study Program	Level	Capacity
1	IAIN Raden Intan Bandar Lampung	Sharia Economy	Undergraduate	80
2	IAIN Antasari Banjarmasin	Sharia Economy	Undergraduate	60
3		Sharia Banking	Undergraduate	80
4	IAIN Sultan Maulana Hasanuddin Banten	Sharia Economy	Undergraduate	60
5	IAIN Syekh Nurjati Cirebon	Sharia Economy	Undergraduate	80
6	IAIN Sultan Amai Gorontalo	Sharia Economy	Undergraduate	80
7	IAIN Sulthan Thaha Saifuddin Jambi	Sharia Economy	Undergraduate	80
8	IAIN Mataram	Sharia Economy	Undergraduate	80
9	IAIN Sumatera Utara Medan	Sharia Economy	Undergraduate	150
10	IAIN Imam Bonjol Padang	Sharia Economy	Undergraduate	120
11	IAIN Raden Fatah Palembang	Sharia Economy	Undergraduate	120
12	IAIN Walisongo Semarang	Sharia Economy	Undergraduate	200
13	IAIN Sunan Ampel Surabaya	Sharia Economy	Undergraduate	200
14	IAIN Surakarta	Sharia Banking	Undergraduate	100

Gap

Comparing the numbers of demand for Sharia human resource with the numbers of supply, it is found out that for low quality category, Sharia human resource demand will be higher than the supply gap. Starting from 2017, the supply growth will be faster than the demand, so that over-supply might happen.

Table 11: Supply and Demand Gap of Sharia Human Resources in 2012 – 2020

Tahun	Low Level			Middle lxxvel			High Uni			Middle m High			Total		
	Demand	supply	Gap	Demand	Supply	Gap	Demand	Sundy	Gap	Demaml	Supply	Gap	Demaml	Supply	Gap
2012	8 921	3090	(5 831)	698	309	(390)	78	40	(38)	776	348	(428)	9696	3 438	(6 259)
2013	10419	5005	(5 414)	815	386	(430)	91	46	(45)	906	431	(475)	11 325	5 436	(5888)
2014	11972	7883	(4 089)	937	482	(455)	104	52	(52)	1 041	534	(507)	13013	8417	(4 595)
2015	13 707	11 402	(2 305)	1 073	603	(470)	119	60	(59)	1 192	663	(529)	14 898	12 065	(2834)
2016	15 439	15 393	(46)	1 208	753	(455)	134	69	(65)	1 342	823	(520)	16 781	16215	(566)
2017	17 141	20 780	3 639	1 341	942	(400)	149	80	(69)	1 491	1 021	(469)	18 632	21 801	3 170
2018	18 946	28 053	9 107	1 483	1 177	(306)	165	92	(73)	1 647	1 269	(379)	20 593	29 322	8 729
2019	20 745	37 872	17 127	1 623	1 471	(152)	180	105	(75)	1 804	1 577	(227)	22 549	39 448	16 900
2020	22 539	51 127	28 588	1 764	1 839	75	196	121	(75)	1 960	1 960	0	24 499	53087	28 588

Fulfillment Scenarios of Sharia Banking Human Resources and the Consequences

Human resources in Sharia banking are expected to have morals and competences

based on the trustworthy characters and mandate, to have high level of integrity (Shiddiq), to always bring and spread goodness (Tabligh), and to have reliable skills and knowledge (Fathonah). Ideally, human resources in Sharia banks are those who have high level of knowledge and profeciency in finance field and also master Sharia principles in practice. In fact until now, most of the human resources in Sharia finance institutions are not a graduate from Islamic economics. Their Sharia knowledge is generally given from internal technical training by banks or short courses by Sharia banking trainer institutions. After finding out the condition of demand, supply, and gap of human resources in Sharia banking until 2020, the strategic analysis of fulfillment in scenarios is given as follows:

Scenarios	Notes
1	100% of Sharia Human Resource Supply is absorbed by Sharia banking banking ^{stry}
2	80% of Sharia Human Resource Supply is absorbed by Sharia banking
3	50% of Sharia Human Resource Supply is absorbed by Sharia banking
4	0% of Sharia Human Resource Supply is absorbed by Sharia banking

Conclusion

For almost 20 years, the growth of Sharia banks in Indonesia has shown better performance seen from the organization and financial performance point of views. Operationally, Sharia bank business model includes business and non-business aspects. Social aspects are varied from economic to social activities. The example of business aspect is Sharia bank operations that gain profits for stakeholders and national economy in general to make business activities easier and to push the growth of Sharia banking industry and the national economy. The example of Sharia aspect is the appropriate Indonesian Sharia bank business model using Maqasid al Syariah with the elements of justice, social, and balance to create Indonesian people who get more humanitarian welfare materially and spiritually. Therefore, it can support the fast growing of Sharia bank acceleration until 2020, comprising 179,646 employees from 37,356 people. In the end of 2012, it consisted of 165,274 employees in low Sharia quality category and 14,372 employees in middle to high Sharia quality category. The supply gap of Sharia human resources in low Sharia quality has occurred until 2016, and also in middle to high Sharia quality category until 2020.

Furthermore, the future growth of Sharia banking industry will be determined by the level of absorbance of human resources. Nowadays, it is difficult to apply Scenario 1 and Scenario 2, since there is a tendency and preference of human resource practitioners in most of big Sharia banks to choose conventional graduates. Scenario 4 tends not to support Sharia bank growth, since the balance of supply and demand cannot always be

fulfilled, while choosing Scenario 3 is a short term solution. Scenario 1 can be taken as a long term solution therefore there are some certain aspects i.e. Sharia bank operations are still affected by conventional bank procedures. This case cannot be avoided since Sharia human resource supply will be available in a short time. In fact, not all of Sharia human resources are recruited by banking industry. It is believed that the competences of conventional graduates are more superior than Sharia graduates. Time is needed to improve Sharia graduates' quality and it will take long time to convince the industry to choose more on Sharia human resources. Therefore temporarily, the growth of Sharia banking industry still faces some obstacles.

In a short term, the combination between Sharia human resources (in middle to high Sharia quality category) with conventional human resources who are professional bankers (with general background knowledge of education and given education with the basis of Sharia) are still needed. The synergy of both competences will be able to solve some troubles in the modern contexts and meet the demand of Sharia banking needed by people in Indonesia. In the long term, by meeting 100% demand of Sharia human resource needed by supplying qualified Sharia graduates, Sharia banking system will grow, develop, and be accepted by all people.

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