

Strategy Analysis of Islamic Banking Study Program Students to Become Banking Employees

Yuni Pramita¹, Andang Sunarto², Yenti Sumarni³, Homa Hoodfar⁴

UIN Fatmawati Sukarno Bengkulu, Indonesia¹²³

University Canada, Canada⁴

e-mail:

¹yunipramita10@gmail.com

²Andang99@gmail.com

³yentisumarmi@gmail.com

⁴homa.hoodfare@concordia.ca

ABSTRACT. The purpose of this study was to determine the Strategy of Sharia Banking Study Program Students to Become Banking Employees. This research is field research, using a descriptive qualitative approach. The data sources used in this research are primary data and secondary data. Data analysis techniques used by reducing data, presenting data and drawing conclusions. This research data collection uses observation, interview and documentation techniques. The results showed that students have significant opportunities, such as Islamic religious background, knowledge of Islamic banking products, product marketing skills, and the application of akhlakul karimah in daily interactions. On the other hand, students' threats include the bank's lack of prioritization of graduates with an Islamic banking education background, recruitment policies that prioritize physical appearance, and limited information about available recruitment. To overcome this challenge, students can apply strategies such as utilizing experience and knowledge from lectures and field work practices, increasing understanding of Islamic banking principles through organizational activities to train public speaking, seminars, partnership program training from Islamic banks for students, and actively seeking recruitment through social media. Thus opportunities, anticipating threats, and implementing the right strategies can help students increase their chances of becoming Islamic bank employees.

.Keywords: Opportunities; threats; Strategy; Students; Islamic banking;

INTRODUCTION

The rapid growth of the Islamic banking industry in Indonesia marks a significant shift in the country's financial landscape. Based on sharia principles that prohibit usury and promote fairness, this industry has attracted widespread interest, especially in a Muslim-majority country like Indonesia. Initially, in 1992, legislation governing Islamic banking in Indonesia began to take shape. However, significant changes occurred in 2008 with the enactment of Law Number 21 of 2008 concerning Islamic Banking. This provided a strong impetus for the development of this industry, supported by Indonesia's large Muslim population. The growth in the number of Islamic banks has been accompanied by a growth in the workforce. The number of Islamic bank employees is as follows:

Table 1. Number of Islamic Banking Offices

Keterangan	2020	2021	2022	Januari 2023
Bank Umum Syariah				
Jumlah Kantor	2034	2035	2007	1998
Jumlah Bank	14	12	13	13

Unit Usaha Syariah				
Afiliasi Dengan Bank Konvensional	20	21	20	20
Jumlah Kantor UUS	392	444	438	453
Bank Pembiayaan Rakyat Syariah				
Jumlah Bank	163	164	167	169
Jumlah Kantor	627	659	668	666

Source: Islamic Banking Statistics, January 2023

In response to the rapid development of the Islamic banking industry, Islamic banking institutions Education has begun to respond by opening relevant study programs, such as the Sharia Banking Study Program at Fatmawati Sukarno State Islamic University in Bengkulu. The high student enrollment in this study program demonstrates strong public interest in careers in Sharia banking.

Table 2. Number of Employees in Islamic Banking

Keterangan	2020	2021	2022	Januari 2023
Bank Umum Syariah				
Jumlah Kantor	2034	2035	2007	1998
Jumlah Bank	14	12	13	13
Unit Usaha Syariah				
Afiliasi Dengan Bank Konvensional	20	21	20	20
Jumlah Kantor UUS	392	444	438	453
Bank Pembiayaan Rakyat Syariah				
Jumlah Bank	163	164	167	169
Jumlah Kantor	627	659	668	666

Source: Islamic Banking Statistics, January 2023

However, despite high interest in this industry, there is a gap in the preparation of students to become Islamic banking employees. Initial observations indicate that students do not fully understand the strategies necessary for success in this industry. Many feel unprepared in terms of the necessary knowledge and skills, and lack an understanding of the importance of developing relevant soft skills.

Therefore, this study aims to analyze the strategies required by students in the Islamic Banking Study Program to become successful banking employees. This includes an in-depth understanding of the Islamic banking industry, skills development, and preparation for facing intense competition in the field. Thus, this study is expected to provide a clearer understanding of the steps students need to take to achieve career success in this rapidly growing Islamic banking industry.

METHOD

The research method used is field research using a descriptive qualitative approach. This study was conducted directly, with 15 informants, namely students of the Faculty of Economics and Business (FEBI) at the University of Islamic Studies (UINFAS) in Bengkulu, being the subject of direct interviews with the HRD of BSI Bank, Adam Malik Branch, Bengkulu City. This information was gathered through interviews with the HRD of BSI Bank, Adam Malik Branch, Bengkulu City.

This data source used in this study is primary data obtained directly from the HRD of BSI, Adam Malik Branch, Bengkulu City, which the author will conduct through interviews with students of the Islamic Banking study program at UINFAS Bengkulu. Secondary data sources are data obtained by the researcher from various sources, including journals, brochures, and other scientific works related to the research problem. Data collection techniques include observation, interviews, and documentation.

RESULTS AND DISCUSSION

The rapid growth of the Islamic banking industry in Indonesia marks a significant shift in the country's financial landscape. Based on sharia principles that prohibit usury and promote fairness, this industry has attracted widespread interest, especially in a Muslim-majority country like Indonesia. Initially, in 1992, legislation governing Islamic banking in Indonesia began to take shape. However, significant changes occurred in 2008 with the enactment of Law Number 21 of 2008 concerning Islamic Banking. This provided a strong impetus for the development of this industry, supported by Indonesia's large Muslim population. The growth in the number of Islamic banks has been accompanied by a growth in the workforce. The number of Islamic bank employees is as follows:

In response to the rapid development of the Islamic banking industry, Islamic banking institutions Education has begun to respond by opening relevant study programs, such as the Sharia Banking Study Program at Fatmawati Sukarno State Islamic University in Bengkulu. The high student enrollment in this study program demonstrates strong public interest in careers in Sharia banking.

However, despite high interest in this industry, there is a gap in the preparation of students to become Islamic banking employees. Initial observations indicate that students do not fully understand the strategies necessary for success in this industry. Many feel unprepared in terms of the necessary knowledge and skills, and lack an understanding of the importance of developing relevant soft skills.

Therefore, this study aims to analyze the strategies required by students in the Islamic Banking Study Program to become successful banking employees. This includes an in-depth understanding of the Islamic banking industry, skills development, and preparation for facing intense competition in the field. Thus, this study is expected to provide a clearer understanding of the steps students need to take to achieve career success in this rapidly growing Islamic banking industry.

CONCLUSION

Based on the research findings, the analysis will examine whether the strategies of Islamic banking students meet the bank's desired criteria. The author's data collection results indicate that, based on interviews with 15 informants regarding Islamic banking students' strategies after graduation and factors influencing their desire to become bank employees, the following research findings indicate the opportunities, threats, and strategies of Islamic Banking students at Fatmawati Sukarno State Islamic University, Bengkulu:

Opportunities for Islamic Banking Students at UINFAS Bengkulu to Become Islamic Bank Employees.

Based on the research findings regarding the opportunities for Islamic Banking students at UINFAS Bengkulu at Islamic Banks in Bengkulu City, the researcher can analyze several points, as follows:

- a. Being Muslim, the lectures include courses on memorizing the Quran and Hadith related to Islamic economics.
- b. Knowledge of product contracts in Islamic banking and understanding of the prohibitions and sources of Islamic law based on the Quran and Hadith.
- c. Familiarity with the products sold by Islamic banks to customers and experience in practical training in product introduction and marketing during college.
- d. Possess courageous public speaking skills in class, during presentations and in organizations.
- e. Certainly, during college, students have practiced and been taught how to behave ethically with others.

Threats to Islamic Banking Students at the University of Islamic Sciences (UINFAS) Bengkulu in Becoming Islamic Bank Employees.

Based on the results of related research regarding the threats faced by prospective Islamic Banking graduate students at the University of Islamic Sciences (UINFAS) Bengkulu in BSI Bank, Adam Malik Branch, Bengkulu City, the researcher's analysis of the threats faced by prospective graduates is based on the following aspects:

- a. When recruiting at Islamic banking institutions, banks do not prioritize human resources with educational backgrounds in Islamic economics and Islamic banking; they still prefer general graduates.
- b. Islamic banks have their own policies, such as prioritizing attractive appearance and posture for frontline staff (customer service and tellers).
- c. Recruitment is not held annually.
- d. Employee recruitment information is not publicly published, usually only disseminated internally.
- e. Work experience.

Strategies for Islamic Banking Students at UINFAS Bengkulu to Become Islamic Bank Employees.

- a. Experience and knowledge gained during lectures and internships at Islamic banks.
- b. Deepening and building understanding and experience in Islamic banking principles through participating in organizations, public speaking training, seminars, training, networking, and partnership programs with Islamic banks for students.
- c. Mastering data management software.
- d. More actively seeking recruitment information on social media.
- e. Must learn how to apply makeup and dress neatly, cleanly, and modestly, in a way that is pleasing to the eye.
- f. Create a CV and application that emphasizes knowledge and expertise in Islamic banking.
- g. Understand communication skills, ambition, and friendliness.

The results of the researcher's analysis of strategies for becoming a bank employee in this study are as follows:

1. Internal Factors

Focusing teaching staff at the Faculty of Islamic Economics and Business, UINFAS Bengkulu, on in-depth learning of the subject matter, particularly Islamic banking, and developing practical skills. No matter how much theory is explained, the best solution is to provide different results in practice. Improving the quality of existing human resources, by encouraging students to attend seminars or training on Islamic banking operational education and Islamic banking products, or by providing hands-on experience in Islamic banking, can also be utilized in the faculty's mini-banking lab. Thus, it is hoped that teaching staff can address this issue. Educators at the Faculty of Islamic Economics and Business (FEBI) are also expected to develop and emphasize innovation in implementing learning strategies tailored to the needs of prospective Islamic banking graduates seeking employment.

2. External Factors

Improving networking regarding Islamic banking products in non-academic fields by enhancing skills, abilities, and self-confidence in work, possessing communication skills and abilities, maintaining an attractive appearance, high work integrity, and organizational experience. Establishing relationships between UINFAS and Islamic banks is a key factor that must be considered to ensure prospective graduates are valued by Islamic banks.

2. External Factors

Enhancing networking regarding Islamic banking products in non-academic fields by enhancing skills, abilities, and self-confidence in the workplace, developing communication skills and abilities, maintaining an attractive appearance, and possessing high work integrity and organizational experience. Establishing relationships between UINFAS and Islamic banks is a key factor to ensure prospective graduates are valued by Islamic banks. This collaboration seeks to foster collaboration between academics and institutions to channel Islamic banking graduates into employment within Islamic banks.

REFERENCE

- Adha, R. N., Qomariah, N., & Hafidzi, A. H. (2019). Pengaruh motivasi kerja, lingkungan kerja, budaya kerja terhadap kinerja karyawan dinas sosial kabupaten Jember. *Jurnal Penelitian IPTEKS*, 4(1), 47–62.
- Ahmad, D., Mindarsih, T., & Henukh, D. M. S. (2022). Faktor-Faktor Yang Berhubungan Dengan Penggunaan Kontrasepsi Implant Di Puskesmas Baumata. *Chmk Midwifery Scientific*, 5.
- Akbar, S. (2018). Analisa Faktor-faktor yang mempengaruhi kinerja karyawan. *Jiaganis*, 3(1).
- Alma, B. (2013). Manajemen pemasaran dan pemasaran jasa.
- Bangun, S., Hasibuan, P. W. H., & Suheri, S. (2022). Kepatuhan Wajib Pajak: Peran Sistem Administrasi Perpajakan Modern, Kesadaran Wajib Pajak dan Sanksi Manajemen Perpajakan Dalam Perspektif Technology Acceptance Model dan Theory of Planned Behavior. *Tirtayasa Ekonomika*, 17(1), 152–176.
- Budiyanto, E., & Mochklas, M. (2020). Kinerja Karyawan Ditinjau dari Aspek Gaya Kepemimpinan, Budaya Organisasi Dan Motivasi Kerja (Pendekatan Riset). CV. AA. RIZKY.
- christie Pangaila, N. M., Nelwan, O. S., & Lengkong, V. P. K. (2022). Pengaruh komitmen organisasi, disiplin kerja dan lingkungan kerja terhadap kinerja karyawan pada Badan Kepegawaian Daerah Prov. Sulawesi Utara. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(2).
- Fachreza, S. M., & Abd Majid, M. S. (2018). The Influence of Work Motivation, Work Environment, and Organizational Culture on Employee Performance and Its Impact on the Performance of Bank Aceh Syariah in Banda Aceh City. *Unsiyah University: Aceh*.
- Fajriah, N., & Nursita, M. (2024). Pengaruh Pertumbuhan Penjualan, Intensitas Modal, Umur Perusahaan dan Ukuran Perusahaan Terhadap Penghindaran Pajak: Studi Empiris Pada Perusahaan Consumer Non Cyclical Tahun 2018-2022. *AKUA: Jurnal Akuntansi Dan Keuangan*, 3(2), 62–72.
- Fauzi, A., Hutajulu, L., Rijal, M., Moses, H., Samuel, I., & Sidik, M. (2023). Analisis Pengaruh Kepuasan Kerja, Beban Kerja, Serta Lingkungan Kerja Pada Performa Pegawai (Literature Review Metodologi Riset Bisnis). *Jurnal Ilmu Multidisiplin*, 1(4), 874–885.
- Ferawati, A. (2017). Pengaruh lingkungan kerja dan disiplin kerja terhadap kinerja karyawan. *Agora*, 5(1).
- Ghozali, I. (2013). aplikasi analisis multivariate dengan program IBM SPSS 21 Update PLS Regresi. semarang: Badan penerbit Universitas Diponegoro. *Information Technology*, 2(2).
- Ghozali, I. (2016). Aplikasi Analisis Multivariate Dengan Program SPSS. Semarang: Badan Penerbit Universitas Diponegoro.
- Greenhalgh-spencer, H. (2005). Performance Theories in Education: Power. *Performance Theories in Education: Power, Pedagogy, Educational Studies*, 95.
- Handayani, H., Mamlukah, M., Suparman, R., & Iswarawanti, D. N. (2023). Pengaruh promosi kesehatan melalui media berbasis video dan leaflet terhadap pengetahuan dan sikap kader saka

- bakti husada dalam pencegahan stunting di kecamatan sukarama pada masa pandemi covid-19 tahun 2022. *Journal of Health Research Science*, 3(01), 53–62.
- Hasan, I. (2015). Analisis data penelitian dengan statistik. Bumi Aksara.
- Juliantini, N. K. I., Simamora, A. H., & Sudatha, I. G. W. (2023). Ethnomatematics Based Learning Video Media on Mathematical Content. *MIMBAR PGSD Undiksha*, 11(2).
- Kereh, F., Tumbel, A. L., & Loindong, S. S. R. (2018). Analisis Strategi Pemasaran Dalam Meningkatkan Penjualan Motor Yamaha Mio Pada Pt. Hasjrat Abadi Outlet Yamaha Sam Ratulangi. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 6(2).
- Kotler, K. (2009). Manajemen Pemasaran 1. Edisi ketiga belas. Erlangga.
- Kotler, P. (2005). Manajemen Pemasaran. Edisi kesebelas. Jilid 2. Edisi Bahasa Indonesia. Penerbit Indeks.
- Kotler, P. (2016). Prinsip-Prinsip Pemasaran. Erlangga.
- Lestary, L., & Chaniago, H. (2017). Pengaruh lingkungan kerja terhadap kinerja karyawan. *Jurnal Riset Bisnis Dan Investasi*, 3(2), 94–103.
- Lupiyoadi, R. (2009). Manajemen Pemasaran Jasa: Jasa Teori dan Praktik. Edisi Pertama, Jakarta: Salemba Empat.
- Muharrir, M., & Adwani, A. (2017). Persepsi Camat Kabupaten Pidie Terhadap Kepemimpinan Susilo Bambang Yudhoyono Sebagai Presiden Indonesia Periode 2004-2009 dan 2009-2014 (Suatu Kajian Pada Upaya Pemberantasan Korupsi). *Jurnal Ilmiah Mahasiswa Fakultas Ilmu Sosial & Ilmu Politik*, 2(1).
- Nadzifah, S. N. (2018). Pandangan GP Ansor Terhadap Salaf Wahabi. Skripsi, UIN, Sunan Ampel Surabaya.
- Novrita, P. (2021). Pengaruh Motivasi Kerja Terhadap Kinerja Pegawai Pada Kantor Pencarian Dan Pertolongan (Basarnas) Pekanbaru. Universitas Islam Riau.
- Paila, J. A., Kalangi, J. A. F., & Rogahang, J. J. (2018). Pengaruh suasana toko terhadap minat beli konsumen pada UD. Sinar Anugerah Pratama Manado. *Jurnal Administrasi Bisnis (JAB)*, 6(001).
- Rohman, N., Istiningsih, I., & Hasibuan, A. T. (2022). Analisis Kesiapan Mengajar Mahasiswa Prodi Pgmi Melalui Program Pengayaan Keterampilan Mengajar. *Edumaspul: Jurnal Pendidikan*, 6(1), 790–798.
- Rosi, D., Suparman, H. D., Pdi, S., & others. (2020). Pengaruh Gaya Kepemimpinan Dan Motivasi Kerja Terhadap Kinerja Karyawan Pada PT. Pratama Abadi Industri Sukabumi (Studi Kasus Departemen Stockfit P2): Manajemen Sumber Daya Manusia. *Jurnal Mahasiswa Manajemen*, 1(1), 102–119.
- Satria, A. A. (2017). Pengaruh harga, promosi, dan kualitas produk terhadap minat beli konsumen pada perusahaan A-36. *Jurnal Performa: Jurnal Manajemen Dan Start-Up Bisnis*, 2(1), 45–53.
- Shafia, A. B., & Widiyanto, E. (2021). Pelatihan Menghafal Al-Qur'an Menggunakan Metode Murojaah dan Tasmi' untuk Meningkatkan Tahfidz Juz 30 di SDI Al-Barokah Pamekasan Madura. *Jumat Keagamaan: Jurnal Pengabdian Masyarakat*, 2(3), 145–151.
- Siagian, T. S., & Khair, H. (2018). Pengaruh gaya kepemimpinan dan lingkungan kerja terhadap kinerja karyawan dengan kepuasan kerja sebagai variabel intervening. *Maneggio: Jurnal Ilmiah Magister Manajemen*, 1(1), 59–70.
- Sugiyono. (2016). Metodologi Penelitian Kuantitatif, Kualitatif Dan R&D. Alfabeta. Sugiyono. (2017). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta CV. Sugiyono. (2018). Metode Penelitian Kuantitatif, Kualitatif, Kombinasi dan R&D. Alfabeta. Sugiyono. (2019). Metode Penelitian Kuantitatif, Kualitatif, Kombinasi dan R&D. Alfabeta.

- Sukartini, S., & Gaol, P. L. (2022). Pengaruh Budaya Kerja Terhadap Kinerja Pegawai Pada Kelurahan Pejagalan Kota Administrasi Jakarta Utara. *Jurnal Sumber Daya Aparatur*.
- Sunyoto, D. (2015). *Manajemen dan Pengembangan Sumber Daya Manusia (Cetakan Pertama)*. Yogyakarta: CAPS (Center for Academic Publishing Service). Yogyakarta: CAPS (Center for Academic Publishing Service).
- Supriyanto, A. ., & Maharani, V. (2013). *Metodologi Penelitian Manajemen Sumber Daya Manusia (Teori, Kuesioner, dan Analisis Data)*. UIN-Maliki Press.
- Susan, E. (2019). Manajemen sumber daya manusia. *Adaara: Jurnal Manajemen Pendidikan Islam*, 9(2), 952–962.
- Syahputra, A. (2024). Pengaruh Sikap Kerja Dan Lingkungan Kerja Terhadap Kinerja Pegawai Dinas Pendidikan Provinsi Sumatera Utara. *Fakultas Ekonomi, Universitas Islam Sumatera Utara*.
- Tannady, H., Lestari, N. C., Supriatna, D., & Mayasari, N. (2022). Analisis Peran Disiplin Kerja, Komunikasi dan Lingkungan Kerja Terhadap Kinerja Guru dan Karyawan Sekolah Dasar di DKI Jakarta. *Jurnal Kewarganegaraan*, 6(4), 6611–6624.
- Tesmanto, J., & Rina, N. (2022). The Effect of the Work Environment on Employee Performance at Panca Sakti University Bekasi. *International Journal Administration, Business \& Organization*, 3(1), 1–6.
- Tjiptono, F. (2018). *Pemasaran Strategik*. Penerbit ANDI.
- Tjiptono, F. G., & Dadi, C. (2008). *Pemasaran Strategik Jilid 1*. In Andi Offset, Yogyakarta. Penerbit ANDI.
- Utami, C. W. (2017). *Manajemen Ritel Strategi dan Implementasi Operasional Bisnis Ritel Modern Di Indonesia*. 2010-ISBN: 978-979-061-127-6--Salemba Empat.
- Waliamin, J., Rahmadani, M. G., Fransisko, R., Syahbet, A. F., & Azhari, M. B. (2022). Pengaruh Pelatihan Kerja, Disiplin Kerja dan Budaya Kerja Terhadap Kinerja Pegawai Kantor Dinas Kelautan dan Perikanan Provinsi Bengkulu. *Jurnal Ekonomi Manajemen Akuntansi Keuangan Bisnis Digital*, 1(1), 35–46.