

Human Resources and the Growth of Islamic Banks in the Disruptive Era

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Abstract

Some of the human resources which working in the Islamic banks are threatened with being replaced by machines or digital banking system. One of its is that the position of teller serving cash deposit and withdrawal transactions has been replaced by an automated teller machine (ATM). This one of the impacts of the disruption era that occurred due to the implementation of the digital era 4.0. This study is porpose to analyze how the growth of the human resources number and profites obtained by Islamic banks in the disruption era. This study used a qualitative methode with a descriptive analysis approach. Primary data was obtained through in-depth interviews with various types of Islamic banks regarding constraints and strategies for increasing the growth of Islamic banks in the disruptive era. Secondary data was obtained through www.ojk.go.id in the menu of Islamic banking statistics, especially the number of workers and profits of Islamic banks in Indonesia during the disruption era. This research show the result that the growth in the number of Islamic bank human resources in the disruptive era experienced the most decline in July 2021 with a total of 6,769 people or 10.63%. However, the average growth in the number of Islamic bank human resources always increases by 54 people every year or 0.13%. Meanwhile, the profit growth for Islamic banks in Indonesia from 2020 to 2023 tends to decrease. The average profit growth of Islamic banks in the disruptive era experienced a decrease of 1.19% for each period. This research shows that Islamic banks are more focused on strategies in overcoming disruptive eras by making major changes from the technological aspect in the hope of reducing human resources. However, this resulted in an increase in operational costs of Islamic banks.

Keywords: Human Resources, Growth of Sharia Banking, disruptive era

A. Introduction

The economic's world in this time has been experienced a rapid development. This development moves quickly and dynamically. This development is caused by various factors, one of which is the development of information technology. Such developments are referred to by experts as the Disruption era. It is common knowledge that technology is one of the greatest forces developing in this century. With the rapid development of technology, various fields, be it education, health, and even the economy, must be able to adapt to technological sophistication. Technological sophistication has implications for

increasing digitalization in both Indonesia and the United States and the United Arab Emirates. Digitalization is also very important in driving the financial inclusion of lower-middle-income ASEAN economies. (Ong et al., 2023)

Technological sophistication has implications for the implementation of electronic financial transactions gradually taking over traditional banking services in terms of fund transfers, utility payments, insurance premiums, mortgages and even stock trading (Majumdar & Pujari, 2022). The banking sector has also experienced the significant development of non-cash transactions in this disruptive era. Business competition carried out by the banking industry does not only occur between banks, but also with non-bank financial institutions, such as fintech. The competition that occurred in this disruptive era caused changes in people's behavior, where people wanted conditions that were easy, practical and fast. With these demands, like it or not, the banking world must be able to provide the services expected by the public. This is of course to increase loyalty and also the number of customers you have.

The emergence of this Disruption Era was marked by the development of the industrial technology era 4.0, this was demonstrated by the increasing use of electronic media and digital devices which were then implemented in the banking world so as to give birth to sophisticated services using digital devices. This has been demonstrated by the growth in the number of ATM machines provided, especially in Islamic banks. It was recorded that in 2020 as many as 2,982 units had been provided by Islamic banks, both BUS and UUS. And it continues to grow until it reaches 4,603 units in February 2023. In addition to ATM machines, Islamic banks have also provided service media that customers can access using their digital devices, this service is called digital banking.

Based on the results of previous research conducted by Sudipa Majumdar and Vijay Pujari that the use of mobile banking applications (mobile banking) in the United Arab Emirates (UAE) is almost two-thirds of the sample currently using the Mobile Banking application, and these applications are predominantly included in the age group 30- 40 years. Perceived usability and available information were identified as the main factors influencing the acceptance and usage rates of mobile banking applications. (Majumdar &

Pujari, 2022) However, according to research results (Naz et al., 2022) digital transactions have challenges such as privacy issues, cyber crime, network disruption, financial instability, exploitation of social norms and values, increasing inequality and non-compliance against regulatory authorities

Digital Transformation that occurs in the banking world has become a challenge that must be completed by banks. With the ease of service provided by the bank, this will certainly affect the number of employees owned by the bank.

So, with the background described above, researchers are interested in discussing of Human Resources and the Growth of Islamic Banks in the Disruptive Era.

B. Literature Review

Human Resources

Human Resources are individuals or groups of people who drive an organization or agency which is usually called personal, workers, workforce or employees. (Rahman, 2020) Human Resources will be able to get good training or education and provide opportunities to get jobs or open jobs.

Human Resources is the driving force of an organization which is an asset that must be trained and developed in its capabilities so that it can be productive. (Eri Susan, 2019) On a macro level, human resources are residents who are of productive age in a region. Meanwhile, on a micro scale, human resources are someone who works for an institution or company (Eri Susan, 2019).

Human resources in Islamic banking are termed Islamic bank human resources. Human resources are individuals who design and produce outputs in order to achieve the strategies and goals set by the organization (Meta Karima dan Yenti Sumarni, 2023).

One of the most important factors in a company is Human Resources. Therefore having trained and educated human resources is something that is needed by the company. Because human resources are the people who will run the operations of a company.

Relatively more needs for executive and officer positions (marketing, financing and relationship officers) compared to other positions. The position of executor is a position

that is at the forefront in serving customers, especially in the office of the Islamic bank. Although the level of education is usually required for prospective staff with a minimum graduate of SMA/SMK or Diploma 3, the management of Islamic banks needs to pay attention to mastery of basic knowledge of Islamic economics and finance as well as Islamic banking products in particular. They have a role to educate the public regarding sharia banking products and services and their operational activities (Kusumadewi et al., 2022).

Technical skills may vary from department to department based on the employee's job responsibilities. However, the skills of employees are more or less the same for different banks. The results further show that the banking sector emphasizes the need for honesty from bank employees, as they store large amounts of cash and other types of assets in their safes. In addition, study participants expressed their sentiments about other skills, such as patience, intelligence and technological expertise. These skills are necessary to run day-to-day operations and achieve high customer satisfaction (Azizzadeh et al., 2022).

Technological developments oblige human resource management to implement technological applications into its processes, so that human resource management becomes effective and efficient (Hanggraini, 2012).

Profit

Profit is the difference between revenue and company expenses, which is one of the benchmarks for evaluating a company's performance. Profit is the positive difference between income and expenses obtained from the operational activities of a particular company or agency (Kristanti, 2021).

Operational profit is the difference between realized income from a transaction in one period with the capital required for that income. Profit is an important thing in financial statements, because profit is the basis or guideline in tax calculations, it is important in making decisions and forecasting profits that can be obtained in the future (Irawan, 2016).

Profits obtained by Islamic banks are a positive difference from the total operating income (Margin + Profit Sharing + Ujrah) reduced by operating costs (Profit sharing for investor customers) and added with non-operating income then reduced by non-operating costs. When compared to conventional banks, the operating income items only have interest income. The operational income of Islamic banks is more varied because the principles used in Islamic banks are also more varied, namely the principle of buying and selling, profit sharing and leasing principles.

Disruptive Era

Disruptive/disruption is a condition that requires redesigning strategies to survive environmental changes that occur. Disruption is influenced by the rapid development of digital technology. Disruptive phenomena are not only influenced by digital technology but are also influenced by culture and ideology.

The disruptive era has actually occurred in almost all industries, both the service industry and the manufacturing industry. And it happens in almost all professions, such as government, medicine, administration, front office, cashier, banking, marketing, lecturers, teachers and other professions. Almost all professions are required to learn a lot about environmental changes. Because the learning process will lead us to understand renewal in change.

There are five important things in the disruptive era, namely, First, disruption results in saving a lot of costs through simpler business processes. Second, it makes whatever quality it produces better than what came before it. Third, disruption has the potential to create new markets, or make those who have been excluded become inclusive. Fourth, products/services resulting from this disruption must be more accessible or accessible to their users. Fifth, disruption makes everything now become smarter. Smarter, more time-saving and more accurate (Kasali, 2017).

C. Research Method

This study used a qualitative method with a descriptive analysis approach. Qualitative research data sources were obtained from exploratory observations and

interviews (Rizan, 2022). Primary data was obtained through in-depth interviews with employees at several Islamic banks (PT. Bank Syariah Indonesia, Tbk., PT. Bank Muamalat Indonesia, Bank Nagari Syariah, Bank SUMUT Syariah Branch regarding constraints and strategies for increasing the growth of Islamic banks in the disruptive era. Secondary data was obtained through www.ojk.go.id in the Islamic banking statistics menu, especially the number of workers and profits of Islamic banks in Indonesia during the disruption era. The disruptive era in this study was limited from the Covid-19 period, namely 2020 to 2022.

In this study, the researchers put more emphasis on an observation of a phenomenon or an event during the transitional disruptive era that arose due to the digital era for Islamic banking services which had an impact on the quantity of human resources, the amount of profit in the Islamic banking industry and the constraints and growth strategies of Islamic banks in Indonesia. This research is a phenomenon of the Industrial Revolution Era 4.0 which is being experienced by Indonesia in every aspect of the social life of its people which is experiencing a change in social behavior which diverts almost all community activities from real life to virtual life which is more effective and efficient from an economic point of view but has a huge impact. significant impact on the social structure of society which is the effect of technological disruption, and the banking industry is one of the business industries that gets the biggest impact on its business activities.

D. Result and Discussion

Reporting Research Results

1. Growth in the number of human resources and profits obtained by Islamic banks in the disruptive era

Based on the data the researchers obtained from www.ojk.go.id in the Islamic banking statistics menu during the disruption era (starting from the start of the Covid-19 outbreak in 2020 to 2022), researchers obtained data on the growth in the number of human resources and profits of Islamic banks in Indonesia. . More details can be seen in the table below:

Tabel 1
Total Growth of Islamic Bank Human Resources in the Disruption Era

Period	Total HR	Total growth of HR	Growth of HR (%)
Year 2020			
January	61.639		
February	61.761	122	0.2
March	61.812	51	0.08
April	62.287	475	0.77
May	61.900	-387	-0.62
June	61.947	47	0.08
July	61.961	14	0.02
August	61.763	-198	-0.32
September	62.014	251	0.41
Oktober	61.970	-44	-0.07
November	62.342	372	0.60
Desember	62.288	-54	-0.09
Year 2021			
January	62.602		
February	62.610	8	0.01
March	62.640	30	0.05
April	66.152	3.512	5.61
May	61.692	-4.460	-6.74
June	63.706	2.014	3.27
July	56.937	-6.769	-10.62
August	57.652	715	1.26
September	57.829	177	0.31
Oktober	61.792	3.963	6.85
November	62.765	973	1.57
Desember	63.262	497	0.79
Year 2022			
January	63.303		
February	63.275	-28	-0.04
March	63.270	-5	-0.01
April	63.366	96	0.15
May	63.388	22	0.03
June	63.422	34	0.05
July	63.546	124	0.2
August	63.497	-49	-0.08
September	63.690	193	0.30
Oktober	63.755	65	0.10
November	63.773	18	0.03
Desember	63.789	16	0.03

Based on the table above, it can be seen that the growth in the number of Human Resources fluctuated, sometimes decreased and sometimes increased in certain periods. As in February 2020, human resource growth has increased by 122 people or 0.2% from the previous month. Whereas in March 2020 the number of increases decreased, namely 51 people or 0.08% from the previous month. In April 2020 the growth of human resources increased again by 475 people or 0.77% from the previous month. In May 2020 the number of human resources decreased by -387 people or -0.62% from the previous month. In June 2020 the growth of human resources increased by 47 people or 0.08% from the previous month. In July 2020 the growth of human resources increased by 14 people or 0.02% from the previous month. In August 2020 the growth of human resources decreased by -198 people or 0.32% from the previous month. In September 2020 the growth of human resources increased by 251 people or 0.41% from the previous month. In October 2020, HR growth decreased by -44 people or -0.07% from the previous month. In November 2020 the growth of human resources increased by 372 people or 0.60% from the previous month. In December 2020 the growth of human resources decreased by -54 people or -0.09% from the previous month.

In February 2021 the growth of HR has increased by 8 people or 0.01% from the previous month. In March 2021 the number of HR growth has increased, namely 30 people or 0.05% from the previous month. In April 2021 the growth of HR has increased again by 3,512 people or 5.61% from the previous month. Whereas in May 2021 the number of HR decreased by -4,460 people or -6.74% from the previous month. In June 2021 the growth of HR has increased again by 2,014 people or 3.27% from the previous month. However, in July 2021 the growth of human resources decreased by -6,769 people or -10.63% from the previous month. In August 2021 the growth of HR has increased by 715 people or 1.26% from the previous month. In September 2021 the growth of human resources increased by 177 people or 0.31% from the previous month. In October 2021 the growth of human resources decreased by -3,963 people or 6.85% from the previous month. In November 2021 the growth of human resources increased

by 973 people or 1.58% from the previous month. In December 2021 the growth of human resources decreased by 497 people or 0.79% from the previous month.

In February 2022 the growth of human resources decreased by -28 people or -0.04% from the previous month. Whereas in March 2022 the number decreased by -5 people or -0.08% from the previous month. In April 2022 the growth of HR has increased again by 96 people or 0.15% from the previous month. In May 2022 the increase in the number of human resources decreased by 22 people or 0.03% from the previous month. In June 2022 the growth of HR has increased by 34 people or 0.05% from the previous month. In July 2022 the growth of HR has increased by 124 people or 0.2% from the previous month. In August 2022 the growth of human resources decreased by -49 people or -0.08% from the previous month. In September 2022 the growth of human resources increased by 193 people or 0.31% from the previous month. In October 2022 the growth of HR has increased by 65 people or 0.10% from the previous month. In November 2022 the growth of human resources increased by 18 people or 0.03% from the previous month. In December 2022 the growth of HR has increased by 16 people or 0.03% from the previous month.

Based on the data the researchers obtained from www.ojk.go.id in the Sharia Banking Statistics menu, it was found that the profit growth of Islamic banks was in the disruptive era. For more details, see table 2 below:

Tabel 2
Jumlah Pertumbuhan Laba Bank Syariah pada Era Disrupsi

Periods	Total Profit	Growth of Profit (Milyar)	Growth of Profit (%)
Year 2020			
January	10.613		
February	10.399	-214	-2.02
March	10.494	95	0.91
April	9.093	-1.401	-13.35
May	8.470	-623	-6.85
June	8.232	-238	-2.81
July	8.281	49	0.6
August	8.290	9	0.12
September	8.431	51	0.62
Oktober	8.297	-44	-0.53

November	7.765	-532	-6.41
Desember	8.334	569	7.33
Year 2021			
January	11.561		
February	11.189	-372	-3.22
March	11.952	763	6.82
April	11.916	-36	-0.30
May	11.420	-496	-4.16
June	11.782	362	3.17
July	11.774	-8	-0.07
August	11.771	-3	-0.03
September	11.677	-94	-0.8
Oktober	10.703	-974	-8.34
November	11.110	407	3.80
Desember	10.428	-682	-6.14
Year 2022			
January	14.751		
February	12.165	-2.586	-17.53
March	12.657	492	4.04
April	12.631	-26	-0.21
May	12.670	39	0.31
June	13.095	425	3.35
July	13.342	247	1.89
August	13.334	-8	-0.06
September	13.719	385	2.89
Oktober	13.711	-8	-0.06
November	13.492	-219	-1.6
Desember	13.413	-79	-0.59

Based on the table above, it can be seen that the growth in the amount of profits earned by Islamic banks in Indonesia has fluctuated, sometimes decreasing and sometimes increasing in certain periods. As in February 2020 profit growth has decreased by Rp. 214,000,000,000,- or -2.02% from the previous month. Whereas in March 2020 the amount of profit has increased, namely Rp. 95,000,000,000, - or 0.91% from the previous month. In April 2020 profit growth decreased by Rp. 1,401,000,000,000,- or -13.35% from the previous month. In May 2020 the total profit decreased by Rp. 623,000,000,000, - or 6.85% from the previous month. In June 2020 profit growth decreased by Rp. 238,000,000,000,- or -2.81% from the previous month. In

July 2020 profit growth has increased by Rp. 49,000,000,000, - or 0.6% from the previous month. In August 2020 profit growth has increased by Rp. 9,000,000,000, - or 0.11% from the previous month. In September 2020 profit growth has increased by Rp. 51,000,000,000,- or 0.62% from the previous month. In October 2020 profit growth decreased by Rp. 44,000,000,000,- or -0.53% from the previous month. In November 2020 profit growth decreased by Rp. 532,000,000,000,- or -6.41% from the previous month. In December 2020 profit growth has increased by Rp. 569,000,000,000, - or 7.33% from the previous month.

In February 2021 profit growth decreased by Rp. 496,000,000,000,- or -3.22% from the previous month. Whereas in March 2021 the amount of profit has increased, namely Rp. 763,000,000,000, - or 6.82% from the previous month. In April 2021 profit growth decreased by Rp. 36,000,000,000,- or -0.30% from the previous month. In May 2021 the amount of profit has decreased by Rp. 496,000,000,000,- or -4.16% from the previous month. In June 2021 profit growth has increased by Rp. 362,000,000,000,- or 3.17% from the previous month. In July 2021 profit growth decreased by Rp. 8,000,000,000,- or -0.07% from the previous month. In August 2021 profit growth decreased by Rp. 3,000,000,000,- or -0.03% from the previous month. In September 2021 profit growth has decreased again by Rp. 94,000,000,000,- or -0.8% from the previous month. In October 2021 profit growth has decreased by Rp. 974,000,000,000,- or -8.34% from the previous month. In November 2021 profit growth has increased by Rp. 407,000,000,000,- or 3.80% from the previous month. In December 2021 profit growth has decreased by Rp. 682,000,000,000,- or -6.14% from the previous month.

In February 2022 profit growth has decreased by Rp. 2,586,000,000,000,- or -17.53% from the previous month. Whereas in March 2022 the amount of profit has increased to Rp. 492,000,000,000, - or 4.04% from the previous month. In April 2022 profit growth decreased by Rp. 26,000,000,000,- or -0.21% from the previous month. In May 2022 the total profit has increased by Rp. 39,000,000,000, - or 0.31% from the previous month. In June 2020 profit growth has increased by Rp. 425,000,000,000, - or 3.35% from the previous month. In July 2022 profit growth has increased by Rp. 247,000,000,000,- or 1.89% from the previous month. In August 2022 profit growth decreased by Rp.

8,000,000,000,- or -0.06% from the previous month. In September 2022 profit growth has increased by Rp. 385,000,000,000,- or 2.89% from the previous month. In October 2022 profit growth has decreased by Rp. 8,000,000,000,- or -0.06% from the previous month. In November 2022 profit growth has decreased by Rp. 219,000,000,000,- or -1.6% from the previous month. In December 2022 profit growth has decreased by Rp. 79,000,000,000,- or 0.59% from the previous month.

2. Constraints and strategies in increasing the growth of Islamic banks in the disruptive era

Based on the results of interviews conducted by researchers with Islamic banking practitioners, among them, Mr. Rusdi (Bank Muamalat practitioner), he stated that there were several obstacles faced by Islamic banks in the disruptive era that hindered the growth of Islamic banks. First, the lack of promotion or outreach to the public about Islamic banks. Second, there is still a lack of office networks or Islamic bank outlets in each region.

Based on the results of an interview with Mr. Pangasian Batubara, Mr. Sepri Hadi (Indonesian Sharia Bank Practitioner) stated that the obstacles faced by Islamic banks in increasing the growth of Islamic banks are:

a. Sharia Literation

The society right now still has minimal knowledge and experience regarding Islamic banking literacy. This can be seen from the perceptions of the public who still equate the Islamic and conventional banking systems. This can be found when bank employees penetrate the market in the community, it is not uncommon to find prospective customers or customers issuing statements "Sharia banks are the same as conventional banks, right?" (Interview with Bapak Sepri Hadi, BSI)

b. Delivering Islamic Banking Literacy

Public trust is still more convincing if the conveyer relates to Islamic banking understanding/knowledge if delivered by Dai/Ulama, Academics or the public who have good understanding and knowledge regarding Islamic banking. Compared to sharia banking practitioners themselves. Because when sharia

banking practitioners convey the impression that the public only considers banking practitioners to only sell and fulfill personal targets. Therefore, the role of all parties who have more optimal understanding and knowledge of Islamic banking / Islamic economics is needed to convey Islamic banking literacy in society.

c. Nasabah Rasional

Many customers have been assisted by conventional banks, so they are reluctant to make the move to Islamic banks even though they already understand and know about Islamic banks.

d. Price mainded

Some people still consider the profit/price to be higher from placing funds and investing in banking (Savings, Current Accounts and Deposits)/other investments. Meanwhile, currently the market share of Islamic banks is still in the range of 7% compared to conventional banks at 93% (2022).

e. Government/Agency Support

The government or related institutions are still minimal in favor of Islamic banking in managing financial transactions from institutions/government, both central and regional. We can find this when banking practitioners negotiate the transfer from conventional banks to Islamic banks, where Islamic banks have the same services.

Based on the results of interviews with Mr. Sanusi and Miss Soraya (SUMUT Syariah BPD Practitioners) he stated that the obstacles faced by Islamic banks in the disruption era were.

- a. Islamic banks are still far behind conventional banks that have large capital. They have more advanced technology than Islamic banks which still use manual services and have to come to the nearest branch office. For example, the service of opening an account for new customers still has to be done at the nearest Islamic bank office. This will reduce public interest, especially millennials, who always want transactions to be carried out quickly and not require a long time, such as having to wait in line at a branch office.

- b. There is still a lack of human resources for Islamic banks in Indonesia who master technology in the field of digital sharia banking. At present, Islamic Bank HR does not yet support the use of the digital banking system. However, Bank Muamalat Indonesia and Bank Syariah Indonesia already have mobile banking whose features support services with a digital banking system.
- c. Lack of support from the government for efforts to increase the growth of Islamic banks. Like Bank SUMUT Syariah, Bank Nagari Syariah and other sharia BPDs, they lack support from the government in the process of changing their status to become Islamic Commercial Banks. Thus slowing down the growth of Islamic banks in Indonesia.
- d. Conventional banks that have fully used the digital banking service system are a major obstacle to the growth of Islamic banks. Because Islamic banking mobile banking features are not as complete as conventional banks which have more complete features and the transaction process does not take a long time to reach the stage where the transaction is successful or successful.

Based on the results of interviews with Islamic bank practitioners above, it can be understood that the obstacles faced by Islamic banks in increasing the growth of Islamic banks are the lack of socialization and promotion, the lack of a network of offices or outlets ready to serve customers, the lack of Islamic banking literacy, the lack of media for delivering Islamic banking literacy. , there are still many rational customers compared to emotional customers, lack of support from the government, Islamic banks are still lagging behind in terms of technology, there is still a lack of Islamic bank human resources who master digital banking technology.

Strategic

Based on the results of interviews with Islamic bank practitioners regarding Islamic bank strategies in increasing the growth of Islamic banks, including the results of interviews with Mr. Rusdi stated that the strategy is: First, activate/increase the promotion of all products to the public. Second, improve the quality of service to customers. Third, recovering customers who have left/moved to other places.

Based on the results of an interview with Mr. Pangasian Batubara, he stated that the strategy of Islamic banks in increasing the growth of Islamic banks in the disruptive era is as follows:

a. Building a halal ecosystem

Building a halal ecosystem network for MSME actors throughout Indonesia, especially for Indonesian Sharia Banks, which have carried out guidance on halal ecosystem MSME in cities - Provincial Cities and will continue in cities / regencies.

b. Digital banking service innovation

In the era of banking digitalization, Islamic Banks are currently carrying out developments in the field of technology according to the needs of the times. This can be seen from the development of E-channels owned by Islamic banking such as CMS, Host to Host, Point to Host, Mobile Banking, Internet banking, e-commerce, hasanah card and others, technologically the features and services are not inferior to banking conventional.

c. Product innovation (Ms. Nona Soraya/SUMUT Bank Practitioner Sharia Branch)

Improving sharia banking services by innovating in terms of products, namely creating new products that suit the needs of digital-based customers and do not conflict with Islamic sharia.

d. Increasing institutional cooperation

To increase the growth of Islamic banking faster, Islamic banks collaborate with agencies/institutions both in the government, BUMN, and private companies, as well as mass organizations.

e. Increased understanding of sharia banking

Inviting all levels of society, both institutions and individuals to socialize sharia banking together in society as part of the solution to the economic problems of the ummah.

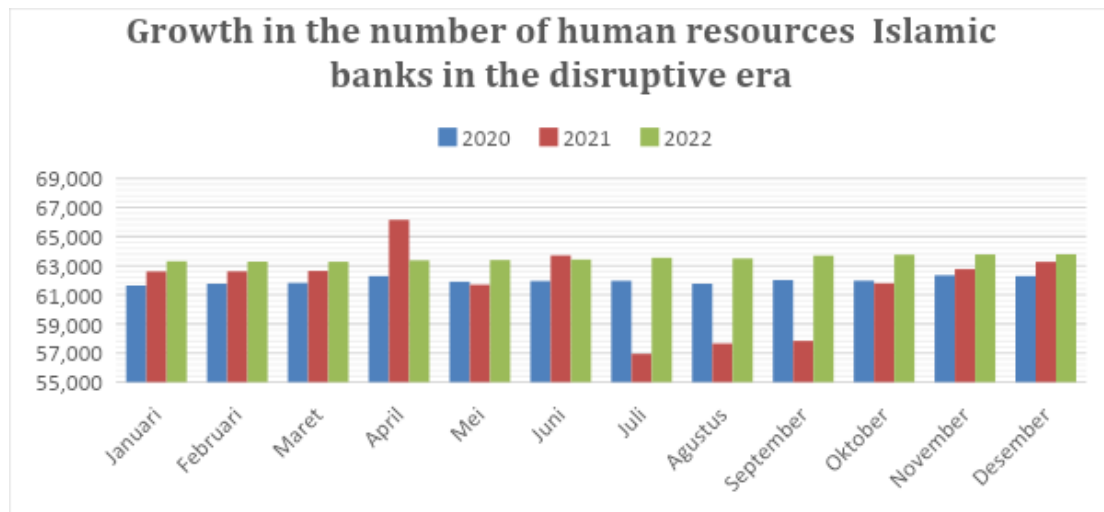
Based on the results of an interview with Mr. Sanusi, he stated that the strategy of Islamic banks in increasing the growth of Islamic banks in the disruptive era is first, Islamic banks must be able to follow the development of digital banking services. Second, improve quality and speed in serving customers. Third, increase promotion

and outreach to the public about the advantages of Islamic banks. This third point is the same as the opinion expressed by Mr. Sepri Hadi.

Discussion

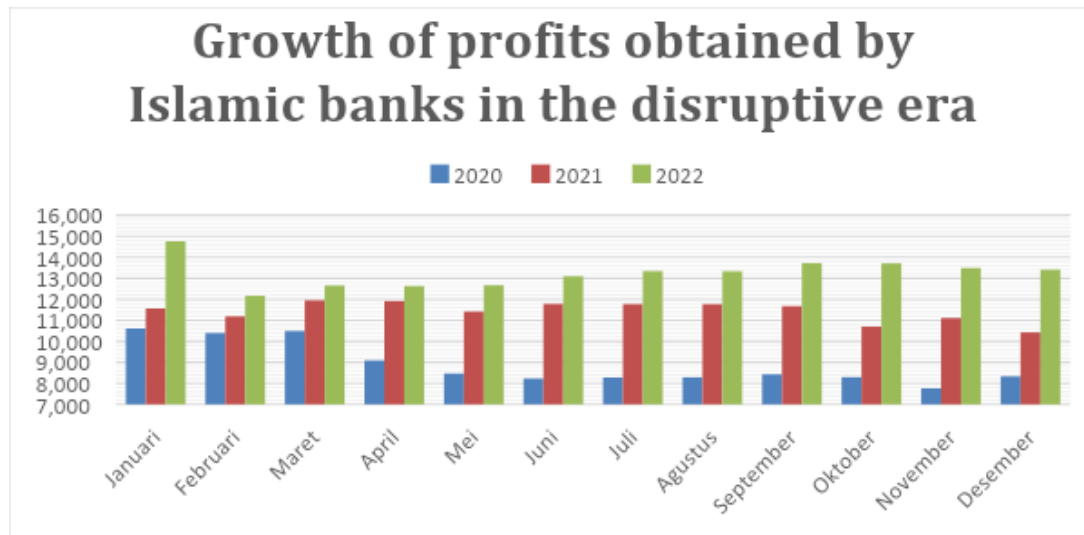
Based on the results of the above research it can be seen that :

1. Growth in the number of human resources and profits obtained by Islamic banks in the disruptive era



Based on the diagram above, it can be seen that the growth in the number of HR in Islamic Banks during the disruption era always fluctuated. In 2020, the average growth in the number of human resources for Islamic banks in Indonesia has increased by 59 people. In 2021, the average growth in the number of human resources for Islamic banks in Indonesia will increase by 60 people. In 2022, the average growth in the number of human resources for Islamic banks in Indonesia will increase by 44 people. However, in July 2021 there was a large decrease in the number of human resources, namely 6,769 people.

The decline in the number of human resources in 2021 could have occurred because the Covid-19 atmosphere that was occurring at that time required employees to work from home (WFH). In general, banks reduce employees as a result of a decrease in customers making transactions directly at branch offices. Customers prefer to make transactions from home to avoid the dangers of the Covid-19 outbreak.



Based on the diagram above, it can be seen that the profit growth of Islamic banks during the disruption era tends to decrease. The average profit growth in 2020 has decreased by 2.04%, in 2021 it has also decreased by 0.84%, in 2022 it has also decreased by 0.68%. So that the average profit growth for Islamic banks in the disruptive era was obtained, which decreased by 1.19%.

2. Constraints and strategies in increasing the growth of Islamic banks in the disruptive era.

The obstacle that slowed down the growth of Islamic banks in the disruptive era was the large costs incurred by Islamic banks in implementing digital banking. One of them is the cost of mitigating or overcoming the risk of cyber crime by using cybertech services. Banks are required to be more aggressive in embracing CyberTech to overcome market competition after the global financial crisis. Banks can improve their operational efficiency and service quality by relying on CyberTech, but they are becoming more vulnerable to cybersecurity. If banks want to mitigate cybersecurity threats, they need a strategy to increase investment in CyberTech. Based on a global sample of 43 countries, we find that increasing CyberTech spending above a threshold level has a negative impact on bank stability. The main reason behind the detrimental effect of CyberTech spending on bank stability is that banks are taking on more than a proportionate risk for every dollar they spend on disruptive CyberTech once they cross a spending threshold level (Uddin, Md Hamid, Mollah Sabur dan Ali, 2020).

In line with that research results (Schmidt-Jessa, 2022) digital-only banks have shown that they have many weaknesses, as well as the fact that they face many threats, caused by the age of fintech banks and competition from traditional banks creating and developing mobile and internet banking. Preliminary analysis conducted for digital-only banks shows that most of them generate losses, and these losses have already reached operating levels. This research was conducted at digital banks in the United Kingdom (UK), South Korea, Germany, China, Sweden, and Denmark.

But based on research results (Sen & Mallick, 2021), the adoption of digital payment technology by Indian banks has helped improve their cost efficiency. Gradually reducing the inputs used in intermediation, the gains in efficiency may be due to the availability of cheaper inputs when banks go digital. These gains may come from assimilation to the rest of the digital payments ecosystem, as opposed to piecemeal adoption of the technology.

Another obstacle is that only a few Islamic banks in Indonesia apply digital services in every transaction, while many conventional banks have implemented digital services. Digital payment transactions have a balance and long-term relationship with banking stability in Indonesia. Further examination shows a one-way causality of digital payments on banking stability and a positive short-term relationship between the variables. Interestingly, even though it is the largest Muslim country globally, the estimation results show that there is no significant causal relationship between digital payments and the stability of Islamic banking in Indonesia. (Kasri et al., 2022) This happens because there are still a few people in Indonesia who use digital transactions and not all Islamic banks use digital banking services, there are still many who serve directly. In addition, it is also caused by the existence of a dual banking system in Indonesia. The dual banking system is the existence of two banking systems, namely the conventional banking system and the Islamic banking system. Until now, the banking system in Indonesia is still dominated by the conventional banking system.

The strategy is to increase the growth of Islamic banks by bringing out service innovations that contribute to company growth (Bhutto et al., 2023). Service innovation could be in the form of providing free WiFi at branch offices. Wi-Fi technology is one of the most electronic services that has recently appeared in the banking sector which provides significant benefits to both customers and banks (Matar & Alkhawaldeh, 2022).

Bank employees have to adapt to new technologies by increasing their knowledge. Furthermore, employees can use their creative skills in carrying out service innovation. The need to improve the skills of today's bank employees is essential for the survival of the banking industry (Bhutto, Sana Arz, Yasir Jamal, 2023). If this need is not met, then over time the banking existence will be replaced by fintech. Because people prefer transactions that are simple, fast so they don't take a long time.

E. Conclusion

The growth in the number of sharia bank workers in Indonesia from 2020 to 2022 will experience fluctuations. The biggest decrease in the number of sharia bank workers occurred in July 2021, namely 6,769 people or 10.63%. However, if the average workforce growth is calculated, it always increases by 54 people every year or 0.13%. Meanwhile, the profit growth for Islamic banks in Indonesia from 2020 to 2023 tends to decrease. The average profit growth in 2020 has decreased by 2.04%, in 2021 it has also decreased by 0.84%, in 2022 it has also decreased by 0.68%. So that the average profit growth for Islamic banks in the disruptive era was obtained, which decreased by 1.19%.

The obstacle faced in increasing the growth of Islamic banks in the disruptive era is the large cost to mitigate the risk of the large costs incurred by Islamic banks in implementing digital banking. One of them is the cost of mitigating or overcoming the risk of cyber crime by using cybertech services. These costs can result in a decrease in the amount of profit that will be obtained by Islamic banks. Another obstacle is that only a few Islamic banks in Indonesia apply digital services in every transaction, while many conventional banks have implemented digital services.

The strategy undertaken to increase the growth of Islamic banks in the disruptive era is that Islamic banks must come up with service innovations that contribute to the growth of Islamic banks. Service innovation could be in the form of providing free WiFi at branch offices. In addition, bank employees must be able to adapt to new technologies by increasing their knowledge. Furthermore, employees can use their creative skills in carrying out service innovation. If this need is not met, then over time the banking existence will be replaced by fintech. Because people prefer transactions that are simple, fast so they don't take a long time

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