

## CONCEPTUAL MODEL OF SHARIA COMPLIANCE IN HUMAN RESOURCE DEVELOPMENT OF ISLAMIC BANKS IN INDONESIA

Roby Tri Wahyudi<sup>1)</sup>, Efri Syamsul Bahri<sup>2)</sup>

<sup>1)</sup> Islamic Banking & Finance Department, Institut Agama Islam SEBI, Indonesia  
<sup>2)</sup> Islamic Banking & Finance Department, Institut Agama Islam SEBI, Indonesia

Corresponding author: [rtri13270@gmail.com](mailto:rtri13270@gmail.com)  
[efri.sb@sebi.ac.id](mailto:efri.sb@sebi.ac.id)

### Abstract

*The growth of the Islamic banking industry in Indonesia over the past decade has shown a positive trend. However, this development has not been fully supported by adequate human resource (HR) quality. Sharia compliance is a fundamental pillar in maintaining the integrity, reputation, and sustainability of Islamic banks; therefore, all aspects of management, including human resource development, must align with Sharia principles. This study aims to examine the model of Sharia compliance in human resource development within Islamic banks in Indonesia. The research employs a qualitative method with a literature study approach. Data were obtained from various sources, including journal articles, books, and relevant regulations, and were analyzed descriptively. The findings reveal three models of Sharia compliance in HR development for Islamic banks: Institutional Governance, Internalization of Islamic Values and Organizational Culture, and Digital Transformation. Consequently, Islamic banks may adopt and adapt the application of Sharia compliance in HR development based on these three models.*

**Keywords:** Sharia Compliance, Human Resource Development, Islamic Governance, Islamic Work Ethics & Organizational Culture.

### Introduction

The growth of the Islamic banking industry in Indonesia over the past decade has shown a positive trend. Nevertheless, this development has not been fully supported by adequate human resource (HR) quality. According to the OJK Institute, around 90% of employees in Islamic banks do not have an educational background in Islamic economics or Islamic banking, which raises concerns about the effectiveness of Sharia principles implementation in banking operations (OJK Institute, 2023). This condition illustrates that although Islamic banks have experienced asset growth and service expansion, Sharia compliance in human resource management still faces serious challenges.

In line with this phenomenon, previous studies emphasize that the quality of HR with Sharia competence is a fundamental factor in ensuring the sustainability of Islamic banks. Suryani and Ulfah (2024) argue that HR development in Islamic banks should not only focus on technical and managerial skills but also integrate Sharia understanding to enable banks to operate efficiently and consistently with Islamic principles. This fact is reinforced by a study on human capital at Bank Syariah Indonesia (BSI), which recorded that although the institution allocated IDR 97.2 billion for digital training involving more than 600,000 participants, gaps in digital competence and the internalization of Islamic values remain significant challenges (Hidayat & Anshori, 2023).

On the other hand, the practice of Islamic banking products also indicates deviations from Sharia principles. Larasati and Firdaus (2024) found that several contract implementations, such as the use of wadiah inconsistent with its essence, the application of murabahah for consumptive financing, and speculative practices in ijarah muntahiya bittamlik (IMBT), potentially undermine the integrity of the Sharia system. These findings reaffirm that Sharia compliance cannot be separated from the competence and integrity of HR managing these products. Therefore, HR development grounded in Sharia principles and Islamic governance has become an urgent necessity for the sustainability of Islamic banking in Indonesia.

**Table 1.** Conceptual Model Gap Analysis of Sharia Compliance

<b>Conceptual Model</b>	<b>Strengths</b>	<b>Weaknesses</b>	<b>Improvement</b>	<b>Sources</b>
Institutional Governance	<ol style="list-style-type: none"> <li>1. Existence of official regulations on Islamic GCG issued by OJK.</li> <li>2. Organizational structure of Islamic banks is relatively well-established.</li> <li>3. Regulatory support encourages formal compliance.</li> </ol>	<ol style="list-style-type: none"> <li>1. Implementation of GCG remains predominantly administrative.</li> <li>2. Sharia compliance has not been fully internalized in managerial practices.</li> <li>3. Persistent dualism between business interests and <i>maqāṣid al-shari‘ah</i>.</li> </ol>	Development of a governance model that emphasizes strengthening the role of the Sharia Supervisory Board (SSB) in succession planning and HR recruitment.	OJK (2017), Chapra (2008), Suryani & Ulfah (2024)
Internalization of Islamic Values	<ol style="list-style-type: none"> <li>1. Islamic work ethics (amanah, justice, ihsan) strengthen the integrity of human resources.</li> <li>2. The concept of character-centered Islamic leadership is available in the literature.</li> <li>3. Growing awareness of the importance of Sharia values within organizations.</li> </ol>	<ol style="list-style-type: none"> <li>1. Internalization of Islamic values remains incomplete.</li> <li>2. Gaps persist between the Sharia label and actual operational practices.</li> <li>3. Training orientation is still more technical, with limited emphasis on Islamic values internalization.</li> </ol>	A consistent strategy for the internalization of Islamic values in HR development is required.	Ali & Al-Owaihan (2008), Beekun (2012), Hidayat & Anshori (2023), Suryani & Ulfah (2024)
Digital Transformation	<ol style="list-style-type: none"> <li>1. Significant investment in digitalization (e.g., BSI allocated IDR 97.2 billion for digital training).</li> <li>2. Islamic banks have begun adopting technology to improve services.</li> <li>3. Opportunities for integration with Islamic fintech.</li> </ol>	<ol style="list-style-type: none"> <li>1. Limited digital talent, with 90% lacking Sharia background.</li> <li>2. Competency gaps between digital skills and Sharia knowledge.</li> <li>3. Risk of digitalization without a strong Sharia foundation.</li> </ol>	Integration of digitalization aspects into HR development is essential for Sharia banks to remain competitive in the technological era.	OJK Institute (2023), PwC (2022), Hidayat & Anshori (2023), IFSB (2020)

Source: Data processed by the author, 2025

The gaps in the three main pillars presented in the table—namely institutional governance, the internalization of Islamic values, and digital transformation—further emphasize that the issue of human resource development in Islamic banks is not merely technical in nature but also relates to the integration of regulations, values, and innovation. The misalignment among these pillars indicates an urgent need to formulate a comprehensive conceptual model that not only strengthens regulatory aspects but also ensures the internalization of Sharia values and readiness to face the digital era.

Based on this background, this study focuses on developing a conceptual model of Sharia compliance in human resource development within Islamic banks in Indonesia through a literature review. The proposed model is expected to address academic needs while also providing practical contributions to strengthening Sharia-based HR governance and ensuring the sustainability of Islamic banks amid the challenges of globalization, digitalization, and regulatory complexity.

## **Literature Review**

### **Sharia Compliance in Banking**

Sharia compliance serves as the fundamental foundation for Islamic banking operations. Without adherence to Islamic principles, Islamic financial institutions risk losing legitimacy in the eyes of both customers and regulators. Antonio (2001) asserts that Sharia compliance not only differentiates Islamic banks from conventional ones but also functions as an instrument of public trust. The role of the Sharia Supervisory Board (SSB) is therefore essential in ensuring that banking practices align with DSN-MUI fatwas as well as financial authority regulations (Ascarya, 2019). Regulatory instruments, such as POJK No. 8/POJK.03/2021, also emphasize that Sharia compliance must be implemented across all levels, including HR management.

The SSB bears responsibility for ensuring that all bank activities conform to Sharia principles. Imaniyati et al. (2019), through a juridical-normative approach and focus group discussions, found that the role of SSB is not merely symbolic but crucial in determining substantive compliance. Hasani & Muhammad (2022) further support this by showing that governance structures such as independent boards, independent audit committees, bank size, and cross-SSB involvement significantly influence the level of Sharia compliance within banks.

### **Human Resource Development (HRD) in Islamic Banks**

Human resources are a decisive factor for the success of business strategies and the sustainability of Islamic banks. Firdiansyah (2021) highlights that HR management in Islamic banks should not only focus on technical competencies but also incorporate Islamic values such as integrity, honesty, and blessings in work. This is reinforced by Huda and Rini (2019), who demonstrate the importance of integrating managerial competence with knowledge of fiqh muamalah to enhance the competitiveness of Islamic banks in Indonesia.

The limitations in HR quality remain a critical issue. The OJK Institute (2023) reports that approximately 90% of Islamic banking employees lack a background in Sharia studies. This finding aligns with Suryani and Ulfah (2024), who state that insufficient Sharia competence leads to delays in Islamic financial product innovation. Moreover, the rapid development of digitalization in banking demands an increase in HR capacity. A study by Hidayat and Anshori (2023) on Bank Syariah Indonesia noted that although more than 600,000 employees had participated in digital training, technological competence gaps persist, which affect the effectiveness of implementing Sharia-based digital services.

Strengthening HR capacity is therefore vital in supporting Sharia compliance. Mardhiyaturositaningsih (2023) found that Islamic banks have begun to improve HR development programs, including technical training and Sharia knowledge enhancement, although budget allocations vary. Meanwhile, Firmansyah et al. (2023) argue that the readiness of BPRS in the digital era requires HR competency improvements in both technology and Sharia regulation understanding.

### **Islamic Governance**

Islamic governance is the integration of good corporate governance (GCG) with the objectives of maqashid shariah. Chapra and Khan (2000) emphasize that the success of Islamic banks depends on the extent to which Sharia principles are internalized into governance practices, rather than merely serving as a label. Hameed et al. (2004) also developed a framework for measuring Islamic governance, highlighting transparency, accountability, and justice as key indicators. In the context of HR development, Islamic governance ensures that recruitment, training, and leadership succession policies are carried out in accordance with Sharia principles. This is particularly important as Sharia product practices in Indonesia continue to show inconsistencies. Larasati and Firdaus (2024) found that contract implementations such as consumptive murabahah and speculative IMBT often arise from weak Sharia understanding among banking employees. Thus, Islamic governance integrated with Sharia compliance and HR development is a prerequisite for the sustainability of Islamic banking.

### **Islamic Work Ethics and Organizational Culture**

The internalization of Islamic values has also been shown to positively influence compliance. Hidayatullah et al. (2021) demonstrate that the application of Islamic Work Ethics (IWE) has a positive effect on employee performance. Astuti (2024) further adds that IWE also improves job satisfaction, with

employee responsiveness serving as a mediating variable. Therefore, Islamic ethical values reinforce the dimension of Sharia compliance through employee behavior. In addition to technical competencies and ethical values, organizational factors also play a critical role. Zulkifli et al. (2023) found that Islamic culture and knowledge sharing encourage innovation, which in turn enhances performance. Fadhl et al. (2023) emphasize that after the merger of Islamic banks in Indonesia, social capital and religious values played a significant role in strengthening Sharia culture in the post-merger context. This indicates that compliance models are also shaped by organizational culture and social cohesion.

### Previous Studies

**Table 2.** Previous Studies

No	Measurement Model	Author (s)	Title	Method	Conclusion
1	Hard Governance	Imaniyati, N.S., Numan, H., & Jamilah, L. (2019).	Analysis of the Role and Responsibilities of the Sharia Supervisory Board (SSB): A Juridical-Normative Approach with FGD	This study employs a juridical-normative approach, complemented by Focus Group Discussions (FGDs). It examines regulations and legal provisions concerning the role of the Sharia Supervisory Board (SSB) in Islamic banks, including references to national laws, DSN-MUI fatwas, as well as OJK and BI regulations.	The role of the SSB is vital in ensuring Sharia compliance across Islamic banking products, operations, and governance. The findings emphasize that strengthening the capacity and professionalism of SSB members—through certification, continuous training, and stricter regulatory frameworks from OJK and DSN-MUI—is essential to enhance the effectiveness of Sharia compliance functions.
2	Hard Governance	Hasani, M.A., & Muhammad, R. (2022).	Determinants of Sharia Compliance in Islamic Banks in Indonesia: A Panel Regression Approach	This study employs a quantitative approach using panel data obtained from the annual financial reports of Islamic banks in Indonesia (covering a specific period). Panel regression analysis was conducted to examine the determinants of Sharia compliance levels. The independent variables tested include: a. Proportion of independent directors,	The findings reveal that the proportion of independent directors, the presence of an independent audit committee, larger bank size, and cross-membership of SSB members significantly increase the level of Sharia compliance. This study strengthens the argument that Sharia compliance in Islamic banks is not solely determined by regulatory requirements but is

No	Measurement Model	Author (s)	Title	Method	Conclusion
3	Hard Governance	Rahmatika, D. (2024).	Enhancing Sharia Compliance: Evaluating Supervisory Roles in a Rural Islamic Bank in Yogyakarta	<p>b. Independent audit committee,</p> <p>c. Bank size,</p> <p>d. Cross-membership of the Sharia Supervisory Board (SSB).</p>	<p>also influenced by the quality of internal governance and the supervisory capacity of human resources.</p>

No	Measurement Model	Author (s)	Title	Method	Conclusion
4	Soft Governance	Mardhiyaturrositaningsih, M. (2023).	Human Resources Development Program in Islamic Commercial Banks	This research employs a qualitative descriptive approach. Data were collected through a review of internal bank documents, training reports, and interviews with the Human Resources Department of Islamic commercial banks. The study focuses on human resources development strategies, particularly in the areas of training, budgeting, and Sharia competence programs.	The findings reveal that the model of Sharia compliance in human resources development within Islamic commercial banks in Indonesia remains at an early stage. Considerable room for improvement still exists, especially in shifting training orientation toward Sharia-based values and competencies.
5	Soft Governance	Zulkifli, I., dkk. (2023).	Employee Performance of Sharia Banks in Indonesia: The Mediation of Organizational Innovation and Knowledge Sharing	This study adopts a quantitative approach using Partial Least Squares–Structural Equation Modeling (PLS-SEM). Data were collected through survey questionnaires distributed to employees of Islamic banks in Indonesia. The variables examined include: Independent variables: employee competence and Islamic organizational culture. Mediating variables: organizational innovation and knowledge sharing. Dependent variable: employee performance.	The results highlight that both organizational innovation and knowledge sharing serve as significant mediating factors that enhance employee performance. This research strengthens the argument that Sharia compliance in human resources development should not be limited to regulatory frameworks and the supervisory role of the Sharia board, but must also incorporate innovation and knowledge-sharing practices as strategic drivers of performance improvement.

No	Measurement Model	Author (s)	Title	Method	Conclusion
6	Soft Governance	Astuti, A.R.T. (2024).	Islamic Work Ethics, Employee Response, and Job Satisfaction	This study employs a quantitative approach with Partial Least Squares-Structural Equation Modeling (PLS-SEM) as the main analytical tool. Data were collected through survey questionnaires administered to employees of Islamic banks in Indonesia. The variables tested include: Independent variable: Islamic Work Ethics (IWE). Mediating variable: employee response. Dependent variable: job satisfaction.	The findings (Astuti, 2024) demonstrate that Islamic Work Ethics significantly influence job satisfaction, with employee response acting as a mediating factor. This research reinforces the argument that Sharia compliance in human resource management cannot be separated from the internalization of Islamic Work Ethics, which serve as a form of soft governance mechanism to improve work quality and employee satisfaction.
7	Soft Governance	Hidayatullah, A., dkk. (2021).	Application of Islamic Work Ethics and Employee Performance (Bandung)	This study applies a quantitative research design using a survey method with questionnaires distributed to employees of Islamic banks in Bandung. The analysis employed simple and multiple linear regression (quantitative inferential). The tested variables are: Independent variable: Islamic Work Ethics (IWE). Dependent variable: employee performance.	Findings from Hidayatullah et al. (2021) show that IWE significantly and positively influence employee performance. Together with Astuti (2024), this study strengthens the argument that Islamic Work Ethics constitute a fundamental pillar of Sharia compliance models in human resource development within Islamic banks.

No	Measurement Model	Author (s)	Title	Method	Conclusion
8	Transformasi Digital	Firmansyah, A., dkk. (2023).	“Digital Readiness of Islamic Rural Banks in Indonesia” – A Survey of BPRS Employees; Digital Readiness & Compliance Competency Implications	<p>Type of Research: Quantitative (using a survey approach). The research design involved conducting surveys among employees of Islamic Rural Banks (BPRS) across various regions in Indonesia.</p> <p>Analytical techniques: Descriptive and inferential statistics (regression/PLS-SEM, depending on the specific details of the study).</p> <p>Variables:</p> <ul style="list-style-type: none"> <li>– Independent variable</li> <li>– Digital readiness (including technology readiness, infrastructure, and digital literacy)</li> <li>– Dependent variables</li> <li>– Operational efficiency and quality of compliance</li> </ul> <p>Moderator/Implication – Human resource competency in sharia compliance</p>	<p>The findings of Firmansyah et al. (2023) are significant because they highlight the relationship between digitally driven human resource development and sharia compliance. This positions digital HR development as a supporting variable in models of HR compliance within Islamic banking institutions.</p>

No	Measurement Model	Author (s)	Title	Method	Conclusion
9	Soft Governance	Fadhli, M., dkk. (2023).	“The role of religion and social capital on employees’ performance: An empirical study post Indonesia’s Islamic bank merger” – survei n=675; implikasi penguatan budaya syariah	<p>This study employs a quantitative research design using a structured questionnaire survey approach and involves a sample of 675 employee respondents from the merged Islamic bank (Bank Syariah Indonesia/BSI). The data are analyzed using Structural Equation Modeling (SEM) or multivariate regression techniques to examine the relationships among variables. The main variables are:</p> <ol style="list-style-type: none"> <li>1. Religious values – (religious values in the workplace)</li> <li>2. Social capital – (trust, networks, and internal collaboration)</li> <li>3. Employee performance – (employee performance after the merger)</li> </ol>	<p>The research findings provide a strong foundation, particularly regarding the role of Sharia culture and social capital in the human resource compliance model in Islamic banks</p>

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Source: Data processed by the author, 2025

### Method

This study employs a library research method, which involves collecting and reviewing existing literature from various sources such as journals, articles, books, and other relevant references related to the research topic. The data were analyzed descriptively to provide a comprehensive overview and explanation of the conceptual model of Sharia compliance in human resource development in Indonesia.

### Results and Discussion

#### A Sharia Compliance Model in Human Resource Development in Indonesia

The comparison and integration of various previous studies indicate that human resource development in the context of Islamic banking in Indonesia cannot be separated from the framework of Sharia compliance. The conceptual model derived from the literature can be mapped into three main pillars: institutional governance (hard governance), the internalization of Islamic values (soft governance), and digital transformation as a catalyst for compliance.

#### Institutional Governance (Hard Governance)

The institutional governance pillar emphasizes the critical role of the Sharia Supervisory Board (SSB), independent boards, and audit committees in ensuring Sharia compliance. Hasani & Muhammad (2022) confirm that the composition and independence of board structures are significantly associated with the level of compliance. This is further reinforced by Imaniyati et al. (2019), who highlight the need to strengthen the role of SSB through certification, training, and effective supervision. The main challenge for BPRS lies in the limited capacity of SSB members to carry out supervisory functions (Rahmatika, 2024).

Thus, from an institutional perspective, Sharia compliance-oriented HR development requires recruitment and succession systems that align with regulatory frameworks while also considering the individual capacity of supervisors.

#### **Internalization of Islamic Values (Soft Governance)**

The internalization of Islamic values focuses on building a Sharia-based work ethic and organizational culture. Several studies (Hidayatullah et al., 2021; Astuti, 2024) show that Islamic Work Ethics (IWE) positively impact job satisfaction, employee responsiveness, and overall performance. Zulkifli et al. (2023) add that Islamic competence and culture can foster organizational innovation and knowledge sharing, which ultimately enhance employee performance. These findings are consistent with Mardhiyaturrositaningsih (2023), who emphasizes the importance of Islamic HR training integrated with maqashid shariah to ensure that compliance is not merely procedural but is embedded in employee behavior and workplace culture. Thus, soft governance serves as the foundation for building sustainable compliance awareness.

#### **Digital Transformation**

The digital transformation pillar serves as a catalyst that enhances the effectiveness of Sharia compliance. Firmansyah et al. (2023) highlight that digital literacy, technological infrastructure, and HR adaptability are crucial in determining the readiness of Islamic banking institutions to meet compliance challenges in the digital era. Meanwhile, Fadhl et al. (2023) note that religious values and social capital in the post-merger BSI context have reinforced a digitally based compliance culture while maintaining the integration of Islamic values within increasingly digitalized systems.

#### **Strengths and Weaknesses Analysis**

From the discussion above, it becomes clear that each of the identified dimensions possesses distinct characteristics. Naturally, no single framework is flawless, and each contains both strengths and limitations. The following section outlines the advantages and disadvantages of each dimension discussed:

**Table 3. Strengths and Weaknesses Analysis**

<b>Model</b>	<b>Kelebihan</b>	<b>Kekurangan</b>
Hard Governance (Institutional Governance)	<p>1. Provides a strong regulatory foundation and formal structure to ensure compliance (Hasani &amp; Muhammad, 2022).</p> <p>2. The presence of the Sharia Supervisory Board (DPS), board of commissioners, and audit committee enables more objective oversight that can be measured quantitatively (e.g., number of meetings, compliance reports, DPS certification).</p> <p>3. Aligned with regulatory standards from authorities such as the OJK, Bank Indonesia (BI), and AAOIFI, making it easier to justify and account for.</p>	<p>1. Tends to be procedural and formalistic, which may reduce compliance to a mere “checklist” without addressing actual behavior (Rahmatika, 2024).</p> <p>2. Relies heavily on the capacity and independence of individual Sharia Supervisory Board (DPS) members; if human resources are limited, the effectiveness of oversight decreases.</p> <p>3. Vulnerable to conflicts of interest between regulators, the board, and bank management.</p>
Soft Governance (Internalization Of Islamic Values)	<p>1. Fosters Islamic Work Ethics, which positively influence job satisfaction, motivation, and employee performance (Hidayatullah et al., 2021; Astuti, 2024).</p> <p>2. Internalizes compliance into daily behavior, making it more sustainable compared to a purely structural approach.</p> <p>3. Encourages innovation, knowledge sharing, and collaboration as it is value-based rather than merely rule-based (Zulkifli et al., 2023).</p>	<p>1. Difficult to measure objectively, as it is largely qualitative and linked to personal awareness.</p> <p>2. Prone to subjective bias in employee surveys, for example, due to the desire to appear “sharia-compliant.”</p> <p>3. The effectiveness of internalizing Islamic values requires a long-term process and consistent commitment from top leadership to lower-level employees.</p>

Digital Transformation (Digital Readiness & Compliance Technology)	<ol style="list-style-type: none"> <li>1. Acts as an enabler that accelerates the compliance process through digital systems such as compliance monitoring systems, Islamic core banking systems, and compliance e-learning platforms (Firmansyah et al., 2023).</li> <li>2. Reduces the risk of human error, as oversight is conducted automatically and in an integrated manner.</li> <li>3. Enhances transparency and accountability, especially in the context of complex post-merger Islamic banks (Fadhli et al., 2023).</li> </ol>	<ol style="list-style-type: none"> <li>1. Requires high costs for the implementation of digital infrastructure.</li> <li>2. The digital literacy gap among Islamic banking human resources (especially in BPRS) results in uneven implementation.</li> <li>3. Risk of over-reliance on technology, which may lead to neglecting Islamic values if not balanced with soft governance.</li> </ol>
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Source: Data processed by the author, 2025

### **Conclusion**

This study aims to explain a conceptual model of Sharia compliance in human resource development, which can serve as both an academic foundation and a practical recommendation for strengthening human resource governance in Indonesian Islamic banks. The study identifies three main pillars of the conceptual model: institutional governance (hard governance), internalization of Islamic values (soft governance), and digital transformation as a catalyst for compliance. Therefore, it can be concluded that Sharia compliance in HR development cannot rely solely on formal regulations; it also requires the internalization of Islamic values and the support of digital technologies. The synergy among these three pillars provides a more comprehensive conceptual model to address the governance challenges of Islamic banking in Indonesia.

Based on the findings and literature comparisons, several recommendations can be proposed for future research and practice. For academics, further studies using mixed-methods approaches are needed to empirically examine the relationship between hard governance, soft governance, and digital transformation in enhancing Sharia compliance in Islamic banks. For regulators (OJK, BI, DSN-MUI), it is essential to formulate Sharia HR competency standards that integrate regulatory aspects, Islamic ethics, and digital literacy to ensure leadership succession and employee quality remain consistent with the principles of maqashid shariah. For practitioners, Islamic banks need to strengthen Islamic workplace culture through continuous training, reinforcement of Islamic Work Ethics, and the promotion of innovation via knowledge sharing. At the same time, digitalization must be prioritized to ensure more effective and efficient compliance supervision. For future research, this conceptual model can be tested in different institutional contexts (Islamic commercial banks vs. BPRS) to observe variations in Sharia compliance practices across scales. Through the integration of these three pillars, Islamic banks in Indonesia are expected to improve governance quality, build Sharia-oriented human resources, and remain adaptive in facing the dynamics of the digital era.

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### Authors' Bibliography

Roby Tri Wahyudi was born in Jakarta, Indonesia, on February 14, 1990. He received his Bachelor of Education in Economics from Universitas Negeri Jakarta, Indonesia, in 2013, and his Master of Science in Islamic Banking and Finance from Institut Agama Islam SEBI, Depok, Indonesia, in 2025. He is currently a postgraduate student and works as a Talent Acquisition professional at PT Bank Syariah Indonesia. His major research interests are islamic banking, sharia governance, human resource management, maqasid shariah, and islamic fintech.