

## **POTENTIAL ANALYSIS OF ISLAMIC BANK HUMAN RESOURCES IN EAST KALIMANTAN**

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### **Abstract:**

This study aims to see the potential for developing human resources of Islamic banks in East Kalimantan Province. This research is a qualitative and descriptive research, where the data is obtained through library research. Based on the literature study method that has been carried out, several potential human resource development in East Kalimantan have been found, including a large Muslim population (especially in Samarinda City, Kutai Kartanegara Regency, and Balikpapan City, high value of the East Kalimantan Province human development index, support for education. Sector which is reflected through the availability of Islamic Banking/Sharia Economics study programs / Sharia Economic Law at Universities / Institutes / Universities in East Kalimantan, Stability of Sharia Banking Asset Development in East Kalimantan Province. This makes East Kalimantan one of the areas that have potential or opportunities to overcome the problem of limited human resources both in terms of quality and quantity. Where the expected human resources are those who understand the principles of Islamic banking comprehensively.

**Keywords:** Islamic Banking, Human Resouces, Potential

## **A. Introduction**

The rapid growth of Islamic finance today seems to be a new life style for the Muslim population in managing their funds. In addition, if you look at the current phenomenon, based on the Financial Services Authority report during the Covid-19 pandemic, Indonesian Islamic financial assets were able to grow 22.71% (year on year) to Rp1,801.40 trillion from the previous year which was Rp1.468.07 trillion. This shows that Islamic finance has good resilience during the pandemic and makes a real contribution to national economic growth. In addition to the increase in total Islamic financial assets, Indonesia also achieved a proud achievement because it managed to occupy the 2nd position after Malaysia in the Islamic Finance Development Indicator (IFDI) 2020 published by the Islamic Finance Development Report 2020. This achievement has increased from the previous year. Indonesia is in the 4th position.<sup>1</sup> Such extraordinary achievements are not often with the Human Resources (SDI) of Islamic Banks being very limited in number. Although the number of Muslims in Southeast Asia is quite large, around 250 million people. Some of them, or nearly 200 million people are in Indonesia.<sup>2</sup> This is not a guarantee that Indonesia has the availability of qualified Human Resources in sufficient quantity.

Human Resources is what we know as human resources. It's just that from the point of view of Islamic economics, human resources are not only valuable as a capital factor, Human Resources are the biggest force in processing all resources on earth. Humans were created by Allah swt. as caliph on earth to manage the earth and the resources in it for the welfare of humans themselves, creatures and the entire universe, because basically all of God's creations that exist on this earth were deliberately created by God for the benefit of mankind.<sup>3</sup>

In other words, Human Resources is human potential as the driving force of the organization in realizing its existence. Human resources are potentials which are assets and function as capital (non-material/non-financial) within the organization, which can be realized into real potential (real) physically and non-physically in realizing the existence of the organization. Human resources are humans who work within an organization (also called personnel, labor, workers or employees).<sup>4</sup> Then Islamic Bank Human Resources is a big factor that is able

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<sup>1</sup> "Laporan Perkembangan Keuangan Syariah Indonesia 2020."

<sup>2</sup> Syafi, "Prospek Zakat Dalam Perekonomian Modern."

<sup>3</sup> Hardana, "Manajemen Sumber Daya Insani."

<sup>4</sup> Cahyani, "Urgensi Sumber Daya Insani Dalam Institusi Perbankan Syariah."

to influence the achievement of the goals of Islamic banking or financial institutions.

There are many factors that cause the lack of SDI for pure Islamic banks that have the qualifications of sharia law and sharia economics. One of them is that there are still many people who have account dualism (having an account at a conventional bank as well as at a sharia bank).<sup>5</sup> So that the prestige of conventional banks remains sustainable because of high customer loyalty. This makes the mindset of the workforce to prefer mastering economic and banking principles in general rather than sharia. The readiness of Indonesia's human or human resources in dealing with the many opportunities and challenges of the sharia role is still considered to be lacking and in dire need of skilled and expert human resources.<sup>6</sup>

Islamic Human Resources required to have skills in the mastery of conventional economics and Shariah (as a base which is very important), but in fact the human resources that exist in the Islamic financial institutions Indonesia, at present, only smoothly on conventional economics course, and still very limited for its sharia basis (application of ushul fiqh and fiqh muamalah). This is the biggest challenge for Islamic financial institutions in Indonesia today, how to make qualified human resource management in accordance with sharia principles because company profits will increase when management can be managed properly.

In addition, the low competence of human resources causes the weak performance of Islamic banking. in Indonesia. The solutions provided are: 1) Recruiting, selecting and placing human resources correctly according to their skills 2) Paying close attention when recruiting DPS (Sharia Supervisory Board) must be truly competent both in terms of sharia and finance. 3) Increasing the role of universities, especially Islamic universities, to provide competent human resources by taking into account the integrity that exists in Islamic banking and facilitated by the government as policy makers. 4) Improving the competence of human resources by increasing the theoretical and practical aspects. 5) The ability of human resources in modifying Islamic sharia products and understanding of sharia contracts.<sup>7</sup>

East Kalimantan as one of the provinces with a majority Muslim population has one of the potentials in producing reliable SDI. In 2020, the total Muslim population in East Kalimantan is 3,294,080. This number has consistently

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<sup>5</sup> Mukti And Tulasmi, "Analisis Faktor-Faktor Yang Mempengaruhi Nasabah Bank Syariah Tetap Menggunakan Bankkonvensional (Dualisme Akun)."

<sup>6</sup> Al Hasan and Maulana, "Meningkatkan Kualitas Sumber Daya Insani Di Lembaga Keuangan Syariah Dalam Menghadapi Persaingan Global."

<sup>7</sup> Latifah and Ritonga, "Systematic Literature Review (SLR)."

increased in the last five years. Where the Muslim population is the largest number compared to other religions.

**Table 1.**  
**Population Based on Religion**

Data Element	Year				
	2016	2017	2018	2019	2020
<b>Number of Adherents of Religion</b>					
1). Followers of Islam	2.999.975	3.053.423	3.101.301	3.170.868	3.294.080
2). Christian	266.922	271.445	272.597	276.464	283.878
3). Catholics	150.069	155.540	153.819	158.853	166.399
4). Hindus	8.443	8.396	8.288	8.325	8.491
5). Buddhists	15.458	15.518	15.437	15.551	15.585
6). Followers of the Confucian Religion	323	335	327	341	335
7). Followers of Other Religions	541	503	422	363	305

Source : Sidata Prov. Kaltim

Based on the data above, East Kalimantan has the basic capital to be developed as a potential human resource in terms of quantity. As for other things that will be considered in assessing the potential of Islamic Bank SDI in this research, it is related to education that supports as Islamic Bank SDI such as the availability of economics or Islamic banking majors in existing high schools or high schools. Previous research only linked institutional or higher education cooperation as political will. Where the government provides great support in the field of cooperation between Islamic Educational Institutions and Islamic banking as a service used for payment traffic. <sup>8</sup> This is very able to help improve the performance of Islamic banks, but in terms of Human Resources, it still has to be improved. Not a few human resources in Islamic banks originate or come from conventional banks, so that the understanding they have regarding the principles of Islamic banking is very limited, this will rely heavily on the Human Resources management division of the Islamic bank. Where human resource management aims to avoid various undesirable things such as

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<sup>8</sup> Oktarina and Asnaini, "Potensi Kontribusi Institusi Pendidikan Islam Terhadap Perkembangan Bank Syari'ah Di Indonesia."

hiring the wrong person for a job, high *turnover* , getting employees who are not working optimally/efficiently, wasting time with useless interviews and various other problems that are detrimental. company. Human resource management makes humans as *homo Islamicus*, which means that human resources must be able to accommodate the purpose of human life which always presents God in every activity of life.<sup>9</sup>

Based on the above phenomenon, education about Islamic banking science is considered necessary to be studied early on by students in high school or vocational schools and students in universities. This will greatly affect the level of understanding and mastery of basic knowledge about Islamic banking which is usually one of the majors or study programs at the College. Then further researchers will look at the availability of educational facilities in East Kalimantan to analyze whether it can be an opportunity in increasing the potential of Islamic banks' human resources.

Another indicator that will be used as a reference to analyze the potential for developing human resources for Islamic banks in East Kalimantan is the distribution of Islamic bank offices which has increased in the last five years, although in 2019 it decreased slightly, but not significantly. The merger of 3 large Islamic banks into Bank Syariah Indonesia (BSI) should also be one of the considerations for the potential human resources of Islamic banks in East Kalimantan, due to the merging of the three major powers into one more coordinated major management. PT Bank Syariah Indonesia Tbk is the result of a merger between PT Bank BNI Syariah (BNIS), PT Bank Syariah Mandiri (BSM) into PT Bank BRISyariah Tbk (BRIS) where BRIS changed its name to PT Bank Syariah Indonesia Tbk (BSI). The merger was approved by the Financial Services Authority through the Decree of the OJK Board of Commissioners Number 4/KDK.02/2021 dated January 27, 2021 concerning the Granting of Permits for the Merger of PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRI Syariah Tbk into a Business License on behalf of PT Bank Syariah Indonesia Tbk as the Merged Bank.<sup>10</sup>

**Table 2.**  
**Number of Sharia Commercial Banks, Sharia Business Units  
& Sharia BPR**

Data Element	Year				
	2016	2017	2018	2019	2020
<b>Bank Office</b>					
Sharia Commercial Banks	8	8	8	3	3

<sup>9</sup> Norvadewi, "Manajemen Sumber Daya Insani Dalam Perspektif Ekonomi Islam."

<sup>10</sup> "Gcg Bsi 2020 - Penelusuran Google."

Data Element	Year				
	2016	2017	2018	2019	2020
(including Sharia Business Units)					
Bank Office	49	47	74	72	72
Sharia BPR	1	1	1	1	1
Bank Office	2	2	2	2	2

Source: Sidata East Kalimantan Province

The next indicator that will be used as an analysis of the potential development of Islamic banks' human resources in East Kalimantan is Islamic banking assets in East Kalimantan which continue to experience growth.

Looking at several indicators of population, the contribution of educational institutions, the number of offices and assets of Islamic banks owned by East Kalimantan, the authors would like to further analyze this potential to support the development of human resources of Islamic banks in East Kalimantan, which have general constraints as other Islamic banks in in terms of quantity and quality of workers who have appropriate qualifications.

## **B. Method**

This type of research is library research, which is a series of activities related to the methods of collecting library data, reading and recording and processing research materials. This study uses a qualitative approach, because the nature of the research is descriptive which explains the data obtained as they are systematically. This study also carried out an in-depth investigation of a particular subject in order to provide a complete picture of the subject. In this study, the data used is secondary data, namely data obtained from the literature such as data from the diktis website and books related to Islamic banking. The data collection technique in this study uses library research, namely data collection from library data. The data obtained were then analyzed using descriptive analysis techniques. Descriptive method is a method of research that seeks to obtain information about the picture k eadaan at the time of the study, then analyzed and tried to explain the basis of the facts or the reality on the ground.<sup>11</sup> In this study, the author will read and examine various sources related to the topic for later analysis and draw conclusions which will be written down. Data were obtained from various sources such as the Regional Development Planning Agency of East Kalimantan Province, Bank Indonesia, the Central Statistics Agency of East Kalimantan Province, the Financial

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<sup>11</sup> Cahyani, "Urgensi Sumber Daya Insani Dalam Institusi Perbankan Syariah."

Services Authority, and the Department of Population, Women's Empowerment and Child Protection of East Kalimantan Province.

### **C. Results and Discussion**

#### **Results**

East Kalimantan Province has a population that has increased from year to year. Based on data published by the Department of Population, Women's Empowerment and Child Protection, East Kalimantan Province, it was found that the largest Muslim majority population was Samarinda City with a Muslim population of 746,592, followed by Kutai Kartanegara Regency with 678,558 people and Balikpapan City with 628,920 people . Where based on the data mentioned in the introduction that the number of Muslim population in East Kalimantan has consistently increased.

**Table 3.**  
**Total Population Based on Religion in Regencies/Cities**  
**in East Kalimantan 2020**

NO	DISTRICT/CITY	ISLAM	CHRISTIAN	CATHOLIC	HINDU	BUDDHA	KONG HU CHU	OTHER	TOTAL
1.	PASER	258,749	9.195	8,546	440	470	0	1	277,401
2.	KUTAI KARTANEGARA	678,558	39,908	13,206	2,508	224	7	74	734,485
3.	BERAU	213,044	23.138	14,383	209	638	20	7	251.439
4.	KUTAI BARAT	78.480	52.199	34,986	132	31	0	110	165,938
5.	East Kutai	343,738	42,500	35,383	2,555	131	6	21	424,334
6.	NORTH PASER SHARP	172.116	6746	2,374	86	26	0	1	181.349
7.	MAHAKAM ULU	8.105	5.117	21.722	62	2	0	2	35.010
8.	BALIKPAPAN CITY	628,920	48.370	12,440	1.351	5,959	26	13	697,079
9.	SAMARINDA CITY	746.592	41.414	20.104	821	7,972	276	75	817,254
10.	BONTANG CITY	165,778	15,291	3,255	327	132	0	1	184,784
Amount		3,294,080	283.878	166,399	8,491	15.585	335	305	3,769,073

Source: E-Infoduk DKP3A

In addition, it was also found that the value of the Human Development Index in East Kalimantan as an indicator that can be used as an illustration of the competitiveness of human resources is the third highest index value nationally. The data is obtained from the Official Release of the Central Bureau of Statistics as shown in the following table:

**Table 4.**  
**National Human Development Index**

Province	2018	2019	2020
Aceh	71.19	71.90	71.99
North Sumatra	71.18	71.74	71.77

<b>Province</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
West Sumatra	71.73	72.39	72.38
Riau	72.44	73.00	72.71
Jambi	70.65	71.26	71.29
South Sumatra	69.39	70.02	70.01
Bengkulu	70.64	71.21	71.40
Lampung	69.02	69.57	69.69
Kep. Bangka Belitung	70.67	71.30	71.47
Kep. Riau	74.84	75.48	75.59
<b>DKI Jakarta</b>	<b>80.47</b>	<b>80.76</b>	<b>80.77</b>
West Java	71.30	72.03	72.09
Central Java	71.12	71.73	71.87
<b>In Yogyakarta</b>	<b>79.53</b>	<b>79.99</b>	<b>79.97</b>
East Java	70.77	71.50	71.71
Banten	71.95	72.44	72.45
Bali	74.77	75.38	75,50
West Nusa Tenggara	67.30	68.14	68.25
East Nusa Tenggara	64.39	65.23	65.19
West Kalimantan	66.98	67.65	67.66
Central Kalimantan	70.42	70.91	71.05
South Kalimantan	70,17	70.72	70.91
<b>East Kalimantan</b>	<b>75.83</b>	<b>76.61</b>	<b>76.24</b>
North Kalimantan	70.56	71.15	70.63
North Sulawesi	72,20	72.99	72.93
Central Sulawesi	68,88	69.50	69.55
South Sulawesi	70,90	71.66	71.93
Southeast Sulawesi	70.61	71.20	71.45
Gorontalo	67.71	68.49	68.68
West Sulawesi	65,10	65.73	66.11
Maluku	68.87	69.45	69.49
North Maluku	67.76	68,70	68.49
West Papua	63.74	64.70	65.09
Papua	60.06	60.84	60.44
<b>Indonesia</b>	<b>71.39</b>	<b>71.92</b>	<b>71.94</b>

Source: Badan Pusat Statistik



Educational institutions that have Islamic Banking study programs in East Kalimantan based on data obtained from the Higher Education Database (PDDIKTI) are summarized in table 5, where there are six universities that have Islamic Economics or Sharia Banking Study Programs as shown in the following table:

**Table 5.**  
**List of Islamic Banking Study Programs / Islamic Economics / Sharia Economic Law at Universities in East Kalimantan**

No	College / College	Study program	Level
1.	Samarinda State Islamic Institute	Sharia Economics, Sharia Banking, Sharia Economic Law	S1
		Sharia Economics	S2
		Sharia Economics	S3
2.	Mulawarman University	Sharia Economics	S1
		Islamic Financial Economics	S2
3.	Widyamahakam University Samarinda	Syariah banking	S1
4.	Balikpapan Islamic College	Sharia Banking, Sharia Economics, Sharia Economic Law	S1
5.	STEI Alarsyadi College of Islamic Economics, East Kalimantan	Syariah banking	S1
6.	STIS Hidayatullah Balikpapan, East Kalimantan	Sharia Economic Law	S1

Source: PDDIKTI (Processed Data)

The findings of other reasearch library, is the growing amount of Islamic Bank office in East Kalimantan, which showed significant growth in the past five years, has been shown in Table 2. Adap un Islamic bank asset growth in the past five years has also increased every year as where shown in the following table :

**Table 6.**  
**Sharia Banking Assets in East Kalimantan 2016-2020 ( In Million IDR )**

Month	2016	2017	2018	2019	2020
1	8,990	9.041	9,235	9.158	13,870

<b>Month</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>
<b>2</b>	8,957	9,401	8,729	8,487	13,895
<b>3</b>	8,658	9,274	8,491	8.260	13,951
<b>4</b>	8,439	9,466	9.689	8,433	14,072
<b>5</b>	8.131	9,379	9,832	8084	13,769
<b>6</b>	7.956	9.345	9,762	8.155	14,037
<b>7</b>	8.008	9.366	9,761	10.165	13.975
<b>8</b>	8.198	9.370	9.796	10,679	13,839
<b>9</b>	8049	9,485	9,770	13,837	15,407
<b>10</b>	7.956	9,463	9,690	13,725	15,774
<b>11</b>	8,766	9.507	9.564	14,254	15,241
<b>12</b>	8.884	9,490	9.446	13,815	25,180
<b>Total</b>	100,992	112.587	113.765	127.052	182.010

Source: Sharia Banking Statistics (Recapitulation Data Processed)

## **Discussion**

Based on the findings, the number of Muslim population in East Kalimantan consistently shows an increase every year, especially in areas with the largest Muslim population such as Samarinda City, Kutai Kartanegara Regency, and Balikpapan City. This can be an opportunity or potential as a basic capital for human resource development. Only a Muslim or a Muslim who is considered capable of kaffah learning and implementing the principles of Islamic economics and Islamic banking, the greater the number, the greater the opportunity for the creation of quality human resources. In addition, based on the Human Development Index (HDI) of East Kalimantan Province, it was found that East Kalimantan occupies the third position nationally. This shows that the quality of human development in East Kalimantan is above the national average. The quality of human resources is also very much determined by their accessibility in various dimensions of development, thus this can be a potential that supports the creation of quality Islamic banking human resources in East Kalimantan with a record supported by the education sector.

This means that East Kalimantan has considerable potential in developing Islamic banking human resources if it is supported by the education sector, meanwhile there are currently only six educational institutions that are concerned with Islamic banking or Islamic economics or Islamic economic law

study programs. This is actually a challenge for the Islamic banking sector in East Kalimantan to intensively collaborate, either directly involved in the curriculum and teaching and learning process or in the context of employment with these educational institutions. In addition to improving the quality of prospective human resources, this can also be an opportunity for companies to make labor arrangements in accordance with the objectives to be achieved by Islamic banks as early as possible. Maybe not all students who graduate from these educational institutions will be accommodated by Islamic banks/financial institutions, but some graduate students can compete through certain tests carried out specifically for graduates of these educational institutions. Of course this will be able to ease the workload of the human resource management division to carry out recruitment. For East Kalimantan, the recommended university is the State Islamic Institute of Samarinda which has B accreditation for the undergraduate study program in Islamic Economics and Islamic Banking. Thus, the education sector in East Kalimantan can be an opportunity as well as a challenge in the potential development of Islamic banks' human resources.

Based on the development of offices and assets owned by Islamic banks in East Kalimantan Province, there is a very good phenomenon where Islamic banking assets have continued to increase in the last five years. This increase in assets can encourage increased performance and career paths for Islamic banks' human resources and can have an impact on increasing welfare. This will be of added value for the workers to continue to increase their capacity through various education and training.

#### **D. Conclusion**

The practice of Islamic Banking which is increasingly popular not only among Muslims shows that Islamic Banking and Finance Institutions really need reliable Human Resources. The potential for developing human resources for Islamic banks in East Kalimantan Province is very wide open when viewed from the large number of people who embrace Islam (supported by an increase from year to year) and the quality of human resource development that is running well as seen through the indicators of its Human Development Index which is above the national average.

However, the creation of credible human resources also requires early education. Therefore, the limited number of universities in East Kalimantan that have Islamic Banking / Sharia Economics / Sharia Economic Law Study Programs is an opportunity as well as a challenge in developing Islamic banking human resources. This is an opportunity for educational institutions to open or improve study programs related to Islamic banking, especially

considering the high demand for labor in this sector. It is a challenge for Islamic Banking in East Kalimantan to cooperate with certain educational institutions in learning or training or even recruiting workers from certain educational institutions who meet the qualifications and competencies desired by Islamic banks.

A review of the development of the number of banks and the assets of Islamic banks that continues to increase is one of the potentials for increasing human resources in East Kalimantan because this shows that these limited resources have been able to maintain the growth of Islamic banking assets. This will be a motivation in improving the quality of human resources of Islamic banks in East Kalimantan, especially if it is able to provide an increase in the welfare of its workers.

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