



SKILL, PROFESSIONALISM, AND ACHIEVEMENT OF THE ISLAMIC BANK EMPLOYEE IN NTB, INDONESIA

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ABSTRAK

Sumber Daya Manusia merupakan figur sentral dalam perusahaan agar kegiatan manajemen berjalan dengan efektif. Perusahaan harus memiliki karyawan yang berpengetahuan dan terampil, dan diperlukan upaya untuk mengelola perusahaan seefektif mungkin untuk meningkatkan etos kerja karyawan. Demikian pula tidak mudah untuk mengembangkan kinerja pegawai yang baik karena kinerja pegawai seperti keterampilan syariah dan profesionalisme dapat diakomodasi dan diterima oleh seluruh pegawai dalam suatu perusahaan. Namun demikian, sekitar 90% pegawai industri perbankan syariah masih dikelola oleh sarjana umum (non syariah) yang hanya mendapat pelatihan singkat di perbankan syariah. Selain itu, penelitian ini bertujuan untuk menjelaskan sejauh mana hubungan *skill* dan profesionalisme dengan pencapaian kinerja pegawai bank syariah BNI. Data dikumpulkan dengan menggunakan kuesioner, dan hasilnya dianalisis menggunakan regresi linier berganda menggunakan SPSS versi 20. Berdasarkan temuan, keterampilan dan profesionalisme sangat penting dalam mencapai kinerja tinggi di BNI Syariah Cabang Mataram. Oleh karena itu, penelitian ini membantu mempertahankan keunggulan kompetitif dan dapat meningkatkan produktivitas bank syariah di NTB.

Kata Kunci : Konsep Pegawai Bank BNI Syariah, Kinerja, Keterampilan, Profesionalisme.

ABSTRACT

Human Resource is a central figure in the company so that management activities operate effectively. The company must have knowledgeable and highly skilled employees, and efforts are needed to manage the company as effectively as possible to increase employee work ethic. Likewise, that is not easy to develop good employee performance because employee performance such as sharia skills and professionalism can be accommodated and accepted by all employees in a company. However, approximately 90% of the Islamic banking industry employees are still managed by general (non-Sharia) scholars who have only received brief training in Islamic banking. In addition, this study aims to explain the extent of the relationship of skill and professionalism to the achievement of the performance of employees of BNI sharia bank. The data was collected using questionnaires, and the results were analyzed using multiple linear regressions using SPSS version 20. According to the findings, skill and professionalism are crucial in achieving high performance in the BNI sharia Mataram Branch. Therefore, this study helps maintain a competitive advantage and can increase the productivity of Islamic banks in NTB.

Keywords : Employees of Sharia BNI Bank, Performance, Skills, Professional.

INTRODUCTION

Human resources are central figures must know a vital component of the financial industry (Jian & Wang, 2018, Rehman et al., 2021). Although the growth of Islamic banking is quite significant, today's problem is the lack of human resources, and the quality of competence is still low. Furthermore, professionalism and employee skills are factors of banking performance (Akbar et al., 2020).

In Addition, Enhancing, human resources are one of the methods used to achieve organizational goals. The organization's ability to achieve its goals is measured by its ability to source high-quality human resources. Therefore, it is necessary to have good cooperation to do a good job in terms of both quality and quantity. The word "professional" in Islamic banking should lie in understanding sharia principles towards customers and how bank employees can provide a deep understanding of the terms in Islamic banking products and services. (Hasbi & Amin, 2021)

Moreover, Islamic banking needs to improve the quality of other human resources, such as how customer service or marketing parties convince customers of sharia values as a whole. The fact is that almost all of the human resources in Islamic banks, particularly in middle and upper management, come from conventional banks. It is predicted that nearly 70% of Islamic bank employees today are from non-Shariah economic education. Appropriate placement in the company's field of expertise will get maximum performance results (Siagian, 2009).

Therefore, the objective of this research is that employees must improve their professionalism and sharia knowledge to achieve the goals set in planning. The only way to achieve it is for the employee to have a sharia background, not only achieved by the human resources training in a short time.

LITERATURE REVIEW

The following are some of the literature reviews used in this research.

1. Performance

Performance is the result of individual and group work in a company in improving the skin of work with indicators in performance, namely : Quality of work, the quantity of work, punctuality in work, effectiveness in work, independence in carrying out work, knowledge of job. According to Becker and Klimoski in the Journal of Personnel Psychology, performance indicators are :

- a. Quality of Work shows an employee's quality in carrying out his duties, including accuracy, completeness, and neatness.
- b. Quantity of Work is the amount produced which is realized from the cycle of activities that have been completed.
- c. Attitudes, attitudes towards companies, superiors, other employees, and jobs.
- d. Cooperation is staffing ability to work with colleagues, employees are positive about every team job, and employees are willing to help team members complete work.
- e. In communication, staffers use each other's information to achieve common goals with both co-workers and direct superiors.

According to Ghozali et al., (2019), the biggest challenge for Southeast Asian countries in developing an integrated system of Islamic financial development is the gap in the quality of Islamic financial development itself, which is predicated on how it is applied.

The resulting performance illustrates whether the company is positive or negative. Moreover, non-financial performance measurement uses non-financial information that focuses on the quality of service to customers. With increased globalization, strong competition, and technological change, companies have implemented their

performance accretion by combining financial and non-financial performance.

Fahmi et al, (2014) provides performance indicators that are sharia-based (Maghfiroh, 2021):

1. Core competencies Islamic banking requires human resources who have views and beliefs under the vision and mission of Islamic banking.
2. Behavioral competence is the human resource ability to act effectively, have an Islamic spirit, be flexible, and have a high curiosity.
3. Functional competence, these competencies speak of background and expertise. Therefore, the human resources needed are human resources that have the basis of Islamic economics, banking operations, financial administration, and financial analysis.
4. Managerial competencies and human resources can become team leaders, quickly capture change, and build relationships with others (Iswanaji et al., 2021).

Furthermore, Rahmi et al., (2018) the performance of Islamic banking can be reflected in the good influence of sharia governance on those banks. This is because the higher the sharia governance on the company, the performance generated by employees will also increase with reflected value dimension of sharia as Siddiq, *Amanah*, establish, *Fathonah*, *tawazun*, *mas'uliyah*, *akhlaq*, *'adal*. Man is a human being created by Allah SWT as the caliph on the earth to worship Him as stated in Seth Al Dzariyat (51):56." This verse clearly says that Allah (SWT) did not create the Jinn and humankind but to know Him and worship Him.

This is also explained in the Qudsi Hadith narrated by Mujahid, which reads: "*I carry out a hidden treasure, then I want to be known, Then, I become a creature, so with my creation, they know me.*"

In their research, concluded that a system of human resource management

based on the Qur'an and hadiths is more directed toward social welfare or social interests. According to Law No. 21 of 2008, article 1 paragraph (1) of Islamic Banking, everything that concerns Sharia Bank and Sharia Business Unit covers institutions, business activities, and ways and processes in carrying out its business activities. Furthermore, article 1, paragraph (7) of Law No. 21 of 2008 on Islamic Banking mentioned that Islamic Bank is a Bank that carries out its business activities based on sharia principles.

2. Skills

A skill is a work placement process for people who occupy their positions according to their abilities and desires that are very decisive to increasing employee productivity. The right position and the right position can help employees achieve goals. The skills indicators in this study are (Hasibuan, 2009):

- a. Education level, Education level is very influential on employee performance. The higher the level of education of these employees, the higher the quality owned. If the quality of employees is good, it will also have a good impact on employees,
- b. Working period, working time in the company is very influential on an employee's productivity. The longer a person's working life, the more expert an employee is in overcoming problems,
- c. Work experience on similar work that has been experienced before needs to get consideration in the framework of promotion.
- d. Skills to do a job that is only in practice. Mental regarding such as analyzing data, making decisions, counting, etc.,
- e. The knowledge of work that a laborer must possess can do the work reasonably. In addition, such knowledge underlies the job process's skills, procedures, and methods (Hasbi, 2021).

Guided by the principle of "Placement of the right people in the right place and placement of the right person for

the right position (the right man in the right place)," the company's planned goals will be successful. There are five (5) factors that are the benchmark of human resources that have loyalty or commitment, namely.

The employee is in a particular company.

1. The employee knows the ins and outs of his company and his saddles well.
2. These employees also play a role in strengthening relationships with customers that are profitable for their company.
3. The employee is an intangible asset that competitors cannot imitate.
4. The employee promotes his company, both from the point of view of the service product, as an ideal workplace and performance excellence.

3. Professionalism

Understanding professionalism is the ability and expertise in carrying out their work in their respective fields and levels so that they are carried out with high quality, at the right time, careful, and with procedures that are easy to understand and follow by customers. The five indicators of professionalism include Accountability, performance, employee loyalty, employee ability, and employee knowledge.

According to Parasuraman et al., (1988), to know the same treatment of service provided by employees lies in five dimensions and five dimensions. This greatly affects a person's performance. The five dimensions of the equal include Tangibles, quality of service in physical office facilities, computerized administration, waiting rooms, and information. Reliability, ability, and reliability to provide reliable reliability. Responsiveness is the ability to help and provide service quickly and appropriately and respond to consumer desires. Assurance, ability and friendliness, and employee courtesy in convincing customer trust, Empathy, firm but an attentive attitude of employees towards consumers.

But man is required to work as-is and work to the best of his ability. In a hadith narrated by Abu Ya'la, the Prophet (peace be upon him) said: "*Verily Allah SWT. Love if you do something done with iton (professional)*".

RESEARCH METHODS

Using a quantitative approach, this research uses numbers ranging from data collection, interpretation, and results (Arikunto, 2006). This study uses a survey design based on the Jogiyanto survey design, a primary data collection design that provides questions to individual respondents. The data collection is done using questionnaires.

This research was conducted at the office of Bank BNI Syariah Mataram Branch Population. The population in this study is all Employees of Bank BNI Syariah Mataram Branch, as many as 32 people ranging from Branch Managers to Consumer Business Operational Managers. Based on preliminary studies conducted by the author, the population was obtained as many as 37 people.

The analytical tools in this study are simple linear regression analysis and multiple linear regressions. Multiple linear regression analysis will be performed when the number of independent variables is at least two. In this study, the independent variables numbered three. Regression equation with the following formula: $Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_nX_n + e$

RESULTS AND DISCUSSIONS

1. Validity and Reliability of Instruments

Before conducting the study, the researcher first tested the details of the questionnaire. This test aims to find out the problem's valid and reliable individual points. A valid instrument means that the instruments can be used to measure what should be measured. A reliable instrument is an instrument that will get the same result when used several times to measure the same object, although at different times and places (Wiyono, 2015).

a. Validity

An intrusion is said to have validity if the result complies with the price provision "r." If r calculates $> r$ Table, then the instrument is said to be valid and vice versa. The formula used to find out whether or not an instrument is valid is to use the formula of correlation of product-moment with the price of "r" Table of 0.355, where the formula to know r Table = $N-1$, if the number of respondents is 32, then r Table = $32-1 = 31$ and for the value N with a probability of 0.05 is 0.355. Based on the calculation of the questionnaire's validity, results consist of performance with 15 questions, work placement with 15 questions, and professionalism with 15 questions with several respondents, as many as 32 people.

For the results of the validity of the employee performance based on instrument item analysis, the results of 13 questions are valid. The work placement or skills instrument analysis results are obtained from 13 valid questions and two invalid questions. Furthermore, for the validity of the analysis of the professionalism instrument item, the results of 15 valid questions are obtained. Therefore, all the problem items on each variable are valid.

b. Reliability

An instrument can have reliability if r calculates close to 1 or 100%, then the data is said to be very strong. Testers test reliability using the Guttman Split Half Coefficient formula. The results of calculating the reliability of employee performance at Bank BNI Syariah Mataram Branch using the Guttman Split Half Coefficient formula of 0.913. The correlation

is in a very strong category and almost 100% close, so it can be concluded that the questionnaire is reliable.

The results of the calculation of reliability of work at Bank BNI Syariah Mataram Branch using the Guttman split-half coefficient formula of 0.861. The correlation in the category is very strong and almost 100% close, so it can be concluded that the questionnaire is reliable. The results of the calculation of professionalism reliability using the formula Guttman Split Half Coefficient of 0.884. The correlation in the category is very strong and almost 100% close, so it can be concluded that the questionnaire is reliable.

2. Test Requirements

The initial purpose of the study was to analyze the hypothesis that has been formulated, namely "there is an effect of work placement (X1) and professionalism (X2) on employee performance". This hypothesis is made to find out clearly about the effect of forging. The test requirements will be a classic assumption test of normality and linearity.

a. Normality Test

This assumption test aims to determine whether data obtained from research in the field has anormal distribution. The study used SPSS to test the distribution of the data. The criteria used are that if the sig value in the Kolmogorov Smirnov test is > 0.05 , then the data can have a normal distribution. Hasil processing of normality data to the distribution of the three research variables obtained results:

Table 1. Normality Test with Kolmogorov Smirnov Test

No.	Variable	N	Sig Value	Information
1	Placement	32	0,387	Normal distribution
2	Professionalism	32	0,320	Normal distribution
3	Employee Performance	32	0,508	Normal distribution

Source : Processed Data (2021)

The table above shows the normality test results of the three research variables above shows the sig value. each variable: placement = 0.387, professionalism = 0.320, and employee performance = 0.508 (Appendix 4). Sig value is greater than 0.05. Sig. Value means that the data comes from a normally distributed population. Therefore, the use of parametric statistics for hypothesis testing can be continued.

b. Linearity Test

The linearity test aims to determine whether two variables have a significant

linear relationship. This test is usually used as a prerequisite in correlation analysis or linear regression. For example, they are testing on SPSS using deviation from linearity with a significance level of 0.05. Two variables have a linear relationship when the deviation from the linearity value is more than 0.05. From the results of data processing linearity of placement variables and professionalism to BNI Syariah employee performance variables obtained results such as Table 4.8, namely:

Table 2. Test Linearity with Deviation from

No.	Variable	N	Sig Value	Information
1	Placement of performance	32	0,828	Linear
2	Professionalism to performance	32	0,833	Liner

Source : Processed Data (2021)

From the table above, the deviation from linearity sig. is 0.828, and 0.833 is more than 0.05. It can then be concluded that there is a significant linear relationship between placement variables to performance and professionalism to performance.

After finding the data desired by the researcher from the results of the questionnaires, this researcher will analyze the existing findings and modify with the theory that then builds the existing theory

and explains the implications of the study results.

Based on the results of the multiple linear regression tests, there is an influence between work placement and the performance of employees of Bank BNI Syariah Mataram Branch with a value of R^2 of 29.2. Suppose you look at the test results of the influence of each variable. In that case, the influence of work placement on the performance of Bank BNI Syariah Mataram Branch employees influences 5.994%, and

the influence of professionalism on the employee performance of Bank BNI Syariah Mataram branch influences 23,171%. So, researchers can see that the influence of professionalism on performance is greater than the influence of job placement on employee performance.

From the results of simultaneous tests, H_a is acceptable, and H_0 is summed up in the hypothesis test, if 0.05 is greater than the value of its significance, then H_a is rejected. Based on the results, researchers can tell by looking at its significance of 0.007. The value of 0.007 is smaller than 0.05. Hence, there is a simultaneous influence between work placement and professionalism on the performance of Bank BNI Syariah Mataram Branch. It can be known that skills and professionalism are measured by research questionnaires that have been adjusted to indicators in the study of theory.

Effect of Work Placement (X1) on employee performance (Y) of Bank BNI Syariah Mataram Branch.

The results of data analysis conducted partially showed an effect of work placement on the performance of Bank BNI Syariah employees. Thus, it can be concluded that individually (partial) work placement affects employee performance, which means an increasingly bad work placement and the performance of bank employees of BNI Syariah.

According to Rivai and Sagala (2013), this is under the theory that employee placement is allocating employees to certain job positions. The suitability of job placements in employees with the field of duty influences job satisfaction and employee performance. According to Hasibuan (2009), there are six indicators of employee placement, namely: Education level, work tenure, work experience, work skills, and work knowledge (Siagian, 2015).

Therefore, the lack of good influence between job placements to the performance of BNI Syariah employees is due to one of the indicators in the work placement, namely

the level of education. From the questionnaire studied, it can be proven that the level of education of Bank BNI Syariah employees is not by the position/position of employees. But if viewed simultaneously, there is an influence between work placement and professionalism on the performance of employees of Bank BNI Syariah Mataram Branch.

Influence of Professionalism (X2) on employee performance (Y) of Bank BNI Syariah Mataram Branch

The results of data analysis conducted partially showed an influence of professionalism on the performance of Bank BNI Syariah employees. Thus, it can be concluded that individually (partial) professionalism affects employee performance, which means better professionalism and good performance from employees of Bank BNI Syariah. According to Siagian, professionalism is reliability and reliability in the implementation of the task so that it is carried out with high quality, at the right time, careful, and with procedures that are easily understood and followed by customers (Siagian, 2009) The factors that support professionalism according to Royen are (Marlianti, 2013):

- a. Employee accountability is the obligation to provide responsibility to the company so that it can be implemented to ensure compliance with the implementation of duties and employee performance.
- b. Employee performance can be interpreted as work performance, work implementation, and job performance. Although according to Gibson, performance or reliability and work performance are the desired results of behavior, achievements are produced in order or within a certain period.
- c. Employee loyalty is loyalty given to the constitution, law, leaders, subordinates, and co-workers.
- d. Employee ability is one of the maturities related to knowledge and skills acquired by education, training, and experience.

The above factors prove that professionalism has an important meaning in employee performance because professionalism will both affect an employee's performance and can meet the company's goals to the maximum. Therefore, based on the partial test of each variable, the professionalism test result is 23,171%. This result proves that professionalism has a large contribution to employee performance. This means that the performance of Bank BNI Syariah employees has high professionalism.

It seems clear that work placement and professionalism are variables that both affect employee performance. Simultaneously, this study is in line with research conducted by Rafii and Andri (2015), which concluded from the results of his research that recruitment, work placement, and organizational culture positively influence employee performance.

Hence, there is an influence between work placement and professionalism on the performance of employees of Bank BNI Syariah Mataram Branch of 29.2% and 70.7% determined by other factors.

CONCLUSION

Based on research and data analysis in the discussion of research results, it can be concluded that : Variable provides constituents to the performance of 29.2%. That is, skills and professionalism influence the proportion of influence on the performance of employees of Bank BNI sharia Mataram Branch by 29.2%, while other factors influence the remaining 70.8%. Other factors can explain employee performance, such as salary, motivation, and training.

However, this study did not heed the organizational conditions that affect work placement and professionalism to the performance of Bank BNI Syariah employees. From the results of simultaneous tests, H_a is acceptable, and H_0 is summed up in the hypothesis test if 0.05 is greater than the value of its significance, then H_a is rejected. Based on the results, researchers can tell by looking at its significance of

0.007. The value of 0.007 is smaller than 0.05, so there is a simultaneous influence between work placement and professionalism on the performance of the BNI sharia Mataram Branch.

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