

# Human Resources Development for Competitive Innovation in Sharia Banks: A Case Study of BSI KCP Kopo

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## Abstract

Along with the rapid development of technology and the increasingly globalization of the world, the banking sector faces increasingly complex challenges. Fierce competition, changing consumer behavior, and advances in information technology are forcing banking institutions to adapt and innovate in their products and services. This analysis aims to provide an in-depth understanding of the role of human resources (HR) in encouraging innovation in the banking sector, especially in Islamic banking. This study uses a qualitative approach with a phenomenological study design to explore the experiences and perceptions of Islamic banking employees about the importance of human resource competencies in supporting more competitive service innovation. The main results of the study show that human resource competencies, especially in terms of creativity, technological expertise, and understanding of sharia principles, are key factors in driving service innovation. However, Islamic banking faces major obstacles in recruiting and retaining top talent due to stiff competition with more established conventional banks, offering more attractive compensation and benefits. This study reveals how employees' perception of limitations in human resource management has a direct impact on the dynamics of innovation in the context of value-based Islamic banking. The results of the research will enrich the literature on sharia value-based HR management with a focus on the relationship between individual competencies and service innovation in the ethics-based financial sector. The success of innovation in Islamic banking is highly dependent on the quality and strategy of human resource management, which must proactively address external challenges by prioritizing value-based competency development and innovation sustainability.

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## INTRODUCTION

Along with the rapid development of technology and increasing globalization, the banking sector is facing increasingly complex challenges. Fierce competition, changing consumer behavior, and advancements in information technology are forcing banking institutions to continuously adapt and innovate in their products and services.

In the context of modern organizations, human resources are considered the most valuable asset. The success of an organization or company in achieving its predetermined goals is closely linked to the performance of its employees (Nilam Sari & Abrar Amri, 2018). In the banking sector, particularly, fostering innovation requires human resources (HR) who not only possess technical competence but are also capable of creative thinking and agile adaptation to rapid changes in the business environment.

Product and service innovation in banking is essential to meet the evolving needs of increasingly demanding customers (Fahrur Ulum, 2014). Modern consumers expect fast, efficient, and personalized services. Like most major banks, many Islamic financial institutions now offer mobile applications that enable users to perform various transactions easily and flexibly, anytime and anywhere. Consequently, banks must develop innovative solutions to attract and retain their customer base.

The importance of HR in driving innovation can be observed through several dimensions. First, skilled and experienced HR personnel are capable of facilitating the development of ideas aligned with market needs. Second, adaptability to emerging technologies is essential to deliver competitive digital services. Third, collaboration within bank teams increases innovation efficiency and reduces time-to-market (Filzah Aulia & Siti Jamilah, 2023).

Despite these pressing needs, the Islamic banking sector in Indonesia—though growing rapidly—still faces significant structural and strategic limitations. A major issue is the persistent reliance on conventional HR models that are not fully aligned with the ethics-driven and sharia-compliant framework of Islamic finance. As a result, even when Islamic banks attempt to innovate, they often encounter internal friction in translating sharia principles into market-relevant financial solutions.

Moreover, empirical studies on innovation within Islamic banking often generalize HR development as a uniform construct, without examining the unique demands placed upon HR in micro-level Islamic banking units. There is a scarcity of qualitative research that explores the subjective experiences, interpretations, and responses of Islamic banking employees who are directly involved in the innovation process at the operational level. This gap limits the depth of current understanding of how HR competencies interact with innovation in sharia-based institutions.

The urgency of addressing this gap becomes more evident as Indonesia positions itself as a global leader in halal finance and Islamic digital economy. Without strengthening the human resource backbone, Islamic banks risk stagnating in their innovation efforts, which could hinder the country's broader financial inclusion agenda. HR development, therefore, must be approached not only as a technical endeavor but also as a strategic and cultural transformation effort.

This study focuses on exploring the importance of developing high-performing human resources to support product and service innovation in the Islamic banking sector. Specifically, it seeks to identify strategic approaches that banks can implement to enhance HR quality, thereby improving institutional competitiveness in the financial marketplace.

By understanding the strategic role of HR in the innovation process, banks can formulate relevant policies to cultivate work environments that foster employee creativity and productivity.

Unlike previous studies which primarily emphasized the effects of HR training on operational performance (Indra H. Rintjap et al., 2021), this research explores human resource competencies from the perspective of sharia compliance, innovation capability, and technological adaptability—specifically within the micro-unit context of Islamic banking operations.

The purpose of this study is to provide a comprehensive understanding of how human resource development supports innovation in Islamic banks. By identifying the key characteristics of high-performing HR, the internal and external factors that foster innovation, and applicable development strategies, this study aims to offer actionable insights for Islamic financial institutions seeking to thrive in a competitive and ethically governed financial environment.

## METHODS

This study uses a qualitative approach with a phenomenological study design. The phenomenological study aims to explore the experiences and perceptions of Islamic Banking employees about the role of human resource competencies in supporting more competitive service innovation.(Albi Anggito & Johan Setiawan, 2018). The qualitative approach was chosen because it was able to reveal the perspectives and experiences of various parties involved in the development and innovation of products and services in Islamic banks in more depth.

The type of research used is a case study, focusing on one of the Islamic banks in Indonesia that has shown excellence in human resource development and product innovation. This case study provides a detailed overview of the dynamics and strategies applied in human resource development to support innovation in Islamic banks. This study uses phenomenological design to understand the subjective meaning and direct experience of innovators at BSI KCP Kopo in depth. The research participants involved 2 key participants which included employees in the installment and gold pawn section as well as an Islamic bank executive involved in the product and service development process. The selection of participants is carried out purposively, with criteria including employees who have more than three years of work experience in the related field. These participants are expected to provide diverse and in-depth insights on how human resource development in Islamic banks supports innovation.

The data collection techniques used included in-depth interviews, participatory observations, and documentation studies.(Rulam Ahmadi, 2014) In-depth interviews allow researchers to gain rich insights into HR development strategies, the key competencies needed, and the challenges faced in creating innovations in Islamic banks. Participatory observations are conducted in the work environment to see firsthand the role of HR in the innovation process, while documentation studies include an analysis of annual reports, training modules, and strategic documents to complement the data. The research instruments include interview guides that focus on several aspects, such as HR development strategies, competencies needed for innovation, and the role of leadership in shaping an innovation culture.

Data analysis is carried out by thematic analysis method to identify the main themes of the data collected. Themes such as HR competence, innovation culture, HR development

strategies, and the relationship between HR competence and product innovation are identified and explained in detail. To ensure the accuracy and consistency of the findings, data triangulation was carried out by comparing the results of interviews, observations, and documents.

This research is expected to produce a deeper understanding of the strategy for developing superior human resources in Islamic banking, knowing the competencies needed to encourage innovation, and providing practical recommendations for Islamic banking to improve the quality of human resources to be more competitive. The limitations of this study may be related to the scope of the case study which is only focused on a few Islamic banks in Indonesia, so the results may not be generalized to the entire Islamic banking industry, but the findings of this study are expected to provide important insights that are useful for the development of human resources in Islamic banking in general, especially in Indonesia.

## RESULT AND DISCUSSION

### Characteristics of Sharia Bank Human Resources

Human Resources (HR) in the field of Islamic banking are required to have a very deep understanding of *fiqh muamalat*, which is Islamic law that regulates financial transactions. (Aulia Putri Oktaviani Jusri & Erina Maulidha, 2020) This knowledge includes various contracts (agreements) that are the basis for transactions in Islamic banking, such as buying and selling (*bai'*), lease (*ijarah*), and profit sharing (*mudharabah*). (Isnawati Rais, 2011) Human resources at BSI KCP Kopo are required to have a deep understanding of *fiqh muamalat* to ensure that every product and service offered is in accordance with sharia principles. In addition, employees in this branch demonstrate the ability to adapt to technological developments and changing customer needs, making them the main drivers of product and service innovation.

From the results of interviews at BSI KCP Kopo, it was found that human resources in Islamic banks not only serve as implementers but also as guardians of sharia values in every operational activity. They play an important role in ensuring sharia compliance, especially in the evaluation of products such as gold installments based on *murabahah* contracts. Their understanding of sharia principles not only gives confidence to customers but also maintains the bank's reputation as a trustworthy institution. As conveyed by the service staff, human resources at BSI KCP Kopo are required to have a deep understanding of *fiqh muamalat*, which is Islamic law that regulates financial transactions. They must master various contracts such as *bai'* (buying and selling), *ijarah* (rent), and *mudharabah* (profit sharing). Not only that, our human resources are also able to adapt to technological developments and changing customer needs. So we must be able to explain the contract to customers while offering products digitally', this shows the importance of double literacy – sharia and technology. (Wendi, 2024)

In addition, at BSI KCP Kopo, superior human resources are shown through their ability to adapt to market changes and customer needs. They not only focus on routine but also actively contribute to creating new ideas to improve the competitiveness of Islamic banks. For example, innovations in digital services that continue to be refined to meet the needs of the millennial generation are one of the main concerns of human resources at BSI. Good corporate governance practices are carried out by improving the company's performance and reducing risks that may arise by making decisions that are beneficial to the bank itself. (Intan Nurrachmi et al., 2024)

In addition to skills in understanding, precise and fast decision-making skills for an Islamic banking manager, especially in complex situations involving sharia aspects are also important. (Roni Andespa, 2017) For this reason, building superior human resources in decision-making is a top priority. Human resources who have strong analytical skills, a deep understanding of sharia principles, and the ability to think critically will be able to produce decisions that are not only profitable for business, but also in accordance with sharia values. Thus, Islamic banks can maintain their reputation as a trustworthy and trusted financial institution. (Siti Maria Wardayati, 2011)

The proactive and innovative Islamic banking human resources at Bank BSI KCP Kopo are individuals who have high initiative and the ability to think outside the box. (H.M. Anwar, 2023) Bank BSI KCP Kopo employees are not only satisfied with carrying out routine tasks, but also actively looking for new ways to improve performance and provide added value for the bank. Employees like this are always open to fresh ideas, able to adapt quickly to changes in the increasingly complex business environment, and have a passion for developing Islamic financial products and services that are more relevant to the needs of today's customers. (Joko Hadi Purnomo, 2019)

#### HR Development Strategy at Bank BSI KCP Kopo

To ensure that the quality of human resources at BSI KCP Kopo continues to develop, it is important to improve employee knowledge both in banking management and in the sharia aspects of banking through continuous training. This training aims to deepen employees' understanding of the principles of Islamic banking, including fiqh muamalat and various related contracts, as well as hone their technical skills in managing modern banking operations.

In the face of increasingly fierce competition, especially with technological advances in the financial sector, human resource development is very important. At BSI KCP Kopo, training includes not only technical skills related to technology and financial applications, but also the development of interpersonal skills such as critical thinking, problem-solving, and effective communication. This skill is important so that employees can provide innovative solutions that suit customer needs.

The reasons for the importance of the existence of management or a human resource strategy in the company can be described as follows:



Figure 1: The Urgency of Human Resource Management

Human resources are the main key to a company's success. They design strategies to develop employee capabilities so that the company can be more profitable. HR is also responsible for training employees, creating a comfortable work environment, and maintaining good relationships with all employees. In addition, HR also looks for new employees and helps them adapt to the company. In short, HR ensures that all employees can work well together to achieve the company's goals.

Furthermore, the training at BSI KCP Kopo also focuses on strengthening understanding of sharia values in all banking activities. With a good understanding of these principles, employees are expected to be able to maintain the operational integrity of Islamic banking when providing services to customers. In addition, the training also provides an opportunity for employees to stay up-to-date with the trends and developments of the Islamic banking industry, so that they can be better prepared to face the challenges that arise.

Through planned and continuous training, it is hoped that human resources at BSI KCP Kopo will not only have advantages in running operations, but also become drivers of innovation that will support the progress of Islamic banks as a whole.

Contribution of superior human resources in Innovation

The development of sharia digital products is a complex process and continues to develop. In addition to requiring a deep understanding of sharia principles, this process also demands high technical skills, such as programming, UI/UX design, and cybersecurity.(Nasir Tajul Aripin et al., 2022) The main challenge in the development of sharia digital products is to ensure that each feature and functionality is in accordance with sharia principles, and is able to compete with conventional digital products that continue to innovate. In addition, the data security factor is also a major concern, considering the sensitivity of customer financial data.

Research at BSI KCP Kopo shows that superior human resources are able to answer this challenge well. One example of the success of the resulting innovation is the development of gold installment products. By using the murabahah contract, this product provides a solution for customers to own gold as a form of long-term investment in stages. Flexibility in determining the amount of installments according to the customer's ability, coupled with an attractive loyalty program, makes gold installments one of the superior products of Islamic banks that are in demand by the public.

Sharia Banking HR not only plays a role in creating new ideas, but also actively adapts existing products to be more relevant to dynamic customer needs.(Alpajar Ramadhan et al., 2024) For example, an Islamic bank officer who observes market trends, especially customer interest in sharia investments that have a social impact, can initiate the development of sharia investment products that are integrated with MSME empowerment programs. Ideas like this not only provide financial benefits for customers, but also contribute to inclusive economic growth. In other words, Islamic banking human resources are not only implementers, but also innovators who are able to create financial solutions that are not only financially profitable, but also provide broader social benefits.(Nur Melinda Lestari, 2020)

The development of innovative products in the banking industry is a strategic issue that requires collaboration between banking institutions, regulators (OJK), and religious institutions (MUI).(Hani Werdi Apriyanti, 2018) This innovation is not only limited to more flexible payment mechanisms, but also touches on other aspects such as ease of access, transaction transparency, and integration with other banking services. For example, the

implementation of Islamic banking product innovations in gold installments has brought a breath of fresh air in the world of gold investment. (Lula Akmal Afifah et al., 2023)

Gold installments have become one of the leading products at Bank BSI KCP Kopo which is increasingly in demand by the public. With the concept of murabahah contracts, customers can have gold bars in stages by means of installments. In addition, the flexibility of installments that can be adjusted to the customer's financial capabilities, as well as attractive loyalty programs, further strengthen the attractiveness of gold installment products. Thus, gold installments are not only a profitable investment vehicle, but also part of better financial planning for the community.

In addition to gold installment products, innovation in digital services is also the main focus of human resources at BSI KCP Kopo. They play an active role in the development of applications that make it easier for customers to make financial transactions anytime and anywhere, while ensuring that all features in the application are in accordance with sharia principles. The relationship between human resource competencies and forms of innovation can be seen in the following table:

table 1. Table of Human Resources Competency Relationships and Forms of Innovation

HR Competencies	The Forms of Innovation Produced
Technology Knowledge	Digital innovation (applications, online systems, fintech)
Communication Skills	Customer service and marketing innovations
Problem Solving Skills	Process innovation (simplification of SOPs, operational efficiency)
Creativity and Initiative	Product innovation (new financial products, new services)
Team Leadership and Collaboration	Managerial and organizational innovation

#### Obstacles and Challenges of Sharia Bank Human Resources

Despite having great potential, Islamic banks, including at BSI KCP Kopo, face various challenges, especially in terms of human resource management. One of the biggest challenges is the competition in recruiting and retaining the best talent. Conventional banks, with their larger scale and more attractive incentives, are often the top choice for competent prospective employees. This makes it difficult for Islamic banks to fill strategic positions with individuals who have expertise in finance and technology.

In addition, the reputation of the more established conventional financial sector and wider career opportunities are also a distinct attraction for many prospective employees. (Menhard & Rahmadani Hidayat, 2024) As a result, Islamic banking often finds it difficult to fill strategic positions with competent and highly motivated talents.

The results of the interview also revealed that the limitations of information technology infrastructure are an obstacle in the process of digitizing services in Islamic banks. At BSI KCP Kopo, these limitations sometimes slow down the launch of new technology-based products. To overcome these barriers, Islamic banks need to increase investment in technology infrastructure while strengthening HR training to be more competitive in the job market.

This condition has an impact on various operational aspects, ranging from customer service to new product development. With this, Islamic banking has difficulty competing with conventional financial institutions that have already invested significant resources in the development of information technology infrastructure. (Binti Mutafarida, 2017)

In addition, the lack of public literacy towards Islamic banking is an additional challenge faced by human resources at BSI KCP Kopo. This has an impact on the low market penetration of sharia products, even though these products have significant advantages in providing fairer and more transparent financial solutions. Therefore, more intensive education and promotion efforts are needed to increase public understanding of Islamic banking.

## CONCLUSION

The conclusion of this document highlights the importance of superior human resources (HR) in supporting innovation in the Islamic banking sector. HR at Sharia Banks has a vital role in ensuring the products and services offered are in accordance with sharia principles, while remaining competitive in the market. A deep understanding of muamalat fiqh and the ability to adapt to technology are the main keys to this success. Employees who excel in Islamic banks show a proactive, creative, and critical thinking attitude. They not only carry out routine tasks, but also actively create innovations, such as the development of gold installment products based on murabahah contracts that are in demand by the public. To support this role, ongoing training that includes aspects of sharia, technology, and interpersonal skills is an important priority in HR development strategies.

However, Islamic banks also face significant challenges, such as competition in recruiting and retaining the best talent, limited technological infrastructure, and low public literacy towards Islamic banking. Nonetheless, the success in developing innovative products, such as digital applications and gold installment services, demonstrates the ability of Islamic banks' human resources to adapt and compete in the midst of these challenges. Thus, through proper human resource management, Islamic banks have a great opportunity to maintain competitiveness, strengthen public trust, and ensure sustainable growth. All of this can be achieved without putting aside commitment to sharia principles, despite being in an industry that continues to grow dynamically.

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