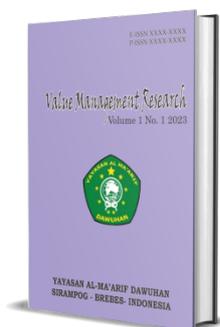




Institutional Quality in Bank DKI Syariah Semarang in Terms of Aspects of Human Resources

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ABSTRACT

This study aims to analyze the institutional quality of Bank DKI Syariah Semarang in terms of human resources aspects. In banking institutions, institutional quality is one of the determinants of institutional success and it is important for Human Resource Management to understand institutional quality in Bank DKI Syariah Semarang. This study uses qualitative methods by focusing research descriptive approach, the data obtained through in-depth interviews with three employees of Human Resource Management and literature studies and observation. Sampling technique in this study using probability sampling technique with purposive sampling. The data collected were analyzed using data analysis techniques consisting of data reduction, data presentation, and conclusion. The results revealed that institutional quality can be assessed based on employee qualifications and education, work experience, training and development, performance and productivity, employee satisfaction and involvement; factors that affect institutional quality include several factors including: recruitment and employee satisfaction levels; strategies that can improve institutional quality solving challenges and problems include several strategies that can be applied, among others: employee training, career development, performance appraisal system, promotion and advertising, workshops and socialization; employee performance contributing to institutional quality includes several ways, among others: positive work communication, positive work culture, quality customer service, compliance with regulations, application of Sharia values; as well as the implementation of policies to contribute to quality can be known to include several things, among others: technology policy, digitization innovation, and product development.

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Introduction

The quality of human resources must be able to have extensive academic knowledge and qualified skills because from these knowledge and skills it is the key to quality resources that will produce good institutional quality (Bahri, 2022). Failure in managing human resources can lead to the destruction of corporate objectives, among others, profits, survival in the organization, and the quality of institutions (Rayadi, 2012). The problem that arises when human resource management is not good is the decline in institutional quality. The success of a company depends on the institutional quality, diligence and integrity of its employees (Udin and Ahmed, 2012). Institutional quality has an important influence on the company and if human resources are less skilled, it will result in poor institutional quality (Kurniawan, 2023).

Puspa (2015) argues that institutional quality is an effectiveness, efficiency, and the ability of a company or organization in managing human resources in achieving its goals. Institutional quality is a justice in carrying out the functions of institutions, both government agencies and non-governmental organizations. In addition, according to Nardo (2022), institutional quality can be assessed from several aspects, including: the number and distribution of employees, employee qualifications and education, work experience, training and development, performance and productivity, employee turnover, employee satisfaction and involvement.

If the institutional quality in the company is low, many of the causes experienced by the company such as high turnover rates can be a sign that there are problems in Human Resource Management and institutional quality. Good management of employee turnover rate is an internal part of efforts to improve institutional quality (Anggraini, 2018). This involves implementing effective human resources policies, creating a codependent work environment and ensuring employees feel valued and motivated. Thus, banks can maintain organizational stability, operational efficiency, service quality, compliance, and corporate culture all of which contribute to institutional quality (Wedanti, 2018).

Bank DKI Syariah is one of the Islamic financial institutions that still exist today in Indonesia, which is basically a local government bank owned by The Local Government of DKI Jakarta. The scope of activities of Bank DKI Syariah began on January 13, 2004. The Bank commenced operations based on Islamic Banking Principles in March 2004.

Table 1.

Data on the number of employees of Bank DKI

Year	2021	2022	2023
Number of Officers	3.572	3.540	3.802

Source: Data Bank DKI (unaudited)

Based on data obtained from Bank DKI Syariah Semarang shows that the number of employees during the last 3 years has increased and decreased. In 2021, the number of employees was 3,572 and then decreased in 2022 to 3,540 employees, which means that there are a number of 32 employees who have not worked again. In 2023, it increased to 3,802 employees, there were an additional 262 employees.

Table 2.

Submission of Permanent Employee Data In 2023

Description	Number of permanent employees who do not continue to work	Total employees	all Turn over
2022	163	3.540	4,56%
2023			
January	5	3.656	0,14%
February	5	3.716	0,13%
March	3	3.750	0,08%
April	1	3.778	0,03%

May	16	3.817	0,42%
June	12	3.790	0,32%
July	10	3.770	0,27%
August	11	3.800	0,29%
September	18	3.796	0,47%
October	9	3.808	0,24%
November	6	3.804	0,16%
December	7	3.802	0,18%
Total	103	3.802	2,71%

Source: Data Bank DKI

Based on data obtained from Bank DKI Syariah Semarang, it shows that the number of turn over employees for the last 1 year has decreased, namely from 2022 by 4.56% to 2.71% in 2023. The highest turnover occurred in September at 0.47% with 3,796 employees. While the lowest turn over occurred in april at 0.03% with 3,778 employees. Maintaining low turnover will make the company save costs, one of which is the cost of recruitment, selection costs and training costs so as to improve institutional quality (Yurika, 2011).

Table 3.

Turn Over Data Based On Employee Age 2023

No	Age	Male	Female	Jumlah	Turn Over
1.	20-30 years old	64	86	150	54,15%
2.	31-40 years old	42	36	78	28,16%
3.	41-50 years old	6	3	9	3,25%
4.	51-56 years old	31	9	40	14,44%
Total		143	134	277	100,00%

Source: Data Bank DKI

Based on data obtained from Bank DKI Syariah Semarang that at the age of 20-30 years experienced a turnover of 54.15%, at the age of 31-40 years experienced a turnover of 28.16%, at the age of 41-50 years experienced a turnover of 3.25%, and at the age of 51-56 years experienced a turnover of 14.44%. The highest turnover occurred at the age of 20-30 years with the number of 64 men and 86 women and a total of 150 employees. While the lowest turn over occurred at the age of 41-50 years with a total of 6 men and 3 women and a total of 9 employees. The occurrence of a high turnover rate will cause a high impact on the institutional quality of the company.

Literature Review

Quality

According to Apriliana and Sukaris (2022) quality is the level of excellence that is integrated into products, service processes or companies. Quality relates to something different, for example about the good and bad of a company. From this description it can be concluded that quality is one of the important factors in the economic world where a company's good and bad conditions can be measured by the quality of institutional management.

Institutions

According to Asta (2018) institutions are as an instrument in creating a paradigm that already has unchanging power to function to regulate the instruments of employee behavior and expectations so that institutions can provide participation for employees. From this description, that institution is a set of guidelines in ideal conditions that act as a guide to individual behavior.

Institutional Quality

Mo'tasim (2016) institutional quality refers to the approach that the company applies in ensuring that the institutions it runs meet and exceed predetermined quality standards. From this definition, it is concluded that institutional quality is a fairness in carrying out the functions of the institution's functions so that it meets or exceeds the standards set by institutional management in the company.

Method, Data, and Analysis

This study is a qualitative research and focuses on a descriptive approach that is visualizing and presenting an understanding of complex realities, so that researchers analyze the institutional quality in Bank DKI Syariah Semarang in terms of human resources aspects. This study was conducted at Bank DKI Syariah Semarang. In this study, researchers used primary data and secondary data, because it requires an understanding that each study is related to the data. Primary Data were obtained through in-depth interviews of 3 Bank DKI Syariah Semarang employees and secondary data included literature studies and observations. Sampling technique in this study using probability sampling technique with purposive sampling. The data collected were analyzed using data analysis techniques consisting of data reduction, data presentation, and conclusion. Data reduction is intended to simplify and process the data recorded at the research site. The presentation of data is to present data through the way information is developed and then structured and then conclusions are drawn and narrative texts are presented. Conclusion is a researcher draws conclusions related to the symptoms obtained, and regular recording and causation of existing phenomena.

Result and Discussion

Profile of human resources at Bank DKI Syariah Semarang

This question aims to explore the general characteristics of human resources at Bank DKI Syariah Semarang, including educational background, work experience, and competencies. Based on the results of the interview explanation of three informants related to the profile of human resources at Bank DKI Syariah Semarang including educational background, work experience and competence, namely Bank DKI Syariah Semarang employees have an educational background that is not in accordance with the competence in their job positions but have some work experience and certificates that support their work.

Recruitment process and selection of human resources at Bank DKI Syariah Semarang

This question aims to understand how the bank recruits and has employees in accordance with institutional needs. Based on the results of the interview explanation of three informants related to the recruitment process and selection of human resources at Bank DKI Syariah Semarang, the recruitment process is prioritized for candidates who have experience, the next stage of selection is offline and online interviews, there is a Sharia test and the recruitment period until the selection lasts 6 months. Although the online interview conducted has not been effective because it is difficult to make an assessment.

Training and development of human resources is carried out at Bank DKI Syariah Semarang

This question focuses on the bank's efforts to improve the competence and quality of human resources through training and development programs. Based on the results of the interview explanation of three informants related to training and Human Resource Development carried out at Bank DKI Syariah Semarang, namely Sharia training, skills training and career development carried out in the form of internal recruitment and training carried out based on employee performance values that are less than optimal.

The effect of human resource quality on institutional performance in Bank DKI Syariah Semarang

This question aims to explore the relationship between the quality of human resources with the institutional performance of the bank as a whole. Based on the explanation of the interview of three

informants related to the quality of human resources to institutional performance at Bank DKI Syariah Semarang, although performance relationships often experience differences of opinion between employees and some customers are not satisfied with the service, employees still try to produce maximum performance.

Performance appraisal system and career development implemented in Bank DKI Syariah Semarang

This question focuses on the performance appraisal mechanism and how it contributes to the career development of human resources in banks. Based on the results of the interview explanation of three informants related to the performance appraisal system and Career Development applied at Bank DKI Syariah Semarang, the performance appraisal system is carried out online although the system often experiences errors. Then the benchmark in employee career development is performance appraisal, if the performance appraisal is not maximal, training will be held.

Human resources at Bank DKI Syariah Semarang support the implementation of sharia principles in bank operations

This question aims to see the extent to which human resources understand and apply the principles of Sharia in their daily work. Based on the results of the interview explanation of three informants related to human resources of Bank DKI Syariah Semarang supports the application of sharia principles in bank operations, namely although some employees have difficulty in serving customers, the occurrence of problems of losing money, wrong in inputting data, are quite capable of applying sharia values. This is an effort by employees to apply the principles of Sharia quite well.

The level of employee satisfaction with Human Resource Management at Bank DKI Syariah Semarang

This question explores employees' perceptions of human resource management policies and practices, and how these affect their motivation and job satisfaction. Based on the explanation of three informants' interviews related to employee satisfaction with Human Resource Management at Bank DKI Syariah Semarang, employees were not satisfied because of the heavy workload, the policy of every morning briefing before work turned out to be burdensome for employees, and the work motivation given was not balanced with responsibilities. This shows that employees are not satisfied at work related to human resource management policies and practices.

The main challenges faced in Human Resource Management at Bank DKI Syariah Semarang

This question focuses on the identification of obstacles or difficulties encountered in the management of human resources in the bank. Based on the results of the interview explanation of three informants related to the main challenges of Human Resource Management at Bank DKI Syariah Semarang, namely employees have difficulty competing with Islamic banks in Semarang, employees are required to achieve targets, then ways to overcome these challenges by doing promotions such as advertising, working with schools and universities.

The role of Management in improving the quality of human resources at Bank DKI Syariah Semarang.

This question aims to explore management strategies and initiatives in support of improving the quality of human resources. Based on the explanation of three informants' interviews related to the role of Management in improving the quality of human resources at Bank DKI Syariah Semarang, namely by providing training and competency development to employees, this is done because based on the results of employee performance although they have not exceeded performance targets, training needs to be given, and online workshops are less effective.

Institutions in Bank DKI Syariah Semarang respond to changing dynamics related to human resources, such as changes in regulation or technology

This question assesses the ability of institutions to adapt to changes that affect human resources and bank operations. Based on the results of three interviews related to institutional explanations at Bank DKI Syariah Semarang, responding to the dynamics of changes related to human resources, such as changes in regulations or technology, namely employees find it difficult for technological changes to affect

performance results and if the error system will have an impact on daily operational activities and the system is not strong enough to prevent cybercrime.

Discussion

Institutional quality in Bank DKI Syariah Semarang

The results of this study on the first question of this study institutional quality in Bank DKI Syariah Semarang is to explore the general characteristics of human resources in Bank DKI Syariah Semarang including educational background, work experience and competence. This is supported by a statement according to Raharjo in the Journal Sari (2018) stating that the quality of human resources can be determined from education /knowledge, experience, and attitudes and values that exist in him. The informant explained that Bank DKI Syariah Semarang employees have an educational background that is not in accordance with the competence in their job positions but have some work experience and certificates that support their work. This shows that the quality of human resources of Bank DKI Syariah is not good so that it can cause problems in daily operations. Therefore, the characteristics of qualified human resources are a key factor in building the growth of Bank DKI Syariah Semarang.

Factors affecting institutional quality in Bank DKI Syariah Semarang

a. Recruitment and selection

Bank DKI Syariah Semarang has a recruitment and selection process that is tailored to institutional needs. This is supported by a statement according to Rohmatin (2018) stating that prospective employees after passing the administrative selection then carry out the stage of written tests, interviews and medical tests. Informants explained that recruitment is prioritized for candidates who have experience and then carry out the selection stage with offline and online interviews, Sharia tests, and a recruitment and selection period of 6 months. The online interview selection process has not been effective because it is difficult to provide an assessment. This shows that the recruitment and selection process has not been well structured. The unstructured recruitment and selection process can be ascertained that the employees received are difficult to support institutional goals on an ongoing basis so that it can affect the quality of institutions in Bank DKI Syariah Semarang.

b. The Level Of Employee Satisfaction

Employee perceptions of human resource management policies and practices greatly influence motivation and performance satisfaction. This is supported by a statement according to Pitasari (2018) stating that employee satisfaction with human resource management is a management system that is able to share a fairly stable working situation and conditions. Informants explained that employees were not satisfied because of the heavy workload, the policy of every morning briefing before work was burdensome for employees, and the work motivation given was not balanced with responsibilities. This overall shows that employees are not satisfied in working related to human resource management policies and practices that can affect the institutional quality of Bank DKI Syariah Semarang.

Strategies that can improve institutional quality in Bank DKI Syariah Semarang

a. Training and development

Bank DKI Syariah Semarang has various efforts to improve the competence and quality of human resources through training and development programs. This is supported by a statement according to Selviyanti (2023) stating that human resources training includes teaching technical skills, increasing technical knowledge, interpersonal development (leadership and teamwork). Training and development is a teaching process carried out on human resources aimed at acquiring new skills, knowledge and understanding so as to increase skill capacity. The informant explained that the training and development of human resources is carried out at Bank DKI Syariah Semarang, namely Sharia training, skills training and career development are carried out in the form of internal recruitment and training is carried out based on employee performance values that are less than optimal. Prior to the training of employees often experience problems. From the training that has

been implemented can provide understanding of about 40% to employees. This shows that the training is still relatively difficult in providing understanding to employees.

b. Performance appraisal system

The performance appraisal mechanism at Bank DKI Syariah Semarang focuses on Key Performance Indicators (KPIs) as the main tool to objectively evaluate employee performance. This is supported by a statement according to Amir and Nurhayati (2022) stating that the purpose of carrying out performance appraisals is to help human resource management make decisions related to salaries, promotions, training and encouraging employees through feedback. The informant explained that the performance assessment system is carried out online but often experiences error systems and benchmarks in employee career development, namely performance assessment, if the performance assessment is not maximized, training will be held. This shows that the performance appraisal system to employees has not been maximized.

c. Promotion and advertising

Furthermore, one of the challenges faced by Bank DKI Syariah Semarang is promotion and advertising. According to Puspitarini (2019), promotion is an activity carried out aimed at informing a product or service and informing confidence in benefiting consumers. Meanwhile, according to Astuti (2017) explained that advertising is a form of communication in fulfilling the function of marketing. Informants explained that employees have difficulty competing with Islamic banks in Semarang, employees must achieve high targets, then ways to overcome these challenges by doing promotions such as advertising, working with schools and universities. This is not optimal in improving the institutional quality in Bank DKI Syariah Semarang.

d. Workshops and socialization.

In supporting the improvement of the quality of human resources at Bank DKI Syariah Semarang, the exploration of management strategies and initiatives involves a comprehensive approach through workshops and socialization. Menurut Normina (2014) explains that socialization is the process of instilling values and rules from generation to generation in a group or society. Meanwhile, according to Damanik (2014) workshop is a scientific meeting in a similar field to produce real work. Informants explained that the workshop and socialization were carried out because based on the results of employee performance had not exceeded the performance target so that training needed to be given, lack of work motivation and online workshops were less effective. This shows that the strategy implemented by Bank DKI Syariah Semarang has not been maximized.

Employee performance contributes to the institutional quality in Bank DKI Syariah Semarang

Exploration of the relationship between the quality of human resources with institutional performance in Bank DKI Syariah Semarang includes several interrelated factors. The quality of human resources directly affects the operational effectiveness, service and achievement of strategic objectives of Islamic banking institutions. This is supported by a statement according to Rashid (2018) stating that the quality of employees at work is reliability when completing tasks so that they are carried out on time, carefully and according to procedures so as to produce optimal performance. The informant explained that performance relationships often experience differences of opinion, customers are not satisfied with the service so that the resulting performance results are less than optimal. The relationship between human resources and institutional performance in Bank DKI Syariah Semarang has not been maximized.

Understanding and application of sharia principles in daily work at Bank DKI Syariah Semarang involves operational aspects and work behavior. This is supported by a statement according to Susanti (2023) stating that Islamic banking must operate based on Islamic sharia principles including the Prohibition of usury, profit-sharing practices, ethical and halal Transactions. The informant explained that some employees have difficulty in serving customers, the occurrence of problems of losing money, wrong in inputting data, not maximally applying sharia values. Overall understanding and application of sharia principles by human resources at Bank DKI Syariah Semarang is not good.

Policy implementation can contribute to the institutional quality in Bank DKI Syariah Semarang

The ability of institutions to adapt to changes affecting human resources and operations at Bank DKI Syariah Semarang is important to ensure continuity and sustainable growth. Adaptive institutions are able to adjust to external and internal dynamics such as technological changes and market demands. This is supported by a statement according to Sidiq (2023) stating that regulations must be able to adapt to economic developments such as technological changes and global challenges in ensuring the effectiveness and relevance of regulations. The informant explained that employees find it difficult to change technology so that it affects the performance results to be not maximized and the error system will have an impact on daily operational activities and the system is not strong enough to prevent cybercrime. Overall, Bank DKI Syariah Semarang has not been maximized in responding to the dynamics of changes related to human resources, such as changes in regulation or technology.

Conclusion

This study is to understand the institutional quality in Bank DKI Syariah Semarang, especially by reviewing the aspects of human resources (HR). Based on the analysis that has been done, some conclusions can be obtained as follows:

1. Institutional quality in Bank DKI Syariah Semarang can be assessed based on employee qualifications and education, work experience, training and development, performance and productivity, satisfaction and employee involvement.
2. Factors that affect institutional quality in Bank DKI Syariah Semarang include several factors, among others:
 - a. Recruitment and selection include qualifications and competencies.
 - b. Employee satisfaction levels include work motivation, job satisfaction, work culture, welfare and employee involvement.
3. By identifying the factors that can affect the institutional quality of Bank DKI Syariah Semarang then can plan strategies that can improve the quality of the institution in Bank DKI Syariah Semarang in solving challenges and problems that include several strategies that can be applied, among others: employee training, career development, performance appraisal system, promotion and advertising, workshops and socialization.
4. It is known that employee performance contributes to institutional quality in Bank DKI Syariah Semarang including several ways, among others: positive work communication, positive work culture, quality customer service, compliance with regulations, application of Sharia values.
5. Policy implementation contributing to the institutional quality in Bank DKI Syariah Semarang can be known to include several things, among others: Technology Policy, digitalization innovation, and product development.

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