

Preparing Islamic Human Resources Competencies as Generation of Digital Bankers in Polytechnics Vocational Education

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Abstract: *The development of the 4.0 industrial revolution is now increasingly real and has an impact on all aspects of human life. Human behavior in carrying out activities for their lives is done digitally. This situation has made all industries including the banking industry adapt to provide the best service to customers through digital service transactions. The need for young professionals of digital bankers is a necessity in the present, therefore vocational colleges are in the form of Polytechnics such as Politeknik Negeri Medan. The Islamic banking and finance study program as at Politeknik Negeri Medan, now need to make adjustments to the preparation of sharia human resources as a generation of digital bankers through the Islamic banking industry through graduate competency can be in accordance with the current needs of the labor market. This study describes the views of alumni from who have worked in Islamic banking. The alumnnies explain the competencies needed and are required to have them as bankers in the current digital era. Data collected is primary data obtained through in-depth interviews with informants as many as 4 people. The information received is then analyzed with the conditions in the study program curriculum at the islamic banking and finance study program. Then analyzed to courses, teaching method. Research result that the study program must be prepared alumni to be digital bankers are competencies in the understanding of Islamic bank transaction agreements, competencies as tellers and sharia bank customer service, competence as analysts Islamic bank financing, competency as funding officer and financing officer of Islamic banks. Providing a curriculum that is in accordance with SKKNI, provides courses with the latest content and with learning methods that are tailored to practical needs with current cases. Submission of the learning method is accompanied by the practice of each course as much as a minimum of 50%.*

Keywords: *Islamic human resources, digital bankers, vocational education, and polytechnics*

Introduction

The world of education is currently facing a digital revolution as a result of the development of the worldwide industrial revolution 4.0. Marked by digital distortion that must be addressed by the world of higher education as a provider of human resources in the world of work that is now controlled by digital devices. In an effort to improve the competitiveness of Indonesia globally, universities also adapted to various policies of the Ministry of Education and Culture in promoting economic growth and competitiveness of the nation in the digital era. Some of the things that are governed by the policy are: *Firstly*, Preparation of a more innovative learning system in higher education such as adjusting the learning curriculum, and improving students' abilities in terms of data Information Technology (IT), Operational Technology (OT), Internet of Things (IoT), dan Big Data Analytic, integrating physical, digital and human objects to produce competitive and skilled college graduates, especially in aspects data literacy, technological literacy and human literacy;

Secondly, reconstruction of higher education institutional policies that are adaptive and responsive to the 4.0 industrial revolution in developing the required transdisciplinary and study programs. In addition, Cyber University programs are being pursued, such as distance learning lecture systems, thereby reducing the intensity of lecturer and student meetings. Cyber University is expected to be a solution for the nation's children in remote areas to reach quality higher education; Then, human resource preparation especially lecturers and researchers as well as responsive, adaptive and reliable engineers to deal with the industrial revolution 4.0. In addition, the rejuvenation of facilities and infrastructure for the construction of educational, research and innovation infrastructure also needs to be carried out to support the quality of education, research and innovation; *Fourth*, breakthroughs in research and development that support the Industrial Revolution 4.0 and the ecosystem of research and development to improve the quality and quantity of research and development in Universities, R & D Institutions, LPNK, Industry, and Society; *Finally*, breakthrough innovation and strengthening innovation systems to improve industrial productivity and improve technology-based startup companies.

Vocational colleges in the form of Polytechnics are expected to be the most adaptive to adapt to the needs of the workforce in this digital era. As stated in Road Map Making Indonesia 4.0. That Indonesia aims to become the 10th best ranked country in terms of the economy in 2030. In order to make it happen, 10

priority activities must be established that must be addressed immediately, and the education sector is recorded in the 7th national priority : Upgrade Human Capital (melalui: *Redesign education curriculum under 4IR era* dan *Create Professional talent mobility program*). Improving the quality of education through vocational education is the main priority that will be realized by Indonesia to make Indonesia superior in the digital era by utilizing the industrial revolution, this is done by reforming the curriculum in the education sector by adopting STEAM (Science, Technology, Engineering, Art and Math) *Education*, *Mengupgrade Pendidikan Vokasi (Upgrade vocational schools)*, serta *leverage foreign talents*.

Politeknik Negeri Medan as one of the vocational education in Indonesia also becomes an important part in realizing Making Indonesia Development Map 4.0. As Vocational Education which has the advantage of providing young professionals ready for work according to the needs of the job market, the Medan State Polytechnic always adapts the learning curriculum at least 4 years to the level of applied undergraduate education, and at least 3 years for the three diploma education level. Medan State Polytechnic as vocational education currently manages 6 Departments and 17 Study Programs. One of the Study Programs which also played an important role in the 4.0 industrial revolution era was Islamic finance and banking study programs. The Islamic Finance and Banking Study Program has learning outcomes to produce Islamic banking bankers. Islamic banking bankers in the digital era certainly need scientific competencies that need to be upgraded according to the latest technological developments.

A digital banker will face a variety of digital banking customer transaction and service activities, various initial competencies possessed by a banker include attitudes, skills and appearance now need to be adapted to technological developments. Services that are usually done face-to-face, can now be done digitally through communication technology that utilizes social media facilities. Various problems that are usually faced and given solutions through face to face can now be done digitally. These various conditions make it necessary for the readiness of sharia human resources to become a digital banker in the industrial revolution era 4.0, and this readiness can be done through the readiness of vocational universities providing sharia graduates to become professional bankers in the digital era. Against this background it is necessary to do research on : 1) What competencies should the Islamic Banking and Finance prepare as part of Vocational Education to prepare sharia human resources to become digital bankers? 2) What curriculum, subject, and

learning method should be given to sharia human resources to make it a digital banker graduated from Politeknik Negeri Medan as Vocational Education.

Background Theories

Digital Bankers

Refer to Kasmir (2013) banker is someone who works in a bank and has been involved in operational and non-banking technical fields. Professional bankers are bankers who have high personal integrity, expertise and social responsibility as well as broad insights to be able to carry out professional bank management patterns as well. Being a professional banker requires several requirements, including the ones: ¹Having skills and knowledge; Able to accept pressure from any party without reducing its performance; Having initiative and being active in achieving goals and not waiting; Having high job motivation; Having leadership skills (leadership ability); Having a sales ability; Having the ability to: plan, organize, set work procedures and control work tasks so that they lead to achieving bank goals.

A banker is required to have a good banker service ethics, namely: attitude and behavior, appearance, manner of dress, how to speak, gestures, and how to ask questions. It is hoped that by implementing a good service ethic, the goal of implementing banker ethics can be achieved, namely to create friendship and association with customers, be able to please others, persuade customers, retain customers, foster and maintain relationships with customers. So that finally a banker will get the benefits of self-confidence, respect and respect for customers and be respected and liked. The whole thing can be done when the lecture is face to face directly with the banker. The technological development of the industrial revolution 4.0 led to the development of digitalization in banking services. Customers in Indonesia are increasingly accustomed to banking transactions using mobile banking and internet banking. This situation encouraged the banking industry to optimize the implementation of digital banking services (digital banking) in the hope of increasing banking operational efficiency. On the other hand this situation makes additional demands of the competencies needed by a banker in serving customers, considering there are changes in the way services are usually done face to face to digital by utilizing technology, especially digital information systems.

¹As'ad, "Etika Profesi Kasmir, Etika Costumer Service," 2004, [http://bankirnews.com/Diakses,.](http://bankirnews.com/Diakses,)

At present the problem of human resources is part of the problem faced by Islamic banking in Indonesia. Very few reliable and qualified human resources are found in Islamic banking. The average human resource in Islamic banks lacks the ability to modify banking products, and understanding sharia contracts is also a problem in itself plus the incompetence in understanding in understanding and applying the principles. Because this human resource is one of the main reasons why Islamic banking has not been able to develop optimally in Indonesia, where the majority of the population is Muslim. It becomes astonishing, with the low ability of the human resources to be sharia in Islamic banks, which is contrary to something that should be owned.

Characteristics of competence according to Spencer dan Mitrani et.al there are five characteristics of competence: 1) Motives. Motives are things where a person consistently thinks so that he takes action. For example: people who have achievement motivation consistently develop goals that challenge themselves, and are fully responsible for achieving these goals and expect "feedback" to improve themselves; 2) Traits. Traits are characteristics that make people behave or how someone responds to something in a way such as self-confidence, self-control, strength against tension, fortitude or endurance; 3) Self-Concept. Self-concept is the attitude and values that a person has. Attitudes and values are measured through tests to respondents to find out how a person has values, what is interesting for someone to do something. Someone who is considered a "leader" should have leadership behavior, so there needs to be a test about leadership abilities. 4) Knowledge. Knowledge is information that someone has for a particular field. Knowledge is a complex competency. Scores on knowledge tests often fail to predict the performance of human resources, because the score does not succeed in measuring what knowledge and expertise should be done at work. The ability test measures the ability of the test participant to choose the most correct answer, but cannot see if a person can do work based on the knowledge he has. 5) Skills. Skills are the ability to carry out certain tasks both physically and mentally.

According to R. Palan, types of competencies are: Core competency, is something that is owned by a company, usually a set of expertise and technology, which collectively provides a competitive advantage for a company. 2) Functional competence, is a competency that describes work activities and output, such as the knowledge and expertise needed to do a job. 3) Behavioral competencies, are the basic characteristics needed to do a job. 4) Competence of roles, is a role that must be carried out by someone in a team. Role

competencies are matters relating to efforts and roles within the team, such as the efforts and role of group leaders and their members.

This was stated by Werther and Davis in Sutrisno Edy (2012: 4). Human resources or HR are integrated capabilities of the mind and physical power possessed by individuals (Hasibuan, 2013). Thus, the ability of human resources cannot be seen from one side only, but must cover the overall capacity of one's thinking and physical power. From the description above, it can be concluded that the competence of human resources is an ability possessed by someone who is related to knowledge, skills, and personality characteristics that directly affect the performance carried out and can achieve the goals aspired

Vocational Educations

Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and country. Universities can hold academic, professional and / or vocational programs.

The purpose of vocational education includes four main dimensions, namely: (1) developing basic human qualities which include the quality of thought power, power of mind, physical power; (2) developing instrumental quality, functional quality, namely mastery of science, technology, art, and sports; (3) strengthen their identity as an Indonesian nation; and (4) maintaining the survival and development of the world (Slamet PH, 2009). Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have religious spiritual strength, self-control, personality, intelligence, noble character, and skills needed by themselves, society, nation and country. Universities can hold academic, professional and, or vocational programs. The purpose of vocational education includes four main dimensions, namely: (1) developing basic human qualities which include the quality of thought power, power of mind, physical power; (2) developing instrumental quality, functional quality, namely mastery of science, technology, art, and sports; (3) strengthen their identity as an Indonesian nation; and (4) maintaining the survival and development of the world.

The following are described as necessary from each dimension of the objectives of vocational education. First, develop the basic quality of students

which includes the quality of thought power, qolbu power, and physical power can be detailed as follows. The development of quality thinking includes, *inter alia*, analytical, deductive, inductive, scientific, critical, creative, logical, lateral, and systems thinking. The development of qolbu power includes, among others, faith and piety towards God Almighty, compassion, politeness, integrity, honesty and cleanliness, respect for others, adherence, dignity, responsibility, tolerance for differences, discipline, craft, ethics, *berestetika*, and there are many other dimensions of qolbu. Development of physical power includes health, endurance, stability, and even skills.

Second, developing instrumental, functional quality, mastery of science and technology, arts and sports which includes, among others: mastery of mono-discipline, multi-disciplinary, inter-disciplinary, cross-disciplinary, both soft disciplines (sociology, history, economics, politics, culture, and so on) as well as hard disciplines (mathematics, physics, chemistry, biology and astronomy) and their applications, namely construction, manufacturing, transportation, telecommunications, bio technology, energy technology, and materials technology. Mastery of art includes dance, music, sound arts, craft arts, fine arts along with their combinations.

Third, strengthen identity (character) as an Indonesian who loves the country through the 4 pillars of the life of the Indonesian nation, namely Pancasila, the 1945 Constitution, the Republic of Indonesia, and *Bhineka Tunggal Ika*, remain loyal and maintain the integrity of the NKRI. Faithful to the NKRI is indicated as (1) understanding, realizing, making conscience, obliging conscience, loving and acting real in maintaining and maintaining the integrity of the NKRI; (2) able to counteract when there is a clash of values due to globalization that has engulfed and undermined the integrity of the NKRI; and (3) preserving the noble values of the Indonesian people and at the same time being open to friction with the progress of other countries. Fourth, safeguarding the survival and development of the world as described as follows: (1) maintaining the survival and development of the world through existing collective means (the United Nations and its branches); (2) maintaining sustainable development of the world from an environmental, economic and socio-cultural perspective; and (3) reactive, active, and proactively maintaining the survival and development of the world, both from an economic, political, environmental, and socio-cultural perspective. To achieve this goal, efforts must be made in a system (intact and correct). Given that vocational education is more closely aligned with the economy and especially with employment. Vocational education can play a maximum role in economic development if its

harmony with the world of work around it is pursued continuously, both in terms of quantity, quality, location, and time. Vocational education will also play a maximum role in economic development if it is able to integrate its programs with the existence of government regulations, policies, planning and budgeting in the era of regional autonomy as it is today.

Bankers Competence

Bankers in a bank are identical to the positions of Frontliner officers. Frontliners are the foremost ranks that come in direct contact with customers. The image of the company depends on the performance of the Frontliner, this makes the demand for a frontliner even higher in this digital era. Frontliner officers can be as Cuomer services or tellers as well as security in the hall. Frontliner services are the frontline in the formation of the image of a banking company, including Islamic banking because customer satisfaction is in the hands of the frontliner. There are several competencies needed from a fronliner, namely: *having a positive mindset and serving spirit, of course other expertise is needed to provide quality services*. Frontliners need the full support of the company, especially from leaders in every part, so they can work more independently and professionally, while having the authority to make their own decisions.

In this era of banking digitalization, there are several additional demands needed for the competence of a digital banker in terms of frontliners, namely: 1) Frontliners can handle their customers more smartly. Starting with understanding the market and its customers, a frontliner must act with independence, as a sales that is supported by an appropriate marketing strategy. They must realize that the customer is a human being as well as himself, who has different needs, desires, expectations, and aspirations; 2) Frontliners are required to master the fields or industries involved, plus being able to work well together in their work environment. Thus, companies must think about how frontliners can be equipped with balanced hard skills and soft skills. A person's success is often determined by his competence to continue to hone his abilities and independence in work. Without one of these two skills, we will find it difficult to progress in a career. This also applies in the world of frontliners and customer service.

Hard skills referred to here are all expertise related to technical and procedural matters related to the main field of a company. For example expertise to operate certain machines; expertise to operate computers; financial, mathematical, statistical skills; and much more. Hard skill skills are

easy to observe, measure and assess. Hard skills are also easy to learn for most people who are interested or hobbies in certain fields. In most cases, even hard skills can be quickly learned by people who have not had a background in a particular field. This kind of expertise is also what most of his knowledge is obtained while undergoing college. The frontliner must understand the procedure and technical issues in order to explain well to the customer, estimate work time, plus know the decisions that must be made if faced with certain situations.

Conversely, soft skills are skills that are more related to human factors, which are often called people skills. This type of expertise is usually difficult to observe, assess, and measure. Soft skills are needed for everyday human life both in work and activity, such as communicating, listening, interacting (dialogue), giving input, working together, solving problems, melting conflicts, and much more. Such expertise is mostly not learned directly from lectures. The world of service (service), the ability of soft skills tends to be more needed by frontliners than hard skills. This is because soft skills cover everything needed to become a frontliner to competent leaders, such as building a solid team, making decisions, delegating work, giving orders, training employees, plus providing support and motivation. The world of customer service tends to require more people with better soft skills. Even so, it must be balanced with good hard skills. Soft skills can begin to be learned unconsciously starting small and before someone enters academia. Each individual unconsciously begins to learn how to manage relationships with other individuals and each character encountered in life, starting from a very young age. Humans observe how the people around him do things and start experimenting, until they find a way that is considered successful. If you only rely on hard skills, a frontliner will find it difficult to interact and communicate with customers. Conversely, if only provided with soft skills, a frontliner will be less independent in acting, and will not master the field or business that the company carries. Without hard skills, a frontliner is considered not to have good product knowledge. This can result in a lack of technical and procedural experience that can hinder the decision making stage and provide accurate information to customers. Thus, there needs to be a balance between soft skills and hard skills in a frontliner.

Banking in the Digital Age Banking has now entered the digital era. This situation can be seen from the shift in community behavior that leads to digital. Various patterns of community interaction began to occur digitally, active in social media, electronic buying and selling transactions, electronic money, electronic document storage, and access to electronic banking. Indonesia has a

huge market potential for the digital market with a population of 259.1 million. Based on the report *We are Social* related to population data and digital activities in Indonesia, the number of mobile numbers in Indonesia has exceeded the population. The penetration is calculated to be the most extensive among other digital devices, namely 126% or reaching 326.3 million. Based on these data, the number of active internet users reached 88.1 million with penetration reaching 37%. While active social media users reached 79 million with penetration reaching 30%. Just say active Facebook users. In 2013 the number reached 65 million. Just a year, the number of active Facebook users rose to 69 million. And in 2015 it jumped 10 million to 79 million users. The increasing number of digital user communities has triggered a shift in banking services from branch offices to electronic services. The shift gradually occurred starting from branch offices, ATMs, call centers, internet banking and, continuing to mobile banking. Some banks strive to follow customer behavior trends by providing banking service facilities by utilizing social media to support the development of their bank's business going forward. This method is done by providing digital services that are fast and maximum to customers by contacting netizens to support banking services to the public directly through accounts on social networks such as Facebook and Twitter.

As a regulator, OJK has prepared rules that can be used as a guide line for banks in conducting digital services to customers. One of the rules issued by the OJK is the regulation on digital banking consultative paper (CP) on 2 May 2016. Director of OJK Bank Supervision, Jasmi said, based on the CP Digital banking, the digital banking arrangement was divided into two. "The first digital branch, and second, banking everywhere. The various regulations issued by the OJK are expected to support the digital banking evolution process. Then the digital banking era will use single identity (eg e-KTP) as a customer database, banks need to prepare reliable IT infrastructure and other infrastructure, implement good risk management, and business models that are in line with customer needs in the event the bank enters a digital business banking, it is necessary to standardize and improve the discipline of the implementation of telecommunication communication SOPs, especially when replacing customers' SIM cards to support digital banking services. When national banks are able to adapt in the face of the digitalization era. Furthermore, banks are also able to develop their products based on digital banking, besides banks are expected to have digital branch banking, so that with this era of digitalization of banking, people who are not yet reached by banking services (unbankable) can be

reached and obtain financing from banks. So that in the future it will encourage the level of financial inclusion in Indonesia.

Challenges for Vocational Education in the Digital Age

Universities in Indonesia are considered to have to prepare themselves to face the changes in the digital disruption era, namely the era of shock with digital technology. It must also be supported by the government by preparing supporting regulations. The Chairperson of the Association of Indonesian Private Universities (APTISI) M. Budi Djatmiko in Jakarta on January 6, 2018 said that if nothing was done, it would gradually be crushed and the university was closed. readiness of the campus in this case human resources (HR) and also existing technology, must also be supported by government regulations. We are not ready, the internet is not ready, regulation and government are not ready. According to the Association of Indonesian Higher Education Organizers (APPERTI) Andi Jurnal, the problem of disruption is something new, and universities, will adjust to these changes. Starting from the teacher or lecturer it is a role model. Physical presence is still needed even though there is a digital era. This situation makes the world of education need to synergize with the government and the private sector.

According to Rizal Ramli (2018), universities in Indonesia must adapt to the industrial sector by paying attention to: 1) Building an academic culture, not only focusing on formalities such as accreditation or simply pursuing lecturer certification numbers or just preparing documents; 2) Competitiveness can provide quality knowledge.² Because competition in universities is very high in this digital era. Each individual can learn by accessing various information directly without the role of a college. So that universities must be able to offer what online learning cannot offer.

Method

The method used in this study is a qualitative descriptive research method. Descriptive research is research that deals with the question of the existence of independent variables, both only on one or more variables and does not make comparisons or find relationships between one variable and another (Sugiyono, 2012). Literature studies are used more in this study to describe the problem. This study uses a qualitative approach because it interprets, highlights and explains a unique phenomenon and this research is difficult to quantify by

²"Kabar Bisnis," <http://www.dki.perbarindo.org/>. Accessed, 10 Mei 2019

quantitative research, because it deals with understanding people's experiences related to the phenomena that occur. Moleong defines qualitative research as follows:³ Qualitative research is research that intends to understand the phenomenon of what is experienced by the subject of research such as behavior, perception, motivation, action, etc., holistically by describing in the form of words and language, in a special natural context by utilizing various natural methods.

Results and Discussion

Competencies that must be prepared by D4 Finance and Polmed Islamic Banking Study Programs as part of Vocational Education to prepare sharia human resources to become digital bankers. Based on the results of interviews of researchers with alumni of D4 Finance and Polmed Syariah Banking as many as 4 people working in Islamic banks it is known that: Competencies that must be prepared for sharia human resources as digital bankers are financial and Islamic banking competencies in the form of basic mastery of sharia financial institutions introduction of transaction contracts, arguments for prohibiting usury, contract criteria, practices of Islamic banks in the practice of raising funds and financing practices through activities carried out by Teller and Customer service which have been carried out by Polmed Islamic Finance and Banking Study Program. good if it is added practice with the use of computers to access tellers and customer service with the actual Islamic bank operational system. The implementation of Teller practice activities and customer service practices that have been taught by lecturers in Study Program is very in line with the reality in Islamic banking. invite alumni when going through the selection stage to work in Islamic banks.

Other main competencies needed by sharia human resources are communication competencies both communication in service or competence in teamwork to work, as well as competence in the ability to carry out marketing and sales activities of sharia banking products with a variety of digital media choices through instagram, website, whatss up or other digital media chosen by Islamic banks. Supporting competencies needed by sharia human resources are English communication competencies, this is a basic requirement for graduation with a TOEFL score of 500, even though in its operational activities the requirements for English language skills tend to be unused because

³Lexy J. Moleong, *Metode Penelitian Kualitatif* (Bandung: Remaja Rosdakarya, 2001), h. 51.

operational services are carried out in Indonesian territory. Other supporting competencies are the ability to report operational activities as tellers and customer service with good and correct language according to the rules of good Indonesian. So that the tendency to think and have a logic of good reason is needed by sharia employees.

Sharia human resources competencies to provide services to customers with various characteristics of customers from various educational backgrounds, ages, origin of work targeted for the sale of Islamic bank products are skills demanded by Islamic bank officers both front liners and funding services. How to make sharia human resources D4 Finance and Islamic Banking Study Program Polmed has the competence to become a digital banker. Based on the results of the interview, it is known that according to the informant the most appropriate way to produce sharia human resources is with the pattern of vocational education by selling the methods of delivering practice from each competency subject. Each of these courses should be accompanied by 50% practice submission, so that if the course is theoretical with 2 credits, then 1 credit is performed for theory and 1 credit for practical activities. Bring up every method of delivering practice in the course not by raising a new course. This is precisely done so that the theory conveyed will be well attached to students so that the target of achieving sharia human resources can be realized properly.

The content of the lecture material that was delivered was made to be adjusted by providing the latest cases that could be adapted to the delivery of material in the teaching and learning process so that students became more aware and easy to understand the problem when facing it in the world of work. Curriculum, courses, and learning methods that must be given to sharia human resources to make it a digital banker graduating from Medan State Polytechnic Vocational Education

Based on the results of interviews with informants, it is known that the curriculum and courses given to the first batch of study program alumni in finance and sharia banking are appropriate and in accordance with needs, but it needs to be adjusted to the content of each subject and the method of delivering material from each course so that the delivery method is always combined with how to practice with the latest cases. Until now, in digital media Islamic banks are used in operational activities, but the nature of the policy is the head office of the Islamic bank. In activities and efforts to market products through digital media that is carried out by Islamic banks, this is not mandatory, and is an

option made by each branch office as is done by Bank Syariah Mandiri Bank Syariah Mandiri Branch Office that uses intagram media in marketing and product introduction in order to obtain fund raising and introduce products to finance customers.

Conclusion

Competencies that must be prepared by Polmed D4 Finance and Islamic Banking Study Program as part of Vocational Education to prepare sharia human resources to become digital bankers are competencies in the understanding of Islamic bank transaction agreements, competencies as tellers and sharia bank customer service, competence as analysts Islamic bank financing, competency as funding officer and financing officer of Islamic banks. Providing a curriculum that is in accordance with SKKNI, provides courses with the latest content and with learning methods that are tailored to practical needs with current cases. submission of the learning method is accompanied by the practice of each subject as much as 50% minimum. It is necessary to conduct routine activities to obtain the latest information from alumni and stakeholders regarding the latest developments in stakeholder needs regarding sharia human resources. It is necessary to review the curriculum in adjusting the content of the courses taught to students in order to support sharia human resources.

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