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Implementing Talent Management in KPN Syariah: Organizational Readiness, Challenges, and Empirical Insights

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ABSTRACT

Purpose: This study aims to analyze organizational readiness and strategic human resource (HR) needs for implementing talent management to improve employee performance at KPN Syariah Balai Kota Padang Panjang in the digital economy era.

Design/Method/Approach: Employing a descriptive qualitative approach, primary data were gathered from 12 key informants selected through purposive sampling—comprising members of the Sharia Supervisory Board, Executive Board members, and operational staff across Savings, Financing, and Commercial units (aged 32–55 years with 5–25 years of institutional service). Data collection integrated in-depth semi-structured interviews, field observations, and document analysis, analyzed through data reduction, display, and verification following the Miles, Huberman, and Saldana framework, with validity ensured through Lincoln and Guba's triangulation standards.

Findings: The findings reveal that while personnel demonstrate strong moral alignment with Islamic ethics (*amanah, shiddiq, fathanah, and 'adl*) and positive psychological openness toward digital transformation, critical gaps persist in technical digital skills and standardized talent mapping. Empirically, institutional progress is constrained by reliance on legacy seniority-based placement, the absence of an integrated Human Resource Information System (HRIS), ad hoc training programs, and lingering top-down communication structures that generate subtle, non-confrontational cultural resistance among senior staff.

Originality/Value: This study contributes theoretically to strategic human capital literature in Islamic microfinance by contextualizing a Strategic Talent Management (STM) framework that synthesizes modern digital proficiencies with Islamic organizational jurisprudence (*Kafa'ah, Itqan, and Shura*). Practically, it offers an actionable, SWOT-based roadmap for cooperative administrators to transition from defensive administrative routines toward an objective, data-driven talent development ecosystem without compromising Sharia integrity.

INTRODUCTION

The global expansion of the digital economy has transformed organizational processes and performance standards, encouraging organizations to adopt digital technologies, strengthen operational capabilities, and improve data-driven decision-making. [1]. These developments have increased the strategic importance of human capital, as employees are increasingly expected to adapt to digital workplaces, collaborate through technological platforms, and contribute to organizational innovation and performance.[2] Consequently, organizations need to move beyond conventional personnel administration toward Strategic Talent Management (STM), which emphasizes the strategic identification, development, deployment, and retention of talent in alignment with organizational objectives.[3]

Within the Islamic financial sector, the urgency for strategic human capital development is even more critical due to the dual imperative of maintaining financial competitiveness while upholding strict adherence to Sharia principles[4]. Islamic financial institutions, including commercial banks and microfinance entities, operate under a socio-spiritual mandate where operational integrity, transparency, and ethical conduct *(amanah, shiddiq, fathanah, and 'adl)* must be seamlessly integrated into daily business practices[5]. Unlike conventional frameworks that prioritize pure material output, Islamic talent management

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[1] Sheshadri Chatterjee et al., "Digital Workplace and Organization Performance: Moderating Role of Digital Leadership Capability," *Journal of Innovation and Knowledge* 8, no. 1 (2023): 100334, https://doi.org/10.1016/j.jik.2023.100334; José Manuel Montero Guerra, Ignacio Danvila-del-Valle, and Mariano Méndez Suárez, "The Impact of Digital Transformation on Talent Management," *Technological Forecasting and Social Change* 188, no. June 2022 (2023), https://doi.org/10.1016/j.techfore.2022.122291.

[2] Chatterjee et al., "Digital Workplace and Organization Performance: Moderating Role of Digital Leadership Capability."

[3] Paula M. Caligiuri et al., "Global Talent Management: A Critical Review and Research Agenda for the New Organizational Reality," *Annual Review of Organizational Psychology and Organizational Behavior* 11 (2024): 393–421, https://doi.org/10.1146/annurev-orgpsych-111821-033121; Montero Guerra, Danvila-del-Valle, and Méndez Suárez, "The Impact of Digital Transformation on Talent Management"; Ahmad Rachmawan, Zahara Tussoleha Rony, and Hapzi Ali, "Systematic Literature Review: Strategic Application of Talent Management In Organisations," *Dinasti International Journal of Management Science* 5, no. 6 (2024): 1283–88, https://doi.org/10.38035/dijms.v5i6.2969.

[4] Sudarmawan Samidi et al., "Transforming Talent Management as a Game Changer for Firm Competitiveness of Islamic Banks," *Cogent Business and Management* 10, no. 3 (2023), https://doi.org/10.1080/23311975.2023.2257590.

[5] Bambang Ragil, Eko Priyo Purnomo, and Ernani Hadiyati, "Human Resource Management Based on Sharia: How Employees Determine Sharia Law in the Context of Islamic Finance (Case Study: Bank Syariah Indonesia in Malang City, East Java)," *Jurnal Manajemen Teknologi* 23, no. 3 (2024): 198–213, https://doi.org/10.12695/jmt.2024.23.3.3.

views human capital as a sacred trust, requiring training models that balance technical digital proficiencies with spiritual-moral grounding[6]. Modern empirical studies demonstrate that integrating Islamic ethical values into talent attraction, performance evaluation, and career retention enhances workforce loyalty, minimizes Sharia non-compliance risks, and boosts overall organizational resilience amidst macroeconomic volatility[7].

At the grassroots microfinance level, Islamic Cooperatives (*Baitul Maal wat Tamwil / BMT and Civil Servant Cooperatives/Koperasi Pegawai Negeri Syariah*) serve as strategic pillars for local economic empowerment, public welfare, and financial inclusion.[8] In Indonesia, Sharia cooperatives play an important role in providing Sharia-compliant savings and financing services to their members. However, as the broader financial industry accelerates toward digital payment systems, mobile financial services, and technology-assisted financing processes, Islamic cooperatives face structural challenges in adapting to the digital economy.[9]. These challenges include limited digital infrastructure, inadequate technological capabilities, and insufficient human resource skills to support the adoption of digital systems.[10] Consequently, strengthening digital infrastructure and improving employee competencies are important steps toward enhancing operational efficiency, transparency, accountability, and service quality in Islamic cooperatives, including Civil Servant Cooperatives (KPN Syariah). Without a structured talent management framework that bridges the digital skills gap while preserving Sharia ethics, these grassroots institutions face growing threats of operational inefficiency, administrative errors, and market marginalization.[11]

Unlike commercial Sharia banking institutions that operate within structured corporate governance frameworks, high capital capitalization, and

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[6] Ah Ali Arifin and Nur Kholis, "Spiritual Values in a Digital Workplace: The Integration of Islamic Ethics Into Human Resource Development At Bank Syariah Indonesia," *Qudus International Journal of Islamic Studies* 13, no. 1 (2025): 235–68, https://doi.org/10.21043/qijis.v13i1.33522.

[7] Samidi et al., "Transforming Talent Management as a Game Changer for Firm Competitiveness of Islamic Banks."

[8] Muhammad Ridhwan AB. Aziz, "Digital Transformation Through Islamic Digital Banking For Financial Inclusion," *Proceeding of International Conference on Science and Technology*, 2022, 12–19, https://doi.org/10.36378/internationalconferenceuniks.v0i0.2818.

[9] Achmad Nurdany and Anniza Citra Prajasari, "Digitalization in Indonesian Cooperatives: Is It Necessary?," *Journal of Developing Economies* 5, no. 2 (2020): 125, https://doi.org/10.20473/jde.v5i2.19447.

[10] Tri Andjarwati and Vieqi Rakhma Wulan, "Technology Transformation: Promoting Sustainable Indonesia MSMEs and Cooperative by Digitalization," *Jejak* 14, no. 2 (2021): 364–83, https://doi.org/10.15294/jejak.v14i2.31662.

[11] Samidi et al., "Transforming Talent Management as a Game Changer for Firm Competitiveness of Islamic Banks."

market-driven talent acquisition models, Sharia-based Employee Cooperatives (KPN Syariah) navigate fundamentally distinct empirical realities and institutional characteristics. KPN Syariah operates on a member-centric socio-spiritual model, primarily serving municipal civil servants whose professional culture is deeply ingrained with bureaucratic norms, fixed administrative procedures, and strong tenure-based seniority. Consequently, talent management within KPN Syariah faces unique structural constraints: decision-making processes are heavily bound by collective member governance and civil servant administrative traditions, where promotional mobility and task assignments historically prioritize organizational length of service over standardized digital competency metrics. Furthermore, while Sharia commercial banks benefit from centralized IT infrastructure and dedicated HR development units, grassroots KPN Syariah entities must independently modernize their operational workflows amidst limited financial capital, non-integrated software systems, and an aging demographic workforce. These unique institutional dynamics generate an empirical tension between the imperative for digital modernization and the preservation of legacy administrative habits, demanding a contextualized talent management model tailored specifically for employee cooperatives rather than replicating corporate banking strategies.

Focusing specifically on KPN Syariah Balai Kota Padang Panjang, a prominent municipal civil servant cooperative in West Sumatra established under Legal Entity No. 742/BH-XVII in 1972, the institutional demand for digital transformation and HR modernization has reached a critical juncture. Operating in an increasingly digitized public administration environment, KPN Syariah is tasked with supporting municipal civil servant welfare through Sharia-compliant financing and retail services. Nevertheless, preliminary field insights and institutional observations indicate that KPN Syariah currently navigates a complex transition phase. The institution relies heavily on conventional HR practices characterized by informal talent assignment, the absence of standardized talent mapping (*talent pool*), unintegrated administrative software, and non-continuous employee development initiatives[12]. While executive leadership and staff express strong ideological alignment with Sharia values and enthusiasm for digital modernization, a pronounced gap may persist between attitudinal readiness and technical digital execution. Research on Islamic banking in Indonesia highlights the role of digital technology in human resource

[12] Samidi et al.

management, including recruitment, performance appraisal, and employee training and development[13].

Despite the growing body of literature on talent management in corporate and Islamic banking sectors[14]empirical scholarly investigation into the organizational readiness and talent management needs of grassroots public-sector Islamic cooperatives remains relatively limited. Existing studies have begun to examine digital readiness among Islamic cooperatives and the strategic factors influencing their adoption of Industry 4.0 technologies. [15]as well as the relationship between strategic management, *Maqasid Shariah*, and Islamic cooperative performance[16]. However, further investigation is needed to understand the specific institutional dynamics of municipal civil servant cooperatives. Specifically, there remains a need for empirical research examining how grassroots Islamic cooperatives assess their internal readiness, encompassing human capital competencies, technological infrastructure, communication structures, and leadership dynamics, while simultaneously formulating contextualized talent strategies that harmonize digital capabilities with Sharia spiritual integrity. To bridge this literature gap, this empirical qualitative study comprehensively examines the organizational needs and internal readiness for talent management implementation at KPN Syariah Balai Kota Padang Panjang. Specifically, this research addresses three central research questions:

1. What are the specific organizational needs in terms of talent mapping, digital competency, performance evaluation, and HR development at KPN Syariah Balai Kota Padang Panjang?
2. How ready is KPN Syariah across HR capabilities, technology infrastructure, organizational structure/culture, and leadership policies to adopt strategic talent management in the digital economy era?

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[13] D. Wahyuni, Elmiliyani,. S., & Asmawati, "Teknologi Digital : Pengaruhnya Terhadap Efektifitas Manajemen Sumber Daya Insani Bank Syariah Di Tanah Datar," *Al-Bank: Journal of Islamic Banking and Finance*, 2025, 73–87.

[14] Farid Ardyansyah, Nur Faliza, and Abdi Fadhlan, "The Impact of Talent Management on Employee Performance: A Perspective from Islamic Banking Industry," *Jurnal Informatika Ekonomi Bisnis* 7 (2025): 841–45, https://doi.org/10.37034/infeb.v7i4.1297.

[15] Hennidah Karnawati et al., "Sharia Cooperative Readiness for Adopting the Industry 4.0: Evidence of Sharia Cooperatives in Bandung," *Indonesian Journal of Economics and Management* 4, no. 3 (2024): 392–400, https://doi.org/10.35313/ijem.v4i3.6176.

[16] Faozan Amar, Sumardi Sumardi, and Deni Pandu Nugraha, "Role Strategic Management and Maqasid Sharia Toward Islamic Cooperative Performance," *Etikonomi* 24, no. 1 (2025): 247–64, https://doi.org/10.15408/etk.v24i1.44588.

3. What strategic talent management framework (SWOT-based) can be contextualized to enhance employee performance while preserving Sharia integrity in Islamic microfinance institutions?

By unpacking these core dimensions through in-depth qualitative inquiry, this study contributes theoretically to the emerging literature on strategic human capital in Islamic financial institutions, particularly by connecting human capital development, Islamic work ethics, and organizational practices in Islamic cooperatives and banks. [17]. Practically, the study offers an actionable, evidence-based roadmap for cooperative board members, Sharia supervisors, and policymakers seeking to modernize grassroots Islamic financial institutions in developing economies while maintaining their Sharia-based ethical and institutional commitments.

RESEARCH METHOD

This study adopted a descriptive qualitative empirical design to provide a comprehensive, contextualized analysis of organizational readiness and strategic human resource needs for talent management implementation in a real-world institutional setting. The research was conducted at KPN Syariah Balai Kota Padang Panjang in West Sumatra, Indonesia, an established municipal civil servant cooperative operating under Legal Entity No. 742/BH-XVII. Primary data were gathered through purposive and snowball sampling techniques to recruit key informants directly involved in institutional governance, operational management, and policy formulation, including members of the Sharia Supervisory Board (*Dewan Pengawas Syariah*), the Executive Board Chairman, and operational staff across the Savings & Financing and Commercial units.

Qualitative data collection integrated three core techniques: in-depth semi-structured interviews to examine perspectives on talent mapping, digital skills, performance evaluation, and leadership dynamics; direct field observations of daily administrative workflows and financial software operations; and document analysis of official institutional archives, annual reports, organizational structures, and training documentation. Following the interactive analysis framework of Miles, Huberman, and Saldana, raw qualitative data underwent systematic reduction through thematic coding, structured data display, and iterative conclusion verification. To ensure data trustworthiness and qualitative rigor (*credibility, transferability, dependability, and confirmability*), the study

[17] Ruspita Rani Pertiwi, Syayyidah Maftuhatul Jannah, and Fajar Sodik, "Human Capital Drivers To Service Innovation: Evidence From Islamic Banking in Indonesia," *Journal of Islamic Monetary Economics and Finance* 10, no. 2 (2024): 221–48, https://doi.org/10.21098/jimf.v10i2.1969.

implemented Lincoln and Guba's validation standards through source and method triangulation across interviews, observations, and documents, supported by member checking with key informants and a detailed audit trail of the research process.

This study engaged 12 key informants selected through purposive and snowball sampling, comprising the Sharia Supervisory Board, the Executive Board Chairman, and operational staff across Savings and Financing units. Informants ranged in age from 32 to 55 years, with a length of service spanning 5 to 25 years. Inclusion criteria required informants to have a minimum of five years of institutional tenure and direct involvement in daily administrative workflows or financial decision-making, ensuring deep, credible firsthand insights into organizational readiness.

RESULT AND DISCUSSION

Methodological Execution and Data Analysis Process

To ensure complete transparency and qualitative rigor, the primary data collected from field observations, institutional archives, and in-depth semi-structured interviews were systematically processed following the interactive model of Miles, Huberman, and Saldana. First, raw audio recordings and field notes were transcribed verbatim into formal research transcripts. Second, during Data Reduction, initial open coding was conducted to extract significant units of meaning, which were subsequently grouped into conceptual codes and overarching themes regarding organizational needs and readiness for talent management. Third, during Data Display, coded data were compiled into qualitative thematic matrices and transcript summary tables to illustrate direct evidence from key informants. Fourth, during Conclusion Drawing and Verification, patterns were cross-verified using Lincoln and Guba's trustworthiness framework through source and method triangulation, member checking, and audit trails.

Table 1 presents representative excerpts from the interview transcript data matrix, illustrating how open codes were derived directly from raw qualitative statements made by key informants across governance levels.

Table 1. Qualitative Data Matrix: Representative Interview Excerpts, Open Coding, and Derived Themes

Informant & Role	Raw Qualitative Statement (Translated Excerpt)	Open Code	Derived Sub-Theme / Dimension
(Sharia Supervisory	*"Currently, KPN Syariah Padang Panjang has no formal system to*	Absence of formal assessment;	Talent Mapping

Board)	*identify or map members' potential and competencies. Placement is still based on subjective observation, work experience, and seniority..."*	Seniority-based assignment	Needs
	"We need integrated Sharia-compliant financial management software, stable internet, and specialized training so operational errors are minimized and transparency increases..."	Need for Sharia software; Infrastructure & digital training gap	Digital Competency Needs
	"Evaluation should not only measure quantitative output, but must assess Sharia understanding, technical financing skills, digital literacy, and service ethics..."	Multi-dimensional evaluation; Sharia & digital competency inclusion	Competency-Based Evaluation Needs
	"HR development programs must be planned, systematic, and continuous... Currently, training remains incidental and is not fully integrated into overall strategic planning..."	Incidental training; Lack of strategic long-term planning	HR Development Needs
	"Most personnel understand Sharia values, but this is not fully integrated with digital real-world practices. While open to digital change, technical digital skills remain limited and unequal..."	Ideological alignment; Technical skill gap; Unequal adaptivity	HR Readiness Dimension
Executive Board Chairman	*"We use computer-based information systems for member data and accounts. It helps with accuracy, but we lack an integrated HRIS and features are not fully optimized..."*	Basic computerization; Absence of integrated HRIS	Technology Infrastructure Readiness
	"Communication is becoming more open, but still mixes top-down patterns. Cultural resistance exists non-confrontationally as hesitation or lack of confidence in using new digital tools..."	Partial top-down communication; Passive cultural resistance	Structure & Culture Readiness
	"Board leadership combines traditional stability with openness to innovation. We support digital transition gradually according to budget constraints..."	Adaptive leadership; Gradual policy transition; Value preservation	Policy & Leadership Readiness

Data Trustworthiness and Triangulation Process

To establish qualitative data validity (*credibility, transferability, dependability, and confirmability*), a qualitative triangulation matrix was constructed. Findings were triangulated across three independent data streams: In-Depth Interviews (IDI), Field Observations (OBS), and Document Analysis (DOC). Table 2 demonstrates the convergence of data confirming the validity of the core empirical findings.

Table 2. Data Triangulation Matrix Across Multiple Sources

Analytical Dimension	In-Depth Interviews (IDI)	Field Observations (OBS)	Document Analysis (DOC)	Triangulation Result
Talent Mapping & HR Structure	Informants report reliance on seniority and subjective observation for role assignments.	Staff members perform overlapping administrative tasks without individual competency profiles.	Organizational chart lacks defined talent pool registers or succession planning documents.	Confirmed: Absence of standardized talent mapping.
Digital Capability & Technology	Board emphasizes the need for digital financial software and skill training.	Accounting records utilize standalone offline desktop spreadsheets; no integrated cloud network.	Annual reports (RAT) reflect manual accounting reconciliations and paper-based loan applications.	Confirmed: Operational reliance on basic non-integrated technology.
Organizational Readiness	Personnel demonstrate high openness to Sharia values but varied digital skill readiness.	Staff display varying confidence levels when navigating digital financial applications.	Training archives show past workshops focused primarily on basic compliance rather than digital literacy.	Confirmed: High attitudinal readiness alongside a technical skill gap.

Core Empirical Findings

Dynamics, Seniority Conflicts, and Talent Mapping Constraints

The empirical findings reveal a sharp structural contradiction between KPN Syariah's modernizing ambitions and its daily operational reality regarding

talent management. Currently, the cooperative lacks a standardized talent mapping framework or a formalized talent pool. Instead, role assignments and promotional mobility continue to rely heavily on legacy seniority, subjective familiarity, and informal administrative decisions. While executive leadership acknowledges the necessity of merit-based placement, staff members with longer tenure often perceive formal competency assessments as a threat to established social structures within the municipal civil servant environment.

This structural tension is vividly illustrated by an operational staff member (Informant 8, aged 46, 18 years of service):

"Placement here has always been based on how long you have served and how well the senior administrators know your work habits. When discussions about formal digital skill mapping were introduced, many older staff felt uneasy, fearing they would be sidelined by younger personnel who are more tech-savvy, even though the seniors have decades of experience in managing member relationships."

Consequently, the reliance on subjective placement has resulted in notable skill-job mismatches, particularly in automated financial logging and digital reporting, where administrative errors frequently occur due to a lack of formal competency alignment.

The Attitudinal vs. Technical Skill Gap in Digital Competency

A central empirical dynamic observed at KPN Syariah is the pronounced duality between personnel's psychological readiness and their actual technical execution. Staff across all age demographics demonstrate strong ideological alignment with Sharia principles and express genuine enthusiasm for adopting modern digital tools to serve cooperative members. However, when transitioning from conceptual willingness to daily execution, a significant technical skill gap emerges.

Field observations and interviews confirm that operational staff struggle with specialized digital financial applications, advanced data security protocols, and automated Sharia accounting tools. The Sharia Supervisory Board (Informant 2, aged 52) highlighted this critical discrepancy:

"Our personnel have the right spirit and strong moral commitment to Islamic values. They want the cooperative to grow digitally. But when they sit in front of new financial software, anxiety takes over. A simple system glitch or data entry error causes panic because there is no continuous, specialized technical training to back them up."

This technical hesitation forces staff to frequently fall back on manual spreadsheets and paper-based loan documentation, creating operational bottlenecks and delaying financing approvals for members.

Evaluation Frameworks: The Strain Between Quantitative Metrics and Sharia Ethics

The evaluation system at KPN Syariah currently suffers from a lack of integration, focusing sporadically on basic quantitative outputs while neglecting multi-dimensional competency metrics. Informants expressed deep concern that current performance reviews fail to capture key qualitative dimensions vital for a Sharia institution, such as Sharia compliance rigor, service ethics, and digital literacy.

Operational staff members reported feeling evaluated on ambiguous standards, which creates administrative frustration and decreases organizational morale. An executive board member (Informant 4, aged 50, 12 years of service) reflected on this empirical shortfall:

"We realize that evaluating staff merely by the volume of loans processed or manual receipts collected is outdated. A true Sharia evaluation must assess whether the employee executes Murabahah or Mudharabah contracts with complete transparency and accuracy. Without a structured competency-based evaluation rubric, we cannot objectively measure whether our staff embodies both technical proficiency and Islamic service integrity."

Incidental HR Development and the Limits of Baseline Technology

Human resource development at KPN Syariah remains largely ad hoc and reactive rather than strategic. Training initiatives are conducted incidentally, often triggered by external regulatory updates without a long-term continuous learning curriculum or succession strategy. Furthermore, while the cooperative utilizes basic standalone computerization for account logging, it lacks an integrated Human Resource Information System (HRIS) and cloud-based data architecture. This technological limitation hinders management from tracking individual employee performance trends, identifying skill deficits, or planning systematic leadership succession.

Cultural Resistance and Top-Down Communication Dynamics

Regarding structural and cultural readiness, decision-making and internal communication remain predominantly top-down, inherited from legacy bureaucratic structures. Although executive leaders are open to adaptive governance, the lack of participatory feedback channels exacerbates subtle, non-confrontational cultural resistance among senior personnel.

Rather than openly opposing digital transformation, staff express resistance through passive delay, reluctance to adopt automated modules, and excessive reliance on senior approval for minor technical tasks. The Executive Board Chairman (Informant 1, aged 54) described this cultural dynamic:

"Resistance here is never loud or argumentative. It appears as quiet hesitation. Staff will agree to adopt a new digital workflow during meetings, but in daily operations, they revert to familiar manual methods because they lack confidence and fear making software-related errors that might disrupt members' financial records."

These empirical findings demonstrate that KPN Syariah's transition toward strategic talent management requires more than purchasing software; it demands addressing deep-seated cultural anxieties, establishing objective evaluation metrics, and transforming incidental training into a structured, continuous development ecosystem.

Discussion

The empirical findings at KPN Syariah Balai Kota Padang Panjang provide critical qualitative insights into the institutional intersection of Strategic Talent Management (STM), digital transformation, and Sharia governance in grassroots Islamic microfinance. To analyze these findings comprehensively, this discussion evaluates the empirical realities across four interrelated perspectives: modern talent management theory, Islamic managerial jurisprudence (*Fiqh Muamalah* & *Siyasah Syar'iyyah*), Quranic and Hadith imperatives, and multi-dimensional organizational readiness.

Talent Mapping and HR Development: Between Modern Meritocracy and Islamic Spiritual Integrity

The absence of a standardized talent mapping framework and the historical reliance on seniority at KPN Syariah highlight a critical structural vulnerability common among grassroots cooperatives. [18]. In modern management theory, talent mapping functions as the fundamental pillar for identifying high-potential employees (high potentials) and constructing structured succession pipelines [19]. When talent placement relies on subjective familiarity or unmeasured seniority rather than objective competency profiles, organizations suffer from skill mismatch, stagnation, and decreased operational efficacy.[20]

From an Islamic epistemological and jurisprudence perspective, talent mapping and merit-based placement are not merely administrative tools, but

[18] Matthew Adekunle Abioro et al., "Skill Mapping, Talent Pool Management and Organisational Development: Evidence from Professional Bodies in Nigeria," *Economics and Business* 34, no. 1 (2020): 46–59, https://doi.org/10.2478/eb-2020-0004.

[19] David G. Collings and Kamel Mellahi, "Strategic Talent Management: A Review and Research Agenda," *Human Resource Management Review* 19, no. 4 (December 1, 2009): 304–13, https://doi.org/10.1016/J.HRMR.2009.04.001.

[20] Collings and Mellahi.

sacred religious mandates anchored in the principle of *Amanah* (trust) and *Kafa'ah* (competency). Allah SWT explicitly dictates the imperative of assigning responsibilities to those possessing appropriate capability and trustworthiness in Surah An-Nisa [4]: 58:

"Indeed, Allah commands you to render trusts to whom they are due and when you judge between people to judge with justice..." (QS. An-Nisa [4]: 58).

This divine command is further amplified in the story of Prophet Yusuf (AS) in Surah Yusuf [12]: 55, where Yusuf requested administrative custodianship based on two non-negotiable talent qualifications: *Hafizh* (integrity and trustworthiness in safeguarding assets) and *'Alim* (deep technical knowledge and competence):

"[Yusuf] said, 'Appoint me over the storehouses of the land. Indeed, I will be a knowing guardian.'" (QS. Yusuf [12]: 55).

In Hadith literature, the Prophet Muhammad SAW issued a stern warning regarding the systemic failure that ensues when leadership and organizational roles are assigned based on personal favoritism or seniority rather than merit and competence. As narrated by Abu Hurairah (RA) in *Sahih al-Bukhari* (Hadith No. 59):

"The Messenger of Allah said: 'When honest integrity (Amanah) is lost, then await the Hour.' It was asked, 'How will it be lost, O Messenger of Allah?' He replied, 'When authority or responsibility is assigned to those who are unfit for it, then await the Hour.'" (Sahih al-Bukhari).

Renowned classical and contemporary Islamic scholars, including Ibn Taymiyyah in *Al-Siyasah al-Syar'iyyah* and Al-Mawardi in *Al-Ahkam al-Sultaniyyah*, emphasized that appointing an inferior candidate over a superior, more qualified individual (*Al-Mafdhul 'ala al-Fadhil*) constitutes a breach of Islamic governance ethics. Classical scholar Ibn Taymiyyah asserted that selecting organizational custodians must be strictly guided by two overarching criteria: *Al-Qawiy* (strength, technical competence, and skill) and *Al-Amin* (moral integrity and trustworthiness), drawing directly from Surah Al-Qasas [28]: 26: *"Indeed, the best one you can hire is the strong and the trustworthy."*

In the context of KPN Syariah, integrating talent mapping software and digital competency frameworks directly operationalizes these Islamic principles. As argued[21], Islamic financial institutions must synthesize modern data-driven

[21] Samidi et al., "Transforming Talent Management as a Game Changer for Firm Competitiveness of Islamic Banks."

assessment tools with moral-spiritual evaluations to ensure that staff embody both technical mastery (*Kafa'ah*) and ethical uprightness (*Taqwa*).

*Digital Capability and Infrastructure: Fulfilling *Itqan* and Bridging the Skill-Attitude Gap*

The findings reveal a pronounced duality at KPN Syariah: while executive leadership and personnel demonstrate strong psychological openness and moral commitment toward digital transformation, a substantial technical skill gap persists alongside a lack of an integrated Human Resource Information System (HRIS). This phenomenon aligns with the "Attitudinal vs. Skill Readiness Gap" identified in digital adoption literature. Organizations undergoing digital transitions frequently experience high willingness among staff that is throttled by technological anxiety and inadequate continuous training.[22]

In Islamic theology and operational ethics, technological adoption and skill mastery are embedded in the Islamic concept of *Itqan* (thoroughness, precision, and excellence) and *Ihsan* (continuous improvement and perfection in work). The Prophet Muhammad SAW underscored the divine love for operational perfection in a Hadith narrated by Aisha (RA) and recorded by Al-Bayhaqi in *Shu'ab al-Iman*:

"Verily, Allah loves that when any one of you performs a task, he does it with Itqan (excellence, precision, and complete mastery)." (Al-Bayhaqi).

Furthermore, in Islamic commercial law (*Fiqh Muamalah*), operational errors, administrative negligence (*Tafrit*), and inaccurate record-keeping in financial contracts (*Mudharabah*, *Murabahah*, *Ijarah*) compromise the validity of transactions and expose the institution to Sharia non-compliance risks. [23]. Allah SWT explicitly legislated meticulous financial recording and technological transparency in the longest verse of the Quran, Surah Al-Baqarah [2]: 282:

"O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice..." (QS. Al-Baqarah [2]: 282).

Modern Islamic economists and Sharia scholars contend that in the contemporary digital economy, computerized accounting databases, automated loan processing, and integrated HRIS platforms serve as the modern execution of the Quranic mandate for accurate financial scribing (*Katib bil-'Adl*). Without automated, transparent digital systems, human errors in profit-sharing

[22] Samidi et al.

[23] Yogi Prasetyo and Leoncio Serazinho Amaral, "The Concept of Civilized Indonesian Law: Strengthening Islamic Spiritual Values in Law," *Justicia Islamica* 21, no. 1 (2024): 179–98, https://doi.org/10.21154/justicia.v21i1.9016.

calculations or data management risk violating the core maqasid syariah objective of safeguarding wealth (*Hifẓ al-Mal*).

Competency-Based Evaluation and Continuous HR Development

The empirical demand at KPN Syariah for a multidimensional evaluation system combining quantitative output, Sharia compliance, digital proficiency, and ethical service reflects the need to move beyond rigid, single-metric performance appraisals toward a more comprehensive approach. This perspective aligns with research emphasizing the importance of integrating financial and non-financial dimensions into performance measurement based on Islamic principles.[24] In Islamic financial institutions, an exclusive focus on financial performance may fail to capture broader ethical and social objectives, highlighting the importance of balancing financial sustainability with Sharia compliance and social welfare.[25]. Accordingly, KPN Syariah requires a performance evaluation system that assesses measurable work outcomes alongside Sharia compliance, digital competence, and ethical service.

In Islamic organizational psychology, evaluation must encompass both *Zahir* (outward technical performance) and *Batin* (inward ethical intention and adherence to Sharia values). The Quran establishes in Surah At-Tawbah [9]: 105 that human work is observed holistically by Allah, His Messenger, and the community:

"And say, 'Work, for Allah will see your work, and [so will] His Messenger and the believers...'" (QS. At-Tawbah [9]: 105).

A holistic evaluation framework in an Islamic cooperative enforces mutual accountability (*Hisbah*) and fosters a culture of continuous learning (*Lifelong Learning / Thalab al-'Ilm*). As stated in a well-known Hadith narrated by Al-Tirmidhi, seeking knowledge and continuous self-improvement is an obligatory duty: *"Seeking knowledge is an obligation upon every Muslim."* Transitioning KPN Syariah from ad hoc, incidental training to a structured leadership and

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[24] Nurkholis Nurkholis and Ninda Ayu Wiranti, "Comprehensive Performance Measurement Systems, Mental Model Development, Organizational Justice, and Employee Performance: A Study in Sharia Banks," *Jurnal Akuntansi & Auditing Indonesia* 23, no. 2 (2019): 78–89, https://doi.org/10.20885/jaai.vol23.iss2.art2; Mohd. Dimasqi Abandi Asmar, Yuli Andriansyah, and Mowafg Masuwd, "Performance Measurement Analysis of Sharia Commercial Banks in Indonesia with Maqashid Index and Sharia Conformity and Profitability (SCnP)," *Journal of Islamic Economics Lariba* 9, no. 2 (2023): 541–66, https://doi.org/10.20885/jielariba.vol9.iss2.art13.

[25] Salah Alhammadi, Khaled O. Alotaibi, and Dzikri F. Hakam, "Analysing Islamic Banking Ethical Performance from Maqāṣid Al-Sharīʿah Perspective: Evidence from Indonesia," *Journal of Sustainable Finance and Investment* 12, no. 4 (2022): 1171–93, https://doi.org/10.1080/20430795.2020.1848179.

competency development pipeline would help staff continuously strengthen their digital financial skills while deepening their understanding of Sharia principles and Islamic financial transactions. This approach aligns with research emphasizing the importance of structured employee training and competency development in Islamic banks[26] and the integration of digital competencies with Islamic ethical values and Sharia-oriented training[27].

Adaptive Leadership, Strategic Communication, and Culture Change

The qualitative evidence indicates that leadership at KPN Syariah practices a hybrid, adaptive leadership style preserving traditional Islamic stability while driving gradual technological modernization. Concurrently, organizational communication is transitioning from legacy top-down patterns toward open, participatory dialogue, mitigating passive cultural resistance among senior staff (Kotter, 1996; Schein, 2010).

This managerial approach mirrors the prophetic leadership model of *Shura* (consultation) and *Layn* (gentleness in guiding organizational change). Allah SWT instructed the Prophet Muhammad SAW to maintain consultative engagement with his companions in Surah Ali 'Imran [3]: 159:

"...and consult them in the matter. And when you have decided, then rely upon Allah. Indeed, Allah loves those who rely [upon Him]." (QS. Ali 'Imran [3]: 159).

In managing organizational resistance to digital change, prophetic leadership avoids coercive mandates, relying instead on empathetic coaching, education, and moral encouragement. As narrated in *Sahih Muslim* (Hadith No. 2594):

"The Messenger of Allah said: 'Verily, gentleness is not found in anything except that it beautifies it, and it is not withdrawn from anything except that it blemishes it.'" (Sahih Muslim).

By applying empathetic coaching and gradual digital onboarding, executive leaders at KPN Syariah address staff anxieties without creating cultural friction. This harmonious blending of adaptive leadership (*Siyasah Syar'iyyah*), open communication (*Shura*), digital HRIS technology, and Quranic principles of *Amanah* and *Itqan* provides a resilient, replicable talent management roadmap for Islamic cooperatives navigating the digital economy.

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[26] Mardhiyaturrositaningsih Mardhiyaturrositaningsih, "Human Resources Development Program in Islamic Commercial Banks," *AL-ARBAH: Journal of Islamic Finance and Banking* 5, no. 2 (2023): 239–54, https://doi.org/10.21580/al-arbah.2023.5.2.18106.

[27] Arifin and Kholis, "Spiritual Values in a Digital Workplace: The Integration of Islamic Ethics Into Human Resource Development At Bank Syariah Indonesia."

To synthesize the empirical findings and theoretical insights into an actionable managerial blueprint, Table 3 presents a contextualized SWOT matrix tailored for KPN Syariah Balai Kota Padang Panjang.

Table 3. Strategic Talent Management SWOT Matrix for KPN Syariah Balai Kota Padang Panjang

SWOT Category	Internal & External Environmental Factors
Internal Strengths (S)	1. High Ideological Alignment: Strong moral commitment of staff toward Sharia values (*Amanah, Shiddiq, Fathanah, 'Adl*). 2. Proactive Executive Leadership: Strong board commitment toward gradual digital modernization and capacity building. 3. Institutional Reputation & Legality: Established legal entity (BH No. 742/BH-XVII) and solid trust among municipal civil servants. 4. Baseline Computerization: Active utilization of basic computer systems for daily financial transactions and account logging.
Internal Weaknesses (W)	1. Absence of Talent Mapping: Lack of a standardized assessment system and objective talent pool registers. 2. Technical Digital Skill Gap: Unequal technological literacy and proficiency across different age demographics. 3. Infrastructure Deficits: Absence of an integrated Human Resource Information System (HRIS) and advanced data analytics. 4. Incidental Training Programs: HR development initiatives are ad hoc and lack long-term strategic continuity. 5. Partial Top-Down Communication: Communication structures retain legacy top-down patterns, inducing passive cultural resistance.
External Opportunities (O)	1. Accessible Digital HR Tech: Proliferation of modular, cloud-based HRIS platforms tailored for microfinance institutions. 2. Academic & Government Partnerships: Growing opportunities for collaborative digital training with higher education institutes (STES/UIN). 3. High Market Demand: Strong local demand for transparent, tech-enabled Islamic financial services in West Sumatra. 4. Supportive Policy Frameworks: National regulatory initiatives encouraging digital transformation in Islamic cooperatives.
External Threats (T)	1. Fintech & Digital Bank Competition: Intensifying market pressure from agile digital fintech platforms and Islamic commercial banks. 2. Rapid Tech Obsolescence: High pace of technological evolution requiring continuous capital investment and skill retooling. 3. Cybersecurity & Data Privacy Risks: Heightened vulnerability to

data breaches and digital fraud in online operations.

Table 4. Strategic Formulation Matrix (SO, WO, ST, WT Strategies)

Strategy Type	Strategic Initiatives & Actionable Roadmap
SO Strategies ***(Strengths - Opportunities)***	1. Academic Synergy: Leverage leadership commitment and Sharia moral capital to build formal digital training partnerships with Islamic higher education institutions (e.g., STES Manna Wa Salwa, UIN). 2. Product Innovation: Capitalize on high institutional trust to launch transparent, tech-enabled Sharia financing services targeting municipal civil servants.
WO Strategies ***(Weaknesses - Opportunities)***	1. Cloud-Based HRIS Adoption: Implement affordable, modular cloud HRIS software to eliminate manual administrative friction and automate talent mapping. 2. Structured Curriculum: Establish a continuous digital literacy and *Fiqh Muamalah* learning roadmap to bridge technical skill gaps. 3. Participatory Governance: Transform internal communication channels by introducing digital feedback platforms based on consultative principles (*Shura*).
ST Strategies ***(Strengths - Threats)***	1. Ethical Value Differentiation: Combine strict Sharia compliance with digital efficiency to differentiate KPN Syariah from impersonal, high-interest conventional fintechs. 2. Data Governance & Cybersecurity: Enforce robust data protection protocols and digital ethics policies to safeguard member information and preserve institutional trust.
WT Strategies ***(Weaknesses - Threats)***	1. Phased Digital Onboarding: Introduce structured peer-mentoring (*coaching*) and gradual technology rollouts to minimize technological anxiety and cultural resistance. 2. Formalized Talent Policy: Formulate clear internal regulations governing merit-based recruitment, objective promotion, and continuous competency-based performance evaluation.

The SWOT Strategic Matrix illustrates that KPN Syariah Balai Kota Padang Panjang holds strong fundamental capital anchored in high ideological alignment, an established institutional reputation, and proactive executive leadership. However, its operational transition toward a modern digital economy is significantly constrained by structural weaknesses, most notably the absence of standardized talent mapping, an integrated HRIS, and unequal technical digital competencies among staff. The strategic synthesis indicates that the cooperative must move away from defensive, ad hoc personnel practices and adopt an aggressive turnaround trajectory (WO Strategies). By leveraging accessible cloud-based HRIS technologies and capitalizing on academic

partnerships with Islamic higher education institutions, KPN Syariah can systematically eliminate administrative friction, build an objective talent pool, and establish a continuous digital literacy curriculum tailored for Islamic microfinance operations.

Furthermore, the matrix highlights that maintaining competitive resilience against agile conventional fintechs and digital banks depends on KPN Syariah's ability to differentiate itself through value-based digital governance (ST and SO Strategies). Rather than attempting to match large commercial banks purely on technological expenditure, the cooperative must combine digital transactional efficiency with strict Sharia compliance, ethical transparency, and prophetic relational values (*Amanah, Shiddiq, Fathanah,* and *'Adl*). Addressing internal cultural resistance through gentle, consultative onboarding (*Shura*) and peer-mentoring ensures that technological modernization does not erode the cooperative's core socio-spiritual identity. Formulating clear internal policies for merit-based promotion and data governance will ultimately transform KPN Syariah into a resilient, digitally capable, and ethically grounded Islamic microfinance institution.

CONCLUSION

This study concludes that while KPN Syariah Balai Kota Padang Panjang possesses solid ideological capital characterized by strong alignment with Sharia principles (Amanah, Shiddiq, Fathanah, and 'Adl), high institutional trust, and proactive leadership, its operational transition into the digital economy era remains constrained by critical structural deficits, including the lack of standardized talent mapping, an integrated Human Resource Information System (HRIS), and unequal technical digital competencies among personnel. To bridge the gap between strong mental readiness and technical execution, the cooperative must transition from ad hoc administrative management to a Strategic Talent Management (STM) framework that integrates modern cloud-based HRIS technology, competency-based performance evaluations, and continuous digital literacy programs with prophetic consultative governance (Shura). By operationalizing a tailored SWOT turnaround strategy, KPN Syariah can effectively eliminate administrative friction, build an objective talent pipeline, and mitigate cultural resistance, thereby transforming itself into a digitally resilient, highly competitive, and ethically grounded Islamic microfinance institution. ■

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