

# Human Resource Management in Improving Employees' Sharia Financial Literacy of Bank Syariah Indonesia Manado Mantos Branch

Received 23 July 2024  
Revised 16 January 2025  
Accepted 31 January 2025

Radlyah Hasan Jan<sup>1\*</sup>, Jumriati Makapuas<sup>2</sup>, Fitria Ayu  
Lestari Niu<sup>3</sup>

*Manado State Islamic Institute<sup>1</sup>, Manado State Islamic Institute<sup>2</sup>,  
Manado State Islamic Institute<sup>3</sup>*

[radlyah.jan@iain-manado.ac.id](mailto:radlyah.jan@iain-manado.ac.id)<sup>1</sup>,

[jumriatimakapuas2002@gmail.com](mailto:jumriatimakapuas2002@gmail.com)<sup>2</sup>,

[fitria.niu@iain-manado.ac.id](mailto:fitria.niu@iain-manado.ac.id)<sup>3</sup>

## Abstract

**Objective** - This study aims to describe the implementation of Human Resource Management it improving the employees' sharia financial literacy of Bank Syariah Indonesia Manado Mantos Branch.

**Design/methodology/approach** - Using qualitative methods with data collection through observation, interviews with 4 informants, and documentation. The data analysis includes three stages: data reduction, data presentation, and conclusion.

**Findings** - Employee recruitment planning has not been carried out optimally, the analysis of human resource needs, choice and appointment, and placement of human resources has been carried out well. However, the employees are in the aspect of *Well Literate* through limited training, regular socialization and sharing sessions such as during briefings, and regular performance assessments and evaluations by leaders.

**Research limitations/implications** - This research was only conducted in one of the branches of Bank Syariah Indonesia in Manado City, Indonesia. Further research can use methods to prove and explain each variable of this study's findings on the same research object or even a broader one.

**Practical implications** - Improvements and strengthening are needed in recruitment planning, more effective training and socialization, and performance assessments based on sharia competencies. There needs to be a collaboration between internal and external parties of Bank Syariah Indonesia Manado Mantos Branch.

**Originality/value** - This study contributes to examining the intersection of human resource management in Islamic financial institutions. These findings offer valuable insights to improve HRM practices to foster more competent employees in Sharia finance principles, potentially becoming a model for similar institutions.

\*Corresponding author



Copyright: © 2024. The author(s).

Manova: Jurnal Manajemen dan Inovasi is licensed under a Creative Commons Attribution ShareAlike License

---

## INTRODUCTION

Human resources are the most important component in a company because they are the ones who drive the operations of the company or organization. Human resources refers to individuals or people who are involved in an organization and have a significant role. To manage people effectively, human resource management must be seen as an extension of the traditional perspective. To do so, knowledge and skills about human behavior are indispensable. Based on the concept of Islam and softness, professionalism in human resource management consists of the leadership of the Prophet PBUH who places a person according to his expertise.(S. R. Ramadhani, 2018)

Human resources are the greatest force in the processing of all resources on earth. Allah SWT has created humans as caliphs on earth to manage the earth and the resources in it for the welfare of humans, other creatures, and the entire universe as a whole. Everything that God created is for the benefit of mankind. The concept that every worker is a human being and not just a business resource is the basis of human resource management.(Hasyim, 2019)

One of the businesses that uses human resource components is the Islamic banking industry. The development of Islamic banking until now cannot be said to be growing rapidly. The obstacles experienced, include human resources in Islamic banking.(Isra, Muhammad Ragil, and Muhammad Iqbal Fachreza, 2021) Sharia- based human resource management has three types: performance appraisals are carried out throughout life, not just in the workplace.(Bachrun, 2017) As a result, humans are asked to be careful in living their lives. There are two ways to assess performance based on the Qur'an: evaluation based on consideration (personality and character) and evaluation based on behavior. In addition, Islam advocates training and development to improve human morals and spirituality in addition to improving their knowledge and skills.(Husna, 2018)

Human resource management in a company does not only depend on management tasks such as planning, organizing, directing, and controlling; implementation also depends on the task of directing. According to Islamic teachings, the process of human resource management in an organization requires intellectual consistency, development, and placement of a person in a position within the organization. (Al-Hasyimi, 2016)

Human resource management in the Islamic banking environment has an influence, especially on the performance and achievements of entities. However, human resource constraints in Islamic banking are often encountered, including different levels of employee ability, lack of training and supporting materials, and continuous employee development, so that many employees understand Islamic financial literacy. Organized management and human resource development will produce developed and competent employees.(Hardana, 2015)

To improve financial services, literacy is an effort to remove all obstacles that prevent ignorance from entering. The level of financial literacy of employees is one of the components that affect the success of this financial inclusion effort. Financial literacy indicates an employee's level of understanding of how money works.(Wicaksana, 2018)

According to the Financial Services Authority (OJK), to measure the financial inclusion of the Indonesian people and the literacy index, the Financial Services Authority (OJK) held the National Survey on Financial Literacy and Inclusion (SNLIK) in 2022. SNLIK 2022 was held from July to September 2022 in 34 provinces covering 76 cities/regencies with a total of respondents aged between 15-79 years. As in 2016 and 2019, SNLIK 2022 also uses the same methods, parameters, and indicators, namely the financial literacy index which consists of the same skills, parameters, and indicators of beliefs, attitudes, and behaviors, while the financial inclusion index uses usage parameters.(Ojk, 2022)

The results of the 2022 SNLIK show that the financial literacy index of the Indonesian people is 49.68 percent, up from 38.03 percent in 2019. Meanwhile, this year's financial inclusion index reached 85.10 percent, an increase compared to the previous SNLIK period in 2019, which was

---

76.19 percent. This shows that the gap between the level of literacy and the level of inclusion is decreasing, from 38.16 percent in 2019 to 35.42 percent in 2022.(Ojk, 2022)

SNLIK 2022 also measures the level of Islamic financial literacy and inclusion. The results obtained show that the Islamic financial literacy index of the Indonesian people increased from 8.93 percent in 2019 to 9.14 percent in 2022. Meanwhile, the level of Islamic financial inclusion also showed an increase to 12.12 percent in 2022 from the previous 9.10 percent in the 2019 survey period.

Bank Syariah Indonesia employees must have an adequate understanding of financial literacy and be able to promote Bank Syariah Indonesia products well so that customers are no longer confused with foreign languages. As financing and saving, Islamic bank products should have very potential because there is no *riba*.

Bank Syariah Indonesia Manado Mantos Branch is one of the largest Islamic banks operating in Manado City which contributes to the development and opportunities of the Islamic economy in its environment. The level of employee understanding at Bank Syariah Indonesia Manado Mantos Branch is one of the benchmarks for the progress and development of Bank Syariah Indonesia in Manado City. According to the results of initial observations, it was found that some employees at BSI Manado Mantos Branch showed that some employees did not understand or did not understand Islamic financial literacy for customers. The lack of insight and knowledge of employees in terms of Islamic financial literacy is related to the lack of human resource management applied in the work environment.

In general, knowledge is all that is known about something. The more employees of Bank Syariah Indonesia Manado Mantos Branch understand Islamic banking and its products as well as the adequate Islamic financial literacy that follows it, the better they explain the product. On the other hand, the less knowledge employees have about Islamic banking and the lower the Islamic financial literacy that follows, the worse their view and ability to explain the product.(Rialdy, 2018) The purpose of this study is to describe the application of Human Resource Management in improving Sharia Financial Literacy in BSI KC Manado Mantos employees.

## **THEORETICAL BACKGROUND**

### **Management**

Management is the process that organizes the actions taken by a group of people or organizations to achieve their goals by working together using available resources. Management is the science and art of regulating how human resources and other resources are used efficiently and effectively to achieve certain goals.(Fauziyah Lamaya Burhanudin Gesi, 2019) Based on this understanding, it can be concluded that planning, organizing, mobilizing, and controlling human, financial, physical, and information resources are part of the management process. This includes decision-making, resource allocation, supervision, and coordination of various activities within an organization to ensure that it works efficiently and effectively to achieve organizational goals.(Hasibuan, 2015) There are four components consisting of management functions, namely *planning, organizing, actuating, and controlling*. (Terry, 2006)

### **Human Resources**

Human resources are in the form of human beings employed in an organization as a driving force to achieve organizational goals and are one of the most important factors, even inseparable from an organization, both institutions, and companies. Human resources are also the key to the company's development.(Rivai, 2009)

Nawawi in Ismanto (2015) explains human resources in three senses. First, human resources are people who work for an organization, usually called personnel, labor, employees, or employees. Second, human resources are human potential that helps organizations survive. Third, human resources are potential that functions as capital (non-material or *non-financial*) in the organization and can be physically realized as real potential.(Koni, 2021)

Based on some of these explanations, it can be concluded that one of the main assets of an organization, society, or state is human resources, which are referred to as human resources. This

---

definition emphasizes the role of humans as the main catalyst for development and progress in various aspects of life. Human resources include not only the population or number of people of a country, but also the qualities, skills, knowledge, creativity, and potential that each person possesses.(Rivai, 2006)

### **Sharia Financial Literacy**

Financial literacy can be defined as knowledge about finance to achieve prosperity. Orton explains that financial literacy is an important part of a person's life because it can help them make smart financial decisions, but research in different countries shows that literacy is relatively lacking.(Lusardi, 2010) According to Huston, financial literacy is a part of human capital that can be used in financial activities to increase the expected lifetime benefits of consumption.(Sandra, 2010) According to Financial Services Authority Regulation (POJK) No. 76/POJK.07/2016, Islamic financial literacy aims to improve people's understanding of finance and encourage financial management and the consumer industry, as well as the financial services industry, to achieve prosperity. The "Islamic finance knowledge" activity aims to improve the understanding, belief, and skills of customers and the general public on how to better manage Islamic finance.(*Otoritas Jasa Keuangan Peraturan Otoritas Jasa Keuangan (POJK) No. 76 / POJK.07 / 2016, 2016*).

The difference between Islamic financial literacy and conventional financial literacy lies in the principle of results, which not only divide profits but also bear losses, giving those who owe enough time to pay their debts without fines. Wise and appropriate leadership can lead to prosperity or poverty prevention. One must have a supportive attitude and advantages when they learn Islamic finance, as knowledge alone is not enough to encourage them to become customers.(M Albaity, M., 2018)

Islamic financial literacy includes the understanding that a person or community has of financial concepts, principles, and practices that are by Islamic law. It includes an understanding of Islamic financial products, Islamic economic principles, and the values and ethics that underlie the Islamic financial system. Sharia Financial Literacy has several goals, namely:(I Fauzi, A., 2020)

a. Able to improve Individual Literacy.

Islamic financial literacy is believed to increase the level of individual literacy from *Less Literate* or *Not Literate* to *Well Literate*.

b. Able to increase the number of users of Islamic financial services products. With the increase in public literacy, it is hoped that the Muslim community can understand every principle applied by Islamic banks before choosing it as their financial service.

According to the Financial Services Authority (OJK), aspects of financial literacy are divided into 4 parts, namely: (*Otoritas Jasa Keuangan Literasi Keuangan Syariah, 2018*)

a. Well Literate

At the highest level of literacy, a person has a strong understanding of the features, benefits, rights, obligations, and risks of financial products and services. A good level of literacy indicates that a person can use financial products and services to achieve economic stability.

b. Sufficient Literate

A person with this adequate level of literacy only knows financial products and services with knowledge of their features, rights, obligations, and benefits without being able to use them.

c. Less Literate

Low financial literacy: People in this category only know about financial institutions and don't know how to use their products and services.

d. Not Literate

Not understanding finance: People who don't understand finance don't know how to use financial goods and services.

---

## RESEARCH METHOD

Methods This research applies a descriptive qualitative method. This research focuses on describing the problems or facts that occur in an organization which includes activities to assess attitudes or actions towards individuals, organizations, circumstances, and procedures. (Sudaryono, 2019) The qualitative approach in this study uses 2 types of data sources, namely primary data sourced from the results of interviews with informants and observations in the field and secondary data in the form of processed data from Bank Syariah Indonesia and previous research results that are relevant and support the primary data and objectives of this research.

Data collection techniques are the most strategic step in research because the main purpose of research is to obtain data. (Sugiyono, 2015) To collect these two types of data, this study uses a data collection technique consisting of observation at the Bank Syariah Indonesia Manado Mantos Branch Office, interviews with selected informants, and documentation on relevant secondary data. The instruments in this qualitative research are the researchers themselves assisted by interview guidelines, informants who provide data directly through interviews, and tools such as notes, stationery, and recording tools that support data collection during the research. The informants in this study were selected using purposive sampling, namely employees of Bank Syariah Indonesia Manado Mantos Branch consisting of the Branch Manager, sales (marketing), and front liners.

Data analysis is the process of systematically searching for and compiling data obtained from the results of interviews, field notes, and other materials so that it can be easily understood and the findings can be informed to others. Activities in data analysis refer to the technique proposed by Miles and Huberman, namely the first step of Data Reduction where researchers summarize, select the main things, focus on the important things, and look for themes and patterns. The reduced data will provide a clearer picture and make it easier for researchers to collect data later, and search for it when needed. After the data is reduced, the next step is to display the data in the form of a brief description in the form of narrative text that forms the patterns found and supported the data during the study. The last step is drawing conclusions and verification. This step ensures that the conclusions presented at the initial stage, supported by valid and consistent evidence when the researcher returns to the field to collect data, then the conclusions presented are credible. This conclusion is a new finding that has never existed before and answers the purpose of the study.

## RESULTS

The results of this study are sourced from direct observation at Bank Syariah Indonesia Manado Mantos Branch as well as interviews with informants who are employees who found 7 themes, namely employee recruitment planning, Human Resource needs analysis, choice and appointment, training, employee placement, Islamic financial literacy, assessing performance and evaluation. The following is a description of the findings of this study.

The results of observations and interviews with a sample of informants, namely Branch Managers and new employees with a working period of less than 1 year consisting of 2 sales and 1 teller, found that human resource management to improve financial literacy in employees, especially new employees, has not been fully implemented optimally, effectively and adequately, this is due to the existence of several management processes that have not been fully implemented such as acceptance planning employees who have not been seen formally designed. This was explained in the results of the interviews.

*“kami memang belum ada perencanaan khusus dalam rekrutmen pegawai hanya saja ketika ada kebutuhan penambahan karyawan langsung kita buka rekrutmen tersebut dengan klasifikasi pendidikan minimal D3 atau S1 seperti pada umumnya”*

The interview excerpt explained that there is no special design or planning in recruiting employees that is projected every year or at any given time.

---

### **Human Resource Needs Analysis**

The analysis of Human Resource needs at Bank Syariah Indonesia Manado Mantos Branch has been carried out but there are no management criteria or standards in determining the needs analysis. In practice, the analysis of human resource needs is carried out based on positions or positions that are vacant and need to be filled but still pay attention to the abilities possessed by employees as expressed by the informant as follows.

*“analisis dilaksanakan ketika ada jabatan atau posisi yang kosong dan harus segera diisi agar tidak mempengaruhi kinerja dan capaian target dan tentunya juga yang mengisi jabatan ini harus kompeten dan mampu melaksanakan pekerjaan tersebut dan ini dinilai langsung oleh BM dan BOSM”*

The analysis of HR needs seems to be not synchronized with employee recruitment planning and is still carried out separately and according to urgency when filling vacant positions or positions that need to be filled.

### **Choice and Appointment**

At this stage, the Branch Manager and Branch of Operational Service Manager are in charge of finding and selecting employees and prospective employees by the company's qualifications and the position offered as explained in the following interview excerpt.

*“saya ikut seleksi dan yang menyeleksi itu BM dan BOSM langsung namun melalui tahapan seleksi administrasi dan wawancara”*

*“disini kami saat seleksi prosesnya kurang lebih sama dengan pada umumnya yakni administrasi berkas yah dilanjutkan dengan wawancara tes kesehatan dan tes tertulis kemampuan akademik dan psikologis”*

*“saya waktu itu wawancara tidak ditanyai soal produk perbankan syariah atau penguasannya yah itu saya tau nanti langsung saat mulai bekerja didampingi oleh BOSM dan juga sharing dengan senior”*

The informant admitted that this stage was carried out optimally with stages through administrative selection, interview tests, and several other important tests such as academic potential tests, psychological tests, and health tests that support the process of selecting the best employee stages. However, during the interview process, they were not asked about the mastery of products, services, and principles or regulations related to Islamic banking, but rather about work commitment and assessment of Curriculum Vitae and soft skills of prospective employees.

### **Employee Placement**

The results of interviews and observations show that the placement of employees at Bank Syariah Indonesia Manado Mantos Branch has been carried out quite well where the employees who fill the frontline and sales positions are by the competencies and expertise of the employees, this was conveyed by the following informant.

*“alhamdulillah untuk penempatan karyawan sudah sesuai dengan jobdesk masing-masing kemampuan dan skill masing-masing entah itu bagian teller atau sales marketing.”*

*“disini contohnya saya yang dari teller naik jadi sales karena BM dan BOSM melihat saya bisa untuk jadi sales griya”*

*“disini memang ketika kita melihat front officer yang bisa marketing, bisa kita promosikan jadi CSO”*

*“untuk penempatan khususnya lokasi kerja masih sangat lama atau jarang yah untuk pindah lokasi*

---

*atau rolling lah seperti itu,”*

From the results of the interview, it is clear that the placement of employees has been carried out quite well where the leadership pays attention to and appreciates the work of employees by providing promotions according to the achievements and needs of vacant positions, for example of teller positions which are then based on assessments and criteria are eligible to be given promotions to occupy sales positions. However, there are also several things conveyed by the informant that it is still rare to do rolling jobdesks and or work locations which are usually carried out such as once a year.

### **Training**

Training in the context of human resource management in improving the Islamic financial literacy of BSI employees is still very minimal inadequate and optimal as explained in the following interview excerpt.

*“kami pelatihan khusus untuk peningkatan literasi keuangan syariah belum banyak dan biasanya diikuti oleh senior yang kemudian disampaikan ke kami. Rata-rata untuk belajar produk dan layanan perbankan syariah kita belajar dan searching sendiri”*

*“untuk meningkatkan pemahaman akan literasi keuangan syariah itu sendiri ia banyak belajar dari pegawai yang sudah lama bekerja disana, saling share di waktu luang, bahkan untuk support dari bank syariah Indonesia (BSI) KC Manado Mantos itu sendiri dimana ia mendapatkan pembelajaran dari awal masuk, mendapatkan pelatihan dengan baik akan literasi keuangan syariah itu sendiri, ada beberapa kegiatan yang dilakukan baik itu sosialisasi, dan beberapa kegiatan lainnya untuk mengetahui, belajar, serta menambah pemahaman akan literasi keuangan syariah”*

*“Awalnya ketika pertama kali saya baru bergabung di bank syariah Indonesia saya mulai belajar tentang hal-hal yang ada di bank syariah itu, baik dari produk – produk dan jasa keuangan lainnya walau belum sepenuhnya. Dan ketika bergabung saya pun tetap mendapatkan pelatihan, pembelajaran serta pemahaman akan literasi keuangan syariah. Dan dengan berjalannya waktu bergabung di dunia perbankan terkhusus di bank syariah Indonesia, banyak kegiatan, baik itu sosialisasi yang sering dilakukan, dan tentunya sharing atau berbagi pengetahuan serta belajar tentang literasi keuangan syariah baik dari Branch Manager, audit, dan pegawai- pegawai lainnya yang sudah lama bekerja disaat breafing, atau di waktu dan kesempatan lainnya.”*

*“setelah masuk dan bergabung saya mendapat pelatihan dan belajar akan literasi keuangan syariah itu sendiri, dan untuk meningkatkan pemahaman akan literasi keuangan syariah itu sendiri bank syariah Indonesia (BSI) memberikan pelatihan khusus, untuk setiap pegawai yang baru bergabung di bank syariah Indonesia, baik di lakukan disaat breafing, atau beberapa kegiatan khusus lainnya seperti di adakan sosialisasi, bahkan sharing bersama pegawai-pegawai yang sudah lama bekerja di bank BSI , berbagi pemahaman , dan pengetahuan akan literasi keuangan syariah yang bahkan dilakukan juga oleh Branch Manager sendiri kepada pegawai pegawai yang ada.”*

Based on the results of the interview, it was found that the training was organized by the management and operations of Indonesian Islamic banks as a whole, but it was also added through briefings, socialization from OJK and external parties, and also from BSI itself through sharing sessions which is an effort to improve Islamic financial literacy, especially in principles, contracts, products and services of Islamic banking.

### **Islamic Financial Literacy of Bank Syariah Indonesia Employees**

Based on the results of the interview, it was found that the informants in general have understood and mastered the basic principles of Islamic banking economics, products, and services, but fatwas and regulations are still not very quasi-friendly and also mostly for new employees to master products and

---

services on their own, sharing with friends and seniors or superiors as revealed in the following interview results.

*"awalnya saya masuk belum terlalu tau yah, namun lama kelamaan sudah bisa menjelaskan produk-produk bank syariah dimana ada penghimpunan dana, penyaluran dana, dan produk jasa keuangan lainnya. yang menjadi perbedaannya antara produk bank syariah dan produk bank konvensional tentunya berbeda dimana untuk produk bank syariah ia menggunakan bagi hasil sedangkan untuk bank konvensional ia menggunakan sistem bunga, ada juga dari perjanjian akad dimana bank syariah menggunakan akad yang sesuai dengan sistem syariat islam berbeda dengan bank konvensional yang menggunakan perjanjian secara hukum nasional."*

*"Produk bank syariah itu terdiri dari 3 macam, ada penyaluran dana, ada penghimpunan dana, dan ada produk jasa keuangan lainnya. untuk produk penghimpunan dana ada giro, deposito, Tabungan wadiah dan juga mudharabah. Penyaluran dana ada bagi hasil, jual beli, sedangkan produk jasa keuangan lainnya ada wakalah, hawalah, sharf dan lainnya yang menggunakan prinsip syariah tentunya masih ada produk lainnya yang menjadi fitur dari bank syariah Indonesia. Dan yang membedakan produk dari bank syariah dan produk konvensional itu sendiri yaitu yang paling utama adalah dimana dari segi perhitungan keuntungan, dimana bank syariah tidak menggunakan sistem bunga pada pelayanan kami berbeda dengan bank konvensional dimana keuntungan yang di dapat di bebaskan kepada nasabah itu sendiri."*

*"Yang menjadi perbedaan antara produk bank syariah dan produk bank konvensional sangatlah berbeda dan tentunya di bagi menjadi beberapa point dimana dari segi landasan pun berbeda dikarenakan untuk bank syariah menggunakan sistem bagi hasil sedangkan bank konvensional menggunakan bunga bukan bagi hasil, segi pengolahan dana untuk bank syariah menggunakan akad yang berprinsip syariah sedangkan bank konvensional itu mengelola dana secara bebas tanpa aturan syariat islam, dan tentunya ada beberapa perbedaan lainnya. ketika saya bergabung di bank syariah Indonesia saya belum paham akan literasi keuangan syariah dikarenakan saya merupakan salah satu pegawai yang latar belakang dengan lulusan universitas yang berbeda tentunya dan pemahaman akan literasi keuangan syariah masih kurang."*

From the results of the interview, it is known that at the beginning of being employment, they did not understand Islamic products and banking, but after joining, the informants who are new employees gained a lot of knowledge and understanding so that they can explain this such as products, services, and principles in Indonesian Islamic banks well to customers and the community.

### **Assessing Performance and Evaluation**

Performance appraisals and evaluations carried out at BSI Manado Mantos Branch which are based on human resource management have not been carried out to improve Islamic financial literacy where more focus on performance appraisals is reflected in the achievement of targets by employees carried out every day as presented in the following interview excerpt.

*"di kami penilaian itu berdasarkan target yah dimana semakin tercapai target maka penilaian semakin baik tentunya."*

*"penilaian dalam perbankan syariah pada umumnya based on target dan kami rasa semakin mereka menguasai produk dan layanan BSI tentu target akan lebih mudah tercapai bagaimana mereka approach pada nasabah dan nasabah merasa puas itulah penilaian kami. Di dalam KPI juga ada yah penguasaan produk oleh karyawan dan itu jadi alat ukur pimpinan"*

From the results of the interview, it is known that the assessment is carried out based on the target where when the target is achieved, it reflects the ability and literacy of Islamic finance, especially products and services that have been delivered well to customers. Employee performance assessment is measured using Key Performance Indicators (KPIs), one of which is the mastery of products and services and Islamic banking principles that can reflect the level of Islamic financial literacy in employees.

---

## DISCUSSION

Based on the results of the research that has been described, it was found that 7 findings on the application of human resource management in improving Islamic financial literacy were the themes in the discussion, namely employee recruitment planning, analysis of Human Resource needs, choice, and appointment, placement of Human Resources, training, Islamic financial literacy of Bank Syariah Indonesia employees as well as assessing performance and evaluation.

These 7 findings support the function of Human Resource Management, commonly known as Human Resource Management, which can be interpreted as human resource development, which has the function of planning, implementing and recruiting, training, and developing Human Resources in a company that has goals including optimizing company productivity using employee effectiveness or Human Resources. Human resource development is carried out through the planning and evaluation stages to obtain human resources by the assessment criteria to realize common goals. (Fachrudin Fiqri, and ME SEI, 2023)

Human Resource Management begins with humans created by Allah SWT in the best form, as stated in the Qur'an surah At-Tin verse 4:

لَقَدْ خَلَقْنَا الْإِنْسَانَ فِي أَحْسَن تَقْوِيٍّ م

Translation:

Indeed, We have created man in the best possible form. (Q.S At-Tin: 4)

Human Resource Management carried out by the Management of Bank Syariah Indonesia Manado Mantos Branch has been by Human Resources Management, especially in management which includes the functions of planning, organizing, directing, and controlling. (Haryanto, M. M., 2021) Human Resource Management of Islamic banking is aimed at two behaviors, namely, muamalah and worship. The behavior of muamalah has the meaning that all actions that are done are permissible, except for the Qur'an and hadith prohibit it. Worship behavior is not allowed unless there is evidence in the Qur'an and Hadith that shows that the act is permissible or must be done. (IPB University 2021)

The planning process that has not been compiled by the management of Sharia Bank when viewed from the management function is very much needed and needs to be considered where the planning process is integrated with short-term plans and long-term plans. (Isra, Muhammad Ragil, and Muhammad Iqbal Fachreza, 2021)

1. In business strategy, the planning process will be carried out in several stages:
  - (a) making long-term plans, (b) creating a business strategy plan with a term and (c) Creating an annual budget plan that describes your business for one year by preparing a budget.
2. Human Resource planning activities carry out several stages, including: (a) Human Resource Planning needs to map human resource studies such as business goals and objectives and the results of the company's SWOT analysis, (b) The results of the analysis become additional evaluation materials to meet the needs of Human Resources, (c) The results of the analysis of Human Resources needs become input in preparing the annual budget in Human Resources Planning.

Then the HR recruitment process in Islamic banking is an HR management activity to obtain a workforce that suits the needs of the company. According to Veitzhal Rivai, the recruitment of employees at Islamic financial institutions prioritizes superior quality to carry out their duties. The existence of this recruitment process aims to provide sustainability of performance to improve the quality of work. (Novi Anggi, 2021) It is a must for Islamic banking Human Resources to be able to apply Sharia values and principles to the Islamic banking operational system, especially on the Sharia financial literacy of employees which has an impact on the assessment and target achievement process.

Management of Human Resources in Islamic banking, one of the important and inseparable aspects is the stage of human resource development in Islamic banking. Human Resource Organizing can be done by developing Human Resources, including providing training and activities to explore the potential of Human Resources.

The training is carried out to get Human Resources who are ready to face challenges in the global era like today. Therefore, training is a mandatory thing for companies to do for their employees to be able to compete. In addition to training, staffing does not determine a successful employee and his or her job. What makes them able to complete the tasks and job responsibilities in which they are placed is by attending

---

training (Trimulato, 2018) Training is an activity held to encourage and improve the ability of all employees or Human Resources to support their duties and responsibilities and improve Human Resources skills. In addition, it creates individuals who are skilled and proficient in their fields.

The most important task and function of Human Resource management is to obtain high-quality resources, to plan, organize, direct, and control the company. Some of the things that need to be possessed by Human Resources within the scope of Islamic financial institutions include: (El-Seoudi et al, 2012)

1. Have the ability to invite customers, and be able to understand the relationship between Islamic banks and their customers.
2. Have the ability to provide quality services.
3. Have the ability to get investment opportunities for Islamic banking.

Based on the results of the study, it was found that the Sharia financial literacy of employees according to the Financial Services Authority (*Otoritas Jasa Keuangan Literasi Keuangan Syariah, 2018*) has been in the aspect of Well Literate, which is the highest level of literacy, a person has a strong understanding of the features, benefits, rights, obligations, and risks of financial products and services. A good level of literacy indicates that a person can use financial products and services to achieve economic stability. With an understanding of Islamic financial literacy in each employee, it is a benchmark for the smoothness and success of every company in the banking world.

The results of this study are not in line with the level of Islamic financial literacy in Baitul Maal Wa Tamwil employees in Bandung, indicating that the profile of Islamic financial literacy among BMT employees and customers is moderate. The employee profile has an Islamic financial level of 0.76. The profile of the level of Islamic financial literacy shows that the level of behavior towards Islamic finance among employees is not to the knowledge and attitudes of employees in managing finances (A. L., Susilo, A., Rizqon, A. L., Fajaruddin, A., & Sholihah, N, 2022)

In several previous research results, it was also found that the importance of adequate Islamic financial literacy in employees of Islamic financial institutions, especially in Islamic banking, including research that found that Islamic financial literacy can affect the performance of Islamic banking employees (Lestari, 2021). In addition, Islamic financial literacy can affect the behavior of Islamic financial management, but in the results of a detailed study on Bank Syariah Indonesia Yogyakarta employees, it was found that the variable indicators of Islamic financial literacy in the ability dimension affect the behavior of Islamic financial management of BNI Syariah Yogyakarta employees. Meanwhile, the variable indicator of Islamic financial literacy in the knowledge dimension is not affected, due to the low level of Islamic financial literacy in the knowledge dimension (D. S., 2018). The impact of importance of an adequate level of Islamic financial literacy in Islamic banking employees also affects the decision of prospective customers in choosing products and becoming customers of the Islamic banking offered, as found in the research of (H. M. Ramadhani et al., 2021) and (Handida & Sholeh, 2018).

Human resource management and the improvement of Islamic financial literacy in Islamic financial institutions are important and the focus of the company in carrying out the operational function strategy, so that it can achieve its goals. (K., 2023)

## CONCLUSION

Based on the results of the study, it can be concluded that the application of human resource management in improving Islamic financial literacy including employee recruitment planning has not been carried out optimally, analysis of Human Resource needs, choice and appointment and placement of Human Resources have been carried out well, employees of Bank Syariah Indonesia Manado Mantos Branch are in the aspect of *Well Literate* Namely the highest level of literacy obtained through limited training, regular socialization and sharing sessions such as during Brifieng, and regular performance assessments and evaluations by leaders.

The implication is to improve Islamic financial literacy at Bank Syariah Indonesia Manado Mantos Branch, improvements and strengthening are needed in several aspects, including recruitment planning, more effective training and socialization, and performance assessments based on sharia competencies. For this reason, there needs to be a collaboration between internal and external parties of Bank Syariah Indonesia Manado Mantos Branch in improving the quality of human resource management which will later have a positive impact on improving the quality of services and products by Sharia principles.

---

## BIBLIOGRAPHY

- A. L., Susilo, A., Rizqon, A. L., Fajaruddin, A., & Sholihah, N. N. (2022). *Profil Literasi Keuangan Islam Karyawan Dan Nasabah Baitul Maal wa Tamwil Daarut Tauhid Bandung*.
- Al-Hasyimi, M. S. A. (2016). *Mukhtarul Ahaadits Wa Al-Hukmu Al-Muhammadiyah* (D. N. Al-Misriyyah (Ed.)).
- Bachrun, S. (2017). *Prinsip Manajemen Sumber Daya Insani*. PT Gramedia Pustaka Utama.
- D. S., A. (2018). *Pengaruh Literasi Keuangan Syariah Terhadap Perilaku Manajemen Keuangan Syariah Pegawai BNI Syariah Yogyakarta*.
- El-Seoudi et al. (2012). *No Title*.
- Fachrudin Fiqri, and ME SEI, A. (2023). *Perbankan Syariah: Teori, Konsep & Implementas*.
- Fauziyah Lamaya Burhanudin Gesi, R. L. (2019). Manajemen Dan Eksekutif. *Jurnal Manajemen*, 3(2), 53.
- Handida, R. D., & Sholeh, M. (2018). Pengaruh Tingkat Pengetahuan, Kualitas Layanan, Dan Tingkat Literasi Keuangan Syariah Terhadap Pengambilan Keputusan Masyarakat Muslim Menggunakan Produk Perbankan Syariah Di Daerah Istimewa Yogyakarta. *Jurnal Ekonomi Dan Pendidikan*, 15(2), 84–90. <https://doi.org/10.21831/jep.v15i2.23743>
- Hardana, A. (2015). Manajemen Sumber Daya Insani. *Jurnal Al-Masharif*, 1(1), 35.
- Haryanto, M. M., and D. R. R. (2021). *Manajemen Sumber Daya Insani Dalam Membentuk Budaya Kerja Islami*.
- Hasibuan, M. (2015). *Manajemen (Dasar, Pengertian, Dan Masalah)*. PT. Bumi Aksara.
- Hasyim, S. L. (2019). Manajemen Sumber Daya Insani. *Jurnal Lentera*, 2(1), 139.
- Husna, N. A. dan N. A. L. (2018). Penerapan Prinsip Manajemen Sumber Daya Insani di Kampung Cokelat Blitar. *Jurnal Iqtisaduna*, 1(1), 35.
- I Fauzi, A., & M. (2020). Pengaruh religiusitas Dan Literasi Keuangan Syariah Mahasiswa Terhadap Minat Menjadi Nasabah Di Bank Syariah. *Economic Education Analisis Journal*, 9(2), 478.
- Isra, Muhammad Ragil, and Muhammad Iqbal Fachreza, M. (2021). *Manajemen perbankan syariah (konsep dan praktik perbankan syariah di indonesia*.
- K., S. (2023). *Tingkat Literasi Keuangan Syariah Pada Pegawai Bank Syariah Indonesia Kantor Cabang Pembantu Darussalam*. UIN Ar-Raniry.
- Koni, A. (2021). *Manajemen Sumber Daya Insani (Sebuah Konsep-Konsep Dan Implementasi)*. Widina Bhakti Persada Bandung.
- Lestari, I. (2021). Dampak Faktor Demografi Dan Literasi Keuangan Syariah Terhadap Kemampuan Karyawan Perbankan Syariah Di PT. Bank Sumut Kantor Cabang Syariah Medan. *Jurnal Ilmiah Mahasiswa Pendidikan Agama Islam*, 1(3), 1–14.
- Lusardi, O. S. M. and A. (2010). *Financial Literacy and Planning: Implications for Retirement Well-Being*, Wharton Pension Research Council Working Papers.
- M Albaity, M., & R. (2018). The Intention to Use Islamic Banking : An Exploratory Study to Measure Islamic Financial Literacy. *International Journal of Emerging Markets*, 14(5), 997.

- 
- Novi Anggi, S. (2021). *Manajemen Sumber Daya Manusia (Model Perekrutan Karyawan Bank Syariah)*. K-Media.
- Ojk. (2022). Siaran Pers Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022. *Otoritas Jasa Keuangan, November*, 10–12.
- Otoritas Jasa Keuangan Literasi Keuangan Syariah*. (2018).
- Otoritas Jasa Keuangan Peraturan Otoritas Jasa Keuangan (POJK) No. 76 / POJK.07 / 2016*. (2016).
- Ramadhani, H. M., Rahmi, M., & Fathoni, M. A. (2021). Pengaruh Literasi Keuangan Syariah, Promosi, Kualitas Pelayanan Terhadap Keputusan Menjadi Nasabah Bank. *Business Management, Economic, and Accounting National Seminar*, 2(1), 689–704.
- Ramadhani, S. R. (2018). Pengelolaan Dan Pemberdayaan Sumber Daya Insani (PSDI) Di RSU Fastabiq Sehat PKU Muhammadiyah Pati. *Jurnal Penelitian*, 5(1).
- Rialdy, M. A. (2018). “Analisis Pengaruh Disposable Income dan Tingkat Religiusitas Terhadap Minat Menabung Ibu-Ibu Majelis Taklim Al-Hidayah di Perbankan Syariah.”
- Rivai, V. (2006). *Manajemen Sumber Daya Manusia Untuk Perusahaan: Dari Teori Ke Praktik*. PT. Raja Grafindo Persada.
- Rivai, V. (2009). *Kepemimpinan Dan Perilaku Orang*. Rajawali Press.
- Sandra, J. H. (2010). Measuring Financial Literacy. *The Journal of Consumer Affairs*, 44(2), 298.
- Sudaryono. (2019). *Metode Penelitian: Kualitatif, Kuantitatif, Dan Mix Method (Depok: PT. Raja Grafindo Persada, 2019): Kualitatif, Kuantitatif, Dan Mix Method*. PT. Raja Grafindo Persada.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, dan Kombinasi*. Alfabeta.
- Terry, G. R. (2006). *Asas-Asas Manajemen*. PT. Gramedia Pustaka Utama.
- Trimulato, T. (2018). Manajemen Sumber Daya Manusia Islam Bagi SDM di Bank Syariah. *IQTISHADIA Jurnal Ekonomi & Perbankan Syariah*, 5(2), 238–265.
- Wicaksana, A. dan. (2018). *Analisis Pengaruh Literasi Keuangan Syariah Terhadap Keputusan Menggunakan Produk Perbankan Syariah (Studi Mahasiswa Ekonomi Syariah Syariah dan Perbankan Syariah Wilayah Kabupaten Bantul Yogyakarta)*.