



Prioritizing Soft Skills in Islamic Rural Banking Recruitment Processes

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ARTICLE INFO	ABSTRACT
ISSN: 2798-2688	<p>Research Aims: This study analyzes the influence of work experience, competency certification, and educational background on employee acceptance opportunities at Bank Madina Syariah Yogyakarta.</p> <p>Design/methodology/approach: This qualitative field research collects data through observation, interviews, and documentation. Data analysis uses data reduction, data presentation, conclusions drawn, and validity tests through triangulation.</p> <p>Research Findings: Work experience and competency certification are not the main recruitment factors. Bank Madina prioritizes communication skills, behavior, potential, confidence, and appearance. Certification is only mandatory for the board of directors. Educational background is prioritized only for certain positions (accounting/law).</p> <p>Theoretical Contribution/Originality: This study reveals the incompatibility between conventional recruitment theory (skills-based approach) and Bank Madina's practice of emphasizing soft skills.</p> <p>Keywords: work experience, competency certification, educational background, Recruitment, Islamic Rural Banking.</p>

Introduction

In running its business, the company always pays attention to its assets and human resources, namely employees. Companies need talented, capable, and creative employees to achieve their goals. No matter how perfect the technology and economics are, without the human aspect, it will still be difficult for companies to achieve their goals (Kasvi, 2019). One supporting sector that significantly impacts the Indonesian economy is the Islamic banking sector (El Ayyubi et al., 2018). In recent years, Islamic banking has experienced positive developments. This growth is expected to positively contribute to maintaining the stability of the Indonesian economy.

The Islamic banking industry has challenges, such as a lack of talent, teachers, competence, quality teaching standards, and a standardized curriculum, thus affecting career advancement opportunities (Akbar et al., 2023; Ali & Kasim, 2019; Mehmood et al., 2023; Warsame, 2017). In the development of the banking industry, human resources have an important role in the company's success. Human resource management includes the utilization, development, assessment, reciprocity, and individual management of members of organizations or groups of workers (Sedarmayanti, 2016). One way to get employees quickly and have the best specifications is through the recruitment process (Sari, 2024). Recruitment is the process of finding and selecting prospective employees who meet a company's human resources needs. Recruitment involves the search, procurement, discovery, and withdrawal of individual applicants to be appointed to the organization. The main purpose of recruitment is to get prospective employees who allow the recruiter to select candidates who match the qualifications needed by the organization or company (Sutrisno, 2009).

Islamic banks are financial institutions that follow sharia principles in their operations, so they may have special requirements in finding employees who match their values and needs. Factors such as work experience, competency certification, and educational background can affect the performance of prospective employees and their chances of admission to Islamic banks (Rizqiya, 2022). Work experience, especially in Islamic financial institutions, positively impacts the chances of hiring employees in Islamic banks. This experience includes positions related to Islamic financial products and services, such as Islamic fund management, Islamic financing, or Islamic risk management. Work experience demonstrates a good understanding of the operations of an Islamic bank and strengthens the candidate's expertise in meeting the job requirements (Yulianti & Masruri, 2022).

Competency certifications relevant to Islamic finance, such as Islamic Finance Professional (IFP) or Certified Islamic Banker (CIB) certifications, can be an added

value to the chances of accepting employees at Islamic banks. Competency certification helps overcome talent shortages, optimize academic advisors' roles, and synchronize programs and curricula implemented by economics universities and Islamic banks (M. I. Aziz et al., 2016). Thus, the cost of job training can be reduced. Improving the quality of human resources in Indonesia is also essential and needs to be recognized for its competence (Hapsari, 2016). This clearly shows how important and beneficial it is to have a competency certification for job applicants, companies, and the world of education that produces high-quality graduates ready for work (Rahayu, 2020).

In addition, a deep understanding of the principles of Islamic finance is essential for employees of Islamic banks. Competencies in science, applied science, analytical skills, interpersonal skills, and sharia knowledge are essential to meet the shortage of sharia talent in the Islamic finance industry (Manan et al., 2018). Islamic finance education is crucial to finding the human resources needed to run the industry (Bayram, 2020). Candidates with a degree in Islamic finance, Islamic economics, or related studies have an edge in assessment. Graduates of Islamic finance education are generally well-received in the job market, with a good level of employer satisfaction with their skills and competencies (Maamor et al., 2017). The satisfaction level of young employees in Islamic banks is influenced by factors such as the work environment, salary and promotion, work culture and nature, and career development, all of which are followed by education (Almarzooq & Al Mubarak, 2019). A strong educational background provides a solid foundation for understanding the concepts and practices of Islamic business (Latif et al., 2019).

Some previous research can be used as a reference in implementing this research. Research by Prima Yulianti & Masruri (2022) shows that work experience significantly influences employee performance. Research by Nur Rahayu (2019) shows a positive relationship between the ownership of competency certification and the selection of frontline admissions at Bank Syariah BUMN Yogyakarta. The results of the analysis of the study stated that work experience, competency certification, and educational background have the potential to influence the chances of employee acceptance at Islamic banks.

Previous studies have tended to focus on a technical skills-based approach (hard skills) as the leading indicator of the success of the recruitment process. Meanwhile, in practice, several banks have shifted their focus to soft skills such as integrity, empathy, communication skills, and Islamic work ethic. This shows a discrepancy between the theoretical approach and reality in the field, thus indicating a new paradigm in implementing recruitment in the Islamic finance sector. This discrepancy is a significant research gap for further exploration. Based on this context, this study aims to analyze recruitment, emphasizing soft skills applied in real life at Bank

Madina Syariah Yogyakarta. The researcher chose Bank Madina Syariah Yogyakarta as the research object because it has increased the number of significant assets and achievements, which show good performance. One of these is achieved thanks to an effective recruitment process (Bank Madina Syariah, 2023).

Literature Review

Work experience affects the organization's health and employee performance, especially in roles that require knowledge of sharia aspects. This shows that employee acceptance must emphasize work experience (Salsabil, 2017). However, the burden of sharia knowledge on sales remains consistent regardless of work experience (Shamsudheen & Mahomed, 2021). Employees experienced in hard and soft skills, such as honesty, transparency, and trustworthiness, are highly valued and influential in the financial performance of Islamic banks (Nawaz, 2017). Employees experienced in Islamic banking, especially at the mid or senior management level, are highly valued. This experience helped bridge the gap between theory and practice in Islamic banking operations (Shaukat & Naveed, 2020). To retain experienced employees, it is necessary to hold a development program to increase knowledge of Islamic and banking aspects (Kamil et al., 2018). Work experience demonstrating a commitment to socio-economic values, such as well-being, trust, ethics, and partnership, is essential. Islamic banks prioritize these values over purely economic metrics such as interest rates (Javed et al., 2016).

Competency certification ensures that employees have the required technical and non-technical skills (Supriyatni, 2021). Certification often covers sharia compliance, Islamic accounting, and finance, which are essential to ensure the continuity of Islamic banking operations (Mohd Ali et al., 2020; Muhammad & Nugraheni, 2022; Shafii et al., 2013). Competency certification, including technical and behavioral skills, significantly impacts employee performance and Organizational Citizenship Behavior (OCB). Competency certification can bridge the gap between academic qualifications and industry requirements to ensure that college graduates have the competencies needed by the industry (Zakiy, 2021). Competency development through certification can increase innovation and performance and foster a proactive and supportive culture among employees (Hamzah & Hussain, 2018; Purwati et al., 2023; Zulkifli et al., 2023). Competency development through certification can increase employee resilience, make them more valuable, and be promoted within the organization (Ahmad et al., 2019). The Islamic banking sector has strict regulations both in terms of finance and sharia compliance, so the existence of certification is very important to ensure that employees do not violate applicable regulations (M. R. A. Aziz et al., 2018; Omar, 2019; Osman et al., 2015).

Educational background affects the growth of the Islamic banking industry, customer behavior, and customer satisfaction (Moosa, 2024). Employees with a combined educational background in sharia and finance are highly sought after in Islamic banking. This dual knowledge is essential to ensure the need for sharia principles in various banking operations (Kamil et al., 2018). A high level of education, such as a Doctoral degree obtained by members of the Sharia Supervisory Board, has been proven to increase funding liquidity and social performance in Islamic banking, which shows the importance of further education in certain roles (Pratama et al., 2022; Safiullah, 2023). Different findings were produced in a study in Indonesia where educational background and age did not affect interest in saving at Bank Islam (Nurkhin et al., 2020). This shows that the impact of formal education on practices and preferences in the Islamic finance industry can vary depending on the local context and the type of role played. The indispensable job skills gap is often lacking for fresh graduates. This gap must be bridged by strengthening collaboration between universities and the Islamic banking industry (Al-Shehab et al., 2020).

Although literature already discusses the influence of work experience, competency certification, and educational background on the recruitment process at Islamic banks, these studies tend to emphasize the technical dimension of hard skills. Few have highlighted how these factors interact or compare directly with soft skills such as personality, integrity, communication, teamwork, and leadership, in the context of the recruitment process. In addition, not many studies have delved into the dynamics of actual recruitment practices in Islamic banks that have succeeded in growing assets. Still, they deviate slightly from conventional theories based on hard skills. This is where the research gap that this study will fill lies. This study investigates how Bank Madina Syariah implements recruitment practices focusing on soft skills. With a focus on the interaction of work experience, certification, and educational background, this study is expected to make relevant theoretical and practical contributions to a more adaptive and contextual recruitment design.

Method

This research is field research (Field Research) with a qualitative research approach, a type of descriptive research that uses analysis (Scott, 2017). This method was chosen because the research focuses on exploring one specific social unit (Bank Madina Syaraih Yogyakarta) intensively and thoroughly. The design is appropriate because it wants to understand contextually and deeply how the institution implements recruitment practices, especially in balancing hard skills (work experience, education, and certification) and soft skills. The choice of a qualitative approach is because the research does not aim to measure the statistical relationship

between variables, but rather to explore dynamics, perceptions, and real practices in the field based on the experiences of informants directly involved in the recruitment and HR management process.

The population in this study is all employees of Bank Madina Syariah Yogyakarta, which is 46 people. The sampling technique in this study is stratified random sampling. This technique allows proportional sampling of each stratum in the population by division or position, thus representing the variations within the population more accurately. The sample calculation was carried out by considering the representation of the main strata/divisions. The sample size or number of samples used in this study is seven informants representing several divisions at Bank Madina Syariah Yogyakarta, who represent key divisions involved in or influencing recruitment policies. Although the number is not large, this amount is adequate in qualitative research that prioritizes information rather than population generation. The data collection techniques used were observation, interviews, and documentation review.

The main instruments in this study are interview guidelines and observation sheets. The source of research data consists of primary data and secondary data. Primary data is obtained directly from sources or informants, while secondary data is used to support, compare, or reinforce primary data (Putri et al., 2021). Primary data, as the main data source, was obtained through two methods, namely interviews and observations conducted at Bank Madina Syariah Yogyakarta to collect relevant information directly. The development of interview guidelines was based on the results of a literature review on employee recruitment in Islamic banking, as well as key indicators such as educational background, certification, work experience, and soft skills. Questions are designed to be open and flexible to allow for the exploration of the informant's narrative and experience. Observation sheets were developed to record interactions and dynamics in the bank environment. Secondary data sources are obtained from bank documentation, various books, articles, journals, and other literature relevant to the research topic.

The procedure for data collection and analysis in this study uses the method proposed by Miles & Huberman. This method includes data reduction, data presentation, and data verification. Data Reduction Data is the process of simplifying and selecting relevant information. Observation, interviews, and documentation data were identified for key themes and emerging patterns. The data is then compiled based on the level of education, field of knowledge, ownership of certification, and employees' work experience for further analysis. Data Presentation is presented as descriptive and systematic narrative texts (Miles & Huberman, 2009). The data that has been reduced and grouped is compiled to analyze the work experience,

competency certification, and educational background of employees according to the focus of the research.

Conclusions in qualitative research include new findings resulting from observations and interviews. The researcher analyzed the relationship between work experience, competency certification, and educational background with employee acceptance opportunities at Bank Madina Syariah Yogyakarta to determine the potential influence of these variables on recruitment. Furthermore, to obtain valid data, researchers use a credibility or confidence test on the research results. The data triangulation is used to achieve validity by collecting data from various sources or methods to ensure consistency and validity. This makes research more consistent, and the data produced more valid and accountable.

Result and Discussion

Work Experience Analysis on Employee Acceptance Opportunities

Work experience refers to the different types of jobs or positions a person has undertaken, along with the length of service or duration of time spent on each job (Khotib et al., 2022). Work experience can make it easier to carry out tasks than employees who have just joined. The comparison between employees with extensive work experience and those who just joined is not the same. The more work experience a person has, the more benefits are obtained, including increased understanding of the field of work and increased skills. The following is the working period of Bank Madina Syariah Yogyakarta employees who are resource persons in this study.

Table 1. Work Experience of Bank Madina Syariah Yogyakarta Employees

No	Name	Job Position	Tenure
1	OF	<i>Account Officer</i>	3 Months
2	SM	<i>Financing Administration</i>	3 Months
3	WW	<i>Teller</i>	2 Years
4	H	<i>General Affair</i>	10 Years
5	YP	<i>Security</i>	7 Years
6	DP	<i>HRD Supervisor</i>	15 Years
7	NK	<i>General Manager Operations</i>	6 Years

Source: Processed Data, 2024

Based on Table 1, the average employee of Bank Madina Syariah Yogyakarta has worked for more than 5 years. There were employees interviewed with a working period of 3 months. Employees with more than one year of work certainly have more work experience than those only three months old. Therefore, from the results of the interview data, we will know what has the most influence on the performance of Bank

Madina Syariah Yogyakarta employees. Furthermore, based on the results of research data obtained from interviews with seven employees, it is known that only two employees have work experience relevant to banking, namely HRD Supervisors and Operational GMs; the rest of them have no work experience. This can prove that work experience, especially in the banking sector, prospective employees do not affect the assessment at the time of recruitment at Bank Madina Syariah Yogyakarta.

The above statement aligns with the researcher's interview data results with financing admins, account officers, and HRD supervisors at Bank Madina Syariah, which revealed that work experience is not the main factor but may be a consideration. The assessment is more about personality during college, daily life, determination to learn, and determination to achieve targets. For fresh graduates, it is prioritized that they have good character, even though they are not active in the organization, and have good public speaking and leadership. This can be seen during the implementation of a series of recruitment processes.

Based on the research data obtained from the interview results, work experience is not the primary consideration in the employee recruitment process at Bank Madina Syariah Yogyakarta. The recruitment process involves comprehensive tests, including administrative tests, written exams, psychological tests, and interviews. Thus, even if an applicant has no prior work experience, the opportunity to be accepted as an employee remains open if they successfully pass the series of tests. In addition, after becoming an employee, banks provide regular training to improve the quality of their employees' performance.

The results of this study have findings that are not in line with previous research that work experience has a significant influence on employee performance in Islamic banks, which with this statement should also affect the chances of accepting employees in Islamic banks (Armita, 2020; Yulianti & Masruri, 2022). However, even so, this study's results align with the theory of the "Matching Model" or matching model (Guest, 1987). This theory emphasizes that in the recruitment process, prospective employees must be in line with the needs of the available position, not only in terms of relevant work experience but also from other aspects such as skills, personality, and company values. In the context of Bank Madina Syariah Yogyakarta, this theory states that although work experience relevant to banking is not the main determining factor in the assessment during recruitment, prospective employees must still meet the qualifications and other requirements that suit the requirements of the position.

Competency Certification to Employee Recruitment Opportunities

Competency certification is a government policy that aims to improve the workforce quality in Indonesia, including in the banking sector. Through competency certification, it is hoped that the quality of the workforce in the Islamic banking industry can be improved and compliance with sharia principles can be guaranteed (Rahyu, 2020). The following is the ownership of competency certification of Bank Madina Syariah Yogyakarta employees who are resource persons in this study.

Table 2. Ownership of Employee Competency Certification for Bank Madina Syariah Yogyakarta

No	Name	Job Position	Ownership of Certifications
1	OF	<i>Account Officer</i>	None
2	BC	<i>Financing Administration</i>	None
3	WW	<i>Teller</i>	None
4	H	<i>General Affair</i>	None
5	YP	<i>Security</i>	None
6	DP	<i>HRD Supervisor</i>	None
7	NK	<i>General Manager Operations</i>	Operational Management & BSMR

Source: Processed Data, 2024

Table 2 shows that almost all informants from Bank Madina Syariah Yogyakarta employees do not have competency certification, and only GM Operations has competency certification. In general, employees do not have competency certifications related to banking because Bank Madina Syariah Yogyakarta provides regular training to improve the quality of employee performance. In addition, at Bank Madina Syariah Yogyakarta, only the position of director and above is required to have competency certification.

Furthermore, based on the results of research data obtained from the researcher's interviews with the General Manager of Operations and HRD Supervisors about certification analysis, competency certification is not the main factor in employee recruitment. In the recruitment process, tests such as administrative tests, written exams, psychological tests, and interview tests are carried out. Even though an applicant does not have a competency certification, they can be accepted as an employee if they successfully pass all the test stages. The bank emphasizes more on assessing test results and applicants' ability to face various challenges during the selection process. In the employee recruitment system, there are no special provisions related to the ownership of certification by prospective employees except for the board of director's level. The bank opens the opportunity to accept employees without requiring a competency certification. When prospective employees are accepted, the

bank will provide training periodically to improve the quality of the employee's performance.

This study has findings that are not in line with previous research, which shows a positive relationship between the ownership of competency certification and the selection of employee admissions, such as frontliners in Islamic banks; in this case, applicants who have competency certificates are prioritized (Rahyu, 2020). However, the results of this study are in line with the theory of the "Skill-based Approach" or skill-based approach expressed by Richards (2014), which said that in the selection process of employee admission, the main focus is on the skills and abilities possessed by prospective employees to carry out the tasks needed in the job (Richards & Rodgers, 2014). In Islamic banks, competency certification may be considered one relevant factor, but it is not the only determining factor in the selection process. It is more important for Islamic banks to ensure that prospective employees have the skills appropriate for the tasks to be undertaken, including an understanding of Islamic banking principles, communication skills, and other skills required in the work environment.

Educational Background to Employee Hiring Opportunities

Human Resources (HR) is an important aspect that is inseparable from a company's success. Without qualified human resources, companies cannot operate optimally. Improving employee performance requires highly educated individuals, especially those relevant to their field of work (Sudarso & Fadilah, 2023). Education is the principal capital in the world of work, especially in companies that follow sharia principles.

Employees who have an understanding of sharia principles are expected to make a good contribution to the company. However, in practice, the number of employees in Islamic financial institutions, especially in the banking sector, who have formal education related to sharia is still very small; this also applies to employees at Bank Madina Syariah Yogyakarta. The following is the educational background of Bank Madina Syariah Yogyakarta employees who are resource persons in this study:

Table 3. Employee Education Background at Bank Madina Syariah Yogyakarta

No	Name	Job Position	Final Education
1	OF	<i>Account Officer</i>	SMA
2	SM	<i>Financing Administration</i>	SMA
3	WW	<i>Teller</i>	S1 Banking
4	H	<i>General Affair</i>	SMA
5	YP	<i>Security</i>	SMA
6	DP	<i>HRD Supervisor</i>	S1 Accounting
7	NK	<i>General Manager Operations</i>	S1 Economy

Source: Processed Data, 2024

Table 3 displays the educational background data of each employee who is a resource person in this study. In the table above, it can be seen that seven people are resource persons in this study. The interviewees consisted of 4 employees who had a high school education background and three others with an S1 level. Judging from the interview data, the background of Bank Madina Syariah employees interviewed is only one person with a banking/sharia economics education background. The data in Table 3 explains that some employees graduated from S1 Banking, S1 Accounting, S1 Economics, and high school level.

Furthermore, based on the results of research data obtained from interviews conducted by the author with HRD Supervisors and Operational GMs related to the analysis of educational background on employee admission opportunities in the employee recruitment system at Bank Madina Syariah Yogyakarta, there is no determination of the percentage of admission of Islamic banking graduates compared to non-Islamic banking. The bank opens opportunities to accept employees from various departments, showing that the bank does not limit recruitment only to Islamic banking graduates but accepts employees from all departmental backgrounds. Whether or not the background of Sharia education is the primary consideration in employee recruitment. There are a series of tests in the recruitment process, such as administrative tests, written exams, psychological tests, and interview tests. So, even if an applicant comes from an engineering major or other significant, they can be accepted as an employee if they successfully pass all the test stages.

Several positions at Bank Madina Syariah Yogyakarta prioritize specific educational backgrounds during recruitment. For example, accounting positions require a bachelor's degree in accounting, while legal officer positions require a law degree. However, other parts or fields do not require unique expertise or an Islamic banking education background. Nevertheless, employees should understand Islamic banking, even though it is not the main requirement.

Based on employee data obtained by researchers in February 2024, 46 employees are working at Bank Madina Syariah Yogyakarta with details of graduates relevant to banking, as many as 19 employees, and 27 other employees with non-banking educational backgrounds or not relevant to banking. Islamic banking graduates or non-sharia graduates have the same opportunity to work at Bank Madina Syariah Yogyakarta. The bank accepts applicants from all majors, focusing on individual abilities in its recruitment process. Although Islamic banking graduates have basic knowledge of the Islamic banking system, the bank emphasizes that what is needed is the applicant's ability.

The results of this study have findings that are not in line with previous research, which stated that educational background has a positive and significant effect on employee performance (Marwani, 2023). However, this study is in line with other studies stating that educational background does not significantly influence employee performance (Rizqiya, 2022). This study's results align with the theory expressed by Rismayadi (2015), which states that a person's work productivity is influenced by the education he receives. Such education includes not only formal education but also training obtained on the job. Rismayadi also revealed that the low quality of human resources regarding knowledge and skills may be due to the low quality of education and training they receive. Based on this theory, formal education background has no relation to employee performance. On the other hand, education obtained during work, such as training and the like, is more influential, so educational background also does not affect the chances of prospective employees during the recruitment process (Rismayadi, 2016).

Based on this research, there are several important implications regarding theory, practice, and policy. In terms of theory, this research supports the emphasis that the success of employee recruitment is not only determined by work experience, certification, or educational background, but rather by the suitability between individual abilities and organizational needs. Practically, this study shows that Bank Madina Syariah Yogyakarta implements an inclusive and competency-based recruitment system that is not solely based on educational history or formal experience. This opens up wider opportunities, especially for fresh graduates to participate. The bank also has an internal training policy that allows employees to improve competency continuously. So that the recruitment process at Bank Madina Syariah Yogyakarta is dynamic and does not limit candidates based on certification, education, or work experience. On the policy side, these findings provide input for policymakers to support the competency, experience, and education requirements required at the managerial level. At the same time, for operations, there is sufficient

post-recruitment training. On the other hand, higher education institutions should make curriculum adjustments so that their graduates are academically competent and have soft skills according to industry needs.

However, this study has limitations where the qualitative approach has not provided an idea of how much influence variables such as work experience, certification, and education have on job acceptance opportunities. Therefore, further research is recommended to use a mixed-method approach. Further research can also examine other variables that affect recruitment success at Islamic banks, such as organizational culture and internal training systems.

Conclusion

In the recruitment system at Bank Madina Syariah Yogyakarta, work experience and certification are not the primary considerations in the employee recruitment process. The recruitment process involves comprehensive tests, including administrative tests, written exams, psychological tests, and interviews. Thus, even if an applicant does not have work experience and certifications, the opportunity to be accepted as an employee remains open if they successfully pass the series of tests. In addition, after becoming employees, banks provide training regularly to improve the quality of their performance.

The recruitment system implemented by Bank Madina Syariah Yogyakarta not only specializes in Islamic banking graduates but also opens opportunities for employees from all majors. Although some positions require a specific educational background, such as accounting, which requires a Bachelor of Accounting, and legal officer, which requires a law degree, for other fields, no unique expertise or educational background in Islamic banking is required. The bank emphasizes aspects such as communication skills, behavioral suitability, potential, confidence, and attractive appearance as the main assessment in the recruitment process.

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