



**THE CONTRIBUTION OF HUMAN RESOURCES FROM
GRADUATES OF SHARIA ECONOMICS SCIENCE COLLEGES TO
THE STAKEHOLDERS OF BAITUL MAAL WA TAMWIL IN
TULUNGAGUNG**

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Abstract

The rapid growth of sharia financial institutions, especially non-bank financial institutions, has increased the need for SDI with sharia economics expertise. As more people graduate from sharia economics colleges, financial firms can only accommodate a tiny number. Even though sharia economics knowledge is preferred when hiring, many sharia financial firms nevertheless hire non-sharia economists.

This study examines if sharia economics college graduates can meet BMT's SDI requirements in Tulungagung. Can BMT's sharia economic SDI improve institutional progress. How do BMT stakeholders see sharia economic SDI contributions. This study seeks to determine if sharia economics university graduates meet BMT-BMT in Tulungagung's SDI requirements. To determine whether SDI improves BMT. Determine BMT stakeholders' reaction to sharia economic human resources inputs.

This study follows a qualitative descriptive technique. Data is collected via interviews and documentation. Researchers employed interviews and paperwork to gather data on sharia economics human resources' impact on financial institution stakeholders, particularly BMT in Tulungagung. The study found that Baitul Maal wa Tamwil stakeholders welcomed sharia economics graduates since they had been waiting for SDIs with economics and sharia skills. SDIs' competences do not fulfill BMT's requirements, yet they still hire many people without sharia economics degrees as long as they have the right experience and skills.

Keywords : *Contribution, HR, Baitul Maal wa Tamwil*

Abstrack

Pesatnya pertumbuhan lembaga keuangan syariah, khususnya lembaga keuangan non-bank, meningkatkan kebutuhan akan SDI yang memiliki keahlian ekonomi syariah. Dengan semakin banyaknya orang yang lulus dari perguruan tinggi ekonomi syariah, perusahaan keuangan hanya mampu menampung sejumlah kecil orang. Meskipun pengetahuan ekonomi syariah lebih disukai ketika merekrut, banyak perusahaan keuangan syariah tetap mempekerjakan ekonom non-syariah.

Penelitian ini mengkaji apakah lulusan perguruan tinggi ekonomi syariah dapat memenuhi persyaratan SDI BMT di Tulungagung. Apakah SDI ekonomi syariah BMT dapat meningkatkan kemajuan kelembagaan. Bagaimana pemangku kepentingan BMT melihat kontribusi SDI ekonomi syariah. Penelitian ini bertujuan untuk mengetahui apakah lulusan perguruan tinggi ekonomi syariah memenuhi persyaratan BMT-BMT di Tulungagung. Untuk mengetahui apakah SDI meningkatkan BMT. Mengetahui reaksi pemangku kepentingan BMT terhadap masukan sumber daya manusia ekonomi syariah.

Penelitian ini mengikuti teknik deskriptif kualitatif. Data dikumpulkan melalui wawancara dan dokumentasi. Peneliti menggunakan wawancara dan dokumen untuk mengumpulkan data mengenai dampak sumber daya manusia ekonomi syariah terhadap pemangku kepentingan lembaga keuangan, khususnya BMT di Tulungagung. Studi ini menemukan bahwa pemangku kepentingan Baitul Maal wa Tamwil menyambut baik lulusan ekonomi syariah karena mereka sudah menunggu SDI dengan keterampilan ekonomi dan syariah. Kompetensi SDI tidak memenuhi persyaratan BMT, namun masih banyak yang mempekerjakan orang-orang yang tidak mempunyai gelar ekonomi syariah asalkan mempunyai pengalaman dan keterampilan yang sesuai.

Kata Kunci: Kontribusi, SDM, Baitul Maal wa Tamwil

INTRODUCTION

Presently, the progress of sharia financial institutions is highly promising; nevertheless, it encounters several formidable challenges. A constraint on Human Resources (HR), henceforth referred to as Human Resources (SDI), is one of the challenges encountered. It is still uncommon to find SDI at the lower and upper middle levels (directors, division leaders, and branch managers) who possess the expected competencies and credentials. In addition to pursuing objectives established in the stakeholders' best interests, Sharia financial institution practitioners are dedicated to implementing sharia values. In order to establish a robust and consistent framework for sharia financial institutions, it is imperative to recruit human resources (SDI) with expertise in both sharia and banking methodologies. As stated by (Muhammad, 2005),

the escalating speed at which Islamic financial institutions operate is not commensurate with the development of personnel capable of integrating opposing viewpoints into a unified whole. It is imperative to recognize that strategic development investments (SDI) that are prepared and able to fulfill the operational requirements of Islamic financial institutions remain exceedingly uncommon. The preponderance of SDI from Islamic financial institutions have non-Sharia educational credentials, according to the available data. At present, an estimated sixty percent of personnel at sharia financial institutions hold degrees unrelated to sharia.

The primary challenge in recruiting personnel for Islamic financial institutions stems no longer from the limited number of SDIs that universities are able to produce annually, but rather from the discrepancy between demand and supply. At present, an increasing number of universities are implementing sharia economics programs; however, this deficiency persists due to the unavailability of SDI that adequately caters to the requirements of sharia financial institutions. With marginal competence, the SDI required to sustain sharia financial institutions is not SDI. Conversely, what is desired and required is SDI with "capabilities beyond those of a banker." While educational background in Sharia economics is the primary criterion for sharia financial institutions to consider when hiring new employees, the skills and experience of SDIs are also crucial components. This may explain why practitioners of Islamic financial institutions continue to hire a significant number of SDIs with non-Sharia credentials. There are instances where sharia financial institution practitioners hold the opinion that the capabilities and experience of SDIs with an educational background in sharia economics fail to meet their expectations.

As a result, the institutions prefer to hire non-shariah SDIs who are perceived to possess the necessary expertise and skills in the realm of financial institutions. Sharia financial institutions typically demand candidates to possess SDI competencies, which typically encompass managerial and accounting expertise. A dearth of SDI with accounting expertise persists, prompting numerous practitioners within sharia financial institutions to seek such individuals. Despite being sourced from the banking and sharia economics department, the SDI's accounting proficiency is still regarded as inadequate.

As sharia financial institutions have thus far anticipated, this issue could be both a very promising opportunity and a formidable challenge for academia and the education sector in their efforts to cultivate quality human resources (SDI) who are

authorities in the field of sharia economics. The significant demand for SDI from sharia financial institutions indicates that society is placing a greater emphasis on the sharia economic system. (Ali, 2009) posits that the presence of a limited number of human resources (SDI) proficient in sharia economics and possessing both high quality and quantity of human resources (SDI) accordingly incentivizes diverse groups with significant interest in sharia economics to undertake remedial measures. Establishing sharia-compliant educational institutions of superior quality is an obvious and non-negotiable requirement for individuals affiliated with the Islamic community.

(Muhammad, 2005) asserts that prepping human resources for sharia economics is a critical responsibility of higher education institutions (PT), particularly those that cultivate Islamic values. Thus far, the scarcity of proficient personnel in the domains of jurisprudence and economics has been concealed through the employment of personnel whose professional experiences do not correspond with their credentials. Subsequently, substandard services are rendered to the community.

The discrepancy between the quantity of SDI accessible through sharia finance and the amount of SDI available manifests itself similarly within the sharia microfinance sector. This misunderstanding is not unique to banks; it also affects financial institutions other than banks. At present, suspicion surrounds the non-bank financial institution that is undertaking the development of Baitul Maal wa Tamwil (BMT). BMT operates as an autonomous entity that has obtained registration under the auspices of the Small Business Incubation Center (PINBUK). The establishment of BMT (non-bank financial institutions) holds notable importance for the Tulungagung region at large. Historically, 35 BMTs and BTMs were present in Tulungagung Regency; the titles of the BMTs comprised the following:

NO	KECAMATAN	KOPSYAH	
		BMT	BTM
1	Besuki	1	6
2	Bandung	2	4
3	Pakel	2	0
4	Campurdarat	2	0
5	Tanggunggunung	0	2
6	Kalidawir	2	0
7	Pucanglaban	0	0
8	Rejotangan	1	2

9	Ngunut	2	3
10	Sumbergempol	2	6
11	Boyolangu	3	7
12	Tulungagung	9	6
13	Kedungwaru	4	6
14	Ngantru	1	0
15	Karangrejo	1	3
16	Kauman	3	4
17	Gondang	0	1
18	Pagerwojo	0	0
19	Sendang	0	1

Sumber : tulungagungkab.bps.go.id

The preceding discussion of SDI illumination from diverse educational contexts in BMT is predicated on a number of factors. The substantial recruitment of SDI personnel lacking a Sharia Economics background is not solely attributable to the dearth of graduates from universities specializing in Sharia Economics; rather, it is also attributed to the inability of these Sharia Economics graduates to satisfy the competency requirements set forth by BMT. As a consequence, BMT employs a significant number of candidates lacking a scholarly foundation in Sharia Economics, as the employee recruitment procedure is customised to suit the organisational requirements. By administering a battery of examinations, BMT is capable of vetting potential employees who satisfy the necessary criteria despite lacking a background in Sharia Economics.

The institution may address the deficiency in sharia economics knowledge among employees lacking a sharia economics education background through the implementation of diverse training programs. Human resources are widely acknowledged as a valuable asset to an organization; therefore, it is critical that organizations maintain, train, and enhance their personnel's competence. This is done in order to enable the human resources department of an organization to fulfill its mission and realize its vision.

The efficacy of human resources can have an impact on the overall performance of a company. The involvement of human resources in business development strategies renders the human resource aspect a crucial determinant. Human resources are defined by the outcomes they generate rather than the actions they perform. As the significance of SDI to an organization's performance continues to grow, an increasing number of businesses are realizing that certain personnel can provide competitive advantages. Numerous sizable organizations have recognized the significance of human resources in order to accomplish their missions.

(Muhammad, 2005) posits that the credibility and professionalism of a financial institution can be ascertained through the adequate utilization of hardware, software, and human resources. The Human Resources (SDI) staff of a sharia financial institution must be highly professional, given that the operations of financial institutions are typically conducted on the public's confidence. It is anticipated that higher education institutions, particularly PTI, which has established faculties and departments of economics and sharia banking, will be capable of fulfilling a strategic function. This includes disseminating knowledge about sharia banking and economics to the general public via a range of community service initiatives, as well as fostering an entrepreneurial mindset among students who aspire to become young business owners.

The introduction should consist of background, research problem, objective, and hypothesis (if any). It provides the reader with critical information about the topic being studied, such as highlighting and expanding upon foundational studies conducted in the past, describing important historical events that inform why and in what ways the research problem exists, or defining key components of your study [concepts, people, places, and things]. The background information should indicate the root of the problem being studied, the appropriate context of the problem in relation to theory, research, and/or practice, its scope, and the extent to which previous studies have successfully investigated the problem, noting, in particular, where gaps exist that your study attempts to address.

LITERATURE REVIEW

1. Contribution Theory

Contribution denotes participation, engagement, self-involvement, or contribution in English. This donation might be material or action. An individual's actions that affects others is called contribution. Contribution implies the person improves his life's efficiency and effectiveness. Sharpen the role's position. Something that develops a specialty to match skill. We may contribute in thinking, leadership, professionalism, money, and others (Meldona, 2009).

Human resources provide thinking, knowledge, and energy to baitul maal wa tamwil institutions, which may benefit or harm them.

2. SDI Human Resources Theory

HR are "sources" of power from individuals that the company may use. Following this definition, "human resources" refers to employees. Experts argue that human resources are "power" and "human resources". According to (Meldona, 2009), improving human resources quality and competency is necessary to become a strength. Islam prioritizes human resource development. Since people are caliphs on earth, it also includes their ideals, attitudes, and actions. This perfection is meant to help people grow themselves and become productive members of society to maximize their resources.

Islamic belief holds that humans are "superior creatures" with creative intellect who may establish civilization and culture. Since Prophet Adam (AS) to the end of time, humans have existed to perform the important work of the Duty of Worship, or Khilafah, God's command to rule life on earth. Conservation, use,

and study natural resources (Hasan, 2013) Every entrepreneur wants excellent, dedicated employees. Quality and dedicated employees make or break a firm. For excellent, loyal workers, the organization must recruit HRM-savvy individuals.

Through education and training, human resource development improves technical, theoretical, conceptual, morale, and technical capabilities. Human resource development enhances work effectiveness and efficiency in meeting the organization's work program goals. Education improves theoretical, conceptual, and moral qualities, while training improves technical skills and attitudes so personnel can perform their duties to standards. Education and training determine human resource quality (Ismanto, 2009).

Robbins, as quoted by Kuart Ismanto, defines human resource quality as success: (1) increasing theoretical ability is an individual's ability to perform various job tasks, (2) increasing technical ability is a method or system for doing a job, and (3) increasing conceptual ability is the ability to predict everything related to the target. (4) moral progress includes coordination, working together, avoiding dishonorable conduct, and being eager to grow oneself, (5) developing technical abilities (Ismanto, 2009).

Sharia financial institutions demand such from future hires. BMT's SDI qualifying indications include a Bachelor's degree, experience, management and accounting abilities, and a decent personality. BMT prioritizes sharia economics education while hiring, although skills and experience are equally important. If a candidate has good education but poor skills and experience, the institution will reconsider hiring them.

The SDI competences needed by BMT vary according on the institution's demands, such as cashiers, marketers, and tellers, who must have accounting knowledge, which typically indicates potential workers' accounting skills are still insufficient. Sharia financial firms' HR is crucial. Islamic financial institutions are founded on numerous concepts for the benefit of mankind and controlled and overseen by humans. Thus, persons are crucial in all institution functions. Institutional HR must be well-managed. HR leads the fight for regulatory sharia law implementation, reviews sharia laws to create products and

services that meet society's needs and contracts, formulates and implements sharia-compliant policies, and provides services to customers in accordance with adab and sharia guidelines.

Quality human resources are crucial to Islamic bank development and survival, according to this report. The future of Islamic banking depends on human resources, not only product development. Human resource development's importance to economic success depends on workers' educational backgrounds and management's interest in their training and education.

3. The Islamic Financial Institution Concept

Financial entities are not mentioned in the Al-Quran. Al-Quran emphasizes organizational principles like financial organizations. Muamalah collaboration with diverse fields is heavily emphasized in the Quran. In political systems, qoum refers to social groupings that interact. Balad (negeri) refers to society's social framework, while muluk (government) emphasizes social regulation. Kholifah (leadership) is another Al-Quran issue. Modern firms use organizational systems (Ridwan, 2005).

The Al-Quran gives fundamental economic laws to avoid unethical activities. Additionally, economic and financial transactions prioritize fairness and prosperity. The phrase suq (market) illustrates how essential market is to company. Financial institutions are *amil*. This agency handles zakat and economic development. For instance, *ghonimah* distribution is fair and equitable.

Islam promotes morality/ethics as an organized institution. Modern organizations' transparency, accountability, openness, equality, professionalism, and responsibility are also taken seriously. The Al-Quran has long given the fundamental rules and principles for contemporary organizations.

4. Baitul Maal Wattamwil

BMT is *baitul maal* and *baitut tamwil*. *Baitul maal* focuses on non-profit fundraising like zakat, *infaq*, and alms. *Baitut Tamwil* collects and distributes commercial revenues. These enterprises are integral to BMT's support of sharia-based small communities' economic operations (Sudarsono, 2007). The BMT company is autonomous, established, and managed professionally. *Baitul maal*

helps members by raising ZISWA monies (zakat, infaq, alms, endowments, etc.) and developing BMT institutions. The business-oriented BMT business is meant to enable professional management for maximum efficiency.

The commercial side of BMT is important to its development. From this, BMT may offer depositors competitive profit sharing and managers comparable welfare. The social side of BMT (baitul maal) improves members' life, which commercial principles cannot do. Zakat, infaq, and alms fund stimulants first strengthened this faction. After becoming competent, the firm needs business/commercial finances to grow. Zakat monies expire. Zakat recipients will grow with this trend.

The Small Business Incubation Center supports BMT institutionally. Since it incubates small firms, PINBUK is a key institution. PINBUK hatches BMT, which hatches small enterprises. BMT represents the community where it is situated, so it can meet its economic needs. BMT's quick growth is tied to its human resources. Human resources drive an institution's success or failure. Increased customers/members indicate BMT development and production. This is possible if HR does their job effectively.

5. Stakeholder Theory

The performance of human resources of an organization affects stakeholders directly. Sharia financial institutions emphasize stakeholders. firm stakeholders are persons, organizations, communities, or societies with an interest in the firm. Under stakeholder theory, a corporation must benefit its shareholders, creditors, customers, suppliers, government, society, analysts, and other stakeholders. Thus, stakeholder support strongly affects a company's survival and viability.

Stakeholder theory developed from corporation business practices. Old-corporate relations and new-corporate relations are stakeholder approaches. The focus on firm activity implementation distinguishes the two methods. Old Corporate Relations stresses firm functions working independently without unity. Short-term, transactional partnerships with outside parties do not provide

mutual gain. Because the firm indirectly distances itself from stakeholders within and outside the organization, this method causes friction.

Thus, stakeholder theory states that a company's survival depends on its stakeholders, both internal and external, with distinct histories and interests. In BMT research, stakeholders include investors, managers, workers, members, and the community.

6. Economic and Sharia Banking Education in Higher Education

Islamic universities must substantially alter their understanding and Islamic economic thought in academic life. Sharia economics and banking, although many books explain Islamic economics, this explanation should repeat the concept and goal to refresh current knowledge. From a philosophical reasoning perspective, Islamic economics and banking exists as a body of knowledge recognized by the scientific community, but its scope is still very limited and does not cover all aspects of conventional economics and banking, both from schools and paradigm-giving schools. diverse methods including sociology, politics, anthropology, law, psychology, and interdisciplinary approaches have developed alongside economic thinking. New syntheses, especially those related to economic development, such as M. Umar Chapra's Grand, Social, Humanistic, and Institutional economics, have emerged in the process of developing this thought. They share many similarities with Islamic economics.

Given these constraints, higher education schools in the same profession may lessen or eliminate this disparity. Many universities, especially Islamic ones, have opened Islamic economics faculties or departments. The Tulungagung Campus, for example, has majors in Sharia Economic Law, Sharia Banking and Economics, economic education, sharia accounting, and accounting education. Sharia financial management and sharia business management, where the university wants its graduates to acquire economics abilities and work in sharia financial institutions by building these departments. We aim to meet stakeholder expectations with the curriculum.

METHODOLOGY

This study employs qualitative research as its methodology. Qualitative research is characterised by the development of analytical procedures devoid of statistical analysis or other quantification techniques. Qualitative research is predicated on endeavours to construct more comprehensive and nuanced images and perspectives of the subjects through the use of language. Inductive in nature, qualitative research permits issues to arise spontaneously from the collected data or leaves them open to interpretation. Data was gathered via meticulous observation, encompassing contextualised descriptions accompanied by interview notes, document analysis outcomes, and additional notes (Moleong, 2011).

The objective of this qualitative study was to investigate a range of data pertaining to the impact of Human Resources personnel with a background in sharia economics on the level of trust among the diverse stakeholders of Baitul Maal wa Tamil. Researchers from three distinct institutions participated in the data collection process: BMT Pahlawan, situated at Jl. R. Abdul Fattah (Pasar Sore shophouse complex No. 33) in Tulungagung; BMT Muamalah, located at Jl. Major General Sungkono III, Kutoanyar, Tulungagung District, Tulungagung Regency; and BMT Dinar Amanu, situated at Jl. Raya Sumberagung, Panjerejo Village, Rejotangan District, Tulungagung Regency. Primary data sources comprise human participants serving as primary instruments, specifically interviews that elicit verbal responses.

One of the most important instruments in qualitative research is the researcher. The stakeholders who provided information for this study comprise the data sources: BMT Secretary Muamalah, an employee of BMT Pahlawan, and BMT Executive Manager Dinar Amanu. Books pertaining to sharia financial institutions or sharia banks, in addition to those concerning human resource management and the function of universities in generating SDI for sharia economics, were utilised by the researchers as secondary sources. In addition, data derived from the outcomes of the BMT Pahlawan, BMT Muamalah, and BMT Dinar Amanu are also incorporated by the author.

RESULT AND DISCUSSION

After seeing and interviewing at the three BMTs in Tulungagung Regency, BMT Pahlawan, BMT Muamalah, and BMT Dinar Amanu, numerous sharia economics human resources graduates work there. SDIs are from many institutions and

departments. Muslims/Sharia Economic Law (HES) and Sharia Banking (PS) graduates are typical. Sharia economic SDIs benefit BMT stakeholders, according to interviews with managers, secretaries, and marketing staff at the three BMTs.

1. Competencies of Graduates in Sharia Economics in Meeting the BMT-
RequiredSDI Qualifications

In the world of sharia banking companies, HR management is one of the most important jobs, along with marketing management. The reason for this is that people resources are an important part of running an organization. Because of this, the SDI must be set up as soon as possible so that it can be used to power the operations of sharia financial institutions. Human resources are the people who work for a group and are a "source" of power that can be used by the company. Several hiring and screening methods are used to make sure that BMT has enough people with the right skills.

Recruitment is the process of looking for and getting suitable people to fill open jobs that have been found in human resource planning. The hiring process is essential for an organization to find workers with the right skills. The qualifications that BMT is looking for are people who have studied sharia economics and a master's degree in it, as well as people who are good at management and accounting and have experience. These qualifications will later determine how well SDIs do at the school. It's true that colleges can get these skills by following the right steps when hiring. The choices made during the hiring process will have an effect on other HR tasks, like training and development, job evaluation, pay, and even instruction and placement. From the study results, we can see that BMT did a number of things, such as training and taking tests, to get the SDI skills they needed. People who will be hired must go through this step so that potential workers' level of knowledge can be measured. Some of the tests that the school gives are for reading and writing the Al-Quran. These are two skills that anyone who wants to work for BMT must have. A number of tests are used by BMT to make sure that potential workers have the skills the company needs. Institutions don't just hire people who have studied sharia economics; they also hire people based on their experience and skills. In the meantime, the institution gets its training from both

inside the organization and outside sources, such as Pinbuk, Absindo, and the Ministry of Cooperatives. Part of the training is learning about the institution's goods and how it works.

People who meet these requirements will be hired by BMT after they pass these different steps. By looking at the study results, we can see that when BMT hires people, they don't just look at whether they know about sharia economics; they also look at their abilities, skills, and experience. As part of the hiring process, people are also judged on their attitude, skills, and school background (S1). Based on the study, it is also clear that at BMT, the percentage of workers with a background in sharia economics is usually less than half of all employees. The basic idea is that people have a lot of potential, both physical and mental. When graduates from universities that teach sharia economics start working at BMT, they definitely have skills in accounting, management, marketing, or administration, just like the Higher Education Institution (PT) expected. However, these graduates' skills have not been able to meet the needs of BMT. Many people think that SDI graduates from sharia economics aren't that different from SDI graduates from other colleges in terms of their skills.

2. The Impact of SDI Sharia Economics Graduates' Performance on BMT Advancement

An activity of the corporation intended to examine the actions or performance of people or the organization as a whole within a certain time frame is performance evaluation. The evaluation focuses on specific workers to determine how well the company has performed overall and if the utilization of knowledge and abilities is suitable and best for accomplishing the objectives of the company. In the meantime, increasing productivity and the number of clients/members are two of the metrics included in the institutional development aspects. The study findings reveal that various BMT stakeholders have varying opinions on how well sharia economic SDIs are doing.

Some contend that because these SDIs already have sharia economics knowledge from their home universities, their performance is essentially above average and may be in line with what the institution requires. Stakeholders, however, also believe that there is not much of a difference in performance

between SDI sharia economics graduates and SDI general graduates because, based on current observations, these SDIs are nearly equal in their ability to tackle different field issues. Moreover the abilities of the SDI. Though it is not particularly noticeable yet, SDI's contribution to growing the number of BMT clients is unquestionably there. This explains why consumers' desire to trade at BMT is not much influenced by the presence of staff members with sharia economics degrees since most SDIs do not operate as marketing agents and do not sell goods to the general public. Interest in BMT goods and excellent service provided by BMT are two factors that might affect consumer interest.

The dependability of the human resources of developed nations that hold top positions in economic and other spheres cannot be separated from their significant impact on a micro level (organization) and macro level (country). This relates to the advancement of BMT made possible by SDI graduates in sharia economics. It can be inferred from the study findings that the performance and brilliance of SDI sharia economics graduates do not determine the advancement of institutions, notably BMT. It is believed that the institution is not making very dynamic advancement as the SDI has not been able to directly and substantially advance the institution. The benefit of having these SDIs at BMT is that, since they have acquired these skills, marketing items to the public is made simple.

3. Performance of Sharia Economic SDIs: Stakeholder Reactions

For the sake of the company's sustainability and stakeholder satisfaction, the professionalism of human resource performance in an institution must always be prioritized, as stakeholders are parties who can directly experience the impact of human resource performance. The presence of sharia economics graduates consistently elicits favorable responses from stakeholders, including BMT. BMT is particularly interested in hiring individuals who possess a background or expertise in the field of sharia economics. BMT aspires to recruit individuals who are already proficient in the field of sharia, which will facilitate the institution's operations and increase its practicality. Nevertheless, in general, stakeholders, such as customers and members, are unaware of or do not have a significant interest in the educational background or fundamental knowledge of

BMT's employees.

When SDIs are employed at BMT, they have merged into a single entity and adhere exclusively to the regulations of each institution. Stakeholders perceive SDI from an individual perspective, recognizing that each individual possesses unique characteristics that are influenced by the knowledge and experiences they have acquired during their college years. Nevertheless, stakeholders (investors, employees, or members) will undoubtedly experience a sense of tranquility if they are informed that the institution is overseen by individuals who possess an understanding of sharia science. BMT, the sponsoring entity for the SDI, contributed numerous inputs. BMT, as a stakeholder in higher education, aspires to a synergy between institutions and higher education institutions (PT).

It is imperative that universities become more engaged and responsive to the requirements of constituents, as this information can be utilized to inform the development of the curriculum. In addition, BMT anticipates that the campus learning system will prioritize students' practice in the field and direct them to the community. This will enable them to confront and resolve a variety of field-related issues once they are employed. BMT anticipates that students' capabilities will be enhanced through additional training sessions.

CONCLUSIONS

BMT recruits sharia economics graduates with accounting, administration, management, and marketing capabilities. Universities require their graduates to work in sharia financial institutions and have these capabilities. Sharia economics grads are still seen as insufficient for BMT's SDI requirements. Their performance remains average. The majority of BMT staff are non-sharia educated. This is because sharia economic SDIs' abilities and expertise may not exceed BMT standards. BMT still hires many non-sharia educated people if they have the abilities and expertise. Typically, BMT requires management and financial expertise. Positive and unfavorable perceptions have been made about SDI sharia economics graduates' impact on BMT.

The performance of sharia economic SDIs is thought to have minimal impact on the institution. Sharia economics has not had a substantial impact on BMT or customer growth with SDI. Stakeholders like BMT administrators welcomed the sharia

economics graduates universities are producing, but SDIs' field performance has disappointed them. Apart from that, most stakeholders like members don't care about BMT workers' fundamental knowledge. Members see SDI members not by their education since BMT has made them a single product.

SUGGESTION

It is intended that going forward, BMT will give top priority to screening potential hires with a sharia economics degree. These candidates must, of course, be those with exceptional proficiency in both sharia and economics. To determine their level of knowledge, prospective hires will be put through a series of rigorous tests.

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