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## **Sustainable HR Practices Through Inclusive Talent Development in Sharia Banking**

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### **ABSTRACT**

*Sharia banking has been challenged to create sustainable human resource management that meets Islamic principles. The need for inclusive talent management is becoming increasingly important to support operational sustainability and fairness within the organization. Therefore, this research is conducted to examine inclusive talent development as a key aspect of talent management for achieving sustainable human resources in Sharia banking practices. This research uses a qualitative case study method, with the findings presented as propositions. Data was collected through interviews and document analysis. The research shows that inclusive talent development not only helps individuals grow but also plays a key role in keeping talent within the organization. This includes identifying talent, developing technical and general skills, and using retention strategies like clear career paths, promotions, and fair compensation based on position. These findings highlight a strategic approach to sustainable HR management in sharia banking, where talent development fosters a supportive, inspiring work environment that helps retain employees and ensures long-term success for the organization.*

**Keywords:** *Inclusive Talent Development, Sharia Bank, Sustainable Human Resource Management, Talent Management*

## INTRODUCTION

The definition of Sharia Rural Bank by the Financial Services Authority (OJK) is a financial service institution whose main function is to serve the community, especially the micro and small segments, based on sharia principles (OJK, 2022). The existence of BPRS is still very crucial for the community because of its closer reach to sub-district areas, offering fast and easy services, and offering products and services that are in demand by the community.

But over the past few years, sharia rural banks have come up against many challenges from new regulations issued by the OJK. Some of these regulations include adjustments to paid-up capital requirements, minimum capital for new establishment of sharia rural bank and additional assessment of financial performance (Burhan, 2023). These regulations were established by OJK to facilitate faster consolidation of Sharia Rural Banks. There are currently 1,612 People's Financing Banks and Sharia People's Financing Banks spread across Indonesia, and OJK claims they are inefficient (Burhan, 2023). Therefore, OJK will continue to encourage BPRS in Indonesia to consolidate.

The phenomenon that occurs in Sharia People's Financing Banks is the lack of quality human resources in accordance with the qualifications required by the company. There are still many sharia rural banks employees who occupy important positions in middle management but are still qualified under bachelor's degree. This makes it difficult for the company to grow and make talent development the main concern of sharia rural banks in order to achieve sustainable human resources. In addition, there is no standard in structured and comprehensive talent development, so that employees have an overview of their career path in the company. One of the important factors in retention is the clarity of career paths, remuneration structures that are in accordance with performance, and a conducive and positive work environment (Herdian et al., 2020).

Human resource management in business processes is different for each company. This is because human resource management needs to be adapted to the needs of each company, one of which is the banking sector (Mello, 2015). Banking is one of the most important sectors in the economy, which has a major impact on the stability and economic growth of a country (Fitri, 2022; Khairunnisa & Nofrianto, 2023). Therefore, it is important to understand how human resource management in the banking sector can contribute to the success and well-being of the company and society as a whole (Tahir et al., 2023).

The banking industry is governed by various strict rules and regulations, both related to finance, compliance, and consumer protection (Gaganis et al., 2020). Research on human capital management in the banking sector can provide insight into how banking firms are adapting to complex and changing regulations. Moreover, the Bank offers a complex range of products and services, thus requiring skilled and trained employees. This research can deepen the

understanding of how banks manage human resources to ensure that employees have the necessary knowledge and skills to provide quality services to customers. Furthermore, banks operate in an environment full of risks, thus requiring effective human resource management to manage these risks (Mohamad Lukmanul Hakim, 2023). This research can provide insight into how banks manage human resources to minimize risk and comply with various applicable policies and regulations.

Therefore, Indonesia must have capacity building to encourage the growth and improvement of human resources in the banking sector. During its development, this industry is still in a deadlock, between the development of the Islamic banking industry and the standardization of the quality of its human resources. The Islamic banking industry is still challenged by several constraints related to human resources, including the disparity in human resource qualification standards between university graduates and industrial fields, to the limited understanding of Islamic banking professionals (Muhammad & Nugraheni, 2022). In addition, the recruitment, education and development investment to provide qualified bankers is still relatively high-cost (Wati, 2019).

Sharia financial institutions, especially sharia banks, are quite unique institutions, because they involve people who have qualifications and competencies who are not only experts in economics, finance and banking, but they must have sharia qualifications and competencies. These two sides of qualifications and competencies are integrated integrally. Islamic banking requires talents who have a deep understanding of Sharia principles, Islamic finance, and Islamic banking products (Jannah, 2023). This means that talent development programs within Islamic banks may focus more on developing these specific skills compared to other sectors. Because Islamic banks must comply with Sharia principles, Talent Management here must also pay attention to high compliance and ethical aspects in every stage of HR management, including recruitment, training, and performance evaluation. These differences show that Talent Management in Sharia BPR banks has a unique focus and challenges compared to other sectors, which need to be considered in designing effective human resource management strategies (Aulia, 2021).

Nowadays, one of the most important challenges faced by human resource management is to develop sustainability strategies and employee participation as a crucial element that allows them to develop their capacity so that no one is lagged out. The challenge of maintaining employment relationships to attract and sustain talent is based on developing and boosting employee relationship participation and sustainably managing organizations and teams. In order to address these issues, many human resource managers are evolving from traditional HR management structures based on knowledge, skills and experience on a short-term basis towards greater knowledge management supported by long-term relationship systems (Hite & McDonald, 2020).

Sustainability is an important element that creates long-term competitive advantage, through improved business and financial performance (Cachón-Rodríguez et al., 2022). The concept is intended to fulfill the needs of current society without compromising the needs of future generations. Many organizations focus on the economic and environmental aspects of sustainability, but sustainability also includes a social dimension that affects employee relationships, attitudes and behaviors (Correia, 2019). In human resource management, employees are perceived as the organization's primary assets who not only contribute directly to the work process, but also affect the organization's goal setting and achievements. Managers need to actively involve HR to ensure the successful implementation and evaluation of sustainability systems.

Therefore, this research aims to understand and find solutions related to inclusive talent development, talent management, and talent retention in BPRS in order to create sustainable human resources. Although many articles have discussed the importance of sustainable human resources for the sustainability of the company, the discussion from a talent management perspective is still very limited.

## **LITERATURE REVIEW**

### **Inclusive Talent Development**

Exclusive talent development today can trigger negative behaviors among employees, such as narcissistic tolerance and lack of social responsibility. Furthermore, inclusive talent development needs to be recognized as a process that incorporates the diversity of the workforce, rather than simply the opposite of an exclusive approach. Further research is needed on how to implement inclusive talent development in organizations to support long-term competitiveness.

Some researchers suggest a more inclusive talent development with a strengths-based approach from the positive psychology literature and a capabilities approach that emphasizes the freedom of employees to pursue their personal development imperatives. Based on these suggestions, we emphasize the need for clear direction in implementing talent development practices. Traditional approaches are often top-down, where initiatives and direction come from the CEO, executives or board of directors with the support of HR, without much involvement of employees or direct reports in the decision-making process.

A bottom-up talent development approach starts at the lowest levels of the organization. This approach is successful if it starts with an understanding between employees and direct reports that, with the talent shortage in the global labor market, talent development is critical to business continuity. This approach gives all employees the same opportunity to grow. In addition to recognizing exceptional talent and its role, this approach also enables potential talent to develop their capabilities. Future research could further explore the best ways for

companies to implement this practice, creating a work environment that supports and maximizes the potential of all employees, both high and low potential.

Talent development in conventional companies focuses on developing the skills and professional qualities of employees as the main resource. The talent development model refers to methods to overcome the challenges in the process.

The relationship between the inclusive talent development model and new employee morale can be explained through self-determination theory. This theory states that everyone has three basic psychological needs, such as competence, interconnection, and autonomy. Competence means that a person is able to complete tasks well and achieve desired results. Autonomy is the freedom to make one's own decisions and feel that their actions are self-generated. Interconnection refers to the need of building respectful and supportive relationships with others. An inclusive talent development model involves five key aspects, such as forming diverse teams; tolerating opinions and failures; focusing on employee training; ensuring equity and mutually beneficial relationships; and encouraging employee excellence.

### **Sustainable Human Resource Management**

The relationship between sustainability and human resource (HR) management is based on two things, that is, the role of HR in supporting organizational sustainability and the sustainability of HR processes themselves (Macke & Genari, 2019). Sustainable HR management includes everything a company needs to do in order to continue to access a qualified and sustainable workforce over the long term. This involves activities such as recruitment, selection, development and retention of socially responsible employees. It also includes long-term HR practices that support the achievement of organizational targets, create effective working relationships and contribute to the sustainability of the company. Overall, sustainable HR means executing HR strategies that have a positive impact both inside and outside the organization, while managing any negative impacts possible (Ehnert et al., 2014).

According to the stakeholder paradigm, the relationship between human resource management (HRM) and sustainability is based on an “open systems” approach, which involves the interaction of various parties, such as stakeholders, regulators, social agents and the environment. This approach suggests that HR strategies not only need to meet the needs of employees, but should also be compatible with the interests of all relevant parties. In this context, the theory emphasizes the importance of community involvement and related stakeholders in the business environment. This interactive approach covers a wide range of values and activities to solve common issues, thus supporting the integration between HR practices and sustainability (Kramar, 2014).

Many researchers use the Resource-Based View (RBV) theory to explain the relationship between Human Resource Management (HRM) and

sustainability, as both are closely related to resource-based strategies (Arulrajah & Opatha, 2016; Kwok et al., 2024; Sugiarno & Novita, 2022). RBV theory states that when HR divisions implement sustainable practices such as workforce engagement, motivation, retention and empowerment, it adds both financial and non-financial value to the company. Under the RBV framework, the development of human skills and the preservation of natural resources are considered important elements for creating competitive advantage (Arulrajah & Opatha, 2016).

## **RESEARCH METHODOLOGY**

An inductive qualitative approach was chosen because it is suitable for the purpose of this research, which is to explore in-depth data from human resource practitioners in the rural bank industry to understand the current conditions and challenges in talent management. Qualitative content analysis was used to process the data systematically and in-depth. The research involved in-depth interviews with HR managers and CEOs to identify themes and patterns. Data from the interviews were transcribed, and themes and patterns were categorized based on their similarities and differences.

This research only conducted interviews with managerial level employees. The selected bank is one of the largest sharia rural banks in Indonesia, which is the Bank Perkreditan Rakyat Syariah of Harta Insan Karimah Group, located in Bekasi. The interview participants were aged ranging from 48 to 60 years old, consisting of 1 female and 3 males, including 1 CEO, 2 HR managers, and 1 HR practitioner. They have direct roles in HR management and talent development in their organizations, and contribute to staff management strategies and practices. The CEO has more than 35 years of experience in the Islamic banking industry, from Chief Credit Officer to CEO. Meanwhile, the HR managers have more than 10 years of experience in the field. The research did not collect any personal or sensitive data, and no data was collected subsequently.

## **RESULT AND DISCUSSION**

Talent development in organizations is usually focused on the needs of the organization itself. This process includes various aspects, such as succession planning (Haworth et al., 2018), business strategy achievement (Klettner et al., 2014), leadership empowerment (Srivastava & Vyas, 2015), and the development of superior employees (Sattar et al., 2015). According to CIPD, during difficult times, organizations are expected to focus on developing employees' skills and capabilities to be crisis-ready and take advantage of growth opportunities. Miles & Morrison (2020) identified that executives in science-based organizations generally prioritize talent development to capitalize on business opportunities and support global expansion into developing markets. Resource-based theory explains that investment in talent development can provide a competitive

advantage by creating a workforce that is valuable, rare, inimitable and irreplaceable (Teece, 2014). This approach is relevant as it emphasizes the importance of content in talent development.

Employees increasingly realize that they need to take responsibility for their own development in order to manage future career and job changes. The literature review has indicated that individual development behaviors can provide various benefits, such as improved performance, rewards, and career advancement. However, the literature on talent development is still insufficient in explicitly discussing individual needs. Most research tends to focus on a managerial perspective, which focuses more emphasis on how individual attributes can meet organizational needs (Colarusso & Lyle, 2014). Indeed, organizations are expected to create strategies to develop “the right talent, in the right people, at the right time, in the right way,” thereby ensuring the availability of adequate management talent (Cappelli & Keller, 2014).

The appearance of various new careers emphasizes the importance of employees to care about their career management and employability (Chin & Rasdi, 2014). The focus on career management is affected by the individual's role and the surrounding environment. However, it does not mean that the organization is completely free from responsibility. When it comes to individual career management and employability, the role of the organization tends to diminish (Clarke, 2018). New ideas about careers today depend on employees' continuous learning and their ability to adapt to changing job requirements (Van der Heijde & Van der Heijden, 2014). In addition, talent development activities provided by organizations can support employees' self-management and proactive attitude (Younas & Bari, 2020).

Talent management at PT Bank Pembiayaan Rakyat Syariah Harta Insan Karimah (BPRS HIK) Cibitung is based on the theory of Berger & Webster, M (2018), which includes several important aspects. The process begins with recruitment, which identifies potential abilities and selects prospective employees who are qualified. Furthermore, during alignment, new employees are being trained so that they can work effectively, supported by cooperative efforts between leaders and employees to achieve common goals.

In the retention aspect, the organization conducts internal selection to retain employees who perform well. Learning and development becomes an important part by offering career planning and structured training to support skill development. In addition, reward policies are applied fairly and consistently to appreciate employees' contributions. Companies are becoming more aware about the importance of a committed workforce that is able to fulfil their needs. This leads companies to explore constant ways of strengthening relationships with employees. The research found that although compensation packages are important, their success in motivating and retaining employees for the company was limited. Consistent company efforts and the implementation of an integrated

human resources infrastructure suggest that a holistic approach is more effective. It presents relevant qualitative evidence to be further discussed in four main areas to achieve organizational progress.

The results indicated that the relationship between organizations and employees can be improved by fulfilling individual needs (both intrinsic and extrinsic) and organizational needs. One way to achieve this is through a selective recruitment process. Previous research by Yu (2014) shows that value compatibility between individuals and organizations affects the success of employee selection and retention. In addition, performance-based pay and promotion systems are important in increasing employee commitment and loyalty. Furthermore, setting salaries and promotions based on performance allows organizations to provide signals that they value high-performing staff through attractive financial incentives and better career opportunities. However, a multinational company that specifically differentiates salary increases for average and excellent performers creates the impression that performance-based pay truly appreciates performance. Performance-based promotions also help retain employees and increase work motivation by meeting their needs for achievement, recognition and social connection.

The second important finding is how the studied companies manage organizational justice through human resource activities. Previous research in Malaysia conducted by Halid et al (2024) showed that employees' perceptions of organizational justice are related to their willingness to perform extra workplace behaviors (OCB). In particular, fairness in the distribution of rewards (distributive justice) and in performance appraisal procedures (procedural justice) were shown to encourage OCB, especially in Western multinational companies. Follow-up interviews revealed that these companies pay close attention to OCB and strategically incorporate it into their reward and appraisal systems. Consistent with these findings, this study found that foreign multinationals make serious efforts to ensure organizational justice is reflected in their human resource activities. These efforts improve workplace morale, commitment and health, and reduce staff turnover. These findings are in line with previous research showing that committed employees leave the company less often.

An important factor for organizational welfare revealed in this research is the organization's attention to employee welfare. Interview results show that human resource activities in BPRS reflect their commitment to this. For example, Western companies often adopt measures such as succession planning, advanced training, fairness management, benefit adjustments, and providing health benefits that cover families, which help improve employees' comfort in their career and family well-being. Meanwhile, BPRS provides support such as car loan facilities and financial benefits for lower-level staff, and emphasizes new employee orientation to create a family atmosphere and help each other. According to managers, many employees who have left for better offers end up asking to come



back, demonstrating their emotional attachment to BPRS. The findings emphasize that organizational care can strengthen employee loyalty, while employers also feel motivated to reciprocate the support by strengthening their relationship with the company.

The fourth finding indicates the importance of integrating human resource (HR) practices that support each other to achieve the best results. Foreign companies tend to be creative in designing and incorporating their HR activities, such as performance-based pay and promotion systems and focus on employee fit with corporate culture (PO-fit). This helps strengthen the relationship between the organization and employees. In contrast, local companies often use less integrated HR strategies, which can lead to less than optimal positive outcomes.

## **CONCLUSION**

This research aims to enhance the literature on talent management and sustainable human resource management. Data was collected through in-depth interviews, which indicated that managers in sharia banks are aware of talent's importance in their organizations. Competition in the sector encourages Islamic banks to create a work environment that values talent, using specific strategies to improve employee engagement, satisfaction and retention. The results also emphasize the important role of managers in building a workplace that supports talent development. In addition, HR departments can help retain talent by implementing policies that focus on employee needs, especially in times of crisis. Evaluation and appraisal processes are becoming crucial in recruiting and developing talent, thereby encouraging them to remain in the organization. Due to the gap in literature related to talent management during the pandemic, these findings can provide valuable insights for practitioners and academics facing similar challenges.

## **RECOMMENDATION**

BPRS in Indonesia is facing many challenges, so it is important to provide training and development programs for all employees. Leaders and managers also have an important role, so those in these positions should be appropriately qualified and properly assessed. In addition, BPRS practitioners should not only focus on business aspects, but also pay attention to the sustainability of human resource management. The results of this research are expected to provide valuable insights into sustainable human resource management practices.

## LIMITATION

While this research provides certain results and benefits, there are some limitations. First, this topic has been little addressed in previous studies, making it difficult to compare different contexts and strengthen the arguments put forward. Future research, regardless of location, can help broaden the understanding of talent management, especially in the post-pandemic era. Secondly, this research focused on managers' views on talent management, while future studies could involve employees, considering their important role in the service industry, to understand their preferences and needs after the pandemic. Third, the relationship between different departments in the organization as well as between employees and managers has not been addressed in this research, so it could be an interesting topic for other researchers to further examine.

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