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### Developing Competency of Superior Human Resources as a Strategy for Bank Syariah Indonesia (BSI) in Facing the Era of Society 5.0

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#### Abstract:

The competitive role of human resources enables Islamic banking to advance and adapt to the era of society 5.0, which is characterized by the transition from analog to digital technology that is human-centered. This era is also known as the age of society 5.0. This concept, along with the idea of a technology-based society, places an emphasis on positioning human resources as the center of innovation and technological transformation. examines ways to enhance the level of expertise possessed by human resources in preparation for the arrival of Society 5.0. The method used to conduct this inquiry was going to libraries and consulting books along with many other sources of information. After compiling a body of work that is pertinent to the primary topic of the study, the author establishes linkages between the aforementioned material and the pertinent theoretical framework. This step follows the accumulation of a body of work that is pertinent to the primary topic of the study. Data analysis was carried out qualitatively, both currently in data collection and at a certain period after data collection was completed. According to the findings of this research, Era society 5.0 has an immediate and critical requirement for excellent and highly competitive human resource competencies. In the age of society 5.0, in which all technology is an integral part of people themselves, people use the internet not just to distribute information but also to conduct their everyday lives. Humans are the primary component, as they are the ones who can generate new value through technical advancements. These advancements can reduce the economic and human problems that will arise in the future. One of a firm's competitive advantages is the availability of employees who possess high levels of competence and can adapt to changes that occur both within and without the organization.

**Keywords:** competence, human resources, Society 5.0, Islamic bank, Bank Syariah Indonesia.

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## 发展高级人力资源的能力作为印度尼西亚伊斯兰银行面对社会 5.0 时代的战略

### 摘要:

人力资源的竞争作用使伊斯兰银行业能够推进和适应社会 5.0 时代，其特点是从模拟技术向以人为中心的数字技术过渡。这个时代也被称为社会 5.0 时代。这一概念与技术型社会的理念一起，强调将人力资源定位为创新和技术改造的中心。研究如何提高人力资源所拥有的专业知识水平，为社会 5.0 的到来做准备。用于进行此查询的方法是去图书馆和咨询书籍以及许多其他信息来源。在编写了与研究的主要主题相关的大量工作之后，作者在上述材料与相关理论框架之间建立了联系。此步骤是在积累与研究的主要主题相关的大量工作之后进行的。数据分析是定性进行的，包括当前数据收集和收集完成后的某个时期。根据这项研究的结果，时代社会 5.0 对优秀和具有高度竞争力的人力资源能力有着直接和关键的要求。在 5.0 社会时代，所有技术都是人们自身不可或缺的一部分，人们使用互联网不仅是为了发布信息，也是为了开展日常生活。人是主要组成部分，因为他们是可以技术产生新价值的人。这些进步可以减少未来出现的经济和人类问题。一个公司的竞争优势之一是拥有高水平的能力并能够适应组织内外发生的变化的人员。

**关键词:** 能力、人力资源、社会 5.0、伊斯兰银行、印尼伊斯兰银行。

### 1. Introduction

Banking institutions are extremely reliant on the caliber of their staff members as well as their level of expertise. As a result, companies and other organizations should focus more attention on their human resources. This is because the implementation of human resource practices enables the organization to make the most of its employees' respective skill sets (Saleem & Khurshid, 2014; Cherif, 2020). The expansion of Islamic banking relies heavily on its human resources as its primary structural support. The success of Islamic banking's development is determined in large part by the quality of its human resources, in addition to factors like the phenomenal growth, preparation, or improvement of legal provisions, and the number of office networks opened. Islamic banking as a whole must be able to function in accordance with sharia principles, and it must be available to the public if it is to be a part of a financial system that is good for all creation (Setyowati et al., 2018; Supriyatni, 2021).

The expansion of Islamic banking can only succeed with the help of sufficient human resources, both in terms of the number of available workers and the caliber of those workers. Despite this, the reality is that human resources that do not have a background in Islamic banking knowledge are still heavily involved in sharia institutions. Without a doubt, the efficiency, as well as the professionalism of Islamic banking, are both significantly impacted by this circumstance (Sari & Amri, 2018). In order for the company to flourish and make progress, it is necessary to have access to capable human resources (Meilani, 2020; Setiawan et al., 2022). A quality human resource must have a solid academic background and appropriate professional experience. This is necessary to ensure smooth operations of the

services provided to customers (Hermanto, 2013; Setiawan et al., 2022).

The issue of human resources is a challenge that must be overcome during the expansion of Islamic banking. This can be seen from the practitioners' lack of understanding in both the realm of business development and sharia. In the field of Islamic economics, it is possible to say that the potential for fulfilling qualified human resources has not yet been realized. As a direct consequence of this, Islamic financial institutions in practice frequently deviate from the principles outlined in sharia. In addition this, the insufficiency of educated and professional human resources, particularly those with an understanding of managerial concepts (Rusyadiana, 2016; Rohmah, 2018). The provision of Islamic banking services to customers is inextricably bound up with the administration of Islamic banks' human resources, and the two cannot be divorced. The management of resources is a subfield of the management science known as human resource management, which places an emphasis on controlling how human resources are used within an organization or business (Meilani, 2020). The accumulation of new information and the transformation of society into a knowledge-based society, complete with social groups, social settings, social interactions, and knowledge-dependent social roles, are the primary motivators of contemporary human activity (Ritzer & Smart, 2018; Rahmawati et al., 2021).

The development of a company's human resource performance based on efficient and effective work outcomes is what we mean when we talk about competency (Fauzi, 2019; Meilani, 2020). One of a company's competitive advantages is the availability of employees who possess high levels of competence and can adapt to changes that occur both within and without

the company. Employees who have a healthy sense of their capabilities will develop superior competencies over time. The evaluation and enhancement of the quality of professional human resources are based on competencies, which include knowledge, abilities, values, and the ability to apply knowledge. Competencies include all of the listed above (Yue Suen et al., 2011). The individual qualities that employees bring to their jobs that contribute to an increase in the overall quality of employee work are elements that contribute to an employee's level of competence in the performance of their duties (Garavan & McGuire, 2001). According to the findings of research carried by Haber et al. (2014), superior employee competencies support quality employee work results. One of these superior employee competencies is related to personal emotional aspects that have confidence in the employee's ability to produce quality employee work results. According to Karim (2006), the following are some flaws present in Islamic banks: 1) The network of Islamic bank offices is not extensive; 2) The human resources of Islamic banks are still few; 3) There is still a lack of public understanding of Islamic banks; 4) Mistakes in project appraisal have a greater impact than they do with conventional banks.

Regarding the advancement of Islamic banking, the most important factor is the availability of qualified human resources. If the tangible assets owned by an entity, such as buildings, equipment, and production machines, are not supported by quality human resources, the capital will depreciate and not provide the maximum contribution it is capable of providing. As human move into the Society 5.0 era, people will need to be more proactive in finding creative ways to meet their needs. For humans, this has an effect that spurs them on their quest for knowledge and creativity. This means that today's citizens must think ahead and act in step with the times. Society 1.0 had the primary characteristics of a hunting society; Society 2.0 is characterized as an agricultural society; Society 3.0 is an industrial society; and Society 4.0 is characterized as an information society; the idea of Society 5.0 is a continuation of these trends. To phrase it another way, there is a correlation between the progression of technology and the progression of society.

The article by Hecklau et al. (2016) examines the future competencies that employees will need to have to face the 4.0 industrial revolution. This is a new concept that is developing as a part of the overall 4.0 industrial revolution. The ability to compete in the 4.0 iteration of the industrial revolution requires a combination of technical and interpersonal skills. Meanwhile, the concept of society 5.0 is one that places an emphasis on both humans and technology. This article will discuss the competence of superior human resources as a strategy for Bank Syariah Indonesia (BSI) in facing the era of society 5.0. This article discusses the competence of superior human resources. According to Keidanren (2016), several elements of mechanisms are required in the government of each country to realize society 5.0.

First, governments must formulate national strategies and integrate government communication systems; second, laws must be drafted to encourage the use of cutting-edge technology; third, a knowledge base must be compiled; fourth, all citizens must actively participate in the new economy and society; and fifth, technological mechanisms must be integrated.

## 2. Literature Review

### 2.1. Human Resources Competence

Employees are considered competent when they demonstrate the knowledge, skills, attitudes, and behavior necessary to conduct their responsibilities in a professional, effective, and efficient manner (Mufti et al., 2019; Astuty et al., 2021). The core competency in human resources is the ability to recruit, hire, and compensate workers. Human resource competencies are closely connected to this ability (Stewart & Brown, 2011; Astuty et al., 2021). Individual functions like recruitment and selection and performance management, as well as organizational functions like strategic planning and the design of organizational structures and culture, have benefited from the use of competency models in the field of human resource management. Many businesses acknowledge that their human resources are a significant contributor to their overall success, and many view these resources as a potential source of sustainable competitive advantage (Barney & Wright, 1998; Wright et al., 2001; Vu, 2017). Meanwhile, according to Akob (2018), it is not easy to meet the needs of Islamic bank bankers, particularly competent bankers, in the short term. This is because it is difficult to find qualified Islamic bankers. To cultivate Islamic bankers with the necessary skills, multiple steps must be taken concurrently.

According to research done by Sumantri (2014), human resources in Islamic financial institutions, particularly banks, must have multi-disciplinary and multi-dimensional competencies. These competencies include the following: (1) understanding contracts in the business according to sharia law; (2) knowing Islamic banking products; (3) possessing wealth management investment expertise; (4) having expertise in the financial structure of banking and other financial products; and (5) having a strong socio-economic network and being able to communicate effectively. Every worker must have this ability to ensure that the sharia service process is carried out in a manner that satisfies the requirements of the client (Azmy, 2015; Rohmah, 2018).

### 2.2. Bank Syariah Indonesia (BSI)

Islamic banks are one type of financial institution founded on the principles of Islam's economic system, which is a topic of intense debate in Indonesia (Marimin et al., 2015). Meanwhile, on February 1, 2021, Bank Syariah Indonesia (BSI) opens its doors to the public. BSI is the largest Islamic bank in Indonesia

due to its merger with three other Islamic banks that were part of the Association of State-Owned Banks. They were the BRI Syariah Bank (BRIS), the Bank Mandiri Syariah (BSM), and the Bank BNI Syariah (BNIS). The consolidation of Islamic financial institutions is meant to pave the way for larger Islamic banks to compete on a global scale and spur Islamic economic development in Indonesia. To achieve this, larger Islamic banks were incentivized to pool their resources into a single institution. On top of that, it is widely held that mergers between Islamic banks improve efficiency in areas such as capital formation, business processes, and expenditure (Alhusain, 2021). Fatimah and Fasa (2021) argue that the consolidation of Islamic financial institutions has solved the industry's capital shortage, and that this improvement allows Islamic financial institutions to grow and better serve their local communities. Because of the influx of new funds, Islamic banks more expand their local lending programs. Research by Maulida et al. (2022) confirms what Alhusain (2021) and Fatimah and Fasa (2021) have already found: that BSI's efficiency and stability after the merger are noticeably better than those of three Islamic banks (BRIS, BSM, and BNIS).

### 2.3. Society 5.0

The Japanese government is credited with developing the idea of society 5.0, which they define as an ideal situation in which every nation must evolve to fully use the sustainable technology of transformation, thereby benefiting all its citizens (Serpa & Ferreira, 2018; Rojas et al., 2021). The Japanese government believes that the current industrial era, 4.0, places a greater emphasis on the production process, whereas the society of the future, 5.0, will place a greater emphasis on humans as the driving force behind the innovation. The advancement of technology is put to use to improve the quality of life, as well as social responsibility and the development of sustainable practices (Al Faruqi, 2019; Usmaedi, 2021). One of the fundamental ideas underlying this concept is the hope that AI-enabled products will convert the massive amounts of data generated by online purchases into actionable insights that can be applied to all areas of life. In particular, the belief that it will inspire optimism for enhancing human capabilities in the interest of bringing about new possibilities for humanity (Nusantara, 2020; Usmaedi, 2021).

When people talk about entering the era of society 5.0, they are referring to the concept that applies technology to the 4.0 industrial revolution, which pays attention to the humanities aspect to give birth to ways of solving social problems (Al Faruqi, 2019; Yasa et al., 2021). Society 5.0, intelligence capable of seamlessly blending the real world with the virtual, has thus arrived (Salgues, 2018; Yasa et al., 2021). Thus, the era of society 5.0 can be understood as a form of community life that combines data via information technology to encourage the enhancement of human resource

intelligence in developing various opportunities that can be implemented on the basis of the humanities aspect to solve various social problems. This shared way of life pools information to foster the growth of HRI in the creation of novel approaches to addressing social issues that are grounded in the humanities (Yasa et al., 2021).

A human-centered society that strikes a balance between advancing economically and finding solutions to social issues by using a system that deeply integrates cyberspace and physical space is what we mean when we talk about Society 5.0. (Keidanren, 2016; Tornjanski et al., 2020). The sustainable digitalization innovation process has several deficiencies, which must be addressed before the implementation of the new model of Society 5.0. 1) The transition from 4G technology to 5G technology is represented by the implementation of Society 5.0 on a global scale. This procedure is complicated, and it needs plenty of work if will to protect ourselves from attacks by computer scientists (Sedjelmaci, 2020); 2) Society 5.0's proposed digital evolution is intrinsically linked to IoT technology, which means that cybercriminals will have access to a much larger volume of sensitive data from businesses and individuals in the future (Lavallo, 2020); 3) The use of robots in manufacturing, as reported by Vagas et al. (2020), reduces the overall workforce while simultaneously increasing the average salaries of specialized employees; 4) Replacement of older equipment with newer models is a necessary byproduct of technological progress, which hastens the degradation of the natural environment (Duangsuwan et al., 2018).

Creative competence, critical thinking, openness, innovation, agility, competitiveness, sensitivity to problems, mastery of information, ability to work in cross-sector work teams, and adaptability are all forms of capital that can be used to face the conditions of society 5.0. The following four factors contributed to the rise of the so-called society 5.0, which was characterized by an increase in the number of digitalization programs: increases in data, processing power, and connectivity; the development of new business analytics and intelligence; the emergence of novel methods of human-machine interaction; the advent of technologies that translate digital instructions into the material world, such as robotics and 3D printing (Usmaedi, 2021).

## 3. Methods and Materials

Going to libraries and consulting books, in addition to gathering information from a wide variety of other sources, were the methods that were used during this investigation. Following the gathering of a body of work that is significant to the core issue of the study, the author subsequently builds linkages between the aforementioned material and the pertinent theoretical framework in the field. After a body of work that is related to the major issue of the study has been accumulated, the next step is to go on to this stage.

Meanwhile, a qualitative approach was used to analyze the collected data. During this period, the researchers conducted analyses of the data they had collected both as it was being collected and afterwards.

#### 4. Results and Discussion

The transition to a digital era is becoming increasingly ingrained in the way of life of the Indonesian people, particularly in the financial sector, which includes the banking industry. Quick action is required in response to this change in order for traditional banking institutions to be prepared for the advent of digital banking. As civilization enters the era of society 5.0, the financial services sector is undergoing profound transformation. Competencies in human resources that are superior and highly competitive are an absolute necessity for Society 5.0. Competence is an obvious requirement for any human resource, as it is the foundation upon which superior and competitive human resources can be built. 1) Language skills; specifically, foreign language skills, especially English, are skills that must be possessed in the era of the 5.0 revolution. This is one of the several competencies that are required to be possessed by human resources in order to function effectively in the society of the future. This is because, in this era, there is no longer any limit to being able to communicate across countries, and in order to facilitate communication with various kinds of people all over the world, one of the things that need to be possessed in the 5.0 era is the ability to speak international standards; 2) Literacy in information technology; that is, in the 5.0 era, in which information technology is the primary driver, all literature on knowledge can be accessed using the internet; this is known as information technology literacy. In the age of society 5.0, it is essential to have access to human resources that are motivated to cultivate and advance their knowledge. In this era of society 5.0, all information can be searched for using the internet. As a result, everyone should be able to have knowledge that is more extensive, accurate, and limitless because all data can be searched for easily through the internet network; 3) Writing skills; specifically, the ability to write is important because it will encourage creativity to create writings that are useful for the general public, express ideas, as well as new thoughts and innovations, can be transmitted as someone moves into the era of society 5.0; 4) Leadership skills; specifically, the ability to be a leader in a group of people. In today's world, everyone is expected to at least be a leader for themselves, to be willing to make courageous choices when confronted with obstacles, and to be prepared for anything that may arise. A great leader will undoubtedly come up with great decisions, which will in turn have an effect on the people he is responsible for leading.

Transactions in the banking world have become more efficient as a direct result of the widespread digital transformation that has taken place in the Islamic banking sector. It is anticipated that Islamic banking

will continue its upward trend of growth in tandem with digital transformation. This value will continue to be driven both by increased acceptance of Islamic banking practices as well as the performance of the banking industry as a whole. The development of this innovation was carried out with the purpose of broadening people's access to digital services. According to Scharmer (2009), the key to change that he developed with Theory U is to build the potential of human resources in connecting the three instruments. This is the theory that he developed regarding the change. The first instrument is one with an open mind, the second instrument is one with an open heart, and the third instrument is one with an open will (Scharmer, 2009; Pasaribu, 2021).

In accordance with BSI points, specifically by establishing a foothold through BSI millennials' unity in diversity and agility, Islamic banking in Indonesia has introduced a number of innovations during the era of the industrial revolution 4.0. These innovations have improved the quality of services such as automated teller machines, mobile banking, and internet banking. In addition, these innovations are in accordance with the BSI points. Another advantage of BSI is that the banking products that are offered are not speculative in the sense that they are not targeted toward the financial situation of a single individual, and as a result, they are not impacted by the current economic crisis. Therefore, it has a greater influence on future economic growth, particularly in terms of allocating more financing to the real sector.

Pereira et al. (2019) provide a more in-depth explanation of how Society 5.0 is centered on the application, for the benefit of mankind, of tools and technologies that were developed during the industrial era 4.0. The public might view the intelligent system that was developed by industry 4.0 as a benefit. When it comes to finding solutions to problems and improving the economy, the society of the future will be able to make use of advanced technology. Society 5.0 places a particular emphasis on repositioning human resources to assume their rightful place as the nerve center of innovation, technological evolution, and industrial automation.

In the age of society 5.0, it is more important than ever to ensure that banking human resources are equipped with high-order thinking skills so that they can respond appropriately to future challenges. The ability to use modern science is contingent on human resources possessing high levels of thinking, flexibility, and methodical approach. Individuals in the workforce are expected to improve their soft skills in order to adapt to the digital era that we are currently living in as the world of work prepares to enter the era of society 5.0. 1) Developing human resources toward superior competencies in the digital era requires taking into account the importance of digital skills for digital competency. The knowledge, skills, attitudes, and awareness required to effectively use information technology are collectively referred to as digital competence. Therefore, management needs to make

significant strides toward improving employee skill training in order to achieve digital competence; 2) The implementation of the development of digital competence. The success of an institution in implementing digital technology is directly correlated to its level of digital capability and quality of digital application; 3) Increasing the value of the human race. The development of human resource competencies includes the development of one's self-identity, specifically the cultivation of a sense of empathy and sympathy, and the ability to interact with any social group in order to ensure one's ability to survive in any given dynamic.

Technology in the era of Society 5.0 gives users access to a virtual world that feels exactly the same as the real world. With the help of big data and robots, the fifth generation of artificial intelligence (AI 5.0) can replace or supplement human labor in a high-tech society (Nastiti & Abdu, 2020). The principle of maintaining a healthy balance between the needs of society and the demands of business and economic growth is central to Society 5.0. Reduced socialization between communities, job opportunities, and other impacts of institutionalization are just some of the issues that were brought about by the industrial revolution 4.0. In the age of society 5.0, technology will help alleviate these problems and others so that they can be more seamlessly integrated (Al Faruqi, 2019). Every aspect of one's life, from the personal to the professional, can benefit from the application of technology, but that technology must also be capable of improving the quality of human life (Nastiti & Abdu, 2020). Thus, it is crucial to enhance the abilities of Strategic Human Resources in order to address the worries of people everywhere about the challenges of entering the era of society 5.0.

## 5. Conclusion

Competency development in human resources is an obligation placed on BSI. In order to integrate human resource governance into dynamic governance based on the principles of beneficial anticipatory, reflective, and creative thinking, it is important to ensure that one's knowledge, abilities, and skills are in line with the provisions of the work that has been carried out. In the age of society 5.0, when all technology is integrated into people's bodies, the internet will be used for more than just exchanging information; it will also be used as a means of daily life. Humans are the most important part because they are the ones who can create new value with the help of technological developments. As a result of these developments, the gap between people and economic problems may one day be bridged. The era of society 5.0 is a strategy that places humans at the center of innovation and is more focused on the concept of collaboration within Islamic banking. This can be accomplished by capitalizing on the effects of technology and the outcomes of industry 4.0, as well as by increasing the degree to which technology is

integrated into efforts to improve the quality of life, social responsibility, and environmental sustainability. When BSI's digital services became not only financial friends but also social friends and spiritual friends, the bank reached the status of a 5.0 bank. Bank 5.0 assists its customers in all aspects of their lives, including their spiritual development, in addition to meeting their material and social requirements. As an illustration, with regard to the method of amassing alms, *infaq*, and waqf funds, amongst other things. The primary factor that sets BSI apart as a 5.0 bank is the financial, social, and spiritual content that it provides.

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