

## **BANKER RESIGNATION MOTIVES : ISLAMIC BANKING PERSPECTIVE**

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### **Abstract :**

Islamic bank is the new concept of Bank in Indonesia which follow the Islamic principal in their business process. Recently, the Islamic Bank still in their way to enlarge the market. But unfortunately, the number of worker of the Islamic Bank every year has decreased since 2019. This research aim to explore and reveal the motives of Islamic banking banker to have resignation. By using qualitative method, found that the motives of Islamic banking banker resignation are they do not have the expected work environment, including not appropriate work facility, low wage and anti-usury movement. This research may contribute to the Islamic Bank system improvement in order to keep the worker loyalty and satisfaction.

**Keyword :** Islamic bank, resignation, Banker, Banking

### **Introduction**

Three decades of Islamic banking in Indonesia are now starting to experience improvement, although not as good as expected by Islamic economics and finance experts. Along with the development of Islamic finance in Indonesia, it is not difficult to find Islamic banks or Islamic business units even in small towns. Data released in October 2018 by the Financial Services Authority, the number of sharia banks is 34 BUS (Sharia Commercial Banks) and 20 UUS (Sharia Business Units). The performance of Islamic banks in June 2018 generally improved compared to the end of 2017 as indicated by the main financial ratios in terms of liquidity, efficiency, profitability and capital which showed improvement. However, what is becoming a thorny problem with Islamic banks in Indonesia today is that the market share is still very small, namely at 5.70%. Even though they have succeeded in getting out of the five percent traps, the reason why Islamic banks are able to get out of the five percent traps is not a factor of organic growth but due to the convection of conventional banks to Islamic banks (Wellsari, 2019).

There are many strategic issues faced that have an impact on the development of Islamic banking nationally which must be of concern to stakeholders. One of the strategic issues that has become an obstacle is the inadequate quantity and quality of HR (Human Resources). The quality of HR is a factor that determines the success of the development of banking products and services as well as banking operations in general and it is realized that the quality and capacity of HR in Islamic banks is still below that of conventional banking. On the other hand, sharia banking faces its own challenges in meeting the quality of human resources who are able to understand and implement sharia principles. This problem results in a lack of credibility and professionalism in Islamic banks which will certainly affect the stigma of Islamic banks in society.

If the human resources owned by Islamic banks do not understand how the system and governance of Islamic banking is, it will make people doubt the credibility and professionalism of

Islamic banking. Therefore, it is very urgent for Islamic banks to meet quality human resources, namely being able to understand and apply the concept of fiqh muamalah in sharia principles at the level of practical expertise.

This is also in line with what was stated by Nurulita, Arifulsyah, & Yefni (2018) that if the workforce is able to be utilized properly it will be able to increase economic activity as well and of course it will have an impact on people's welfare. According to Lumbantoruan & Hidayat, (2015); Putri (2018) the quality of labor in a country will determine the level of competitiveness of that country. If it is related to problems in Indonesia, Kadi & Awwaliyah (2017); Lumbantoruan & Hidayat (2015) argues that the low level of education in Indonesia causes workers in Indonesia to also have low skills in mastering knowledge and technology which results in the amount of production produced being lower than production costs. That is, high production costs will be experienced by companies due to low labor productivity.

In the midst of people who are aged in the labor force and looking for work, this group of voluntary unemployed let go of their jobs. Some research from Kartika & Kaihatu (2010) found that the fundamental thing that causes voluntary unemployment is a change in people's behavior that is increasingly thinking globally and dynamically. This group tends to prioritize comfort in work compared to their comfort zone.

In addition, empirically it is also proven by the occurrence of sector shifts that cause people to leave their jobs in that sector. The agricultural sector is one of the sectors that has been neglected by many people (Siburian, 2015). Based on BPS data (2020) there has been a decline in the agricultural sector by 0.42% in 2020, people tend to turn to the secondary sector which is considered more promising such as the financial and tourism sectors. Although, the financial sector also experienced a decrease in employment by 0.01% in 2020.

This insignificant decline in the financial sector actually provides evidence that the financial sector is one of the most desirable sectors (Dewi, Majid, Aliasuddin, & Kassim, 2018; Suryani, 2020). The financial sector in question is banks (including Islamic banks), insurance, and other financial institutions. However, behind the many interests in the financial sector there are also groups that leave the financial sector with various motives. The strongest motive according to Diana, Chan, & Ibrahim (2019); Hermana, Hubeis, & Sukmawati (2015); Sowmya & Panchanatham (2011); Wulansari, Meilita, & Ganesan (2020) that people leaving work in the financial sector are high pressure in the work environment. This fact is also reinforced by the research results of Muttaqin, A. A., Noor, I., & Prestianawati, S. A. (2022) which found that conventional bank workers resign based on a very non-dynamic environment and high job demands resulting in a low life balance.

As previously stated, the current obstacle to Islamic banking is the low quality of human resources, plus the workforce that has resigned. Based on Wellsari's research (2019), which states that the decline in public interest in working at Islamic Banks is due to the lack of a strong operational system that is in place, which is considered to be detrimental to its workers.

As far as the researcher's tracing, no research has been found that reveals the motives of Islamic bank workers in deciding to resign. Thus, this research seeks to reveal the motives of ex-

bankers of Islamic banks in resigning. In the future, the motives of the ex-bankers of these Islamic banks can be identified, whether they are based on the anti-USury movement or whether there are other causes that influence it. It is hoped that the results of this study can serve as a comparison and additional reference from the research results of Muttaqin, A. A., Noor, I., & Prestianawati, S. A. (2022) who examined the motives of ex-bankers in conventional banks.

## Literature Review

### *Islamic Bank: Definition and Concept*

Islamic banking comes from two words, namely banking and sharia. The word bank comes in French from the word *Banco* and from the Italian word *banco* which means chest, cupboard or bench. The word chest or cupboard has a function meaning as a place to store valuable objects such as gold, silver, diamonds, and so on. The Islamic banking system is a non-usury banking system, which eliminates the interest system because it is a *ribawi* practice because it originates from lending and borrowing transactions so that it is included in usury which is forbidden in Islam. Meanwhile, the Islamic banking system does not only have to be true and legal in *fiqh muamalah*, but is absolutely free of usury, both explicitly, including commercial banks that carry out activities or implied. From the above understanding it is known that Islamic banking operations are based on sharia principles which are based on the Koran and hadith as contained in one of the three main aspects of Islam, namely the sharia aspect.

### *Labor in the Banking Sector: The anti-usury movement*

Employees are a major asset in an organization because they can impact business plans and productivity. There are many phenomena that occur in society where workers from the banking sector (bankers) ultimately choose to work outside of the jobs they were previously engaged in. Even though the financial sector is the backbone of the country and a big contribution. Sajjad et al., (2013) revealed that the main cause of turnover of bank employees in Pakistan is worker motivation. Being said to be satisfactory or unsatisfactory depends not only on the nature of the job but also on the individual's own expectations (Sowmya & Panchanatham, 2011). Higher satisfaction from employees can drive higher productivity. Jabbar et al., (2020) in their research shows that leadership style has a direct impact on the commitment of bank employees.

A country like Indonesia, which is predominantly a Muslim society, tries to present an Islamic perspective in explaining the phenomenon of many bankers' resignations. The phenomenon of usury and the resignation of bankers has become an important concern for the banking sector in Indonesia. The paradigm of Islamic society considers that purifying muamalah is not only from an economic perspective but also from a political and power perspective (Septyanun et al., 2019). Riba is the dominant issue behind the phenomenon of banker migration which is influenced by knowledge and understanding of banking operations. In the end, knowledge and understanding of usury leads to interconnection with resignation from work. That is, the resignation of former bankers is a form of total migration from a job and lifestyle based on adherence to religious teachings. It can be said that the former bankers made hijrah. Furthermore,

in Septyanun et al.'s research, (2019) the banking sector, both Indonesian banks, conventional banks and Islamic banks, were agreed to be usury institutions. Contextual understanding related to all prohibitions (including usury) is one of the dominant reasons for former bankers to migrate totally.

*Welfare or wealth: The study of labor in the banking sector*

Classification of wage levels among workers is common and differentiated based on expertise, knowledge and skills in the industry. There are several reasons it is possible to understand this condition. For example, a banker earns a higher income than a nurse because of the difference in compensation between the two. The reason behind this is that a banker has longer working hours even though the banking hall is closed. In addition, banks provide a platform for negotiating wages for their employees because bank products are very sensitive. Huang and Yao (2018) assume that in a homogeneous household, each activity is consuming, saving, and providing labor. Each household consists of two types of members, namely workers and bankers. Labor is provided by workers with wages as compensation and the banker is the intermediary manager of the bank's finances. Many workers are motivated to work in the banking sector because of the supply support offered to jobs in the financial sector as well as high salaries. Another study by Magruder (2013) in his research explained that an increase in the minimum wage in real terms may be considered low enough to motivate the workforce. Second, the company makes efficiency in the face of high levels of labor costs. Therefore, employment in the financial sector is quite high in absorbing labor.

Many opinions regarding the capitalist economy emphasize open trade and the allocation of capital in the market, one of which has an impact on income inequality which will then reduce the level of social welfare. Hunt (2019) reveals that economic conditions are so complex and dynamic that welfare is a priority scale compared to income or wealth. It is possible that financial sector workers (bankers) perceive that high incomes can help them to improve their level of welfare. According to the Financial Prosperity Barometer (2020), identifying that there are higher emotional benefits than practical benefits when looking at income. Emotional benefits provide peace of mind when income can be allocated to savings while practical benefits are plans for future use.

**Research Method**

This research used qualitative method with phenomenology approach. This research also have 6 (six) informants who worked in Islamic Bank and did resigned. The details of the informant is listed below :

No	Informant Code	Job Experience	Last Position
1	Ex-1	4 year	Management Trainee
2	Ex-2	11 year	Funding Officer
3	Ex-3	6 year	Financing

4	Ex-4	2 year	Financing
5	Ex-5	5 year	Financing
6	Man-1	8 year	Manager Operasional

The research start in June 2022 and finish in October 2022. This research have 5 (five) key informants (ex-banker) and 1 (one) supporting informant-as the triangulation object to check the information validity.

**Result and Discussion**

Employee job satisfaction is the main key to achieving employee loyalty to a company. According to Mittal & Lassar (1998); Susita, Saptono, Susono, & Rahim (2020) that to become a loyal employee, an employee does not only need incentives and retirement benefits, but also job satisfaction that arises because of the awards given by the company. Rewards can be in the form of providing adequate facilities to support their performance including providing an environment that is able to support career development and employee capabilities.

Banking is a financial sector that plays an important role in the wheels of the economy in Indonesia. Along with this, banking, especially sharia banking, must be able to guarantee the continuity of its business, including its own resources. According to Sharma, Sharma, & Devi (2009) that resources that play an important role in the success of a company are human resources. Human resources are believed to be intangible assets that have enormous value, because human resources are also believed to be the motor of a company that cannot be replaced by machines (Swanson, 2022). However, unfortunately, as the data in table 4.2 shows, there has been a decrease in the number of employees at Islamic banks in 2020 in several positions including officers. The decrease in the number of employees was not limited to one position, but in several positions such as Senior Assistant Vice President, manager, Assistant Manager and staff. As stated in sub-chapter 4.1 that the decline in employees is caused by low employee satisfaction, high company pressure, low quality of company environment comfort and so on. As stated by the informant ex-4 that the quality of the comfort of the work environment greatly determines productivity at work, and vice versa if the quality of the comfort of the work environment is low, it will have an unfavorable impact on both the employee's work processes.

*“Kalo lingkungannya toxic, ya gimana mau melayani customer dengan nyaman mbak”*

(If the environment is toxic, how can you serve customers comfortably, Ms ) (Informan ex-4,2022)

Based on what was conveyed by informants ex-4, it can be seen that the environment is toxic-conditions that create an imbalance in culture, situation and professionalism between colleagues or between individuals, which will result in the quality of service to consumers. Likewise, ex-2 informants said that the work environment must be able to support the self-development of its employees. If not, it will affect the loyalty and quality of employee performance.

*“ Jadi, kalo diperbankan itu kan gak cuma melayani dan menyapa nasabah dengan baik ya, tetapi juga memastikan transaksi-transaksi yang terjadi gak beresiko. Misalnya kayak teller, dia gak cuma bertugas menerima setoran nasabah, tetapi juga memastikan dana yang masuk ke kami itu jumlahnya sesuai dan tidak ada kesalahan sedikitpun. Jadi kalo lingkungannya terlalu gak ngenakin, ya pasti bakal ngerusak mental dan fokus kita”*

("So, banking does not only serve and greet customers well, but also ensures that the transactions that occur are not at risk. For example, like a teller, he is not only in charge of receiving customer deposits, but also making sure the funds that come to us are the right amount and there are no errors in the slightest. So if the environment is too uncomfortable, it will definitely

damage our mentality and focus” )

(Informant ex-2, 2022)

The ex-2 informant said that working at a bank is not only about serving and greeting customers, but also requires high accuracy and focus to avoid the risk of operational errors that will harm the bank itself and customers. So it requires a comfortable and supportive environment in order to be able to support a good psychology of Bank employees. Of course this is confirmed by Lindberg et al., (2018) that a problematic work environment will cause employee stress levels to increase and affect employee satisfaction at work. This includes according to Kurniawaty, Ramly, & Ramlawati (2019) that working environmental conditions that are unable to support employees will cause employees to resign more quickly. This includes how the company provides facilities that can improve employee performance and competence. This fact is supported by ex-2's statement that the ex-2 informant decided to resign from an Islamic bank because the bank where the informant worked was unable to provide facilities to support his performance and competence as a funding officer.

*“saya itu kan bagian funding, disuruh buat relasi kemana-mana kan, tapi ya gitu dana promosi buat event aja minim banget. Apalagi kalo saya ketemu pejabat gitu, kan butuh bawa buah tangan...saya gak ada, katanya gak ada anggarannya, kan susah. Target gede, tp gak ada modal. Terus masak iya pake uang kita mbak”*

("I'm part of the funding department, I was told to make connections everywhere, right, but that's how promotional funds for events are really minimal. What's more, if I meet officials like that, you need to bring souvenirs...I'm not there, they say there's no budget, it's difficult. Big target, but no capital. Continue to cook using our money sis” )

(Informant ex-2, 2022)

The ex-2 informant said that with a large work target, the Islamic Bank where the informant used to work was unable to provide the facilities needed to achieve the high performance target. Thus, the ex-2 informant felt that the workload he was carrying was very heavy. As stated by Jufrizen (2021) that work facilities have a positive effect on employee performance, meaning that if work facilities are adequate to support employee performance, they will affect employee performance levels. The better the company's work facilities, the better the employee performance (Irawan & Suryani, 2018).

Apart from work environment factors and work facilities, wage rates also affect employee satisfaction which has an impact on employee loyalty to maintain his career at the company where he works (Hardy & Hauge, 2019; Mappamiring, Akob, & Putra, 2020). This fact is in line with what was conveyed by the ex-3 informant that the ex-3 informant decided to resign because the wages were considered not in accordance with the workload.

*“Ya... beban kerjanya berat mbak. Tapi secara kesejahteraan itu kurang diperhatikan. Jadinya mikir mikir lagi, ya stress kerjaan, ya stress gak duwe bensin”*

(“Yes.... Ma'am, the workload is heavy. But in terms of welfare it is less attention. So I think about it again, yes I'm stressed at work, yes I'm stressed about not having gas” )

(Informant ex-3, 2022).

The statement of ex-3 is reinforced by the statement of informant man-1 that wage rates in Islamic banks tend to be lower than conventional banks. Informant man-1 is of the opinion that this is happening because Islamic banks in Indonesia are still at the stage of starting a business with a very large market in Indonesia.

*“ Kudune ya sabar sek se mbak, ngenteni sek. Memang masih baru mulai, kita masih menata pasar”*

(“Should have been patient sis, wait a minute. It is still just starting, we are still managing the market”)

(Informan man-1,2022).

According to Hardy & Hauge (2019), wages and incentives are two things that greatly determine the loyalty of employees in any company. Wages and incentives that match the performance burden will also create employee satisfaction at work. The fact conveyed by the ex-3 informant is that the wages earned are not able to cover the operational expenses that arise when the ex-3 informant carries out his work as a financing officer (disbursing financing) who has a mobilization process using his personal vehicle. However, according to informant man-1, this condition occurred due to the condition of Islamic Banks which are still in the process of expanding the market and believe that in the future the wages of employees at Islamic Banks will increase. This phenomenon could occur because, as stated by Ramly & Hakim (2017), that Islamic banks in Indonesia currently do not yet have good operational cost efficiency. However, Imam & Kpodar (2016) said that the performance of Islamic banks in Indonesia is getting better every year when viewed from the level of assets, profits and the number of customers using Islamic banking products.

Apart from the wage factor, the anti-usury movement is still a reason to resign from working at the bank. Muttaqin et al., (2022) found that Conventional Bank employees resigned, one of which was due to the anti-usury or anti-usury movement. Where it is believed that working in the banking sector is part of supporting usury which in Islam is strictly prohibited. In this study, the ex-1 informant said that the ex-1 informant decided to resign because there were still business practices that were not in accordance with sharia principles. Even though the ex-1 informant

worked as a banker at an Islamic bank in the hope of avoiding usury practices, the reality was not the case.

*“Gak sreg aja mbak, masih ada praktek-praktek non syariah yang dijalankan. Katanya orang-orang dikantorku dulu, kalo pake syariah banget ya gak akan untung. Itu yang bikin aku kecewa aja”*

(“It's not suitable sis, there are still non-sharia practices being carried out. They said people in my office before, if you use sharia, you won't be profitable. That just makes me disappointed”

(Informant ex-2, 2022)

The Association of Indonesian Sharia Banks states that the business practices of Islamic banks have not 100% implemented sharia principles, but only 30%, namely by eliminating the use of interest rates (Purwanto, 2010). However, like it or not, Islamic banks still use interest rates as a reference for profit sharing.

*“Jadi kalo pas mau bagi hasil, kita itu ngeliat dulu tingkat suku bunga berlaku berapa. Terus kita konversikan kerupiah. Misalnya bunganya 10%, nah kalo dirupiahkan itu berapa. Itu yang dibuat acuan dalam menentukan bagi hasil”*

(“so when it comes to profit sharing, we first see what interest rates apply. Then we convert to the rupiah. For example, the interest is 10%, so how much is it converted into rupiah? That is what is used as a reference in determining profit sharing”)

(Informant ex-2, 2022)

It can be concluded that Islamic banks in Indonesia are currently still in the process of finding the most ideal formula not to use interest rates or other conventional systems, but to use 100% sharia principles.

## Conclusion

Based on the results of the analysis in the discussion section, it can be concluded that the work environment, work facilities, wages and the anti-usury movement are the things that motivate Islamic bankers to decide to resign. Thus causing the number of employees of Islamic Banks in Indonesia to decrease. It is suggested to the government and Islamic banks to be able to work together even stronger in creating a healthy sharia business climate that is able to have a positive impact on improving the welfare of society in Indonesia. In addition, the management of Islamic banks in Indonesia needs to review policies including corporate culture to maintain the loyalty and job satisfaction of Islamic bank employees. So that in the future Islamic Banks in Indonesia will not lack superior human resources who are able to develop Islamic Banks for the better.

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