

Implementation of Sharia-Based Human Resource Management at Bank Syariah Indonesia KCP Surabaya MERR 2

¹Satunggale Kurniawan, ²Chusnul Chabibah Ilhama

¹Wijaya Putra University, Surabaya, Indonesia

²Ar-Rohmah Islamic Boarding School, Indonesia

*Corresponding author: satunggalekurniawan@uwp.ac.id

Keywords:	ABSTRACT
Sharia Human Resource Management; Islamic Banking; Sharia Values; Employee Performance; Organizational Culture	This study examines the implementation of sharia-based human resource management (HRM) at Bank Syariah Indonesia (BSI) Sub-Branch Office Surabaya MERR 2. The rapid growth of Islamic banking in Indonesia requires institutions to manage human resources not only professionally but also in accordance with Islamic principles such as honesty, trustworthiness, justice, and responsibility. The objective of this research is to analyze how sharia values are integrated into HRM practices and to identify their impact on employee performance and service quality. This research employs a qualitative descriptive approach, with data collected through in-depth interviews, observations, and documentation. The findings indicate that sharia-based HRM has been systematically implemented across key functions, including workforce planning, recruitment and selection, training and development, performance appraisal, and compensation systems. Recruitment emphasizes both technical competence and moral integrity, while training programs combine professional skills with spiritual development. Performance evaluations are conducted objectively and transparently, reflecting the principle of fairness, and compensation is provided appropriately in accordance with sharia guidelines. The implementation of these values has positively influenced employee discipline, professionalism, and accountability, ultimately enhancing customer trust and satisfaction. This study contributes empirical evidence that sharia-based HRM can be effectively applied at the sub-branch level despite operational challenges and resource limitations, and it offers practical insights for strengthening Islamic HRM practices in the banking sector.
Kata Kunci:	ABSTRAK
Manajemen Sumber Daya Manusia Syariah; Perbankan Islam; Nilai-nilai Syariah; Kinerja Karyawan; Budaya	Studi ini meneliti implementasi manajemen sumber daya manusia (SDM) berbasis syariah di Kantor Cabang Sub-Bank Syariah Indonesia (BSI) Surabaya MERR 2. Pertumbuhan pesat perbankan syariah di Indonesia menuntut lembaga untuk mengelola sumber daya manusia tidak hanya secara profesional, tetapi juga sesuai dengan prinsip-prinsip Islam, seperti kejujuran, kepercayaan, keadilan, dan tanggung

Organisasi.

jawab. Tujuan penelitian ini adalah untuk menganalisis bagaimana nilai-nilai syariah diintegrasikan ke dalam praktik SDM dan untuk mengidentifikasi dampaknya terhadap kinerja karyawan dan kualitas layanan. Penelitian ini menggunakan pendekatan deskriptif kualitatif, dengan data yang dikumpulkan melalui wawancara mendalam, observasi, dan dokumentasi. Temuan menunjukkan bahwa SDM berbasis syariah telah diimplementasikan secara sistematis di seluruh fungsi utama, termasuk perencanaan tenaga kerja, rekrutmen dan seleksi, pelatihan dan pengembangan, penilaian kinerja, dan sistem kompensasi. Rekrutmen menekankan kompetensi teknis dan integritas moral, sementara program pelatihan menggabungkan keterampilan profesional dengan pengembangan spiritual. Evaluasi kinerja dilakukan secara objektif dan transparan, mencerminkan prinsip keadilan, dan kompensasi diberikan secara tepat sesuai dengan pedoman syariah. Penerapan nilai-nilai ini telah memberikan pengaruh positif terhadap disiplin, profesionalisme, dan akuntabilitas karyawan, yang pada akhirnya meningkatkan kepercayaan dan kepuasan pelanggan. Studi ini memberikan bukti empiris bahwa manajemen sumber daya manusia (SDM) berbasis syariah dapat diterapkan secara efektif di tingkat subcabang meskipun terdapat tantangan operasional dan keterbatasan sumber daya, serta menawarkan wawasan praktis untuk memperkuat praktik SDM Islami di sektor perbankan.

INTRODUCTION

The development of the Islamic banking industry in Indonesia has shown significant growth along with increasing public awareness of a financial system based on Islamic principles. Islamic banks are not solely focused on profit, but also prioritize the values of justice, transparency, and blessings in all their operational activities. In this context, human resource management is a key factor in determining the success of Islamic banks in achieving these goals. This (M. Syafii, 2025) suggests that human resource management in Islamic banks extends beyond conventional HR operations and must also develop management patterns that produce high-quality human resources, competent in Islamic economics, and oriented toward Islamic values such as trustworthiness and justice.

Human resource management from a sharia perspective has different characteristics compared to conventional human resource management. HRM based on sharia values positions humans not only as a factor of production, but also as a trust that must be managed according to Islamic principles, such as honesty (shiddiq), responsibility (amanah), intelligence (fathanah), and openness (tabligh). These values are expected to shape professional work behavior and noble character. Umam (2025), in their study, explained that the integration of Islamic values in HRM encompasses the dimensions of knowledge, skills, work attitudes, and spirituality; this integration influences the ethics, productivity, and Islamic work awareness of Islamic bank employees.

The implementation of Sharia-based human resource management is crucial for maintaining consistent operational compliance of Islamic banks with Sharia principles. This

encompasses the entire human resource management process, from planning and recruitment, selection, training, development, performance appraisal, and compensation. With proper implementation, Sharia Human Resource Management can foster optimal employee performance and integrity. (Muhammad Ridho Sahputra, 2025) Through a systematic review, it was shown that Islamic value-based HRM practices can form a harmonious organizational culture and increase work commitment, motivation, and employee loyalty because values such as justice and trust are used as the basis for HR functions such as recruitment, training, and performance appraisal.

Bank Syariah Indonesia, as the largest Islamic bank in Indonesia, plays a strategic role in implementing sharia-based human resource management. As a result of the merger of several previous Islamic banks, BSI is required to unify its work culture and human resource management system in line with sharia principles and the company's vision. This challenge makes the implementation of sharia-based human resource management a crucial aspect to consider. (Isa Kholili, 2025) argues that Islamic ethical values (amanah, adl/justice, ta'awun, shura) can be integrated into modern HRM functions, thus providing an alternative to conventional HRM practices that are more materialistic and individualistic.

One of the Bank Syariah Indonesia work units that also carries out this function is BSI Surabaya MERR 2 Branch Office (KCP). As part of the BSI operational network, KCP Surabaya MERR 2 is responsible for providing sharia banking services to the public while implementing policies and human resource management systems established by the head office. The application of sharia values in human resource management at the branch level reflects the bank's commitment to sharia principles. In practice, the implementation of sharia-based human resource management at the branch level faces various dynamics and challenges. Differences in employee backgrounds, demands for performance targets, and competitive pressures in the banking industry can affect the consistency of the application of sharia values in daily work activities. Therefore, employees need a strong understanding and internalization of sharia values.

In addition, the effectiveness of the implementation of Sharia-based Human Resource Management (MSDI) also affects the quality of service and the image of Bank Syariah Indonesia in the eyes of the public. Employees who work based on Sharia values are expected to provide professional, friendly, and responsible services, thereby increasing customer trust and loyalty. This is one of the competitive advantages of Sharia banks compared to other financial institutions. Research on the implementation of Sharia-based human resource management at Bank Syariah Indonesia KCP Surabaya MERR 2 is important to determine the extent to which Sharia values have been implemented in employee management. This research can also identify obstacles and efforts made in maintaining the consistency of the application of Sharia values in MSDI. Fajriyati, Ni'mati & (Dewi Nur Fajriyati, 2025) showed through a study of Sharia values in contemporary HRM that the integration of Sharia values in HRM increases intrinsic motivation, employee engagement, and strengthens the sense of justice and employee welfare in the organization.

Based on the description, this study is expected to provide a comprehensive picture of the implementation of human resource management based on Sharia values at Bank Syariah Indonesia KCP Surabaya MERR 2. In addition, the results of this study are expected

to be evaluation material and references for management in improving the quality of human resource management in accordance with sharia principles and supporting the achievement of organizational goals.

LITERATURE REVIEW

Management Theory

Management is a process consisting of planning, organizing, directing, and controlling resources to achieve organizational goals effectively and efficiently. According to (Robbins, 2016), management is the process of coordinating and integrating work activities so that they can be completed effectively through others. Meanwhile, (Daft, 2018) it emphasizes that management plays a crucial role in aligning human resources with the organization's strategic goals. From an Islamic perspective, management is not only oriented towards achieving worldly goals, but also considers moral values and accountability to Allah SWT. Therefore, management must be carried out with the principles of justice and trust.

Human Resource Theory

Human resources are an organization's primary asset, determining the success of achieving its goals. According to (Hasibuan, 2019), human resources are the integrated capabilities of an individual's mental and physical abilities, utilized to achieve organizational goals. In Islam, humans are positioned as caliphs on earth with moral and spiritual responsibilities. (Fahmi, 2020) He added that human resource management focuses not only on skills and productivity but also on individual attitudes, values, and work ethics.

Human Resource Management Theory

Human resource management (HRM) is a set of policies and practices needed to manage the human aspects of an organization. According to (Dessler, 2020) HRM, it encompasses recruitment, selection, training, performance appraisal, and compensation processes aimed at improving employee and organizational performance. In an Islamic context, HRM must be implemented with consideration for humanitarian values and justice. (Yusanto, 2017) states that Islamic HRM places humans as partners in the organization, not merely as tools of production.

Sharia-Based Human Resource Management Theory

Sharia-based human resource management is human resource management based on Islamic principles derived from the Quran and Hadith. According to (Rivai, 2018), Sharia-based human resource management is a human resource management system that emphasizes the integration of professional competence and Islamic spiritual values. (Antonio, 2019) Sharia-based human resource management views work as worship, so every work activity must be carried out honestly, responsibly, and responsibly.

Principles of Sharia-Based MSDI

The principles of MSDI Syariah include justice (adl), trustworthiness (amanah), honesty (shiddiq), intelligence (fathanah), and openness (tabligh). According to (Indi Putri Antika, 2025), the principle of justice in MSDI Syariah must be reflected in the recruitment process, performance appraisals, and compensation. Meanwhile, (Sindi Novitasari, 2024) it states that trustworthiness and honesty are the main foundations for building a sustainable Islamic work culture.

Sharia-Based MSDI Functions

Sharia-based MSDI functions include human resource planning, recruitment and selection, training and development, performance appraisal, and compensation. According to (Mathis, 2017), MSDI's function aims to ensure the organization has a competent and committed workforce. From a sharia perspective, (Nawawi, 2019) it emphasizes that every MSDI function must be carried out transparently and without harming any party, thus creating mutual benefit.

Sharia Values in Human Resource Management

The sharia values in MSDI encompass spiritual, moral, and social values. According to (Ahmad M Latief, 2025), spiritual values in Islamic MSDI foster an awareness that work is a trust for which accountability is not only to superiors but also to Allah SWT. (Basalamah, 2024) He added that the moral and social values in Islamic MSDI encourage cooperation, caring, and a strong work ethic within the organization.

MSDI in Islamic Banking

In Islamic banking, MSDI plays a strategic role in maintaining sharia compliance and service quality. According to (Nu'man, 2021), the success of Islamic banks is largely determined by the quality of human resources who understand sharia principles and modern banking practices. (Bambang Ragil, 2026) states that Islamic bank employees must possess both technical competence and moral integrity to carry out bank operations in accordance with sharia principles.

Implementation of Sharia-Based MSDI

The implementation of Sharia-based MSDI (Islamic Financial Instruments) represents a concrete implementation of Islamic values in daily work activities. According to [the phrase (Muhammad Ridho Sahputra, 2025) "Syariah-based MSDI"], the success of implementing Sharia-based MSDI is reflected in employee behavior, an Islamic work culture, and fair and transparent organizational policies. Mallapiseng (2026) confirms that the implementation of Sharia-based MSDI in Islamic banking has a positive impact on employee performance, job satisfaction, and customer trust.

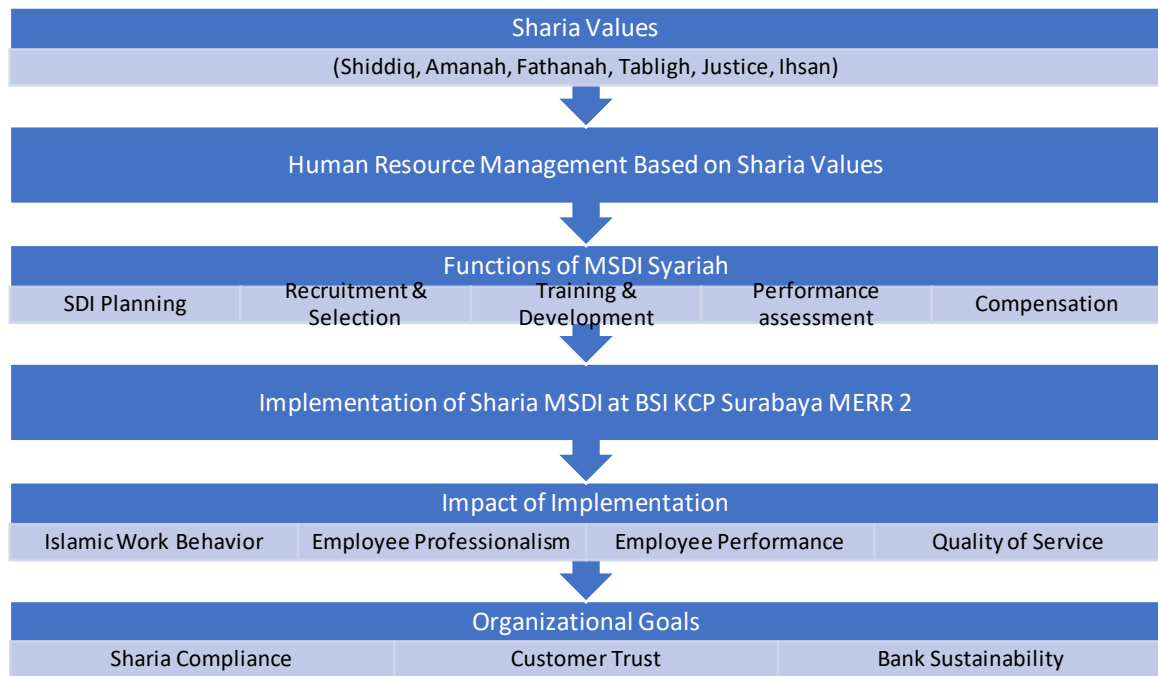


Figure 1 Implementation of MSDI at BSI KCP Surabaya MERR 2

METHOD

Types and Approaches of the Study

This study uses a qualitative approach. The qualitative descriptive approach was chosen because this study aims to understand, describe, and explain in depth the implementation of the management source power (MSDI) based on Sharia values at Bank Syariah Indonesia KCP Surabaya MERR 2. According to (Moleong, 2019), the aim of this qualitative study is to understand social phenomena in a holistic, in-depth, and contextual way from the perspective of study participants.

The descriptive research type was used because this study focuses on presenting phenomena, policies, and MSDI-based sharia values as observed in the field. Research descriptive, according to (Sugiyono, 2017), functioning to describe or explain a phenomenon in a systematic, factual, and accurate way without manipulating study variables.

Location and Time of Research

This study was conducted at Bank Syariah Indonesia (BSI) Surabaya MERR 2 Branch Office, which was selected because this office is one of the branches that implements policy management based on human resource power sources with sharia values in practice. Research was conducted in December 2025 to with January 2026, according to with need for field data collection and availability of informants. Selection time also takes into account the dynamics of operational activities at the office that became the object of study.

Subject and Object Study

The subject of study is parties involved directly in implementation management source Power human beings at BSI KCP Surabaya MERR 2, such as the leadership branch, the operational section, and employees. The subject was chosen based on their direct involvement in the MSDI process. The object of study is the implementation of management source power based on sharia values, which include:

1. SDI Planning
2. Recruitment and selection
3. Training and development
4. Evaluation performance
5. Compensation system

According to (Creswell, 2018), the subject of the study is chosen qualitatively in a purposive way so that the information obtained is relevant and in-depth, whereas the object of the study is the phenomenon that becomes the focus of observation.

Data Types and Sources

This study uses qualitative data, which is descriptive and narrative. Data sources consist of:

1. Primary data: obtained directly from interviews with informants and on-site observations.
2. Secondary data: obtained from official company documents, internal reports, scientific books and journals, as well as other relevant literature with MSDI-based sharia values.

According to (Creswell, 2018) primary data provides information directly from the source, while secondary data functions to complete and verify primary data.

Data collection technique

Data collection techniques include:

1. In-depth interview: An interview done to get information related to the implementation of MSDI based on Sharia values, SDI policies, obstacles faced, and strategies for resolving them. Interview semi- structured so that researchers can flexibly adapt questions with context (Sugiyono, 2017).
2. Observation: participatory and non-participatory. Observation is done with observed employees and the implementation of Sharia values in the work environment. Participatory observation allows researchers to understand the process in detail directly, whereas non- participatory observation is used to get objective data (Moleong, 2019).

Data Analysis Techniques

Data analysis using interactive analysis models (Creswell, 2018), which cover three main:

1. Data reduction, the process of simplifying, focusing, and sorting the data obtained from the field to make it easier to analyze.

2. Presentation: Data is presented in the form of a narrative, table, chart, or diagram so that the relationship between phenomena is clearer.
3. Withdrawal conclusion/verification: Interesting meaning from the data that has been analyzed and conclusions that can be drawn to answer the research formulation problem. This stage is iterative, meaning researchers always inspect and repeat the consistency of data and conclusions.

In addition, researchers also use data triangulation to increase the validity of research, namely with comparing data from interviews, observations, and documentation.

RESULT AND DISCUSSION

Results

Overview of Human Resource Management Implementation at BSI KCP Surabaya MERR 2. Based on research results obtained through interviews, observations, and documentation, Bank Syariah Indonesia KCP Surabaya MERR 2 has implemented human resource management that refers to Bank Syariah Indonesia policies and is based on sharia values. The implementation is carried out in a structured and integrated manner in all employee management activities, from planning to performance evaluation. The management stated that human resource management is not only focused on achieving work targets, but also on developing employee character with Islamic morals. Sharia values serve as guidelines in creating a professional, trustworthy, and responsible work environment.

Implementation of Sharia Values in Human Resource Management

The results of the study indicate that Sharia values such as trustworthiness, honesty, justice, and professionalism have been internalized in the work activities of employees at BSI KCP Surabaya MERR 2. Employees understand that work is a moral responsibility and part of worship, so they are required to carry out their duties seriously and in accordance with the rules. The value of honesty is reflected in service to customers, especially in the delivery of information on sharia banking products. Meanwhile, the value of justice is seen in the division of tasks and relatively equal treatment of all employees.

Implementation of MSDI in the Recruitment and Selection Process

The research results show that the recruitment and selection process at BSI KCP Surabaya MERR 2 was conducted in accordance with the standards set by Bank Syariah Indonesia. In this process, technical competency was the primary consideration, accompanied by an assessment of prospective employees' attitudes, ethics, and basic understanding of sharia principles. Management stated that prospective employees are expected to possess not only work skills but also integrity and a readiness to work in accordance with the sharia values applicable in the sharia banking environment.

Implementation of MSDI in Employee Training and Development

Based on the research results, employee training and development at BSI KCP Surabaya MERR 2 is conducted periodically. The training provided includes technical

training in Islamic banking, customer service, and strengthening work culture and Islamic values. Employees also receive coaching aimed at improving discipline, responsibility, and professionalism in their work. This training is expected to improve employee competency and shape work character in accordance with Islamic principles.

Implementation of MSDI in Performance Assessment

The research results show that employee performance assessments at BSI KCP Surabaya MERR 2 are based on the achievement of work targets and employee work behavior. Assessments are conducted periodically, taking into account individual performance aspects and contributions to the team. Management strives to implement performance assessments objectively and transparently to ensure employee acceptance of the results. These assessments are used as a basis for decision-making regarding employee development and performance evaluation.

Implementation of MSDI in the Compensation System

Based on the research results, the compensation system at BSI KCP Surabaya MERR 2 complies with the provisions of Bank Syariah Indonesia. Compensation includes salary and benefits, which are provided appropriately and on time. Employees stated that the compensation received reflects the principles of fairness and appropriateness. The compensation system also adheres to the principles of halal (permissible) and compliance with sharia regulations.

Impact of Implementing Sharia-Based MSDI on Employees

The results of the study indicate that the implementation of Sharia-based human resource management has a positive impact on employee attitudes and work behavior. Employees demonstrate discipline, responsibility, and professionalism in carrying out their duties. Furthermore, the implementation of Sharia values also impacts the quality of customer service. Employees strive to provide friendly, honest, and Sharia-compliant service, thereby fostering customer trust in Bank Syariah Indonesia KCP Surabaya MERR 2.

Discussion

Implementation of Sharia-Based Human Resource Management

The research results show that Bank Syariah Indonesia KCP Surabaya MERR 2 has implemented Sharia-based human resource management in its employee management. Sharia values such as trustworthiness, honesty, fairness, and professionalism form the basis of the MSDI implementation. These findings demonstrate that the implementation of Sharia MSDI is not merely normative but has been internalized in daily work activities.

This finding aligns with research on the theory of (Antonio, 2019) and, (Rivai, 2018) which states that Sharia-based MSDI places work as an act of worship, thus encouraging employees to work responsibly and ethically. This similarity indicates that the principles of Sharia MSDI can be consistently applied at both the central and branch levels of Islamic banks.

Implementation of Sharia Values in Recruitment and Selection

The results of this study indicate that the employee recruitment and selection process at BSI KCP Surabaya MERR 2 focuses not only on technical competency but also on integrity, attitude, and understanding of Sharia principles. This demonstrates a balance between professional and moral aspects in human resource management. These findings support research (Yuli, 2021) stating that recruitment in Islamic financial institutions must consider the competency and morals of prospective employees. Furthermore, these results align with research (Suci Nuralita, 2025) emphasizing the importance of Islamic value-based selection to develop human resources with integrity and commitment.

Implementation of Sharia Values in Training and Development

Based on research findings, employee training and development at BSI KCP Surabaya MERR 2 includes technical training and Sharia values development. This training aims to improve work competency while simultaneously developing employee character in accordance with Islamic principles.

These findings align with research (Purdiyanto, 2024) showing that Sharia-based training can improve employees' spiritual awareness and work quality. The study (Arifin, 2025) also found that training that integrates Sharia values has a positive impact on the professionalism of Sharia bank employees.

Sharia Value-Based Performance Assessment

The results of the study indicate that employee performance assessments at BSI KCP Surabaya MERR 2 were conducted objectively and transparently, taking into account target achievement and work behavior. These assessments reflect the principle of fairness in the Sharia-compliant MSDI. This finding aligns with research (Astari, 2025) suggesting that a Sharia-compliant performance appraisal system can enhance employees' sense of fairness and job satisfaction. This similarity suggests that the principle of fairness in the Sharia-compliant MSDI can be effectively implemented in the performance evaluation system.

Compensation System from a Sharia Perspective

The results of the study indicate that the compensation system at BSI KCP Surabaya MERR 2 is provided appropriately, fairly, and in accordance with halal principles. Employees assessed that the compensation received reflects the company's responsibility for employee welfare. This finding aligns with research (Dedi Siswanto, 2025) stating that fair and halal compensation has a positive effect on the motivation and performance of Islamic bank employees. Furthermore, these results also support research (Yusnelly, 2023) emphasizing the importance of employee welfare in maintaining the sustainability of Islamic banks.

Impact of Implementing Sharia-Based MSDI

The implementation of Sharia-based MSDI at BSI KCP Surabaya MERR 2 has a positive impact on employee work behavior and customer service quality. Employees demonstrate discipline, professionalism, and responsibility in carrying out their duties. This

finding aligns with research (Umam, 2025) that suggests the implementation of Sharia-based MSDI can foster an Islamic work culture and improve employee performance. However, this study differs from previous research in the location context. This study confirms that the implementation of Sharia-based MSDI can still be effective at the sub-branch office level.

Differences and Contributions of Research

The main difference between this study and previous research lies in its focus on the branch-level work unit, namely BSI KCP Surabaya MERR 2. Previous research has been conducted primarily at the central or institutional level. This study provides empirical evidence that the implementation of Sharia-based MSDI can be consistently implemented despite resource limitations and demanding work targets at the branch level.

Table 2. Results of Discussion on MSDI Implementation

Aspect Study	Research Results at BSI KCP Surabaya MERR 2	Study Previously	Similarities / Differences
Implementation of Sharia Values	Values of trust, honesty, fairness, and professionalism are implemented in all activities of employees. Job viewed as worship.	Antonio (2019); Rivai & Arifin (2018): MSDI Syariah places work as worship and integrates moral values.	Equation: Sharia values become the basis of MSDI. Difference: Research focuses on the branch, while previously at the level of the center.
Recruitment and Selection	Consider technical and moral competence; selection based on sharia values.	Ascarya (2020); Hafidhuddin & Tanjung (2018): Recruitment based on competence and morals is important for forming SDI with integrity.	Equation: Selection notices competence and morals. Difference: Implementation is done at the branch with a limited number of employees.
Training and Development	Training in technical banking and strengthening Sharia values is routinely provided for competence development and character.	Fauzan (2018); Huda & Nasution (2022): Training based on sharia values increases spiritual awareness and professionalism among employees.	Similarity: Training integrates technical and sharia values. Difference: Emphasis on branches more on internalization of values and direct customer service.
Performance assessment	Evaluation is done objectively and transparently, based on target achievement and employee behavior, reflecting the principle of justice.	Fauzan (2018): Assessment based on Sharia values increases a sense of justice and satisfaction at work.	Equation: Assessment performance based on Sharia values. Difference: Branch level emphasizes direct and transparent supervision.

Compensation	Compensation given fairly, properly, and appropriately based on Sharia principles (halal and proper).	Huda & Nasution (2022); Karim (2017): Fair and halal compensation increases employee motivation and performance.	Equation: Compensation is fair and halal. Difference: Branches adjust with local capacity without reducing principle justice.
Impact to Employees and Services	Employees are disciplined, professional, and responsible, with increased quality service, creating trust among customers.	Sutanto & Umam (2020): Sharia MSDI forms an Islamic work culture and improves performance.	Similarities: Islamic work culture is formed, and performance is increased. Difference: This research confirms the effectiveness of MSDI syariah at the branch servant level.

CONCLUSION

Based on the results of research on the Implementation of Sharia Value-Based Human Resource Management at Bank Syariah Indonesia KCP Surabaya MERR 2, several conclusions can be drawn as follows: Implementing Sharia Values in MSDI, Bank Syariah Indonesia KCP Surabaya MERR 2 has implemented Sharia values such as trustworthiness, honesty, fairness, and professionalism in all human resource management activities. These values serve as guidelines in daily work, ensuring that employees carry out their duties not only to achieve work targets but also as a form of worship.

Implementation of the MSDI Function: The implementation of a Sharia-based MSDI is evident in all HR management functions, from recruitment and selection, training and development, performance appraisal, and the compensation system. The recruitment process emphasizes competence and morals, training combines technical and spiritual aspects, performance appraisals are conducted objectively and fairly, and compensation is provided in accordance with Sharia principles.

Impact on Employees and Organizations: The implementation of Sharia-based MSDI has a positive impact on employee work behavior, increasing professionalism, discipline, and responsibility. Furthermore, the quality of customer service has improved, creating customer trust and satisfaction with Bank Syariah Indonesia KCP Surabaya MERR 2.

Comparison with Previous Research: The results of this study align with previous research that emphasized the importance of integrating sharia values into MSDI to establish an Islamic work culture and improve employee performance. The difference lies in the focus of the research location, namely at the sub-branch office level, thus demonstrating that the implementation of Sharia-based MSDI can be carried out consistently at the branch level despite limited resources and demanding work targets.

Research Contribution: This study provides empirical evidence that the implementation of Sharia-based MSDI is not only relevant at the central level but also effective at the branch level. This can serve as a reference for other Islamic banks to consistently implement Sharia-based MSDI policies across all work units.

REFERENCES

- Ahmad M Latief, A. A. (2025). QUR'ANIC VALUES AS THE FOUNDATION OF ISLAMIC WORK ETHIC: A THEMATIC STUDY ON THE CONCEPTS OF 'AMAL, AMANAH, AND ISTIQĀMAH. *Tadbir: Jurnal Manajemen Pendidikan Islam*, 713-725, Vol. 13 No. 3 (2025), DOI: <https://doi.org/10.30603/tjmpi.v13i3.7033>.
- Alif Fadil Mallapiseng, M. R. (2026). PENGARUH ISLAMIC HUMAN CAPITAL MANAGEMENT DAN KEPUASAN KERJA TERHADAP KINERJA PEGAWAI BANK SYARIAH INDONESIA. *JURNAL LENTERA BISNIS*, 813-892. DOI: <https://doi.org/10.34127/jrlab.v15i1.2025>.
- Antonio, M. S. (2019). *Bank syariah: Dari teori ke praktik*. Jakarta: Gema Insani Press.
- Arifin, A. (2025). SPIRITUAL VALUES IN A DIGITAL WORKPLACE: THE INTEGRATION OF ISLAMIC ETHICS INTO HUMAN RESOURCE DEVELOPMENT AT BANK SYARIAH INDONESIA. *Qudus International Journal of Islamic Studies (QIJS)*, 235-268 DOI: <http://dx.doi.org/10.21043/qijis.v13i1.33522>.
- Astari, A. R. (2025). Manajemen Sumber Daya Insani Berbasis Syariah: Implementasi Nilai-Nilai Islam dalam Pengelolaan Karyawan di LKP English Academy Bengkulu. *Al-Bahtsu Jurnal Penelitian Pendidikan Islam*, 30-37.
- Bambang Ragil, E. H. (2026). Employee Performance in Islamic Banking: The Roles of Integrity, Competence, and Work Environment (A Study at Bank Syariah Indonesia in Malang Raya, Jawa Timur). *International Journal of Economics, Accounting, and Management (IJEAM)*, 338–351, DOI: <https://doi.org/10.60076/ijeam.v2i5.1904>.
- Basalamah, M. S. (2024). Exploring the intersection of Islamic values and human resource management. *Advances in Human Resource Management Research. Advances in Human Resource Management Research*, 78–89. <https://doi.org/10.60079/ahrmr.v2i2.284>.
- Creswell, J. W. (2018). *Qualitative inquiry and research design: Choosing among five approaches (4th ed.)*. Thousand Oaks, California: Sage Publications.
- Daft, R. L. (2018). *Management (13th ed.)*. Singapore: Cengage Learning Asia Pte Limited.
- Dedi Siswanto, N. N. (2025). Compensation Analysis in Improving Employee Performance at Bank Muamalat, Baturaja City. *Al-Kharaj: Journal of Islamic Economics and Business*, 2189-2196, Volume 7(3), P-ISSN: 2686-262X; E-ISSN: 2685-9300, DOI: <https://doi.org/10.24256/kharaj.v7i3.7826>.
- Dessler, G. (2020). *Human resource management (16th ed.)*. New York : Pearson Education.
- Dewi Nur Fajriyati, A. N. (2025). Integrasi Nilai-Nilai Syariah Dalam Manajemen Sumber Daya Manusia Konteks Ekonomi Islam. *QOSIM: Jurnal Pendidikan, Sosial & Humaniora*, 1261-1273, Volume 3 Nomor 3 Agustus 2025, ISSN 2987-713X, DOI: <https://doi.org/10.61104/jq.v3i3.1973>.
- Fahmi. (2020). *Manajemen sumber daya manusia: Teori dan aplikasi*. Bandung: Alfabeta.
- Hasibuan, M. S. (2019). *Manajemen sumber daya manusia (Edisi revisi)*. Jakarta: PT Bumi Aksara.
- Indi Putri Antika, S. I. (2025). Peran Ekonomi Syariah dalam Meningkatkan Ketahanan Ekonomi Pasca-Pandemi. *SANTRI : Jurnal Ekonomi dan Keuangan Islam*, 272-286 Volume 3, Nomor 3, Juni 2025, e-ISSN: 3025-7948; p-ISSN: 3025-5910, DOI : <https://doi.org/10.61132/santri.v3i3.1640>.
- Isa Kholili, M. R. (2025). Mengembangkan HRM Berdasarkan Nilai: Mengintegrasikan Prinsip Etika Islam ke dalam Praktik Human Resource Management Modern.

- Moderasi : Journal of Islamic Studies*, 673 - 698, Vol. 05 No. 02 Desember 2025 | e-ISSN/p-ISSN : 2809-2872/2809-2880, DOI: <https://doi.org/10.54471/moderasi.v5i2.145>.
- M. Syafii, A. R. (2025). Human Resource Management (HR) to Customers in Bank Syariah Mandiri. *NERACA KEUANGAN: Jurnal Ilmiah Akuntansi dan Keuangan*, 91~99 Vol. 20, No. 1, April 2025, ISSN: 2654-7880, DOI: 10.32832/neraca, <https://ejournal.uika-bogor.ac.id/index.php/neraca/index>.
- Mathis, R. L. (2017). *Human resource management (15th ed.)*. Boston: Cengage Learning.
- Moleong, L. J. (2019). *Metodologi penelitian kualitatif (Revisi ed.)*. Bandung: Remaja Rosdakarya.
- Muhammad Khoirul Umam, A. (2025). MANAJEMEN SUMBER DAYA INSANI PADA BANK SYARIAH. *Jurnal Ilmiah Ekonomi Dan Manajemen*, 408-413, Vol.3, No.1 Januari 2025, e-ISSN: 3025-7859; p-ISSN: 3025-7972, DOI: <https://doi.org/10.61722/jiem.v3i1.3690>.
- Muhammad Ridho Sahputra, R. A. (2025). ISLAMIC VALUES IN HUMAN RESOURCE MANAGEMENT PRACTICES: A SYSTEMATIC LITERATURE REVIEW. *I-ECONOMICS: A Research Journal on Islamic Economics*, 88-103, Vol 11 No 2 December ISSN 2548-5601, e-ISSN 2548-561X, Website: <http://jurnal.radenfatah.ac.id/index.php/ieconomics>, DOI: <https://doi.org/10.19109/ieconomics.v10i2.31730>.
- Nawawi, H. (2019). *Manajemen sumber daya manusia untuk bisnis yang kompetitif (Cet. 9)*. Yogyakarta: Gadjah Mada University Press.
- Nu'man, M. H. (2021). Urgensi kualitas sumber daya manusia pada perbankan syariah terhadap produk bank syariah. *Jurnal Identitas*, 100-109. <https://doi.org/10.52496/identitas.v1i2.154>.
- Purdiyanto. (2024). Strategi peningkatan mutu SDM pendidikan Islam melalui pelatihan berbasis syariah. *IslamicEdu Management Journal*, 164-172. <https://doi.org/10.71259/675gaf76>.
- Rivai, V. &. (2018). *Manajemen sumber daya insani dan implementasi nilai-nilai Islam dalam organisasi*. Jakarta: PT RajaGrafindo Persada.
- Robbins, S. P. (2016). *Fundamentals of Management*. London: Pearson Education.
- Sindi Novitasari, A. Z. (2024). Implementasi Etika Kerja Islami Dalam Meningkatkan Prestasi Kerja Pegawai Baznas Kabupaten Grobogan. *Aliansi : Jurnal Manajemen dan Bisnis*, 112-119, Volume 19, Nomor 2, 20 Desember 2024, P-ISSN : 2541-545X, DOI: <https://doi.org/10.46975/2dbfn680>.
- Suci Nuralita, R. M. (2025). Pengaruh rekrutmen, seleksi berbasis nilai Islam dan digitalisasi HR terhadap kinerja karyawan: Systematic literature review. *Jurnal Ilmiah Manajemen dan Kewirausahaan*, 461-476, Volume. 4, Nomor.2 Mei 2025, <https://doi.org/10.55606/jimak.v4i2.4731>.
- Sugiyono. (2017). *Metode penelitian kualitatif, kuantitatif, dan R&D*. Bandung: Alfabeta.
- Umam, M. K. (2025). Manajemen Sumber Daya Insani pada Bank Syariah. . *Jurnal Ilmiah Ekonomi dan Manajemen*, 1-12. DOI:10.61722/jiem.v3i1.3690.
- Yuli, S. B. (2021). Implementation of Islamic values in the employees recruitment process. *Jihbiz: Jurnal Ekonomi, Keuangan dan Perbankan Syariah*, 156-163. <https://doi.org/10.33379/jihbiz.v5i2.872>.
- Yusanto, M. I. (2017). *Menggagas bisnis Islami*. Jakarta: Gema Insani Press.

Yusnelly, A. (2023). Islamic Work Ethic as A Mediator of The Influence of Compensation and Career Development on the Employee Performance of Syaria Bank in Riau Province, Indonesia. *Jurnal Inovasi Bisnis dan Akuntansi* , 373-383, DOI: <https://doi.org/10.55583/invest.v4i2.566>.