

Implementation of Human Resource Development in Improving The Skills and Competitive Capabilities of Employees on PT. BPR Rohil from The Perspective of Maqasid Al-Syari'ah Abu Yusuf

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ABSTRACT

This study aims to analyze the implementation of Human Resources (HR) development in improving the skills and competencies of PT. BPR Rohil employees through the perspective of Maqasid al-Syari'ah Abu Yusuf. The rapid development of Islamic financial institutions demands quality and competitive HR. This study uses a descriptive qualitative method with interview techniques, observation, and documentation of the management and employees of PT. BPR Rohil. The results show that HR development has been implemented through training, continuing education, and competency improvement based on sharia principles. The perspective of Maqasid al-Syari'ah Abu Yusuf emphasizes that HR development does not only focus on improving technical capabilities, but also on the formation of Islamic character, moral values, and employee welfare. This study recommends the development of HR based on maqasid al-syari'ah through four main pillars, namely technical competence, Islamic character, leadership, and welfare, which are carried out in stages and continuously evaluated to support Islamic economic goals.

ABSTRAK

Penelitian ini bertujuan untuk menganalisis implementasi pengembangan Sumber Daya Insani (SDI) dalam meningkatkan skill dan kompetensi karyawan PT. BPR Rohil melalui perspektif Maqasid al-Syari'ah Abu Yusuf. Pesatnya perkembangan lembaga keuangan syariah menuntut SDI yang berkualitas dan kompetitif. Penelitian ini menggunakan metode kualitatif deskriptif dengan teknik wawancara, observasi, dan dokumentasi terhadap manajemen serta karyawan PT. BPR Rohil. Hasil penelitian menunjukkan bahwa pengembangan SDI telah dilaksanakan melalui pelatihan, pendidikan berkelanjutan, serta peningkatan kompetensi berbasis prinsip syariah. Perspektif Maqasid al-Syari'ah Abu Yusuf menegaskan bahwa pengembangan SDI tidak hanya fokus pada peningkatan kemampuan teknis, tetapi juga pembentukan karakter islami, nilai moral, dan kesejahteraan karyawan. Penelitian ini merekomendasikan pengembangan SDI berbasis maqasid al-syari'ah melalui empat pilar utama, yaitu kompetensi teknis, karakter islami, kepemimpinan, dan kesejahteraan, yang dilakukan secara bertahap dan dievaluasi berkelanjutan untuk mendukung tujuan ekonomi Islam.



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INTRODUCTION

A company has a clear purpose. The purpose of establishing a company is to increase company value through employee performance. Employee performance is the work results, both in quality and quantity, produced by employees, or the actual behavior displayed in accordance with their assigned responsibilities. Performance is also the result of work produced or contributed by an employee related to their duties and responsibilities to the company (Astuti, 2024).

High performance can be achieved through the awareness of each company leader to provide support to employees by involving them in providing direction regarding the work performed by each employee (Muhammad Ali Imran, 2022). This way, employees can better

understand their job responsibilities. Furthermore, a comfortable work environment, motivation, and appropriate compensation for each employee can boost employee enthusiasm. Therefore, company leaders need to monitor the behavior and actions of all employees while on the job.

Fierce competition also forces insurance companies, especially insurance companies, to work harder to deliver high performance to compete with other insurance companies. Establishing a company or organization requires careful attention to the performance of each employee, ensuring the company's survival amidst the competition. Therefore, employee motivation and expectations for appropriate compensation drive employees to work optimally to achieve high performance (Siti Caniago, 2020).

A motivated employee will be enthusiastic, while a low-motivated employee will often display discomfort and dissatisfaction with their work, resulting in poor performance and the company's goals not being achieved. Human resources are a key factor in economic change, and the key is how to create high-quality human resources with skills and high competitiveness in a competition we have often underestimated (Arie Yusnelly, 2023).

Human Resources are a crucial factor in any life activity. The success or failure of an organization or company depends on its human resources (Zulkifli Harahap, 2021). To achieve a balance between organizational goals and needs and employee goals and needs, Human Resources management focuses on three main aspects: First, the implementation of integrated Human Resources planning, taking into account various future challenges and opportunities, thereby transforming the organization's Human Resources into competitive Human Resources (Ahmad Fadli, 2021). Second, the Human Resources management function is effective and efficient, without ignoring various applicable laws and regulations, thus achieving high Human Resources productivity and meeting the goals and needs of the organization and individual employees (Rani Suryani, 2023). Third, the evaluation of Human Resources management functions includes an assessment of Human Resources management policies to determine whether various Human Resources policies are truly effective. There are at least 5 recommended efforts in human resource development, namely training, education, coaching programs, recruitment, and system changes (Siti Inayatul Faizah, 2024).

A company has a clear purpose. In the context of Islamic financial institutions, this purpose is not merely to maximize economic value, but also to ensure that organizational performance aligns with ethical and Sharia principles. The establishment of a company is fundamentally aimed at increasing institutional value through employee performance. Employee performance refers to work results, both in quality and quantity, produced by employees, as well as actual behavior demonstrated in accordance with assigned responsibilities. Performance is also understood as the contribution of employees in carrying out their duties and responsibilities to achieve organizational objectives (Astuti, 2024). Therefore, Human Resource Development (HRD) becomes a strategic pillar in sustaining organizational performance, particularly within Sharia-based financial institutions.

High performance can be achieved through leadership awareness in providing continuous support to employees, including clear direction and guidance related to job responsibilities. Leaders who actively involve employees in understanding their roles are able to foster stronger accountability and work clarity (Muhammad Ali Imran, 2022). In addition, a supportive work environment, adequate motivation, and fair compensation systems significantly enhance employee enthusiasm and commitment. Consequently, organizational leaders are required to

consistently monitor employee behavior and performance to ensure alignment with institutional goals and Sharia values.

Intensifying competition in the financial services sector also compels Sharia-based rural banks (BPR Syariah), including PT BPR Rohil, to continuously improve employee performance in order to maintain institutional sustainability. As a local Islamic financial institution, PT BPR Rohil operates within a competitive environment that demands efficiency, service quality, and ethical compliance. The survival and growth of such institutions depend heavily on the optimal performance of their human resources. Employee motivation and expectations for fair compensation remain critical drivers in encouraging employees to perform optimally and contribute to organizational competitiveness (Siti Caniago, 2020).

Motivated employees tend to demonstrate enthusiasm and commitment, whereas low motivation often results in dissatisfaction, discomfort, and declining performance, which ultimately hinders the achievement of organizational objectives. Human resources are a decisive factor in economic transformation, particularly in how institutions cultivate high-quality personnel equipped with skills and competitive capabilities in an increasingly demanding environment (Arie Yusnelly, 2023). This condition underscores the urgency of strengthening HRD strategies that are not only performance-oriented but also value-based within Islamic financial institutions.

Human resources are a crucial determinant in the success or failure of an organization. The effectiveness of PT BPR Rohil as a Sharia-based rural bank is largely shaped by how its human resources are managed and developed (Zulkifli Harahap, 2021). To balance organizational objectives with employee needs, Human Resource Management emphasizes three main aspects: integrated HR planning that anticipates future challenges and opportunities, effective and efficient HR functions that comply with applicable regulations, and systematic evaluation of HR policies to ensure their effectiveness (Ahmad Fadli, 2021; Rani Suryani, 2023). Practical HRD efforts such as training, education, coaching programs, recruitment, and system transformation are essential instruments in strengthening institutional capacity (Siti Inayatul Faizah, 2024).

Financial institutions such as PT BPR Rohil, which operate within a local and community-based context, possess significant potential to develop Human Resource Development models grounded in Islamic values. These initiatives may include regular Islamic studies, Islamic character-building programs, and spiritual mentoring facilitated by local religious figures (Olimov Sayakhmad, 2024). The involvement of top management is a decisive factor in ensuring the successful internalization of Islamic economic values within HRD practices. Leadership exemplification, organizational commitment to Sharia principles, and internal policies that support the formation of an Islamic work culture serve as foundational elements for effective HR development (Firdaus Hamzah, 2022).

Human Resource Development plays a central role in building sustainable competitive advantage within Sharia-based rural banks. In this context, HRD at PT BPR Rohil should not be perceived merely through a technocratic lens but must also encompass ethical and spiritual dimensions. Employee capacity building is inseparable from the higher objectives of Islamic law (maqasid al-shari'ah), which include the protection of religion, life, intellect, lineage, and wealth. Consequently, effective HRD from a maqasid perspective produces not only productive employees but also individuals with integrity, ethical awareness, and a commitment to bringing blessings (maslahah) to institutional activities.

Various studies confirm that HRD strategies aligned with Islamic values significantly enhance both individual and organizational performance. A maqasid al-shari'ah-based approach provides normative direction for human resource development beyond technical competence alone. Sharia-based training emphasizes integrity, trustworthiness, and social responsibility, reflecting employees' roles as khalifah in the workplace. As highlighted by Nurhayati, the implementation of HRD within the maqasid framework contributes substantially to the formation of Islamic professional character, which functions as a moral foundation in serving both the institution and its customers (Nurhayati, 2021).

Furthermore, the demand for competitive skills continues to grow in complexity due to digital transformation and rising customer expectations. In the context of Sharia-based rural banks, competencies such as digital financial literacy, technology-driven customer service, and mastery of Islamic financial regulations are indispensable. However, technical mastery alone is insufficient without a strong value foundation. Therefore, integrating professional competence with the reinforcement of maqasid al-shari'ah values particularly as conceptualized by Abu Yusuf in emphasizing justice, public welfare, and ethical governance becomes a strategic necessity. Based on this context, this study aims to analyze Human Resource Development at PT BPR Rohil through the maqasid al-shari'ah perspective of Abu Yusuf, in order to formulate a value-based HRD model that supports both institutional performance and Sharia objectives.

RESEARCH METHOD

This research uses a descriptive qualitative approach, which generates data in the form of words, actions, and documentation rather than numerical data. The study aims to systematically and factually describe the implementation of Islamic economic values in the human resource development of employees at PT BPR Rohil. Qualitative methods are considered appropriate because they enable an in-depth understanding of values, meanings, and practices related to maqasid al-shari'ah within organizational settings. Data collection was conducted through direct observation, in-depth semi-structured interviews, and documentation review, with the researcher acting as the primary research instrument (Astuti, 2024).

The selection of informants employed purposive and snowball sampling techniques. A total of 12 informants were involved in this study, consisting of 2 members of the board of directors, 3 managerial-level staff, and 7 operational employees. The inclusion criteria for informants were: (1) having worked at PT BPR Rohil for at least one year, (2) being directly involved in or affected by human resource development programs, and (3) possessing an understanding of Islamic values applied in daily work practices. Snowball sampling was used to identify additional informants who were considered knowledgeable about the implementation of Sharia-based HR development. Data validity was strengthened through source triangulation, method triangulation, and time triangulation (Muhammad Ali Imran, 2022).

The research was conducted at PT BPR Rohil in Bagansiapiapi, as this institution represents a Sharia-compliant rural bank (BPR Syariah) that implements Islamic-based human resource development practices. The location was selected due to its relevance to the research focus and the accessibility of institutional data. The study was carried out over a three-month period, from June to August 2025, which represented a stable operational phase and allowed sufficient time for in-depth observation, repeated interviews, and document analysis. Primary data sources were obtained from directors, managers, and employees, while secondary data

were collected from books, academic journals, company archives, internal regulations, and other supporting documents (Siti Inayatul Faizah, 2024).

In-depth interviews were guided by key questions designed to explore maqasid al-shari'ah dimensions in human resource development. Examples of core interview questions include: "How are Islamic values integrated into employee training and development programs at PT BPR Rohil?", "In what ways does the institution ensure that human resource policies reflect the principles of justice ('adl) and public welfare (maslahah)?", and "How do HR development practices contribute to the protection of intellect (hifz al-'aql) and wealth (hifz al-mal) from a maqasid perspective?" These questions enabled the researcher to capture both structural policies and lived experiences related to Sharia-based HR development (Nurhayati, 2021).

Data analysis followed the interactive model developed by Miles and Huberman, which consists of data collection, data reduction, data display, and conclusion drawing or verification. Analysis was conducted inductively, beginning with empirical field findings and progressing toward conceptual interpretations aligned with the research focus. Throughout the analytical process, the researcher continuously verified emerging patterns, relationships, and meanings by comparing data sources and applying triangulation techniques. This iterative process ensured that the findings accurately and comprehensively describe the implementation of human resource development at PT BPR Rohil from a maqasid al-shari'ah perspective (Miles & Huberman, 2014).

RESULTS AND DISCUSSION

Results

1. Current Implementation of Human Resource Development at PT. BPR Rohil in the Context of Islamic Economic Values

Based on the first research question, which addresses the current implementation of Human Resource Development at PT. BPR Rohil in the context of Islamic economic values, this study uncovered several important findings through in-depth interviews with informants.

a) Focus of Human Resource Development on Technical Aspects

The Human Resource Development program at PT. BPR Rohil is still dominated by operational technical training, such as systems, OJK regulations, and work procedures. Islamic studies are conducted separately and have low participation. This indicates that Human Resource Development has not fully integrated technical aspects with Islamic economic values. Consequently, technical competency remains the primary focus without strengthening the Islamic character that underpins Sharia economic values (Islahi, 2019).

In fact, according to Islamic economic concepts, human resource development must encompass both technical competency development and character development based on values such as honesty, trustworthiness, professionalism, and transparency. The separation between technical training and character development demonstrates a less-than-holistic implementation of human resource development, rendering Islamic values merely complementary, not the primary foundation, in human resource development.

b) Low Participation in Islamic Study Programs

Only around 30-40% of employees participate in regular Islamic study programs at PT. BPR Rohil, as many feel busy with work or schedule conflicts. Employees often view Islamic study as a separate activity from work, so it has not been internalized as an integral part of the company's work culture.

Although employees understand that BPR Rohil is a sharia institution, they have not yet seen how Islamic values can be practically applied in their daily work. This indicates a gap between theoretical understanding and the practical application of Islamic values, resulting in the implementation of sharia values remaining ceremonial and not yet a primary basis for human resource development (Adzkiya, 2020).

c) The Gap between Business Growth and Improved Employee Welfare

The company's nearly 50% profit growth over the past four years has not been accompanied by a commensurate increase in employee welfare. Employees perceive increased workloads, but compensation has not significantly increased, creating feelings of distributive injustice and decreasing motivation and loyalty.

From an Islamic economic perspective, particularly that of Abu Yusuf, economic growth must be accompanied by a fair distribution of welfare to all contributing parties. However, findings at PT. BPR Rohil indicate that the principle of distributive justice has not been fully implemented, resulting in employee welfare not being a priority in human resource development policies (Aflah, 2021)..

d) Lack of Transparency in the Compensation and Performance Evaluation System

Salary and bonus system at PT. BPR Rohil has not been optimally socialized, so not all employees understand how salaries and performance appraisal criteria are determined. Performance evaluations are conducted annually, but feedback is not always clear, leaving employees confused about the direction of their personal development.

This lack of transparency can create perceptions of unfairness and undermine employee trust and motivation. Abu Yusuf emphasized the importance of transparency and accountability in economic and human resource management, stating that a non-transparent compensation and performance evaluation system contradicts these principles (Ahmad Fadli, 2021).

e) The Absence of a Structured SDI Development Framework

Human resource development at PT. BPR Rohil is not yet supported by a structured and clear framework. Training programs remain reactive, tailored to immediate needs or regulations, without long-term planning for the competencies employees must master for each position. Career paths are also opaque, so employees don't know what competencies need to be developed or how long it will take to advance. This situation reduces motivation and makes human resource development unsustainable, contradicting the principles of resource management in Islamic economics, which emphasize the importance of thorough planning and clear systems to achieve organizational goals.

Human resource development at PT. BPR Rohil is still dominated by operational technical training without the full integration of Islamic economic values. Islamic studies are held separately and participation is low, indicating that Islamic values have not become an integral part of the work culture. Employees view Islamic studies as an additional activity, not a primary foundation for development. The separation between technical competence and Islamic character development creates a gap in the quality of human resources, where employees may be professionally competent but lack integrity and work ethics. The holistic approach in Islamic economics emphasizes the development of the whole person, encompassing intellectual, spiritual, moral, and social aspects simultaneously (Ahsan, 2025).

2. Supporting and Inhibiting Factors in the Implementation of Human Resource Development at PT. BPR Rohil

Based on the second research question, which addresses the supporting and inhibiting factors in the implementation of HR development at PT. BPR Rohil, this study identified various internal and external factors that influence the effectiveness of the Human Resource Development program from the perspective of Maqasid Al-Syariah Abu Yusuf. Analysis of

these factors is crucial for understanding the dynamics of HR development implementation and formulating comprehensive improvement strategies (Akbar, 2019).

a) Supporting Factors for the Implementation of SDI Development

Supporting factors are elements that provide strengths and opportunities for PT. BPR Rohil in implementing its Human Resource Development program. Identifying these supporting factors is crucial for maximizing existing potential and optimizing available resources to achieve HR development goals that align with the values of Maqasid Al-Syariah Abu Yusuf.

1) Management's Commitment to Sharia Principles as the Foundation of the Organization

Management's commitment to Sharia principles serves as a crucial foundation for all human resource development policies at PT. BPR Rohil. Management has expressed a strong commitment to implementing Sharia-compliant operations, reflected in various concrete policies, such as aligning work procedures with Sharia principles and actively supporting Islamic study programs. The director's attendance at routine reviews and the allocation of a dedicated budget demonstrate that this commitment is not merely a formal statement, but is manifested in concrete actions and the active involvement of top management.

In coordination meetings, management consistently emphasizes the importance of operating in accordance with Sharia, focusing not only on financial targets but also on how to achieve them. This commitment creates an organizational atmosphere distinct from conventional banks, where Islamic values are a shared priority. Furthermore, recruitment policies requiring a basic understanding of Sharia, the provision of prayer rooms (musholla), and adequate working hours for religious observance demonstrate a serious effort to integrate Islamic values into the work culture. (Arie, 2023).

This management commitment to sharia aligns with Abu Yusuf's Maqasid Al-Syariah principle, which emphasizes the importance of leadership with integrity and a commitment to Islamic values. This commitment serves as a crucial foundation for the development of Islamic-based human resources (HR), although its implementation still needs improvement. With leadership support, Islamic-based development programs are more easily accepted and implemented by all levels of the organization, and serve as invaluable social capital for the continued development of high-quality HR (Aslamah, 2023).

2) Positive and Consistent Company Financial Growth

PT. BPR Rohil's very positive financial growth is a crucial supporting factor for the implementation of its HR development program. In the past four years, the company's profits have increased by almost 50%, with assets increasing from IDR 185 billion to IDR 275 billion by 2024. This growth demonstrates sound financial health, operational efficiency, and public trust in the company's asset management, thus creating financial space for greater investment in employee development (Aulia Husna, 2023).

With a healthy financial position, the company has the capacity to increase its HR training and development budget, conduct external training, send employees for professional certification, and develop a learning infrastructure. Rapid business growth also creates an urgency to invest more in HR development, as the company requires employees who are not only technically competent but also have a deep understanding of Sharia principles. Strong financial growth enables the company to undertake long-term planning and build a sustainable organization with high-quality HR (Azhari, 2023).

From Abu Yusuf's perspective on Maqasid Al-Syariah, economic growth is not an end in itself, but rather a means to achieve social justice and improve the quality of human life holistically. PT. BPR Rohil's financial growth must be accompanied by investment in comprehensive human resource development, encompassing improvements in employee competency, quality, and spirituality. Financial stability also allows the company to avoid

sacrificing its human resource development budget for operational efficiency, thus making financial growth a crucial asset for improving the quality of sustainable human resources based on Islamic values.

3) Employee Awareness of the Importance of Self-Development and Continuous Learning

Employees' internal awareness and motivation to develop themselves are crucial social capital for the success of the HR development program at PT. BPR Rohil. Many employees, especially younger generations, actively seek additional training outside of company programs, such as webinars, online courses, or professional certifications, indicating that their motivation to learn stems from personal awareness and the need for competency development. This enthusiasm reflects a growing culture of learning, where employees no longer simply wait for formal programs but proactively seek knowledge independently (Barata, 2022).

This intrinsic employee motivation aligns with Abu Yusuf's Maqasid al-Syariah concept, which emphasizes the importance of developing the intellect (hifdz al-aql) as a goal of sharia. Employees recognize that competency development is not only for personal gain but also to enhance their contribution to the organization and society. Organizations need to capitalize on this motivation by providing systematic, structured, and Islamic-based development programs, so that competency development can enhance technical skills while strengthening employees' Islamic character.

4) Availability of Internal Learning Resources and Informal Mentoring Systems

The availability of internal learning resources at PT. BPR Rohil, such as experienced senior employees and comprehensive documentation of work procedures, is a crucial asset in developing human resource management (HR). Senior employees often serve as informal mentors for junior employees, guiding them in adapting and learning tasks, as well as sharing tacit knowledge such as tips, tricks, and values of integrity in the workplace. The informal buddy system is also effective in accelerating the learning process for new employees, although it still needs to be reinforced formally (Bariyyatin, 2021).

From Abu Yusuf's perspective on Maqasid Al-Syariah (the Islamic Law), the transfer of knowledge and experience from senior to junior generations is a form of trust that must be maintained and disseminated. Mentoring not only transfers technical competency but also Islamic values and organizational culture. With comprehensive documentation of SOPs and an active internal learning community, PT. BPR Rohil has significant potential to develop sustainable HR, provided the mentoring program and knowledge documentation are managed systematically and structured.

5) Regulatory Support and the Islamic Banking Ecosystem for Competency Development

Regulatory support from the Financial Services Authority (OJK) is a crucial external factor for HR development at PT. BPR Rohil. Mandatory training and certification encourages the organization to consistently implement HR development programs and provides a compelling reason for management to allocate budgets and for employees to participate. The OJK also provides affordable or free training and workshops, as well as socialization of the latest regulations, which are crucial for the company (Fahmi, 2023).

Support for the Islamic banking ecosystem also comes from industry associations, such as the Indonesian BPRS Association, which frequently holds sharing forums and training specifically for Islamic BPRs. These forums allow PT. BPR Rohil to learn from the best practices of other BPRs and receive updates on industry developments. This support creates a broader learning ecosystem, helping the organization address common challenges and adopt best practices (Fauzan, 2024).

b) Budget Limitations for Comprehensive Development Programs

Although the company is experiencing strong financial growth, the budget for human resource development remains limited and disproportionate to needs. Of the total operational budget, the portion allocated for employee training and development is only around 2-3%, preventing comprehensive and comprehensive development programs for all employees. Staff-level employees rely more heavily on internal training, the quality of which is not as good as external training (Fitriani, 2023).

From Abu Yusuf's perspective on Maqasid Al-Syariah, the disproportionate budget allocation for human resource development, despite the company experiencing significant profit growth, indicates distributive injustice. Abu Yusuf teaches that economic gains must be distributed fairly to all contributing parties, including through investments in improving their competencies and well-being (Fuaidi, 2024).

c) High Workload Hinders Participation in Training Programs

High workloads are a major reason for low employee participation in Islamic studies and training. Many employees, particularly marketing and credit staff, feel they lack time due to meeting targets and handling numerous customers. Training schedules often clash with busy work schedules, leading employees to feel guilty if they leave work to attend training (Furqani, 2020).

In the context of Abu Yusuf's Maqasid Al-Syariah, this situation demonstrates an imbalance between achieving material goals (business targets) and achieving spiritual goals and self-development (hifdz al-aql and hifdz al-nafs). Abu Yusuf taught that Islam requires balance in life, including a balance between work and study (Gunawan, 2021).

d) Lack of Integration between Technical Programs and the Development of Islamic Values

Technical training programs and Islamic studies operate independently. Technical training does not address Islamic values, while Islamic studies do not relate them to practical applications in banking. Employees therefore view the two as separate entities and do not understand how to integrate Islamic values into their daily work practices.

This lack of integration contradicts the holistic concept of human resource development in Islam taught by Abu Yusuf within the Maqasid Al-Shariah framework. Abu Yusuf emphasizes that human development must encompass the physical, spiritual, intellectual, and social dimensions in an integrated manner (Handayani, 2022).

e) Performance Evaluation Systems that Do Not Measure Aspects of Islamic Values

The performance evaluation system focuses more on achieving quantitative targets such as the number of new customers, the amount of credit disbursed, or the number of transactions processed. Aspects such as honesty, trustworthiness, or morals at work have no measurable indicators in the evaluation system, so employees do not feel the need to develop these aspects (Hariyadi, 2022).

From Abu Yusuf's perspective on Maqasid Al-Syariah, an evaluation system that only measures material achievements without considering ethical aspects and Islamic values contradicts the principle of balance in Islam. Abu Yusuf taught that not only the results are important but also the process of achieving those results must be in accordance with sharia.

f) Lack of Structured Islamic Values-Based Mentoring Programs

Although there is a buddy system or informal mentoring program, this program is unstructured and lacks specific guidelines on how mentors should guide mentees in Islamic values. Mentoring focuses solely on the transfer of operational technical knowledge, thus hindering the optimal transfer of Islamic values from seniors to juniors.

In the context of Abu Yusuf's Maqasid Al-Syariah, mentoring is a crucial method for transferring knowledge and values from generation to generation. Abu Yusuf emphasizes the

importance of continuous education and development in shaping Islamic character (Hasanah, 2023).

g) Low Understanding of Maqasid Al-Syariah in the Banking Context

Most employees, even those long-time employees in sharia-compliant institutions, lack a thorough understanding of the Maqasid al-Shariah concept and its application in the banking context. Their understanding is limited to basic muamalah jurisprudence (fiqh), such as the permissibility and prohibition of usury (riba), without understanding the broader objectives of sharia in economics.

This lack of understanding results in the implementation of Islamic values in the workplace being superficial and ritualistic, lacking a deeper understanding of their essence and purpose. Abu Yusuf emphasized the importance of understanding the objectives of sharia (maqasid) in every aspect of economic life (Irian, 2022).

h) Imbalance in Welfare Distribution Affects Employee Motivation

Despite significant increases in company profits, employee welfare improvements have not been commensurate. This demotivates employees, as they feel their hard work is not being adequately rewarded, and this affects their enthusiasm for the company's development programs.

From Abu Yusuf's perspective on the Maqasid al-Shariah, distributive justice is a fundamental principle of Islamic economics. Abu Yusuf taught that economic growth that is not accompanied by a fair distribution of welfare to all contributing parties is a form of injustice that contradicts the maqasid al-Shariah (Lubis, 2021).

Discussion

1. Implementation of Human Resource Development at PT. BPR Rohil in the Context of Maqasid Al-Syari'ah Abu Yusuf

The findings indicate that the implementation of human resource development at PT BPR Rohil has not yet fully aligned with Abu Yusuf's Maqasid al-Syari'ah framework. Human resource development programs remain predominantly oriented toward technical and operational competencies, such as systems, regulations, and procedural compliance, while the integration of Islamic economic values is still fragmented. Islamic studies and spiritual development activities are conducted separately from technical training and show relatively low participation rates (approximately 30–40%), suggesting that Islamic values have not been fully internalized within the organizational work culture. This condition contradicts Abu Yusuf's view that human development must be holistic, integrating professional competence, moral integrity, and social responsibility as inseparable elements of economic life (Ramadhan, 2021).

From Abu Yusuf's perspective, Islam functions as a comprehensive way of life that governs all dimensions of human activity, including work and economic transactions. The separation between technical training and Islamic character development at PT BPR Rohil reflects a partial understanding of Islamic human resource development. Employees tend to perceive Islamic studies as supplementary activities rather than as foundational ethical guidelines for professional conduct. As a result, Islamic values remain normative and theoretical, lacking practical translation into daily work behavior. This condition is problematic within Abu Yusuf's maqasid framework, which emphasizes that religious values must be embodied in concrete institutional practices, not confined to ritual or symbolic expressions (Muhammad Ali Imran, 2024).

The concept of *maslahah* in Abu Yusuf's *Maqasid al-Syari'ah*, which encompasses the protection of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-'aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*), should serve as the normative foundation for human resource development. However, the study reveals that these five dimensions have not been optimally implemented at PT BPR Rohil, particularly in the areas of moral and character development. Religious protection has largely been interpreted as providing space for worship, rather than fostering a work environment that consistently promotes honesty, trustworthiness, and ethical responsibility. This limited interpretation weakens the transformative potential of Islamic values in shaping employee behavior (Maghfiroh, 2021).

The protection of intellect and wealth, as emphasized by Abu Yusuf, highlights the importance of continuous learning, clear career development pathways, and the safeguarding of employees' economic rights. The absence of a structured human resource development roadmap at PT BPR Rohil has resulted in unclear career trajectories and directionless competency development, which in turn diminishes employee motivation and performance. Protection of intellect also entails creating a work environment that encourages innovation, openness, and freedom from discrimination or psychological pressure. Meanwhile, protection of wealth should be understood not only as institutional asset management but also as sustained investment in employee development as a strategic resource for long-term organizational sustainability (Mathis, 2020).

Issues related to compensation and performance evaluation further illustrate the gap between existing practices and Islamic principles. Employee perceptions of increasing workloads without proportional compensation, coupled with a lack of transparency in evaluation systems, indicate the presence of perceived injustice. Such conditions contradict the core principles of Islamic economics, particularly justice (*'adl*) and accountability (*amanah*), which are central to Abu Yusuf's thought. Transparency in compensation and performance appraisal is essential to fostering trust, fairness, and loyalty within the organization, as emphasized in Islamic governance literature (Mulyani, 2020).

Overall, the integration of the five dimensions of *Maqasid al-Syari'ah* requires a fundamental paradigm shift from a narrow focus on financial performance and the interests of capital owners toward a comprehensive orientation that prioritizes employee welfare, ethical integrity, and sustainable development. Organizational success, from Abu Yusuf's perspective, must be measured not only by profitability but also by the extent to which institutions promote justice, human dignity, and social welfare through structured and transparent management systems (Yusuf Wijaya, 2022; Muhammad Syaf'i, 2024). Without such integration, Islamic values risk remaining symbolic rather than transformative within the organizational culture of PT BPR Rohil.

2. Analysis of Supporting and Inhibiting Factors in the Implementation of Human Resource Development at PT BPR Rohil from the Perspective of Maqasid Al-Syariah Abu Yusuf

The findings indicate that Human Resource Development (HRD) at PT BPR Rohil is shaped by a tension between formal commitment to Sharia principles and substantive organizational practices. Although management frequently expresses support for Islamic values, this commitment has not been fully translated into concrete policies, particularly in budget allocation for HR development. The HRD budget, which accounts for only around 2–3% of total operational expenditure despite nearly 50% profit growth over the past four years, reflects an imbalance between financial performance and investment in human capital. From

Abu Yusuf's perspective, this inconsistency contradicts the principle that public and organizational resources must be allocated according to Sharia priorities, with human resources positioned as a primary asset requiring sustained investment (Nazli, 2022).

This limited budget allocation has practical implications for justice and equity within the organization. Access to development programs is concentrated among management-level employees or those requiring certification, while staff-level employees rely largely on basic internal training. Such stratification in access to competency development reflects distributive injustice and contradicts Abu Yusuf's emphasis on fairness and equal opportunity. In his conception of Islamic economic governance, development investments should be distributed proportionally based on functional needs rather than hierarchical status, ensuring that all contributors have the opportunity to enhance their capacities (Novan, 2018).

The absence of proportional reinvestment in HRD amid financial growth also undermines key objectives of *maqāṣid al-sharī'ah*. Insufficient employee competence threatens *ḥifẓ al-māl* (protection of wealth), as errors in financial management, financing decisions, and customer fund handling may lead to material losses for both the institution and its stakeholders. At the same time, weak professional capacity limits the realization of *ḥifẓ al-dīn* (protection of religion), because Islamic values cannot be implemented substantively in daily operations and risk being reduced to symbolic rhetoric rather than lived practice (Mukti, 2022).

Another critical issue lies in the partial nature of HRD programs, which are dominated by technical training without systematic integration of Islamic values. According to Abu Yusuf, human development must encompass cognitive, affective, and practical dimensions in an integrated manner. Programs that focus solely on technical competence, without internalizing ethical and spiritual values, cannot be regarded as Islamic HR development, even when implemented within a Sharia-based institution. The limited involvement of top management in monitoring and evaluating program effectiveness further indicates that Sharia commitment remains largely symbolic rather than substantive (Nasution, 2021).

Employee welfare and motivation also emerge as significant concerns. Rapid financial growth has not been accompanied by proportional improvements in employee welfare, generating perceptions of unfairness and emotional exhaustion. In Abu Yusuf's framework, distributive justice is not confined to minimum wages but encompasses the right of every contributing party to receive a fair share of collective outcomes. When this principle is violated, it undermines *ḥifẓ al-naḥs* (protection of well-being), *ḥifẓ al-māl*, and *ḥifẓ al-dīn* simultaneously, weakening employee loyalty and reducing the effectiveness of HR development initiatives (Nurfaiza, 2022).

Structural barriers further exacerbate these challenges. High workloads and performance targets limit employees' participation in Islamic training and reflective learning activities, creating a dilemma between short-term productivity and long-term development. This imbalance contradicts the Islamic principle of moderation and balance (*tawāzun*). The separation between technical training and value-based development leads employees to prioritize immediately applicable skills, while Islamic values remain abstract and insufficiently internalized, thereby failing to achieve the objectives of *ḥifẓ al-dīn* and *ḥifẓ al-'aql* (Nurhadi, 2023).

Additionally, the lack of a structured HRD roadmap characterized by unclear career paths, opaque performance evaluation, and non-transparent compensation systems creates uncertainty and distrust among employees. From Abu Yusuf's *maqāṣid* perspective, structured

planning, transparency, and accountability are essential for protecting intellect and wealth while fostering sustainable organizational growth. Without a clear development framework, intellectual growth becomes directionless and motivation declines, ultimately weakening institutional performance and ethical culture (Nurhayati, 2021).

Overall, the findings suggest that achieving HRD aligned with *maqāṣid al-sharī'ah*, as articulated by Abu Yusuf, requires a paradigm shift. Organizational success must be measured not solely by profit growth but by the equitable distribution of welfare, continuous competency development, and the integration of ethical values into everyday practices. A holistic and just allocation of resources, transparent governance, and integrated value-based HRD are essential to realizing the higher objectives of Sharia within PT BPR Rohil and similar Islamic financial institutions.

CONCLUSIONS

The implementation of Human Resource Development at PT. BPR Rohil has not fully aligned with Abu Yusuf's principles, which emphasize justice, welfare, and transparency. Human Resource Development still focuses on technical-operational aspects without integrating Islamic character development, resulting in a gap between company growth and employee welfare. The compensation and performance evaluation systems are not yet transparent, and an integrated Human Resource Development framework is not yet available. To achieve Abu Yusuf's principles, PT. BPR Rohil needs to implement a transparent salary and bonus structure, improve the holistic welfare of employees, improve the performance evaluation system objectively, and integrate Islamic values into all training programs. Supporting factors for human resource development include management commitment, training facilities, and awareness of the importance of Islamic economic values. However, its implementation is still hampered by organizational culture, low application of the principles of justice and transparency, and a suboptimal understanding of the *maqasid sharia* in employee development. Therefore, it is necessary to strengthen a fair, transparent, and sustainable *maqasid sharia*-based system, as well as an organizational culture that supports professionalism and Islamic character. Through these steps, PT. BPR Rohil can build a competitive human resource that is aligned with sharia goals and the welfare of the organization.

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