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## Sharia-Based Human Capital Development: A Literature Review on Character Building For Islamic Banking Competitiveness

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### ABSTRACT

**Purpose** – This study aims to examine the integration of Sharia values in human resource character building within Islamic banking institutions. The research highlights the importance of developing Islamic character-based human capital as a strategic foundation for achieving sustainable competitiveness in the Islamic banking industry. The study is motivated by the increasing need to align human resource strategies with Sharia principles to ensure both compliance and differentiation in the financial sector.

**Methods** – The research uses a qualitative approach using a literature review of academic articles, reports, and policy documents published in the last decade. Content analysis was conducted to identify recurring themes, conceptual frameworks, and strategic implications of Sharia-based human capital development.

**Findings** – The study reveals that Islamic character building, rooted in Sharia values such as Shiddiq, Amanah, Tabligh, and Fathanah, has a significant contribution to the development of trustworthy, competent, and value-driven employees. These values foster customer trust, strengthen organizational culture, and enhance the competitive advantage of Islamic banks. However, challenges remain in terms of practical implementation, organizational commitment, and balancing technical competencies with ethical-spiritual development.

**Research Limitations** – As a literature-based study, the findings are conceptual and may not fully capture empirical variations across different Islamic banking institutions. Future research should include case studies or empirical validation to test the applicability of the proposed framework in diverse contexts.

**Value** – This study contributes to the field of Applied Islamic Finance by providing a conceptual framework that links Sharia-based human capital development with sustainable competitiveness in Islamic banking. It highlights the strategic role of Islamic character building as a differentiating factor that cannot be easily replicated by conventional banks.

**Keywords:** *Islamic Banking, Human Capital, Character Building, Sharia Values*

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|218|

## Introduction

In the era of globalization and ongoing digital transformation, the banking sector faces increasingly complex challenges and opportunities. Specifically, Islamic banking, as one of the main pillars of the Islamic financial system, has a dual mission: in addition to generating economic profits, it also upholds ethical and Sharia principles. The success of Islamic banking is greatly determined by the quality of its human resources. Competent and highly integrity human resources not only serve as the driving force behind the bank's operations but also become a strategic element in maintaining competitiveness in an increasingly competitive market (Firdiansyah, 2021; Wikaningrum, 2011).

One of the main challenges faced by Islamic banking is how to develop human resources that not only possess technical skills but also a strong character in accordance with Islamic values, a process known as character building. This is highly relevant because Sharia principles demand honesty, responsibility, and justice in every economic activity (Mansour et al., 2015; Musa et al., 2020). However, in practice, many institutions still face a gap between ideal vision and reality, as human resources tend to emphasize technical skills rather than strengthening character, which should be the hallmark of Islamic banking (Waluyo Jati et al., 2020). Human resources are strategic assets that support both performance and competitiveness, and effective management can enhance service quality and compliance with Sharia, thereby strengthening the market position of Islamic banks (Hasan, 2020; Zafar & Jafar, 2024).

Investment in human capital also positively affects market value and financial performance (Nawaz, 2019), while the dynamics of competition globally and locally highlight the urgent need for sustainable competitive advantage. In economies like Qatar, Indonesia, and Malaysia, Islamic banks often demonstrate higher competitiveness than conventional banks (Faizulayev et al., 2021), with Malaysia experiencing intensified competition due to the entry of foreign banks (Basri, 2020). Indonesia is seeing financial stability improvements despite a limited market share (Rizvi et al., 2020). Competitive advantage in Islamic banking can thus be achieved through proper strategies, risk management, and character building that instills moral integrity alongside technical competence (Ali & Anwar, 2021; Dhiraj et al., 2020).

Educational programs also contribute by embedding Islamic values through curricula and stakeholder involvement (Mahmud et al., 2024), reinforcing the alignment of Sharia-based character building with institutional goals. These values influence not only individual ethics but also organizational policies, such as leverage and dividend decisions (Naz et al., 2017), and the application of good Sharia governance further enhances financial performance by ensuring compliance with Islamic principles (Minaryanti & Mihajat, 2024). Nonetheless, Islamic banks still face challenges in managing human resources, particularly regarding regulatory changes, technology adoption, and market expectations, which demand stronger digital skills, technical competencies, and analytical capabilities from employees (Ardista et al., 2024; Ashari et al., 2025; Eldon & Ashari, 2025).

The lack of attention in the literature towards value-based approaches such as character building in human resource development in Islamic banks has become an

important concern, as although Islamic banks strive to integrate value-based principles to enhance sustainability and social impact, in-depth empirical research remains limited, indicating the need for further investigation to understand the effectiveness of this approach in the context of Islamic banking (Tok & Yesuf, 2022).

Character building is considered an effective strategy to enhance the competitiveness of Islamic banks through the holistic development of employees' knowledge, skills, and attitudes, including intellectual, religious, humanistic, and adaptive character traits that strengthen both personal and professional competencies, enabling employees to provide superior services and build long-term customer trust (Jatmika et al., 2021; Susanto, 2019). In the context of global competition, the competitive advantage of Islamic banking is not only determined by the products or services offered but also by the quality and integrity of human resources managing the institutions, yet many Islamic banks still face challenges in fully integrating Sharia values into their work culture due to a lack of focus on character development aligned with Islamic principles (Khan et al., 2021; Suandi et al., 2023).

Previous studies have shown that competitive advantage can be achieved through human resources who are not only technically competent but also uphold integrity, noble character, and strong work ethics, making character-building initiatives a strategic step to ensure Islamic banks compete effectively while maintaining Sharia compliance (Fasa, 2018; Shofwan et al., 2024; Sholihin et al., 2018). This urgency is further reinforced by the challenges of the Industrial Revolution 4.0 and 5.0, where technological transformation dominates business processes, and thus humanitarian aspects such as moral integrity and Sharia-based values become essential in balancing technology adoption with ethical considerations.

Despite the growing literature on human resource development in Islamic banking, significant gaps remain, including an overemphasis on technical skills, such as risk management, finance, and marketing, while neglecting character and ethical values; a fragmentary approach that isolates character building from organizational culture and performance, resulting in a lack of holistic understanding and a lack of contextual research that explores character development specifically within the Indonesian Islamic banking sector, which has unique cultural and regulatory characteristics. Therefore, this study aims to fill these gaps by offering a more holistic and contextual approach to understanding the strategic role of character building in human resource development for Islamic banking, highlighting its importance not only for individual competencies but also for creating a positive organizational culture, strengthening customer trust, and ultimately enhancing the sustainable competitiveness of Islamic financial institutions.

The novelty of this research lies in the integrative approach that combines the concepts of character building, human resource development, and competitive advantage in the context of Islamic banking. This research not only examines how character building affects individuals, but also how that influence is translated into organizational culture and competitive strategies. Thus, this research provides a new contribution to the literature on Islamic banking management, particularly in the aspect of Human Resource Development based on Islamic values. In addition, this research uses a qualitative

approach with case studies on Islamic banks. This approach differs from previous research, which tends to be quantitative or focused on the global context.

This research aims to identify the concept and practice of character building in the development of Human Resources in Islamic banking, analyze the challenges faced by Islamic banks in implementing character building, explore the influence of character building on the competitive advantage of Islamic banks, and provide strategic recommendations for Islamic banks to integrate character building into Human Resource development to enhance competitiveness in the market. By achieving these objectives, this research is expected to make a significant contribution to the development of knowledge, particularly in the fields of Human Resource Management and Islamic banking strategies. This research is also expected to serve as a practical reference for Islamic banks in improving the quality of their Human Resources, while simultaneously strengthening their competitive position in the increasingly dynamic global market.

## Method

This research uses the literature study method, which is a data collection technique through the review of literature relevant to the problem being investigated. According to Nazir, this method involves the collection of data from various written sources, such as books, journals, magazines, and lecture materials related to the research topic (Wasilah et al., 2025). Muhadjir also argues that library research places more emphasis on philosophical and theoretical approaches compared to empirical field tests (Naimah et al., 2025). This is because this research aims to understand the concepts and theories underlying the problem being studied, as well as to develop a strong theoretical framework. In this research, data were collected by reading and analyzing various relevant literature. This process involves the identification, collection, and evaluation of information from carefully selected written sources to ensure the relevance and quality of the obtained data.

The data obtained from the literature is then analyzed descriptively to identify the main themes and emerging patterns. This analysis aims to construct a comprehensive understanding of the research topic and to develop arguments supported by evidence from the literature, so that the literature review method in this research allows the researcher to collect and analyze data from various relevant written sources, with a focus on philosophical and theoretical approaches. This technique provides a strong foundation for understanding and explaining the researched problem, as well as for developing an in-depth theoretical framework.

## Result and Discussion

### Development of the Character-Building Concept in Human Resource Management of Islamic Banks

Character building plays a central role in shaping the quality of human resources in Islamic banks, as it emphasizes the integration of Sharia values such as honesty (*shiddiq*), responsibility (*amanah*), intelligence (*fathanah*), and good communication (*tabligh*), which not only shape ethical individuals but also enhance organizational performance.

Islamic banks that adopt this approach demonstrate higher levels of customer satisfaction and institutional outcomes, consistent with findings that effective human resource management strategies, covering recruitment, training, compensation, and performance management, significantly influence organizational commitment (Almutairi & Alsawalhah, 2020).

Nevertheless, research indicates that human resources in Islamic banking are still not optimal and require further development aligned with Islamic financial and ethical principles (Firdiansyah, 2021), highlighting the need for systematic efforts, including collaboration with universities, to prepare potential employees with Islam-based competencies. In Indonesia, character strengthening is implemented through structured training programs grounded in Islamic values, such as Islamic leadership training sessions that instill ethical values into daily operations. The competency development model in Indonesian Islamic banks combines hard and soft skills while embedding honesty, transparency, trust, and personal growth rooted in worship, faith, knowledge, charity, and preaching (Supriyatni, 2021). Evaluations of such training reveal improved employee awareness and application of Islamic ethical values, resulting in greater trust and efficiency in the workplace. Hence, training based on Sharia values not only strengthens individual character but also contributes to improved organizational performance, positioning character building as a strategic instrument to ensure Islamic principles are understood and consistently implemented across Islamic banking operations.

Sharia values lie at the core of Islamic banks' operational principles, emphasizing ethics, justice, and the avoidance of prohibited practices such as *riba* (interest), *gharar* (uncertainty), and activities deemed harmful or immoral, making them not only the foundation of operations but also an ethical safeguard against violations that could damage institutional reputation (Alhammadi et al., 2022; Alwi et al., 2021; Wardiwiyono, 2020). These values, rooted in *Maqaṣid al-Shariah*, highlight social justice and wealth redistribution as key objectives of Islamic banking, while simultaneously enhancing employee commitment, improving management quality, and serving an educational role for society (Alwi et al., 2021; Shamsudheen et al., 2021).

Consequently, Islamic banks are positioned not merely as profit-oriented entities but also as institutions with broader ethical and social responsibilities that reinforce long-term sustainability and public trust. Prior studies confirm that character building and Islamic work ethics contribute to positive work culture and employee performance, with psychological capital acting as a mediator and ethical leadership serving as a boundary condition that strengthens the relationship between Islamic work ethic and task performance (Qasim et al., 2022).

Importantly, this study contributes a local dimension by arguing that the application of Sharia values in Indonesia must account for cultural characteristics, as Indonesian culture is marked by collectivism and a humanistic work approach that prioritize cooperation and harmonious interpersonal relationships. In this regard, character building in Islamic banks should not only target individual ethics but also reinforce collective values such as teamwork and solidarity, thereby fostering a work environment

that is ethical, inclusive, and supportive of employee well-being. Integrating Sharia values with these cultural traits provides new insights into how Islamic financial institutions can strengthen organizational culture and competitiveness through contextually adapted character-building strategies.

### **Challenges in Implementing Character Building in Islamic Banks**

Although character building has great potential, this research identifies several key challenges, particularly the lack of consistent managerial support and the dominance of technical skill development over value-based training, which prevent many Islamic banks from fully embedding Islamic values in their work culture, as reflected in the fact that only about 40% of Islamic banks report having ongoing character training programs (Dewi Ambarwati et al., 2021). Time and cost constraints further hinder implementation, as limited resources often lead to neglect of character development, even though strong morals and integrity are critical for building trust with customers and stakeholders, highlighting the need for stronger managerial commitment to support training programs that ensure employees are both technically competent and ethically grounded (Khairunnisa et al., 2022). Another barrier is that character development is typically perceived as an indirect, long-term process, while many managers prioritize short-term results; however, studies show its long-term benefits are substantial, with evidence from the Leader Character Insight Assessment (LCIA) indicating positive correlations between leader character and performance, and utility analyses estimating returns of CAD \$564,128 over a 15-year tenure (Seijts et al., 2020).

Similarly, research in China demonstrates that strong organizational character dimensions, such as innovation and democracy, directly enhance performance and growth potential (Yu et al., 2018), reinforcing the argument that investment in character building creates sustainable competitive advantage. Comparisons between Malaysia and Indonesia further illustrate these dynamics: Malaysian Islamic banks have successfully integrated value-based training and continuous development into organizational culture, generating shared knowledge aligned with Islamic principles, while in Indonesia, despite efforts through training, seminars, and formal education, full transformation of employee values and norms has not been achieved (Nurdin, 2017). Consequently, although Indonesian Islamic banks have contributed to industry stability through loan and deposit growth, they still face cultural transformation challenges (Rizvi et al., 2020), making it imperative to adopt more structured and holistic strategies by learning from Malaysia's best practices to improve effectiveness and competitiveness in an increasingly dynamic market.

### **The Influence of Character Building on the Competitive Advantage of Islamic Banks**

There is a positive relationship between character building and the competitive advantage of Islamic banks, as institutions that successfully implement character-based approaches tend to achieve higher customer loyalty, stronger trust, and improved operational efficiency. Customer loyalty is particularly vital in the Islamic banking sector, where Sharia values emphasize integrity and ethical responsibility, and studies show that corporate social responsibility (CSR) activities can enhance customer loyalty by building

trust and a positive reputation (Muflih, 2021). This trust is reinforced by disciplined and responsible human resources, which not only strengthen organizational integrity but also improve operational efficiency and reduce risks, while high service quality measured by the SERVQUAL model has been shown to significantly increase customer loyalty (Rashid et al., 2020).

Moreover, customer trust in Islamic banks is not only rooted in satisfaction but also shaped by religious commitment, which further fosters loyalty (Albaity & Rahman, 2021). In terms of competitiveness, Porter's theory of competitive advantage highlights differentiation as a key factor in creating unique value, and in the context of Islamic banking, Sharia values embedded through character building represent a differentiation strategy that conventional banks cannot easily replicate (Ali & Anwar, 2021). This aligns with research emphasizing that differentiation strategies, alongside cost leadership, play an important role in enhancing competitiveness in the banking sector (Abdolshah et al., 2018). Thus, by leveraging Sharia-based character building as a differentiation strategy, Islamic banks can strengthen their reputation, attract a broader market that values ethical principles, and secure a sustainable competitive advantage in an increasingly competitive financial landscape.

This research emphasizes that Sharia values have a significant impact on the stability and competitive advantage of Islamic banks. This study shows that the implementation of appropriate competitive strategies can enhance the competitive advantage of Islamic banks (Yani, 2019). In addition, Sharia disclosure and the role of the Sharia Supervisory Board also contribute to the health of Islamic banks, which in turn enhances management efficiency and asset quality (Khomsatun et al., 2021). However, this research provides a new perspective by highlighting the role of character building as a medium for implementing those values.

Character building can serve as a foundation in building strong relationships with customers, as well as creating a brand image through communication that reflects Islamic values (Sinaga et al., 2024). In this context, Islamic work values applied in good corporate governance (Good Corporate Governance) can enhance the financial performance of Islamic banks (Hamdani et al., 2019). In addition, the behavior of Ihsan and digital communication strategies are also expected to enhance the competitive advantage of Islamic banks in the new normal era (Sinaga et al., 2024). Thus, character building not only strengthens the application of Sharia values but also serves as a strategy to enhance the competitive advantage of Islamic banks. This shows that a holistic approach that combines Sharia values with character development can have a significantly positive impact on the stability and competitiveness of Islamic banks.

### **Integration of Sharia Values in the Organizational Culture of Islamic Banks**

Islamic banks that successfully integrate Sharia values into their organizational culture demonstrate stronger capabilities in retaining quality human resources, as reflected in lower turnover rates and higher organizational commitment, supported by findings that Islamic work ethics positively affect commitment and job satisfaction among Muslim employees (Nasution & Rafiki, 2019). Sharia-based human resource management,

including recruitment, training, and compensation, has also been shown to improve both employee performance and organizational loyalty (Hadjri et al., 2019), while a strong Sharia-oriented culture enhances satisfaction and reduces employees' intention to leave (Oriana & Violita, 2020; Serhan et al., 2022).

In Indonesia, the application of Islamic work ethics similarly contributes to job satisfaction and deeper commitment (Ginting Munthe, 2018), with research confirming that these values provide employees with a sense of spiritual calling, strengthen belonging, and improve intrinsic motivation, ultimately enhancing performance and satisfaction (Astuti et al., 2020; Asutay et al., 2022; Gheitani et al., 2019; Yousef, 2001). Effective Islamic leadership also fosters fairness and support, further increasing employee job satisfaction (Bismala, 2021), while Sharia-based organizational culture not only strengthens institutional identity but also creates a more meaningful work environment that drives performance and sustainability (Ifada et al., 2019).

However, challenges remain as integration often occurs formally through policies rather than deeply through character formation, even though research emphasizes that embedding Sharia values in employee character enhances motivation, ethics, job satisfaction, and overall performance (Fasa, 2018). Moreover, good corporate governance rooted in Sharia principles improves sustainability performance by building stakeholder confidence in long-term returns from ethical practices (A. Jan et al., 2019), underscoring the need for Islamic banks to emphasize value internalization beyond formal structures. Thus, developing a strong and comprehensive Sharia-based organizational culture that combines policy, leadership, and character formation is essential for sustaining competitiveness and ensuring long-term business continuity (A. A. Jan et al., 2021).

## Conclusion

This research emphasizes the importance of character building in the development of human resources to enhance the competitive advantage of Islamic banks. The study results show that strengthening the values of integrity, professionalism, and noble character has a significant impact on individual and collective performance, while simultaneously creating sustainable competitive advantages in the Islamic banking industry. The novelty of this research lies in the systematic approach that integrates the concept of character building into human resource management strategies in Islamic banking, which has previously received little explicit attention in the literature. However, this research has limitations in the scope of implementation, which only covers a few Islamic banks in certain regions. To broaden the understanding, further research could explore other contextual variables, such as organizational culture or the influence of regulatory policies on the implementation of character building. Practically, Islamic banks can utilize these findings by designing training programs based on Sharia values that are integrated with the company's strategic goals.

## Theoretical and Practical Implications

### Theoretical Implications:

Strengthening the literature on the role of Sharia values in shaping organizational culture. Adding literature on the obstacles to implementing Sharia values in the workplace. Enhancing understanding of how character building contributes to competitiveness in the Islamic finance sector. Emphasizing the importance of a holistic approach in creating a Sharia-based organizational culture.

### Practical Implications:

Islamic banks can use Sharia-based training programs as a strategy to improve the quality of Human Resources. Islamic banks in Indonesia need to strengthen managerial support for character-building-based programs. Islamic banks can make character building a part of their competitive strategy. Islamic banks must ensure that Islamic values are not only a formal vision but also implemented through character building.

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