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FACULTY OF ECONOMICS  
UNISSULA - SEMARANG



FACULTY OF ISLAMIC AND BUSINESS  
UIN SUNAN KALIJAGA - YOGYAKARTA



INSTITUTE OF ISLAMIC BANKING AND FINANCE  
IIUM - MALAYSIA

# ***PROCEEDING***

*3rd*  
**AICIF** 2015

***ASEAN International Conference on Islamic Finance***

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**SEMARANG, NOVEMBER 18–19<sup>TH</sup> 2015**

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**The Role of Zakah and  
Islamic Financial Institution  
into Poverty Alleviation and  
Economics Security**



WORLD CLASS ISLAMIC UNIVERSITY  
**UNISSULA**  
SULTAN AGUNG ISLAMIC UNIVERSITY

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# 3rd **AICIF** 2015 *ASEAN International Conference on Islamic Finance*

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## FOREWORD

*Assalamualaykum. Wr. Wb*

As a steering committee of 3rd ASEAN INTERNATIONAL CONFERENCE ON ISLAMIC FINANCE (AICIF-2015), firstly I would like to say “Thank You Very Much” to all parties for their enormous effort toward the detailed arrangement for hosting this conference.

The 3rd AICIF is organized by Faculty of Economics - Sultan Agung Islamic University (UNISSULA), Faculty of Islamic Economics and Business - State Islamic University Sunan Kalijaga Yogyakarta (UIN Yogyakarta), and Institute of Islamic Banking and Finance – International Islamic University Malaysia.

The conference is aimed to discuss “Role of Zakah and Islamic Financial Institution into Poverty Alleviation and Economics Security”. Islamic financial institution, such as Islamic banking, Islamic unit trust, Islamic insurance, etc.. has growth very fast for last decade. They become important part relating to the efforts improving the quality of life of the society as well as relieving the society from the riba trap. In the context of recent economy, the Islamic financial institutions as economy pillar continues to challenge effort of poverty alleviation.

Conference aims to bring together researchers, scientists, and practitioners to share their experiences, new ideas and research results in all aspects of the main conference topics.

Furthermore, I would like to extend my gratitude to authors who submitted their papers to AICIF 2015 conference and also reviewers for their contribution and effort to excellent conference proceeding.

Finally, for all of you, welcome to AICIF 2015. I hope you will enjoy the conference and have a nice time during your stay in Semarang Indonesia.

*Wassalamualaykum. Wr. Wb*

Regards,  
**Olivia Fachrunnisa, PhD**  
3rd AICIF 2015 Steering Committee ,  
Dean  
Faculty of Economics  
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Indonesia.

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# **A Study on The Human Resource and Knowledge Management of Islamic Banking in Central Java**

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## ***Abstract***

*This study aims to describe the profile of knowledge management and human resource management of Islamic Banking in Indonesia. The findings of this study are expected to be a reference for banks in Indonesia, in particular Islamic bank, in policy planning related to knowledge management based on HR practices. The variables include recruitment and selection, training, compensation, performance appraisal and knowledge management. The population is Islamic commercial bank in Central Java, with a sample of five banks. Data are collected through a questionnaire survey and in-depth interviews with management. The data analysis is applied through descriptive methods. The findings show that training program is considered as the best human resource management practice if compared to others, but, it is still less optimal to support knowledge management process. Then, support for sharing of knowledge, skill, and experience among colleagues is still limited. That is need to establish Communities of Practice (CoP) which is an informal group of employees. It is expected to be more effective for knowledge sharing*

**Keywords:** *Human resource management practices, knowledge management, CoP.*

## **INTRODUCTION**

The phenomenon of the limited resources of qualified human causes a bank to hijack employees from the others, especially who have expertise both in the field of sharia and banking competency. Due to the fact, sharing knowledge and experience among members of the organization play important role by the expectation that the Islamic banking still retains his knowledge even though the potential employee has left the institution. In the banking industry, this capital could become an important strategic asset to increase with the consideration that banking services are highly standardized and repetitive. Although the increase in human capital is important, but it certainly raises a consequence of investment in order to improve human resource capabilities, while maintaining their presence in Islamic banking. There must have been the responsibility of the Islamic banks concerned to develop human resource management practices which are effectively able to increase their knowledge and expertise. The role of social networks and patterns of interactions that occur in the work process, called by social capital, among fellow coworkers, between employees and supervisor (internal social capital), as well as between management and stakeholders (external social capital) is necessary at this time. The study by Wikaningrum (2011) concludes that the marketing activities of Islamic banks rely heavily on employees (including directors) who have a connection with the external community.

Islamic banks are also faced with Bank Indonesia's policy, where in 2013 it focuses on Islamic bank financing to the productive sectors of the economy and the wider community, as well as to increase education and communication to boost the capacity of Islamic banking in the productive sector. So if it is associated with the reality that Islamic banks have not been optimal in the real sector development as described above, it becomes a challenge for Islamic banks to meet Bank Indonesia's policy.

Customer characteristics of productive financing real sector are in contrast to the consumptive one. For consumptive finance, customers consider the profiles of the banks that issue the loan product. It is different with real sector which needs to be addressed by banking with more aggressive marketing activities, human resources capabilities are needed to get closer to the market and build a network with external parties. The good profile and technological advantages of a bank is not the main thing if compared to consideration of benefits to be gained by customers based on characteristics of their products and services. Moreover, the products of Islamic banks are still unpopular for the public because they know more about conventional bank loans than the Islamic bank. That is why, the human resource capabilities in Islamic banking to build relationships and educate the public becomes crucial. In other words, the human resources in Islamic banking must build social capital, both with internal and external parties of the bank. Social capital will facilitate knowledge sharing, create value, competitive advantage, accelerate better performance, and develop organization (abili and Faraji, 2009). Karlan (2001) finds that social capital encourages repayment of loans and savings to be higher, as well as helping "peer" to distinguish between a failure to pay due to moral hazard and negative customer behavior.

Social capital cannot be developed without a good technical competence. An understanding of sharia knowledge and ability to explain the products or services of Islamic banking are essential competence for HR of Islamic bank in interacting with its stakeholders. However, the previous study by the researcher shows that both the management and stakeholders acknowledge that the competence is still not mastered by the average employees of Islamic banks. It reaffirms the importance of Islamic banks to improve the management of its human capital through policies in human resources management practices such as the practice of selection, training, compensation, or performance appraisal. The policy in these practices is effectively encouraged by the commitment of the management, infrastructure, human and cultural, as well as the content management system as the pillars of knowledge management. The results by Marques DP, Pechua'n IG and Lim S (2011) confirms that there is positive effect of knowledge management practices to increase the competence of human resources within an organization even in the service industry such as Islamic banking. The HR competencies become significant capital to build up interaction with stakeholders in the real sector.

## **LITERATURE REVIEW**

### **Human Resource Management Practices**

Employee perceptions regarding HRM practices are significantly related to customer perception regarding service quality. When employees feel they are treated well by the existing HRM practices, then they will be able to devote energy and resources to serve customers effectively. The study conducted by Schneider and Bowen (1985) regarding the organizational practice in branch offices finds that there is a correlation between HRM practices and strategic outcomes in the service organization.

Welbourne and Andrews (1996) in his article asserts that HRM practices can improve the "value" of employees in an organization. The practice of selection for example, has an important role in getting high quality employees that meet the qualifications required by the company. For that during the selection process, companies should try to find and attract potential employees with good skill, attitudes and behaviors that support the values and the achievement of organizational goals. The next challenge is to maintain the existence in the long term. Training and development is also critical for the achievement of organizational performance and the competitive advantage of companies (De Saa-peres and Garcia-Falcon, 2002). Training is also a good practice to address the factors that decrease job satisfaction and employee performance. In order to achieve the effectiveness of the training, the training program must fit with the company's work processes and strategies. Post-training must also ensure that there is a transfer of training to support employee

learning process. Furthermore, the learning effort by employees who support performance improvement must be considered its reward (Guest, 1997). Furthermore, it is supported by many studies which conclude that the incentive has effect on organizational performance. The general purpose of the incentive itself is to change behavior, improve positive attitude and motivate employees to be able to contribute to the growth of the company.

A number of studies suggest that the HR systems that support the activities of the working team is a practice that is critical for organizational innovation and competitiveness (Lau and Ngo, 2004). When team activities encourage cooperation and communication among employees, at the same time it also supports the creation of appropriate work culture. Then, feedback on their performance becomes practice required by board of management in improving the effectiveness of the employee performance. Sharing information on the individual performance of employees at the practice becomes a means to improve communication between the two parties which effectively leads to the disclosure of organizational communication. All human resource management practices that have been described will improve the trust of employees in the company. Every practice provides mutual support and reinforce to the achievement of organizational performance.

Performance is a function of all the components of human resources. It means that the management of human resources will determine how the performance will be achieved by organization. The components of which include: selecting the best prospective employees, assessing of the performance of employees in order to ensure a fair distribution of rewards, motivating employees by linking rewards and performance levels, and encouraging employees to increase their performance on the job position that they handle now.

### **Knowledge Management**

Knowledge is believed to have a power, and in the organizational context, it is realized that knowledge must be deployed in the organization or shared between management and other members of organizations. Thus, the organization is expected to be growing bigger, stronger, and more competitive. Sharing of knowledge is the essence of knowledge management.

Competitive advantage of knowledge within the organization is realized through optimization of information and data together with the expertise, ideas, commitment, and motivation of individuals in it. When there is a learning in the process, the outcome of knowledge will be an asset that is more competitive than tangible assets such as land, buildings, or capital.

In general, there are two (2) types of knowledge, tacit and explicit knowledge. Tacit knowledge is stored in the human brain, whereas explicit knowledge is in documents or other storage forms beside human brain. Therefore, explicit knowledge is stored in facilities, products, processes, services, and systems. Both types of knowledge can be produced from the process of innovation and interaction or relationship that exists among members of the organization both internally and externally with its stakeholders.

Tacit knowledge is personal, stored in the human brain, accumulated through study and experience; developed through a process of interaction with others followed by either successful or unsuccessful experiences. Therefore, this kind of knowledge is difficult to be formalized, recorded, communicated or articulated. Since the tacit knowledge is very individual, the level of easiness to be shared with others will depend on how much the ability and willingness of the owners to share it with others. That is why even though this is a kind of knowledge means, but the sharing of tacit knowledge remains a major challenge for most organizations.

Up to now, in the organization practice, tacit knowledge sharing activities are carried out in the form of workshops, job training, discussion forums, etc. The support of the information technology can also be used, such as email, company internet, internet-based social media and others. This activity is important to be managed by organization in order to find, collect, utilize tacit knowledge at the individual level into organizational knowledge.



Unlike the tacit knowledge, explicit knowledge is easily codified, stored in a database, website, and other formal documents. It is also possible to be shared in the form of reports, memos, business plans, patents, customer lists, methodology, and so forth. All of which reflects the accumulated experience of the organization that are stored in an easily accessible form. As well as tacit knowledge, computer and information technology is very helpful in the process of storage of these knowledge assets.

Explicit knowledge is not entirely separated from tacit knowledge, they are complementary. Without tacit knowledge, explicit knowledge is difficult to understand. For example, someone with no technical knowledge or mathematical (tacit knowledge) will be more difficult to understand complex mathematical formulation, although already available in the organization's database (explicit knowledge). Individual knowledge could be organizational knowledge through a dynamic interaction between tacit and explicit knowledge.

Such knowledge must be managed by the organization. There are several reasons underlying this knowledge, such as the market is increasingly competitive and innovative, job cuts leads to the need to replace informal knowledge with formal methods, urgency of experienced resources, the increased mobility of the workforce which potentially lead to lost knowledge. Some of these reasons are also prominent in the Islamic banking industry and underlying the importance of knowledge management in Islamic banks.

Knowledge management is a set of process of forming, creating, disseminating, and using knowledge (Uriarte 2008). Knowledge management includes 2 (two) aspects, namely information and people management. Information management related to the object of knowledge which are identified and addressed by the information system. Meanwhile, the people management includes management of tacit knowledge in the human mind. To be effective, it needs to consider social, culture, attitudes and aspirations value in the organization, so that it can lead to the creation of new knowledge. If ignoring these aspects, information management will work alone and do not effectively manage knowledge. The two aspects of this knowledge management emphasize on the creation of organizational knowledge to be more productive, and generate benefits for the organization which is significantly greater. Rasula, Vuksic, and Stemberger (2012) state that knowledge management which is success to apply the organizational knowledge approach including accumulation, utilization, sharing, and ownership, if implementation of the four elements is good, will have positive effect on the practice of knowledge management as a whole.

## **RESEARCH METHOD**

### **Population and Sample**

The study population is the entire Islamic Banks operating in Semarang. The sampling technique uses purposive sampling method with criteria that the related banks have been operated for at least 2 years and with assets above 10 billion. With these characteristics, it is gained as much as 5 Islamic commercial bank in Semarang.

### **Research Variables**

#### **1. HRM practices**

HRM practices identified in this study include the practice of Selection, Training, Compensation, and Performance Appraisal. The four are predicted to have big role in supporting the process of knowledge management within the organization.

#### **2. Knowledge Management**

Knowledge Management in this study is defined as the process of accumulation, utilisation, sharing and ownership of knowledge by members of the organization.

### **Types and Sources of Data**

The primary data are obtained directly from the respondent of employees and managements. Respondents of employees provide feedback regarding the variables studied of HRM Practices and Knowledge Management. While the management provide feedback on the application of these two variables in each bank. The secondary data are obtained from the Operations Section, which acts as HRD in each branch, such as data of company profile, organizational structure, number and status of employees.

### **Data analysis technique**

The analysis used in this research is descriptive analysis. Qualitative analysis is done after getting the data from a survey by questionnaire and in-depth interviews with informants. Stages in data analysis consists of validating the data obtained, tabulating the data, determining the proportion of respondents' qualitative answers, and analyzing every project output.

### **FINDINGSS AND DISCUSSION**

In general, human resources (employees and managers) at Islamic banks have possessed good internal social capital competence in the aspect of cognitive, relational and structural dimension. Unfortunately, the external competence of social capital in Islamic banks are relatively lower than the internal ones. This is because, first, the intervention of management which are more focused and intensified to improve human capital competence through the practice of knowledge management. As a result, it give significant effect more effectively to improve the quality of the internal network that facilitates knowledge transfer among employees. Second, social capital is not considered as a strategy to improve the performance of Islamic banks. Islamic banks rely more on product excellence and technology. It is inseparable from the character of the community that are rational in choosing Islamic banking. Third, Islamic banks assume that the external social capital is the responsibility of marketing and management, and not the responsibility of all existing human resources. Therefore, Islamic banks put more emphasis on the achievement of short-term than long-term, such as financial performance targets rather than continuously educate and change the mindset of people regarding the usefulness of usury-free through Islamic banks. Fourth, Islamic banks realize the importance of the practice of sharing knowledge among employees which is implemented in the form of a corporate intranet usage, teleconference, or knowledge management portal. However, the output of the IT-based strategies is considered to be less optimal. The lack of motivation of employees to share knowledge, the lack of training that emphasizes the development of interpersonal skills, and the lack of appreciation for the willingness and ability of employees to share are numbers of factors that hinder the effectiveness of knowledge management in Islamic banks. It means that a strategy based on human resource management (HRM based) can be more effective in managing knowledge in Islamic banks if compared to a strategy based on information technology (IT based).

HR management practices can facilitate to create the attitudes and behaviors needed to support effective knowledge management activities in Islamic Banks. The HRM practice focuses on 5 key practices, namely: recruitment, selection, training, compensation, and performance appraisal.

## HR Management Practices

**Table 1. Statistics Description of Human Resource Management**

Practice	Mean
Selection	4.23
Training	4.04
Compensation	3.82
Performance Appraisal	3.90

Human resource management practices are measured by using 28 items of questions (6 items for selection, 9 items for training, 5 items for compensation, and 8 items of performance appraisal). These four questions in the practices in addition to indicate the ideal employee management, are also associated with support for knowledge management processes, such as, whether the selection process assess the ability to collaborate in the work team; whether employees receive training to improve their interpersonal relationships. Related compensation practices, whether Islamic banks reward new ideas of employees, and whether the ability to cooperate becomes part of the performance appraisal .

Table 1 shows that the selection of candidates is the best management practices if compared to 3 other practices examined in this study. On average, respondents perceive that the employee selection is accurate and fair as well as test the knowledge of Islamic banking. However, the ability to build relationships in work teams has not been selection criteria. Likewise, training practices are perceived positive ranging from the training needs analysis, design, implementation and evaluation. However, the ability and willingness to develop cooperation has not become skills to be considered essential to emphasize the training of employees. In the practice of compensation, the overall item receive responses statement which is relatively lower than other HR management practices. Especially reward related to the accumulation of new ideas by employees who are perceived to have less attention. Instead, the practice of performance appraisal on each item get a positive assessment statement, unless related to performance feedback-oriented to employee development which is less well addressed by the respondent.

### **1. Recruitment and Selection**

The selection process is conducted through several steps. After having administrative test, the employee candidates have test on Al Qur'an recital (they must be able to recite Al Qur'an). For executive position, it is prioritized for those who have preaching (dakwah) ability. Then it will be investigated whether or not they have criminal case/ negative report from their previous work. Then, afterward the initial interview is conducted to dig up their potential according to the position which will be placed. They should meet minimal requirement of communication ability, good eye contact with the interviewer, not telling other people's story but focus on their competence themselves. What roles they have conducted, what difficult situation they have ever faced, how to solve it, and what is expected to reach if they are admitted and pass the selection as the employee of Islamic banking. Thus, their integrity and self confidence can be known. Then, the written test is used to measure how far their commercial knowledge about Islamic banking, economic knowledge in commercial, Islamic economy in commercial. After they passed this written test, they go to the psycho test which is emphasized more on valued filtering as expected by the institution. Then, they go to the next step that is further interview by users. It means that if the process of recruitment is conducted in the branch office, so the interviewer will be the head of the branch. Certain position such as young manager level or officer will have further interview namely technical interview

which is technical. For instance, for those who applied for marketing position, they will have some materials about how their mastery of technical marketing. Afterwards, it will be processed by the department of HR management in head office in order to be issued their decision letter and their placement. Psychology consultant service can be involved by the Islamic bank, with the selection parameter determined by the institution, namely psychometric parameter. The assessment covers verbal ability, work sustainability, vocation, and technical skill according to their field. This performance is usually for official employees who have more work on technical.

The candidate of employees is expected not only to fulfill technical competence according to their work demand but also behavior aspect personality aspect in relation with sharing knowledge behavior. The model of behavior test is conducted through five-factor personality with emphasizing on the personality characteristic of openness to change, agreeableness, and conscientiousness, where they three are positively correlated with the behavior of knowledge sharing.

Considering that the Islamic bank in commercial is still early established in Indonesia, the fulfillment of employee for executive level still depends on external sources. However, commercial Islamic bank should have conducted HR planning starting from now in order to meet the executive need in the future through internal development. For instance, it can be implemented by conducting special hiring which has been directed to prepare the leader candidate of the institution in the future, so that it will not depend on the external hiring anymore.

New employee will have their period of fixed employee candidate for a year. This is aimed to see the suitability among the test result, psychometric, with their hard skill ability, and to know whether it can be developed or not. After having a year, the new employee can have their test in an online mode (e-learning) and written test. If they do not pass the exam, their status still becomes the candidate of fixed employee and they will get another chance next year.

The employee who becomes the interviewers is also given training to make the same of vision and quality standard of applicant either from the side of work mastery or value suitability with the institution. For instance, the aspect of good-looking and verbal communication must be emphasized for the front-liner employees, it is different with those who are in the back office. Moreover, in relation with the individual value evaluation and Islamic worldview, it must have briefing for the interviewers to make standardization.

One of those which lead to the enterprise's success is affected by their successful in recruiting the best human resources. Practically, it is not an easy thing to do. First, it is because that the availability of human resources in labor market who master the operationalization of Islamic bank is still limited. Second, Islamic bank implements Islamic values which must be supported by their human resources. Therefore, the recruitment of employee candidate is also oriented to person-organization fit. The recruitment process is used to recruit employees whose values are in line with the organizational culture in commercial Islamic bank. This becomes an important factor to the success of BUS, because the equality of values and norms will strengthen sense of identity and sense of belonging of the employees toward the enterprise. Next, it will become good basis for developing correlation which is based on trust among the employees with the enterprise and their stakeholders. This is in line with the study which was conducted by Chen et al. (2011), who claimed that there is positive correlation between fit-based and the attitude of knowledge sharing. Therefore, the paradigm of person-organization fit is applied to support person-job fit in the recruitment process of employee candidate.

## **2. Training**

The development of human resource in commercial Islamic bank is not only oriented to business, but also to strengthen value. The values are excellent work, team work, integrity, and customer focus. The value of this development is not less important with standard operating procedure (SOP) in banking. It is because training is emphasized on SOP, it is considered as

important. While the development of enterprises is not only based on their SOP, but also based on the quality of human capital as its implementer.

Employee development in the form of coaching is performed gradually according to their structures. For example, a teller gets coaching from head teller; the head teller gets coaching from operational managers. The operational manager must be coached by the head of the branch; the branch head is trained with the regional head. So they have the same vision and mission.

Need analysis of training can be bottom up or top down from the HR Department. It also could be mandatory (compulsory according to positions). Also it can be complementary which is optional (there are several offers of training, employees choose what they want), so it flows from bottom to up.

There is always an evaluation in each training no later than 7 days after the training ended. The last day will be given an evaluation in the form of post-test. Then it will be given 7 days to summarize what has been gained during the training. Then the employees concern to do a presentation in front of co-workers from each unit for knowledge sharing. The written report becomes the material of manual book which is managed by the management. In some training materials which have long-term implementation, employee training participants are monitored (by trainers) up to 1 year. For example, the problem of mutual funds (Reksadana) will be monitored for one year to know how its performance is.

Formal training which is conducted by commercial Islamic Banks should be oriented to encourage employees to conduct self-development sustainably, strengthen the culture of learning and knowledge development. Therefore, the practice of training does not only focus on skill-based training, but also aims to encourage reflexivity, the learning process of experimentation, and build a critical dialogue among fellow employees undergoing the training. So it is not just a method of IT-based training, but the training with the methods that is effectively able to develop interpersonal skills and team work. With this method of focusing so, it will encourage them to develop good interpersonal relationships, strengthen the culture of sharing, trust, and ultimately encourage them to share knowledge to one another in their routine works.

### **3. Compensation**

The findings of this study indicate that competitive compensation system is ranked second as the most effective way of retaining knowledge workers. Compensation system that focuses on the individual does support the desire to participate in knowledge management activities. But the financial reward as a form of external motivation which is directly associated with sharing behavior of tacit knowledge can actually inhibit the employee's participation in the knowledge management process when the reward does not exist or does not match the expectations of the employees. the implementation of individual reward also encourages individualistic culture that leads the employees to be reluctant to codify and share knowledge with their colleagues.

Non-financial reward such as recognition has an important role in encouraging the behavior of knowledge, including knowledge sharing in this case. The result of the survey shows that a strong knowledge-sharing behavior is influenced by non-financial rewards. Considering the advantages and the disadvantages, individual-based reward system and financial versus non-financial reward, then it is applied a combination of each of them. A reward focuses on the individual that is given in the form of non-financial such as award and recognition while the reward to the team is in the form of financial reward.

The component of the compensation includes basic salary, allowances, meal allowance, transport allowance and annual bonus. The determination of the amount of their basic salaries is considered from either internal and external justice. Internally, the amount is based on years of service, job descriptions, employee performance as the result of PA (formal performance appraisal), and job grading. Based on the job grading, e.g. between marketing and operational

department, the marketing department will have higher compensation than those who are in the operational department. Externally, the amount of compensation pays attention to the competitiveness of the compensation by considering the amount of salary that is applied in other banks, both Islamic and conventional banks. Commercial Islamic bank (Commercial Bank), has external benchmarks especially with conventional banks, because some of their employees come from there either they are transferred by the company management as well as based on the employees' desire desires. it is an exception for BUS (Commercial Islamic bank) of Bank Muamalat Indonesia (BMI), which since the first time, establishes as an Islamic commercial bank.

The system of compensation should reflect knowledge management strategy which is applied by the company. If the company applies codification strategy, the compensation system should reward employees' efforts which codify their knowledge. If the company uses personalization system, the compensation system must recognize the efforts of employees who share tacit knowledge with other employees. Compensation system is based on two things: the individual-based and team-based. The form can be financial or non-financial reward.

#### **4. Performance Appraisal**

Performance appraisal is carried out formally and informally. The formal performance appraisal is conducted regularly annually while the informal performance appraisal is carried out every 3 months. The evaluated performance standards are drawn up in written by the management and it will be socialized to all employees, as a reference and something to motivate employees to achieve 'high performance'.

The indicators of performance appraisal cover the ability to work (according to job description), work attitude, behavior, and personality. The result of the assessment is not only oriented to administrative purposes but also strategic/ development. It then becomes as a basis for setting or adjusting salary, and distributing annual bonuses which refer to the PA (performance appraisal) annually. It also uses the results of performance appraisal as the basis for employee's career development through the provision of formal training opportunities or promotion opportunities.

The party who provides the assessment is the leader, subordinates (if any), co-workers, and their own self (self-assessment). However, the assessment results are known only by the leader and the concerned employee. The results of the assessment are reviewed by the management of all parties and processed into a single score which is then informed as feedback for the assessed employees. The feedback is given by the leader directly to the employee personally so that it can lead to continuous improvement, which has become one of the purposes of the evaluation. The employee can give an argument about unwell performance, and the leader immediately provides feedback and suggests improvements in the future. So, the counseling tool is where every mistake / employees' weakness could soon be corrected. Even it leads to give them punishment; at least they are treated fairly because they have got coaching before.

The formal performance appraisals evaluate performance objectively and subjectively. Especially for the subjective performance, it is needed the readiness of the evaluators, good data management, and superior dependability as an appraiser for an objective in their assessments. It is against the backdrop that the high intensity of interaction increases the closeness of the relationship among the leaders and the subordinates in Islamic bank. But on the other hand, it can cause inflation because of the reluctance to have conflict with subordinates. Unavailability of employee performance data can also be limitations for the leader to evaluate. Furthermore, the assessment of objective and subjective performances demand time resources of the leader. To review the performance of an employee is ideally that the assessor / supervisor must have adequate time to review and evaluate the performance over a period of time required and at least have a periodic record of the employee performance on a weekly / monthly basis. The accurate performance

evaluation results are important because it becomes a reference of employees' promotion fairly. The performance evaluation results become the basis for determining promotion, where it must use assessment results of the last 2 years.

## Knowledge Management

**Table 2. Statistic Description of Knowledge Management**

Indicators	Mean
Knowledge Accumulation	4.04
Knowledge utilization	4.00
Sharing of Knowledge	3.93
Ownership of Knowledge	3.88

Knowledge Management in the study includes the process of accumulation, utilization, sharing and accessibility of knowledge related to the perception of individual ownership over the knowledge they have. Nine items are measured by using questions about the internal and external sources of knowledge, the use of knowledge to support the implementation of the work, the practice of sharing knowledge, and proprietary of knowledge.

Table 2 shows that Islamic commercial bank employees as respondents in this study is relatively easier to get new knowledge, and utilize the knowledge, expertise and experience, and written sources provided by the company. While the knowledge and experience that employees have, they perceive as their own personal than corporate assets. It is not surprising, if the responses regarding the sharing of knowledge in both the informal and formal forum is relatively low compared to the practice of accumulation and utilization.

The results of Interviews with management indicate that new knowledge is acquired from the training for employees either held companies or other external agencies such as the Badan Sertifikasi Manajemen Risiko (BSMR). Communication and service customers experience also provide opportunity for employees to obtain information and feedback that can improve the way of carrying out the work. The use of written sources in the company can be in any form, such as in the form of Standard Operating Procedure (SOP), guide books, and formal instructions of superiors. While the process of sharing knowledge between employees and supervisor will be more effective if it is through formal procedures such as work meetings, regular briefings, and report on the implementation of work, either face-to-face meeting or teleconference. Informal meeting that allows sharing knowledge among employees, such as outbound and gatherings held by companies is perceived to be less effective than the formal ones.

The majority of Islamic banks surveyed have already had knowledge management portal, while others have not yet implemented. Even they have had it, it is still not optimal to support knowledge management processes in the company. It is still a forum for communication across units and branches that do not directly give impact on improving the knowledge and skills needed in the job. The existence of this portal as a form of support for ICT (Information and Communication Technology) should be optimized for the collection, storage and dissemination of explicit knowledge as well as accumulation of knowledge that is expected to create tacit knowledge which lead to collaborative learning. It is a learning experienced by employees as a result of interaction with other employees across units and branches.

## CONCLUSION

Generally, it can be concluded from this study that the practice of human resource management in Islamic banks has not been fully oriented to collaborative. The linkage of the practice with other practices is good, dealing with using configurational approach. So that, the inter-practice policies are to support and strengthen each other. It is expected to be more effective synergistically to improve the performance of individual employees. However, in correlation with the support for knowledge management, collaborative attitudes and behaviors, it needs to be identified and strengthened through policies in collaborative employee management practices (HRM-based collaboration). Regarding to the process of knowledge management in Islamic bank in this study, it indicates that the involvement of employees in the accumulation and utilization of knowledge in a company is more oriented towards increasing the capacity of individuals. This is absolutely due to the character of Islamic bank whose operating procedures are highly standardized and rigid work system rules. So, obtaining and utilizing relevant knowledge which support the quality of work become a necessity. However, the support for the practice of sharing knowledge, skill, and experience among colleagues is still limited, because it relies on formal meeting which is held by the management. It is need to establish Communities of Practice (CoP) which is an informal group of employees from the same unit of work or work-related traffic unit. With the same knowledge base and a common value system, the CoP is expected to be more effective becoming knowledge sharing medium because it is an autonomous and self-managing system, which continues to run without the support or involvement of the management. The management takes role in reinforcing a culture of sharing which is formed through that informal group e.g. giving appreciation to the active employees as knowledge contributors. IT support can also be an interaction forum in the enterprise portal that facilitates and encourages interpersonal communication and problem solving together. This is in the term of the limit of job-related and certain time frame so that it does not become a cannibal for the company's effective working hours.

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