



Competency Development Strategy for Management Trainee Programs at Sharia Banking in Indonesia

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ABSTRACT

Purpose – This study aims to develop competency strategies in the sharia banking sector to align with industry needs, addressing the high unemployment rate among Indonesia's 20–24 age group (2,527,741 people) caused mainly by a skills mismatch. With the sector recording 15.6 percent yoy asset growth, sharia banking offers strong potential to absorb young talent.

Methodology/approach – The research applies the Analytical Hierarchy Process (AHP) and descriptive analysis to identify key competencies, priority areas, and strategic actions for talent development in sharia banking.

Findings – Knowledge, particularly in sharia banking, is the top priority competency, with HR Directors as the main decision-makers and building competitive leadership teams as the ultimate goal. The highest-ranked strategy is creating a positive work culture. Descriptive results highlight the importance of sales skills, experiential learning, and active mentoring as critical components of talent development.

Novelty/value – This study provides the foundation for a management trainee program designed to produce young leaders who are competent, adaptable, and grounded in sharia values through an integrated learning process combining assessment, field practice, intensive mentoring, and career mapping.

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INTRODUCTION

The global labor market developments in 2024 show complex dynamics driven by digitalization, climate change, and the prolonged impacts of COVID-19. Technology-based labor market transformation has become a priority agenda in many countries to address structural challenges and enhance competitiveness. In Indonesia, the 2024 employment policy is directed towards responding to global challenges while optimizing the potential of the national workforce through skills enhancement programs and training based on labor market needs (Ministry of Manpower of the Republic of Indonesia, 2024). However, challenges remain, including high youth unemployment rates, as illustrated in Figure 1.

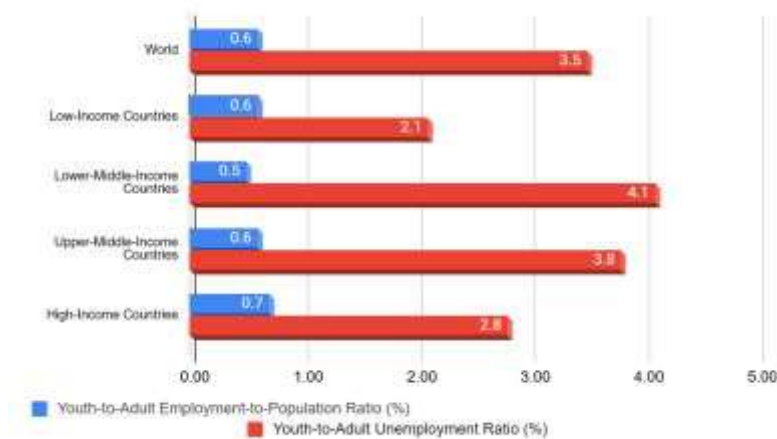


Figure 1. Youth-to-Adult Unemployment Ratio and Youth-to-Adult Employment-to-Population Ratio by Country Income Group, 2023

Source: ILO (2024), processed by Pusbangjakner (2024)

According to the ILO (2024) report in Figure 1, the youth unemployment ratio (ages 15–24) in lower-middle-income countries, including Indonesia, is 4.1 times higher than that of adults (ages 25 and above). This reflects structural barriers such as limited experience and restricted access to training. The greatest challenges are faced by young people who are just entering the labor market. In Indonesia, this condition is evident from BPS (2025) data in Figure 2, which shows that individuals aged 20–24 are the largest contributors to unemployment.

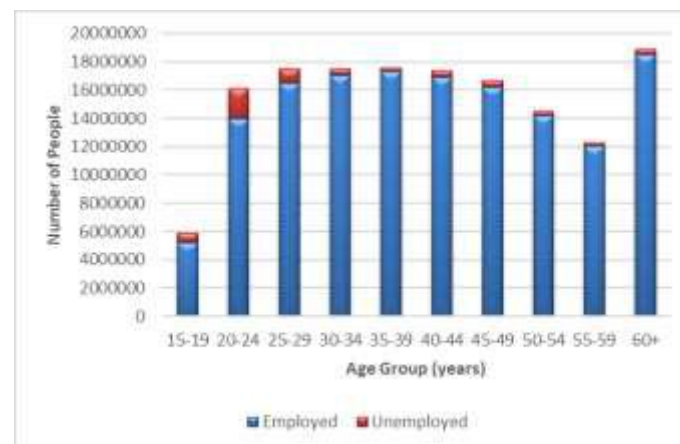


Figure 2. Development of the Labor Force by Age Group, 2025

Source: BPS 2025

Based on Figure 2, the 20–24 age group recorded the highest unemployment rate, reaching 2,527,741 people (BPS, 2025). This age range is classified as fresh graduates (Mansyur et al., 2019) and forms part of Generation Z (BPS, 2024). The high figure reflects structural barriers such as a lack of experience and skills aligned with industry needs (Secretariat General of the House of Representatives of the Republic of Indonesia, 2024). This phenomenon is reflected in the #Desperate trend on LinkedIn and Sakernas 2023 data, which recorded around 600 thousand Gen Z individuals experiencing job search discouragement. Gen Z is also more vulnerable to layoffs; six out of ten companies in Indonesia reportedly terminated newly graduated employees in the past year (Secretariat General of the House of Representatives of the Republic of Indonesia, 2024).

Nevertheless, Gen Z possesses strengths in technological adaptability, creativity, and social awareness. With a population reaching 74.93 million or 27.9% of Indonesia's total population (BPS, 2024), they hold a strategic role in achieving Indonesia Emas 2045. One potential sector for empowering Gen Z is sharia banking, which over the past decade has experienced rapid growth and regulatory transformation to support financial inclusion and sustainable economic development (Tuzzuhro et al.,

2023). This development is evident in the increase in sharia banking assets from 2020 to 2024, as shown in Table 1.

Tabel 1. Development of Total Assets of Sharia Banking

	2020	2021	2022	2023	2024 (Nov)
Sharia Commercial Banks (BUS)	Rp397.073	Rp441.789	Rp531.860	Rp594.709	Rp630.153
Sharia Business Unit (UUS)	Rp196.875	Rp234.947	Rp250.240	Rp274.277	Rp280.950
Total Assets of BUS and UUS (billion)	Rp593.948	Rp676.735	Rp782.100	Rp868.986	Rp911.103

Source: OJK 2024

Based on Table 1, the total assets of sharia banking in November 2024 reached Rp911,103 billion, an increase of 4.84% from the previous year (OJK, 2024). Since 2020, assets have continued to grow, reflecting the positive development of this industry. This growth has been driven by increasing awareness of Islamic finance principles and the adoption of digital technology (Tuzzuhro et al., 2023). These developments have also heightened the demand for a workforce that understands Islamic economics and Islamic financial practices (Ramayanti, 2023). However, the majority of the workforce in this industry still comes from non-Islamic educational backgrounds, prompting banks to recruit university graduates to enhance professionalism (Bintari & Hakim, 2022). In addition, students' interest in pursuing careers in this sector has been rising, particularly due to its broad employment opportunities (Meliyani et al., 2024).

To meet the need for competent human resources, management trainee programs have become a relevant strategy to prepare fresh graduates for strategic positions. In the sharia banking sector, graduates need to be equipped with an understanding of Islamic principles as well as technical banking skills (Ramayanti, 2023). In this context, the Pentahelix model—engaging academics, business actors, government, communities, and the media—can serve as a collaborative framework for formulating competency development strategies (Soemaryani, 2016; Septadiani et al., 2022). Therefore, this study aims to identify effective competency development strategies in management trainee programs within sharia banking in Indonesia.

LITERATURE REVIEW

Based on Law Number 21 of 2008, Article 1 Paragraph (1), sharia banking encompasses all aspects related to Sharia Commercial Banks and Sharia Business Units (UUS), including institutional aspects, business activities, and the mechanisms for conducting such activities. Furthermore, Article 1 Paragraph (7) of the same law stipulates that a Sharia Bank is a financial institution operating based on sharia principles, consisting of two types: Sharia Commercial Banks (BUS) and Sharia Rural Banks (BPRS). Human Resource Management (HRM) refers to a series of activities involving the recruitment, training, evaluation, and compensation of employees, as well as the management of work relations, workplace safety, and the application of fairness within the work environment (Dessler, 2013). In this context, talent management, as defined by Pella and Afifah (2011), is a managerial strategy used to manage the flow of talent within a company to ensure the availability of the right talent aligned with suitable positions and delivered at the right time, in accordance with the company's strategic objectives and business priorities. According to the Collins Dictionary, a management trainee is an individual undergoing training in preparation to become a manager in a company or business organization, and as Mathis and Jackson (2002) explain, development refers to the capacity to enhance skills far beyond

what is required in the job. This aligns with the 70:20:10 learning model, which emphasizes that the majority of competency development occurs through direct workplace experience, followed by social interaction, and finally through formal training (GNIK, 2023).

METHOD

This research was conducted over seven months, from January to August 2025, with an allocated timeframe for analysis and the preparation of the final report. Data collection was carried out through in-depth interviews with experts representing the Pentahelix elements (Academician, Business, Government, Community, and Media) relevant to the Sharia banking sector. Interviews were conducted in person at the implementation site of the Sharia Banker Development Program – Mini MBA Sharia Economics at Roxy Square, Jakarta, as well as online via Zoom Meeting.

The types of data used included both primary and secondary data. Primary data were obtained from interviews and analyzed using the Analytical Hierarchy Process (AHP) method with the assistance of Expert Choice 11 and Microsoft Excel 2010, along with descriptive analysis using R Studio to visualize word clouds from the interview results. Secondary data were collected through literature studies from various relevant sources (Sugiyono, 2019). The sampling technique employed was non-probability sampling with a purposive sampling approach, meaning the deliberate selection of respondents based on their competencies and relevance to competency development programs in sharia banking in Indonesia. Each respondent represented one of the five Pentahelix elements, ensuring that the research results are expected to provide strategic and contextual insights into the competency development needs of human resources in the sharia banking sector.

RESULT AND DISCUSSION

Overview of the Management Trainee Program at Indonesian Sharia Banking

The Management Trainee (MT) Program is part of the development of future leaders. This program serves as one of the human resource development initiatives carried out through a specialized recruitment scheme, aimed at creating employees with strong skills and a high sense of responsibility (Fibriningtyas, 2017).

Tabel 2. Overview of the Management Trainee Program at Indonesian Sharia Banking

Num	Company	Year Established	MT Program Name	Job Criteria		Salary
				Education	Skills	
1	Bank Syariah Indonesia (BSI)	2021	ODP (<i>Officer Development Program</i>)	S1: gpa 3.00 S2: gpa 3.25	<ul style="list-style-type: none"> • Leadership • Good communication skills • High willingness to learn • Active in organizational activities 	Rp7.000.000/month
2	Bank Muamalat	1992	MODP - FL (Muamalat Officer Development Program - Future Leader)	S1: gpa 3.00 S2: gpa 3.25 TOEFL/ IELTS/ TOEIC score minimum 500/6/550	<ul style="list-style-type: none"> • High integrity • Positive attitude • Open-minded • Strong personality • Good leadership • Communication skills • Excellent analytical skills • Hafidz Qur'an (added value) 	Rp6.000.000/month
3	BCA Syariah	2010	BCA Syariah Development Program	S1: gpa 3.00 S2: gpa 3.25	<ul style="list-style-type: none"> • Energetic • Confident • Able to communicate effectively 	Rp5.100.000/month

			Account Officer		<ul style="list-style-type: none"> • Highly motivated • Enjoys challenges • Leadership skills • Proficient in operating computers, at least MS Office 	
4	Bank Mega Syariah	2004	Mega Management Development Program (MMDP)	S1: gpa 3.00 S2: gpa 3.00	<ul style="list-style-type: none"> • Active in organizational activities • Communicates effectively • Strong in analysis and problem-solving • Interested in or knowledgeable about digital application programs, data analytics, or digital marketing • Knowledge of digital application programs, data analytics, or digital marketing • Proficient in English, both spoken and written 	Rp5.000.000/month
5	Bank Nano Syariah	2021	Sharia Banker Development Program (SBDP)	S1: gpa 2.75	<ul style="list-style-type: none"> • Fresh graduate or with a maximum of 2 years of work experience • Highly motivated, willing to work extra hours, agile, persistent, innovative, and with high integrity • Good communication and interpersonal skills • Basic knowledge of sharia banking is an advantage • Willing to be placed according to domicile or at any branch across Indonesia 	Rp8.000.000 — Rp10.000.00/month

Table 2 presents information on the Management Trainee (MT) programs of four sharia banking—Bank Syariah Indonesia, Bank Muamalat, BCA Syariah, and Bank Mega Syariah—which are among the top eight sharia banks in the 2024 Infobank ranking based on their 2022–2023 financial performance and have MT programs relevant to young talent development. To provide a broader perspective, Bank Nano Syariah is also included through its Sharia Banker Development Program (SBDP). Although it is not listed among the top eight, it still offers insight into the diversity of institutional approaches in nurturing young human resources. Each bank emphasizes different competency focuses: Bank Syariah Indonesia prioritizes leadership, communication, and organizational experience; Bank Muamalat highlights integrity, personality, analytical skills, and added value for Qur'an memorizers (hafidz Qur'an); BCA Syariah seeks communicative candidates with basic technology literacy; Bank Mega Syariah is more adaptive to technological developments and data analytics; while Bank Nano Syariah opens opportunities for graduates from various disciplines, emphasizing motivation, integrity, communication, and readiness to be placed anywhere in Indonesia. From the table, it is evident that the general criteria for MT programs—such as GPA (minimum 2.75–3.00 for a bachelor's degree and ≥ 3.25 for a master's degree), salary range (IDR 5–10 million), and key competencies including communication, leadership, integrity, organizational experience, motivation, analytical, and interpersonal skills—reflect the importance of balancing academic achievement with work-related skills in the selection of participants.

Formulation of Competency Development Strategies

1. Competency Development Factors

This study adopts a competency factor approach based on the theory of Spencer & Spencer as the primary reference. The subcriteria of these factors are derived from the recruitment requirements in the management trainee programs at sharia banking in Indonesia.

Table 3. Definition of Competency Criteria and Subcriteria

Criteria	Subcriteria	Definition
Motive (Spencer & Spencer, 1993)	Active in Organizations (BUS, SKKNI BPRS)	Active in organizations is defined as the awareness of students to join a particular group with the aim of channeling talents, interests, and hobbies (Rangkuti, 2019).
	Agile Learner (BUS, SKKNI BPRS)	The ability to quickly learn from previous experiences and apply that knowledge to face new situations or challenges (Akbar et al., 2022).
	High Motivation (BUS, SKKNI BPRS)	Stable personal motivation in consistently carrying out a behavior (Spencer & Spencer, 1993).
	Challenge Seeking (BUS, SKKNI BPRS)	The courage an individual has to face obstacles or difficulties (Schumpeter in Sledzik, 2013).
Self Concept (Spencer & Spencer, 1993)	Integrity (BUS, SKKNI BPRS)	A condition reflecting a unified self, enabling a person to have moral strength, authority, and demonstrate honesty (KBBI).
Trait (Spencer & Spencer, 1993)	Innovative (BUS, SKKNI BPRS)	Individual activities focused on applying new ideas to solve problems faced by the company or organization (Prastya & Lestraningsih M., 2024).
	Positive Attitude (BUS, SKKNI BPRS)	A mindset that tends to be stable and directed, toward people, objects, or situations, which can trigger emotions and motivate individuals to act positively (Hani & Nuraini, 2024).
	Open-Minded (BUS, SKKNI BPRS)	Openness to diverse ideas, arguments, and information is an essential positive quality for critical and rational thinking (Azizah et al., 2020).
	Strong Personality (BUS, SKKNI BPRS)	Certain personality characteristics make an individual stronger, resilient, stable, and optimistic in facing stress, thus reducing its negative effects (Kobasa, 1982).
	Energetic (BUS, SKKNI BPRS)	Someone with strong motivation, driving them to seize opportunities, generate innovative ideas, and make appropriate decisions (Susanto, 2005).
	Self-Confidence (BUS, SKKNI BPRS)	Internal belief that allows a person to face various situations calmly and focus more on interactions with others (Hambly, 1992).
	Stress Resilience (BUS, SKKNI BPRS)	Resilience that promotes problem-solving, learning from experience, and achieving higher success and satisfaction (Sevtianita & Rentha, 2015).

Knowledge (Spencer & Spencer, 1993)	Sharia Banking Knowledge (BUS, SKKNI BPRS)	Understanding the concept of Sharia transactions that underlie the operations of Islamic banking (Efendi, 2018).
	Basic Digital Application Knowledge (BUS, SKKNI BPRS)	Understanding how to use digital-based tools that facilitate and speed up the completion of various tasks (Choirinisa & Ikhwan, 2022).
	Basic Data Analytics Knowledge (BUS, SKKNI BPRS)	Basic understanding of data analytics, including how to utilize digital tools to assist human activities (Chojecki, 2020).
	Basic Digital Marketing Knowledge (BUS, SKKNI BPRS)	Understanding the fundamentals of digital marketing, including key principles and strategies that form the foundation for managing marketing campaigns effectively in today's digital era (Utomo et al., 2024).
Skill (Spencer & Spencer, 1993)	Leadership (BUS, SKKNI BPRS)	The ability to influence a group to achieve established goals (Robbins, 2006).
	Analytical and Problem-Solving Skills (BUS, SKKNI BPRS)	Part of the thinking process that involves the ability to solve problems (Marzano et al., 1988).
	Communication (BUS, SKKNI BPRS)	Interaction where people convey messages, knowledge, ideas, and feelings to each other using standardized symbols, signals, and actions (Tripathi, S., 2024).
	Quran Memorization (Hafidz) (BUS, SKKNI BPRS)	A continuous effort requiring steadfastness in preserving the holy verses (Supriono & Rusdiani, 2019).
	English Proficiency (BUS, SKKNI BPRS)	Direct application of English in social contexts, focusing on interaction within community life (Tomlinson, 2005).
	Computer Skills (BUS, SKKNI BPRS)	Knowledge of hardware and software capabilities, and understanding how computers and the internet can enhance students' learning experiences (Reynolds, 2008).

Table 3 presents the definition of each competency criterion and subcriterion as a basis for consistency in understanding and measurement accuracy. These definitions serve as a reference in designing research instruments and ensuring that each aspect of competency can be analyzed objectively.

2. Competency Development Actors

Actors in the competency development program refer to the theory proposed by Noe, R.A. (2010). The main actors involved in this program include top management, managers, and HR managers. In the organizational structure of sharia banking in Indonesia, those categorized as top management include the president director, board of commissioners, Sharia supervisory board, compliance director, and Human Resources (HR) director. Meanwhile, at the managerial level, the roles at this level are carried out by the risk management manager and HR manager.

3. Competency Development Objectives

The objectives in this study refer to the talent management concept proposed by Smilansky (2008), which include developing a high-performing leadership team to compete in the market and preparing competent successors for executive positions. In addition, the objectives aim to encourage collaboration among executives to create innovation and improve operational efficiency. Efforts to open career opportunities are implemented as a strategy to attract and retain top executives while building a work culture that supports the achievement of optimal performance. The competency development program is also expected to emphasize the importance of providing career development opportunities, promoting diversity in filling executive positions, and designing an objective assessment system to evaluate employees' potential comprehensively. All of these objectives converge to create a shared commitment within the organization to possess and develop the best talent.

4. Alternative Competency Development Strategies

The strategies used in this study refer to the employee retention approach proposed by Pritchard, C.W. (2007), which emphasizes the importance of strategies for retaining employees effectively. The strategies applied in this research are: Strong Onboarding & Mentorship Program, Recognition, Rewards & Engagement, Training, Development & Career Growth, Creating a Positive Work Culture, and Continuous Feedback & Employee Well-being.

5. Hierarchy of Competency Development Strategies in the Management Trainee Program

The hierarchical structure of the competency development strategy for the management trainee program is presented in Figure 3.

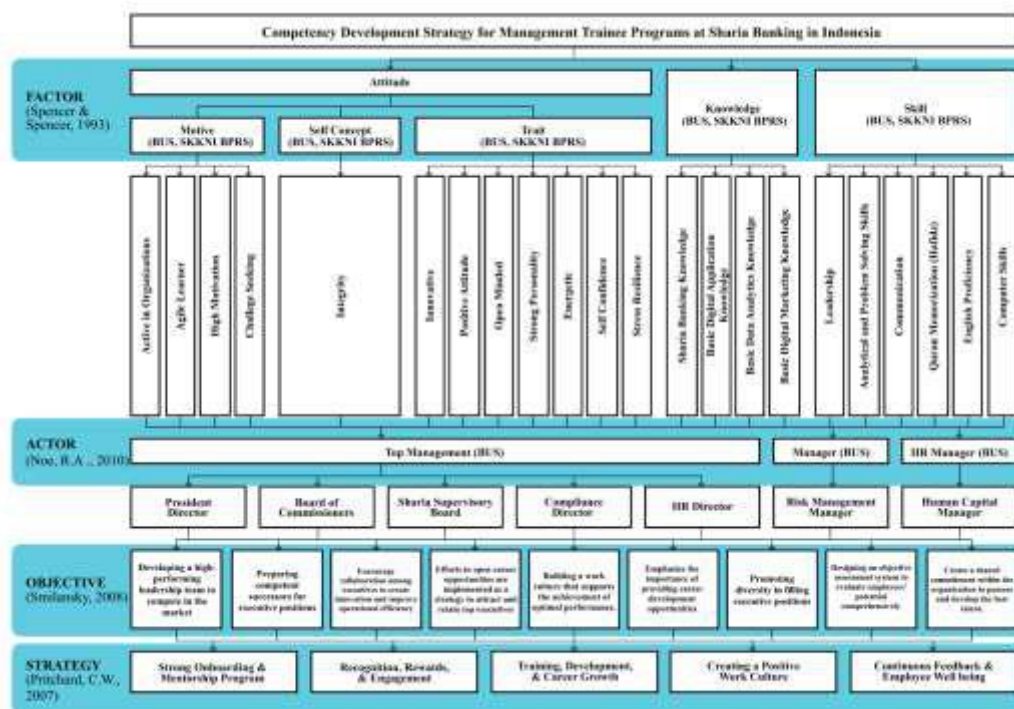


Figure 3. Hierarchy of Competency Development Strategies in the Management Trainee Program at Sharia Banking in Indonesia

The hierarchical structure in this study consists of four main levels: competency development factors, competency development actors, competency development objectives, and competency development alternatives

Identification of Priority Scale for Competency Development in the Management Trainee Program at Sharia Banking in Indonesia

The results of this AHP analysis serve as an important basis for formulating development priorities, which are presented in Figure 4 below.

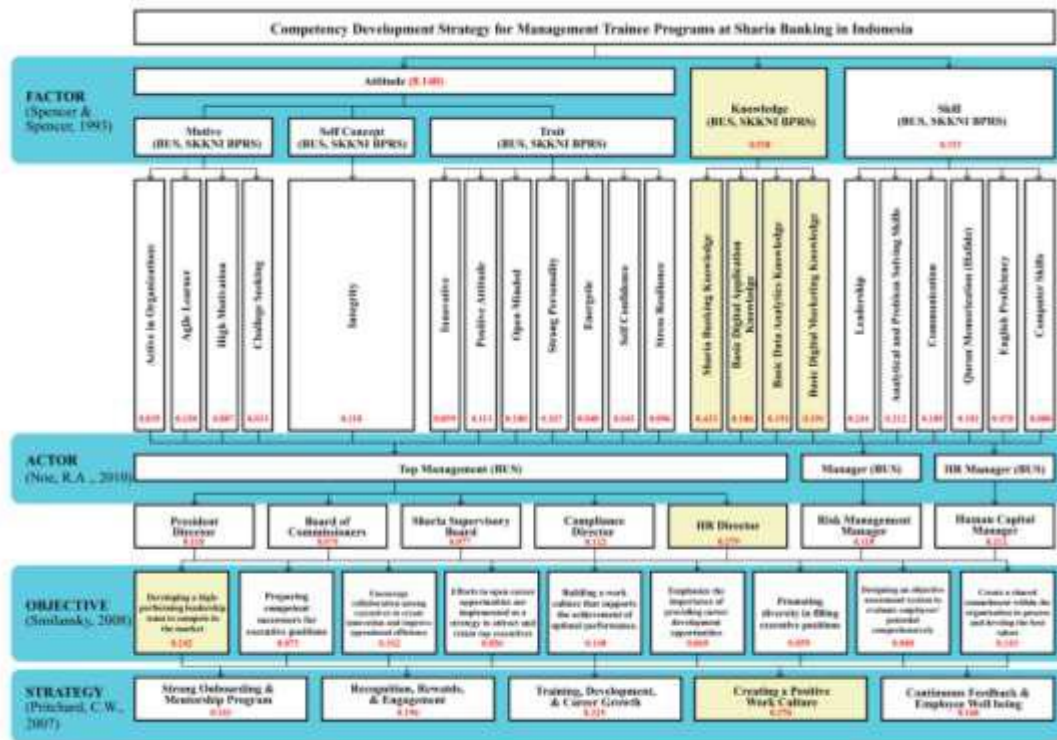


Figure 4. AHP Analysis Results

Based on the AHP analysis shown in Figure 4, the knowledge factor becomes the most crucial element in the competency development program for management trainee participants at sharia banking in Indonesia, with a priority weight of 0.528 and a consistency ratio of 0.05. The most prioritized subcriterion is Sharia banking knowledge (weight 0.433) due to its importance in shaping leaders capable of competing in the banking industry. Furthermore, the Human Resources (HR) Director is considered the most influential actor (weight 0.279; consistency ratio 0.003), in line with the strategic role of HR in guiding competency development. From the objectives perspective, developing a high-performing leadership team to compete in the market is the top priority (weight 0.242; consistency ratio 0.009), reflecting the organization's need for competitive and adaptive leaders. In terms of strategy, Creating a Positive Work Culture is the most prioritized approach (weight 0.270; consistency ratio 0.01), as it is believed to enhance employee satisfaction, loyalty, and commitment through a supportive and appreciative work environment.

Analysis of Factors, Actors, and Strategies to Achieve Prioritized Objectives in Competency Development Using a Qualitative Approach

1. Word Cloud of Input Categories for Competency Development Factors

Figures 5 and 6 present word clouds generated from experts' responses regarding additional factors and input for competency development that should be incorporated into talent development design.



Figure 5. Word Cloud of Additional Factors



Figure 6. Word Cloud of Development Factor Input

Based on the visualizations in Figures 5 and 6, experts emphasized that talent development in sharia banking should encompass competencies broader than just technical aspects. Figure 5 shows that the word sales is the most dominant, indicating the importance of sales skills in this industry. Other words such as management, ethics, digital literacy, professional, and adaptive also reflect the need to foster strong work attitudes and values. Meanwhile, Figure 6 highlights the importance of development methods based on real and contextual experiences within the sharia banking workplace. Words like experience, banking, interactive, case study, and KPI suggest that learning should be practical, relevant, and promote problem-solving. Experts proposed approaches such as role play, focus group discussions (FGD), case studies, and mentoring from practitioners so that participants not only understand theory but are also able to adapt to work pressures, take responsibility for outcomes, and gain comprehensive insights into Sharia banking systems. Moreover, a deep understanding of Sharia economic principles, English proficiency, digital skills, as well as humility and professionalism, are considered essential to ensure participants are prepared to face industry challenges competitively and sustainably.

2. Word Cloud of Input Categories for Competency Development Actors

Figure 7 presents a word cloud generated from experts' responses regarding input for actors in competency development.



Figure 7. Word Cloud of Actor Role Input

Experts emphasized the strategic role of actors in the competency development ecosystem, where they are expected not only to be present administratively but also to serve as mentors, coaches, guides, and supervisors who are active, purposeful, and consistent in supporting the learning process. Words such as sharia, observation, communication, mentor, coaching, and supervision reflect the expectation that actors have a deep understanding of Sharia principles and can act as communicative, systematic learning facilitators and role models.

Approaches such as direct coaching and mentoring, accompanied by special sessions with leadership and active involvement of the Sharia supervisory board, are considered important to build closeness, accelerate adaptation, and ensure alignment with Islamic values. On the technical side, roles such as HR Director or Human Capital Manager are key in implementing mentoring, supervision, and strengthening participants' character. To support effectiveness, experts also suggested an integrated monitoring dashboard system and job shadowing practices so participants can absorb real work values and behaviors.

3. Word Cloud of Input Categories for Competency Development Strategies

Figure 8 presents a word cloud generated from experts' responses regarding input for competency development strategies.



Figure 8. Word Cloud of Competency Development Strategy Input

The development strategies recommended by experts emphasize practical, structured, and sustainable approaches, focusing on solving real problems in the work context. Words such as practice, monitoring, problem solving, and technical indicate the importance of hands-on experience over mere conceptual knowledge. Comprehensive program socialization at the start and clear implementation guidelines are considered essential so that all parties fully understand the program's objectives and mechanisms.

The program should also include measurable pressures to train participants' resilience against the dynamic challenges of the workplace, such as responsibility simulations, time pressure, and targets. Furthermore, development must be carried out continuously with monitoring systems such as dashboard tracking to evaluate progress and engagement of all parties regularly. An ideal program includes classroom training, real practice in various divisions, case studies, initiative space, and personal capability building. With this comprehensive strategy, talent development is expected to produce individuals who are not only technically competent but also resilient, adaptive, and ready to face the continuously evolving challenges of the Sharia banking industry.

Managerial Implications

Based on the results of the analysis conducted through the Analytical Hierarchy Process (AHP) and descriptive analysis, Sharia banking in Indonesia need to design competency development programs in the Management Trainee (MT) program for talents in a more structured and strategic manner. The strategic roles that can be carried out by Sharia banking in Indonesia are presented in a SIPOC (Supplier, Input, Process, Output, Customer) diagram in Figure 9.

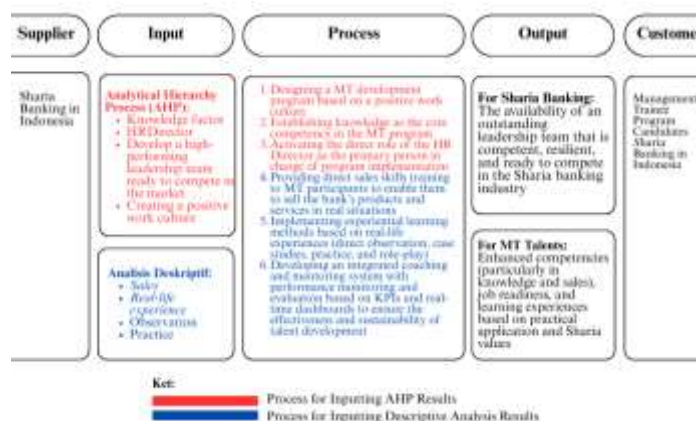


Figure 9. Managerial Implications

As shown in Figure 9, on the supplier side, Sharia banking in Indonesia act directly as the provider of resources, program implementer, and accountable party for the success of competency development. The main inputs come from two analytical sources: AHP—which identifies knowledge as the priority factor with the HR Director as the main actor, developing a high-performing leadership team to compete in the market as the primary objective of the competency development program, and creating a positive work culture as the prioritized development strategy—and descriptive analysis emphasizing the importance of sales skills, real-life experience, observation, and practice in the learning process. The process section illustrates six managerial steps that can be taken, starting from designing programs based on a positive work culture, establishing knowledge as the core competency, to strengthening the direct role of the HR Director in implementation. Additionally, the program emphasizes practical sales training for MT participants, the application of experiential learning, and the development of coaching, mentoring, and performance evaluation systems based on KPIs and real-time dashboards as mechanisms for continuous monitoring. The outputs of this strategy provide direct benefits for both the institution and the individual. For Sharia banking, the program produces a high-performing leadership team that is competent, resilient, and ready to compete in the Sharia banking industry. For MT participants, the program enhances real competencies, work readiness, and learning experiences based on practice and Sharia values. The customers of this process are the management trainee candidates who will participate in the program and the organizational units within the Sharia banking that will receive MT alumni as future leaders.

These managerial implications can be implemented with the recommended competency development design for management trainees in Sharia banking, namely through the SATRIA (Sharia Talent Readiness & Integration Acceleration) program. The recommended competency development design is as follows:

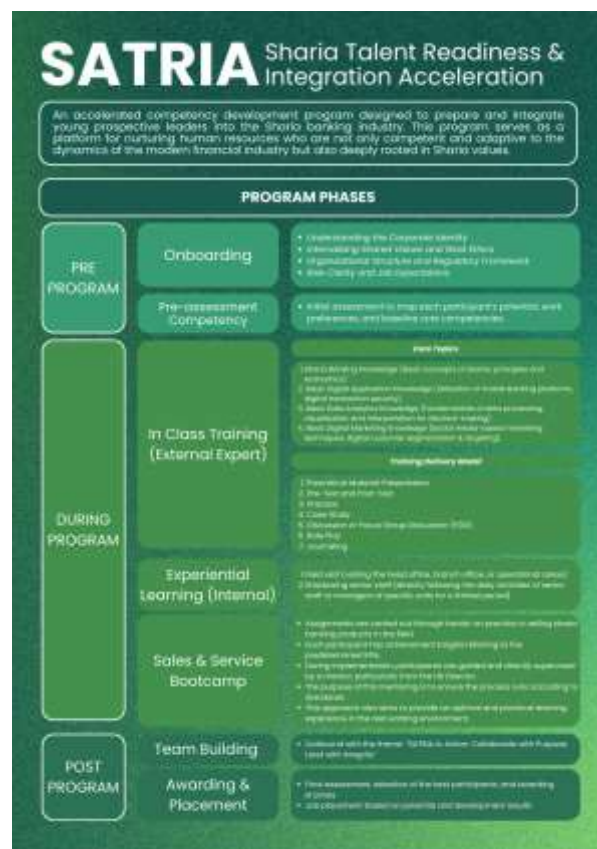


Figure 10. Recommended Competency Development Design

The SATRIA program is a talent acceleration program designed to prepare young leaders in the Sharia banking industry through three stages: pre-program, during-program, and post-program. The initial stage includes onboarding and pre-assessment to introduce the work culture and map participants' potential. During the program, participants undergo classroom training, social learning, and hands-on practice such as field visits, staff shadowing, and sales & service bootcamps. This process is complemented by mentoring guidance and KPI-based performance measurement. The learning model follows the 70:20:10 approach, emphasizing hands-on experience, social learning, and formal training. The final stage includes post-assessment to evaluate competencies and develop a career development plan. Assessment results are used for talent acceleration and career mapping. The program is aligned with the SKKNI standards for BPRS, ensuring a connection between needs analysis (AHP and descriptive) and national competency units. Thus, SATRIA is designed as a standards-based program relevant to industry needs and capable of producing professional and competent Sharia talents.

CONCLUSION

Based on the AHP analysis, the main factor in competency development for the management trainee program at Sharia banking in Indonesia is knowledge, with the HR Director as the key actor, and the primary objective is to develop a high-performing leadership team ready to compete in the market. The prioritized strategy selected is Creating a Positive Work Culture. Expert input emphasizes the importance of strengthening sales skills, understanding the distinction between sales and marketing, and integrating real-life experience methods into learning. Actors are expected to be actively involved as mentors and observers, while development strategies are designed to be practice-based to maximize effectiveness and impact for talents.

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