



The Impact of Human Resource Quantity and Number of Offices on the Performance of Islamic Banks Assets During the 2020-2021 Period

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ABSTRACT

This study was conducted to determine how the quantity of human and the number of offices affect the performance of Islamic bank assets for the 2020-2021 period. The research method used is a descriptive-quantitative approach. The type of data used is secondary data from 2020-2021. Data were obtained from the OJK annual reports and analyzed through regression analysis, correlation, determination analysis, and hypothesis testing (t-test and F-test). The sample of 25 Islamic banks in Indonesia was statistically evaluated using the panel data regression method. The obtained results indicate that the quantity of human resources has a positive effect on asset performance because $t^{\text{count}} > t^{\text{table}}$, or $(2.928766 > 2.01174)$. In the subsequent partial test, the value of t_{count} t_{table} is $(1.092170 < 2.01174)$, indicating that the number of offices has no impact on assets performance. Following that, the F test of the simultaneous F count $5.945959 > F_{\text{table}}$ 3.20 with a probability value of 0.004989 < 0.05 indicates that the number of human resources and the number of offices have a substantial impact on the performance of Islamic banks' assets.

Keywords: Human Resources, The Number of Offices, Performance of Islamic Banks

Introduction

Long-term economic growth is the ideal and objective of a nation. Economic growth indicates a country's progress and well-being, and the government makes various efforts to increase economic growth. Based on a press release from the Coordinating Ministry for Economic Affairs of the Republic of Indonesia stating that the economic growth in Indonesia in 2021 sends a positive signal to the strategy of the economic prospects in 2022, the actions taken in response to the Covid-19 outbreak have been quite successful.

One of the efforts to increase economic growth in Indonesia is to increase the State treasury or State finances, including the number of financial institutions, the per capita income, the amount of money circulating against Gross Domestic Product, and the number of bank and non-bank financing institutions. The economic growth of a country encompasses all sectors, including the banking industry.

In the modern era, individuals can allocate their finances based on societally acceptable criteria by selecting a suitable banking industry. The primary banking activity is collecting and redistributing community funds while providing other bank services is merely supplementary. Banking, in its management, must function properly to play a crucial role in allocating human and natural resources, economic growth, and financial performance (Badri, 2016).

The rapid growth of Islamic banking in Indonesia has enabled the country to reach the top of the Islamic Finance Country Index (IFCI) in the 2021 Global Islamic Finance Report. This success is because the Indonesian government is regarded as having the most effective Islamic financial sector business among all nations (Bank Indonesia, 2021).

Islamic banking must develop competitive products, services, and innovations to compete with conventional banks, despite its rapid growth in revenue and market share. In general, the Islamic banking industry plays a prominent role, allowing it to make a substantial institutional contribution to economic stability.

Article 68 of Law No. 21 of 2008 on Sharia Banking explains the government's role in encouraging the development of Islamic Banking so that it can compete independently with State Banking, namely by regulating Islamic banking. (UUS) is owned by Indonesia's traditional Bank-Bank. The government has urgently pushed for the separation of Sharia Business Units (UUS) under the control of traditional public banks into Sharia Commercial Banks (BUS), as well as the separation of entities from their parent companies. There is a limit on the total value of assets, or time-based conditions are imposed (Supriyanto & Sari, 2019).

The implementation of financial inclusion in economic development presents numerous challenges and obstacles. This is consistent with the dynamics of information technology, which are becoming increasingly limitless in space and time. Financial inclusion has become an intriguing topic and an integral part of the primary development programs in nearly all countries worldwide. Similarly, Indonesia faces difficulty in implementing financial inclusion due to its geographically, demographically, sociologically, and culturally diverse characteristics and social cohesion (Wardhono et al., 2018).

The Covid-19 pandemic that has occurred in this country has contributed to its economic slowdown, necessitating financial innovations that make it easier for the general public to access banking in terms of transactions, the most recent products from the bank, and other circumstances. The existence of fintech (financial technology) has the potential to contribute to current economic recovery efforts. The increasing prevalence of

the Covid-19 pandemic in the financial technology (Fintech) sector has a significant impact on financial inclusion and public welfare.

Financial technology (Fintech) has positively impacted the influenza pandemic. The contribution of fintech has enabled many individuals whom traditional financial institutions have not served to conduct financial transactions based on their specific requirements. The recovery of the national economy and the rise in national income during the pandemic, along with improved regulations for inclusive and sustainable fintech growth, have the potential to spark a significant leap in the digital financial services payment industry (Marginingsih, 2021).

Human resources is a crucial element that cannot be separated from any organization, including institutions and businesses. HR is also the determining factor for a company's growth. Human resources are the people employed by an organization as mobilizers, thinkers, and planners to achieve its objectives. Recent developments now view employees as capital or assets for institutions or organizations rather than merely as resources. Consequently, human capital emerged as a new term outside human resources (Kurniawati, 2021).

The number of human resources in Islamic banking has increased over the past few years, although it is still far below the total human resources in conventional banking. Despite the rapid development of technological and informational advancements in the Globalization era, the problem of the limited availability of human resources to meet the requirements of Islamic banks is currently debatable. In contrast, with its use of information technology, Islamic banking no longer necessitates as much labor as it did in previous years because the use of information technology has increased labor efficiency. It may be possible that the number of human resources and offices is not the primary factor that can significantly impact the growth of Islamic banking assets. Financial inclusion has become a government program through the Financial Services Authority (OJK) and the Association of Financial Services Institutions in Indonesia to promote a financial system that all levels of society can access to boost economic growth and eradicate poverty (Wardhono et al., 2018).

Literature Review

Islamic bank is a bank that operates not relying on interest. Islamic banks can also be referred to as financial institutions or clubs whose activities and products are developed based on the Qur'an and Hadith. Antonio and Perwataatmadja distinguish between Islamic banks and banks that operate with Islamic law principles. An Islamic bank is a bank that works with the principles of Islamic law, and its operating procedures refer to the provisions of the Qur'an and Hadith. The banks that operate under the principles of Islamic law are banks that, in their operations, follow the requirements of Islamic law, especially those concerning the procedures for Islamic law (Umam, 2013).

Human resources is one of the critical factors that cannot even be separated from an organization, both institutions and companies. HR is also the key that was determining the development of the company. In essence, HR is in the form of human beings employed in an organization as mobilizers, thinkers and planners to achieve the organization's goals. Today, recent developments view employees not as mere resources but as capital or assets for institutions or organizations. Therefore, a new term emerged outside of human resources, namely human capital (Kurniawati, 2021).

Human resources involve or pertain to human power (energy and power). Other organisms, such as animals and plants, also maintain resources, also known as sources of energy, abilities, strengths, and skills possessed by humans. Humans' planning,

implementing, controlling, and evaluating development, as well as their enjoyment of the results of these evaluations, have a significant impact on the success of a product, as humans play a very decisive role. (Fatoni, 2006).

Human resources management recognizes that employees are the organization's most valuable resource (assets), so they must be well maintained. Personnel management views employees as a production factor, so they must be utilized effectively. Human resources management is a subfield that focuses on studying human relationships and organizational roles. The element of human resources management is a member of the company's workforce. Consequently, human resources management focuses solely on labor-related issues.

Human labor and being capable and skilled are no less important than their willingness and sincerity to work effectively and efficiently. Abilities and skills are less meaningful if they are not followed by work morale and employee discipline in realizing goals. Through work experience and employee training and development, a person's innate skills must be continuously honed.

In verse 33 of surah Ar-Rohman, Allah exhorts people to study as broadly and limitlessly as possible to demonstrate Allah Almighty's omnipotence. In His book, Allah Almighty describes the ideal human condition: forming an opinion by weighing the good and bad of a situation. As mentioned above, labor and natural resources will be more optimal if humans implement those. Enhancing the quality of human resources is crucial, as stated by the Prophet Muhammad SAW: "The pursuit of knowledge is a duty from birth to death." Therefore, it is necessary to study all sciences, including general and religious science.

Office channeling can be interpreted as an office that functions to distribute or forward sharia services to the public. Sharia service is a mechanism for cooperation in fundraising activities between sharia branch offices and the same conventional bank offices in the form of current accounts, savings, and or deposits (Mishkin, 2008).

An office is any place that is usually used to carry out administrative work, with any name the place may be given (Moekijat, 1997). The number of bank offices is related to the ease of facilities and services offered to the community. Increasing public interest in banks must develop a relatively wide network of branch offices and sub-branches that can reach all levels of society. With the increasing number of bank offices, the opportunity for people to save more and more. With conditions like this, it will open up more opportunities for people who want to meet their needs in the banking sector.

Work performance or achievement is a person's success in performing work. Level of performance refers to the extent of a person's or organization's success in completing its work. People with a high level of performance are typically referred to as productive, while those whose level does not meet the standard are referred to as unproductive or having low performance.

In Islamic management philosophy, the realization of the goals of an organization or company is not limited to the world, but the ultimate goal is to break through the sky. Therefore, the management of resources in the company follows the rules set by Allah SWT to achieve future goals. These rules are the corridors that must be passed to get the blessings of Allah Almighty.

In PSAK No. 16 Revision of 2011, it is stated that assets are all wealth owned by a person or company, both tangible and intangible, which is valuable or valuable and will benefit the person or company.

Assets are also all economical sources or the value of wealth by a particular entity in the hope of providing economic and social benefits that can be channeled with units of

money, including non-financial resources needed for the provision of services to the general public and resources maintained for historical and cultural reasons (Wahyuni & Khoirudin, 2020).

Research Methods

This study utilized data from Indonesian Islamic banking institutions. The information comes from the company's annual report, which was published by the Financial Services Authority (OJK). In this study, the independent variables are the Quantity of Human Resources and the Number of Offices, and the dependent variable is the Asset Performance of Islamic Banks. This study's sample consists of 25 Sharia Commercial Banks and Sharia Business Units that issued Annual Reports in May 2022 for the previous two years. The obtained data is a type of panel data statistically processed using version 10 of the Eviews software. The testing of hypotheses is performed using multiple regression.

Results and Discussion

Result

Statistics Descriptive

Descriptive statistics are used to analyze data by describing or describing the collected data as it is, without drawing conclusions that apply to the general public or making generalizations (Sugiono, 2017).

The results of descriptive statistical testing on all variables are displayed in the following table.

Table 1
Descriptive Statistical Results

	X1	X2	And
Mean	4882.800	374.5600	111898.2
Median	2514.500	282.0000	35771.00
Maximum	25866.00	1852.000	821803.0
Minimum	40.00000	1.000000	721.0000
Std. Dev.	5621.962	407.5523	172207.9
Skewness	2.163300	2.177702	2.672344
Kurtosis	8.130422	7.702452	10.61915
Jarque-Bera	93.83477	85.58875	180.4525
Probability	0.000000	0.000000	0.000000
Sum	244140.0	18728.00	5594909.
Sum Sq. Dev.	1.55E+09	8138844.	1.45E+12
Observations	50	50	50

Source: *Eviews 10* Output Processing Results

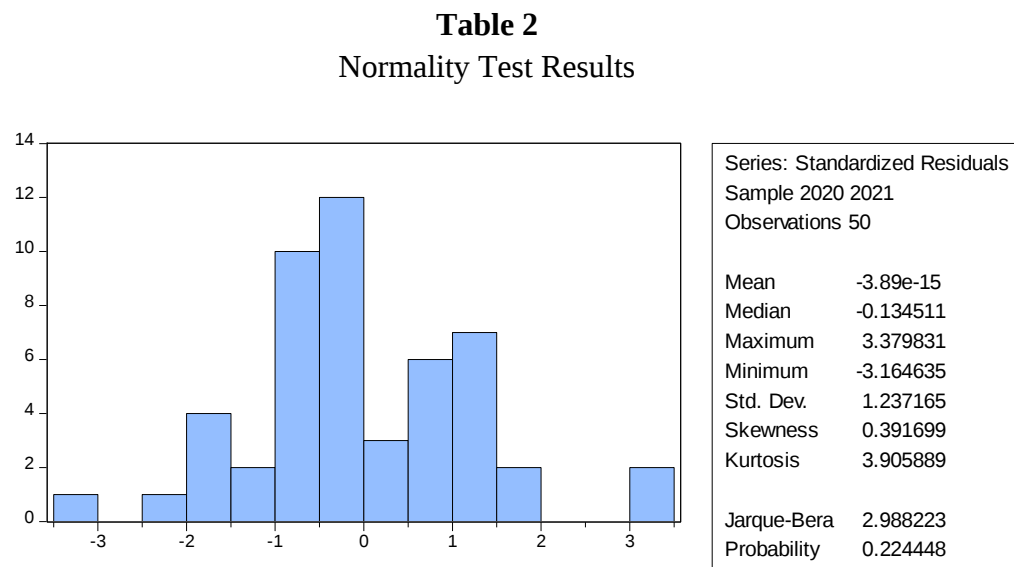
Based on the table above, it describes that the data from this study with a total of 50 observations is known to the variable X1, namely the number of human resources has the smallest value (minimum) of 40 and the highest value (maximum) of 25866. The average (mean) is 4882 and has a standard deviation of 5621. In variable X2, namely the

Number of Offices, the smallest value is 1, and the highest value is 1852. At the same time, the average in this variable is 374 with a standard deviation of 407. Meanwhile, variable Y, Asset Performance, gets a minimum value of Rp. 721 billion, the maximum value of Rp. 821803 billion. While the average value is Rp. 111898 billion and has a standard deviation of Rp. 172207 billion.

Test Classical Assumptions

Normality Test

The normality test in this research uses the Jarque-Bera test, which is shown in the form of a histogram of the residual and several statistical values. The normality test results in this study are as follows:



Source: *Eviews 10* Output Processing Results

On the basis of the above output, where the probability value of the Jarque-Bera test was $0.224448 > 0.05$, it can be concluded that the data in this study have a normal distribution.

Heterokesticity Test

The heteroskedasticity test in this study used the *Glesjer* test with the following outputs:

Table 3
Heteroscedasticity Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	1.012737	0.230386	4.395818	0.0001
X1	3.45E-05	2.76E-05	1.248593	0.2180
X2	-0.000660	0.000366	-1.804019	0.0776
Effects Specification				
			S.D.	Rho

Cross-section random		0.750612	0.9479
Idiosyncratic random		0.175964	0.0521
Weighted Statistics			
R-squared	0.080395	Mean dependent var	0.152738
Adjusted R-squared	0.041263	S.D. dependent var	0.179660
S.E. of regression	0.175914	Sum squared resid	1.454456
F-statistic	2.054458	Durbin-Watson stat	2.041799
Prob(F-statistic)	0.139517		
Unweighted Statistics			
R-squared	0.162369	Mean dependent var	0.933986
Sum squared resid	26.28637	Durbin-Watson stat	0.112975

Source: *Eviews 10* Output Processing Results

Based on the results of the *Glesjer* data test above, it can be seen from the probability value of the variable X1, which is 0.2180, and the variable X2 is 0.0776, both of which have a probability value of > 0.05 . That is, between the variable quantity of HR and the number of offices to the performance of assets, there is no heteroskedasticity or variance of errors is fixed / constant (homoskedasticity).

Multicollinearity Test

Following are the correlations between free variables in a regression model:

Table 4
Multicholnearity Test Results

	X1	X2
X1	1	0.189512636488745
X2	0.189512636488745	1

Source: *Eviews 10* Output Processing Results

According to the correlation results presented previously, the overall value of the independent variable is < 0.80 . In other words, this regression analysis model contains no multicollinearity.

Autocorrelation Test

In this study, the autocorrelation test used the *Durbin-Watson* test. The autocorrelation test results are as follows:

Table 5
Autocorrelation Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.739202	0.383545	25.39260	0.0000
X1	0.000136	4.64E-05	2.928766	0.0052
X2	0.000632	0.000579	1.092170	0.2803

Effects Specification		S.D.	Rho
Cross-section random		1.292231	0.9804
Idiosyncratic random		0.182881	0.0196
Weighted Statistics			
R-squared	0.201928	Mean dependent var	1.059477
Adjusted R-squared	0.167967	S.D. dependent var	0.196339
S.E. of regression	0.179093	Sum squared resid	1.507485
F-statistic	5.945959	Durbin-Watson stat	1.968410
Prob(F-statistic)	0.004989		

Source: *Eviews 10* Output Processing Results

The above table displays a Durbin-Watson Stat value of 1.968410. These n values will be compared with the table values using a significance level of 5%, 50 observation samples (n), and 2 free variables (k=2), and the Durbin-Watson region will yield the following values::

Table 6
Durbin-Watson Test Area

Car +	Hesitate- hesitate	Timeak ada autorelasi	Nervous	Car-
↔	↔	↔	↔	↔
0	dl 1,4625	of 1,968410 1,6283	4-du 2,3717	4-dl 2,5375
		2		4

The result of DW 1.968410 means that this study is in an area free from autocorrelation problems.

Hypothesis Test

Panel Data Regression Equation

Based on the table in the autocorrelation test above, it can be written that the multiple linear regression equation in this panel data regression analysis is as follows:

$$Y = 9,73920 + 0,00013 \cdot X_1 + 0,00063 \cdot X_2 + U_i$$

Information:

Y = Asset Performance

X₁ = Quantity of HR

X₂ = Number of Offices

U_i = Error

From the regression line equation obtained, the interpretation of the regression model above is as follows:

- The value of the positive constant is 9.73920, meaning that if the variable scores of HR Quantity (X₁) and Number of Offices (X₂) are equal to zero, then Asset Performance (Y) will increase by 9.73920.

- b. The HR Quantity (X1) regression coefficient has a value of 0.00013. This indicates that the Asset Performance will increase by 0.00013 if the Quantity of Human Resources increases by one.
- c. Number of Offices (X2) has a coefficient of regression of 0.00063%. Therefore, if the Number of Offices increases by one, Asset Performance will increase by 0.00063%.

Partial Test (T)

Table 7
Partial Test Results

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	9.739202	0.383545	25.39260	0.0000
X1	0.000136	4.64E-05	2.928766	0.0052
X2	0.000632	0.000579	1.092170	0.2803

Sumber: Eviews 10 Output Processing Results

To determine the t^{table} it is necessary to calculate the value of df and a significant degree. It is known that the significance level in this study is 5% with the number of observation samples (n) which is 50 and the number of variables 3. Then $df = n - k$ i.e. 47, so the result t_{table} is 2.01174.

t-test on variable HR Quantity (X₁)

The calculated t value of $t^{table} > t$ is $2.928766 > 2.01174$, which shows that the quantity of human resources positively affects asset performance. As for the significant value, namely $0.0052 < 0.05$, H_0 is rejected, and H_1 is accepted, meaning that it can be concluded that the Quantity of Human Resources partially has a significant influence on Asset Performance in Islamic Banks.

T-test on the Number of Offices variable (X₂)

The value of $t_{count} < t_{table}$ is $1.092170 < 2.01174$, this indicates the number of offices has no effect on Asset Performance. As for the significant value of $0.2803 > 0.05$, H_0 is accepted and H_1 is rejected. So, the partial number of offices variable does not significantly influence Asset Performance in Islamic Banks.

Simultaneous Test (F)

Table 8
Simultaneous Test Results (F)

R-squared	0.201928	Mean dependent var	1.059477
Adjusted R-squared	0.167967	S.D. dependent var	0.196339
S.E. of regression	0.179093	Sum squared resid	1.507485
F-statistic	5.945959	Durbin-Watson stat	1.968410
Prob(F-statistic)	0.004989		

Source: Eviews 10 Output Processing Results

The F-Statistical value in this study was 5.945959, while the F table provided that the alpha value (α) was 0.05 and the numerator k-1 with the denominator n-k had a variable number of 3 and a total of 50 data samples. Thus, the numerator is obtained as 2, and the denominator is 47, then the F value of the table is 3.20.

The interpretation of the table above is to produce the F-Statistical value of 5.945959 > F of the table 3.20 with a probability value of $0.004989 < 0.05$, which means that H_0 is rejected and H_1 is accepted, that simultaneously there is a significant influence on the Quantity of Human Resources (X_1) and the Number of Offices (X_2) on Asset Performance (Y) in Islamic Banks.

Correlation Coefficient and Coefficient of Determination Test

Table 9

Correlation Coefficient and Coefficient of Determination Test

R-squared	0.201928	Mean dependent var	1.059477
Adjusted R-squared	0.167967	S.D. dependent var	0.196339
S.E. of regression	0.179093	Sum squared resid	1.507485
F-statistic	5.945959	Durbin-Watson stat	1.968410
Prob(F-statistic)	0.004989		

Source: *Eviews 10* Output Processing Results

In accordance with the table above, the R-squared value is 0.201928. Thus, by 0.201928 the variation of variable Y can be explained by using the variables X_1 and X_2 together. It can be concluded that the effect of HR quantity and number of offices on asset performance is 20%, while the remaining 80% is influenced by other variables that are not described in the study.

The adjusted R-square used as the goodness of fit value in this study shows a figure of 0.167967, indicating that the model's accuracy is 17%.

Discussion

Effect of Human Resources Quantity on Sharia Bank Asset Performance

The result of the first hypothesis is that the quantity of human resources substantially impacts the performance of Islamic bank assets. The calculated t value of the table > t is $2.928766 > 2.01174$, indicating that the quantity of human resources positively affects asset performance. As a result of the significant value $0.0052 < 0.05$, the null hypothesis (H_0) is rejected, and the alternative hypothesis (H_1) is accepted, implying that the quantity of human resources significantly influences Asset Performance in Islamic Banks.

According to research by Trimulato, the increase in Islamic bank human resources between December 2016 and September 2017 was 2,368 percent, with a current total of 61,389 individuals. Islamic human resource management patterns are essential for the availability of high-quality human resources in Islamic banks (Trimulato, 2018).

Effect of Number of Offices on Asset Performance of Islamic Banks

The result of the second hypothesis was that the Number of Offices had no significant effect on the performance of Islamic bank assets. t count ttable = 1.092170 < 2.01174, indicating that the Number of Offices has no impact on asset performance. Regarding the significance of $0.2803 > 0.05$, hypothesis 0 is accepted while hypothesis 1

is rejected. Therefore, the partial variable Number of Offices has no significant effect on asset performance in Islamic Banks.

Hermawan's research demonstrates that the number of Sharia Bank Offices (-0.123878 and 0.1962) has a negative and insignificant effect on Murabahah financing, as supported by these results (Hermawan, 2013).

Effect of Human Resources Quantity and Number of Offices on Sharia Bank Asset Performance

The hypothesis is that both independent variables, the quantity of human resources and the number of offices, simultaneously impact the performance of Islamic bank assets. By obtaining the F-statistical value of $5.945959 > F$ table 3.20 with a probability value of $0.004989 < 0.05$, which means that H_0 is rejected and H_1 is accepted, it can be concluded that HR Quantity (X_1) and Number of Offices (X_2) have a significant influence on Asset Performance (Y) in Islamic Banks.

This study provides empirical evidence that Islamic commercial banks have developed alongside conventional banks over the past decade to the extent that Islamic business units of conventional banks have begun to consider becoming commercial banks. Islamic commercial banks appear to have strengthened some of their internal performance benchmarks and chose to utilize information technology-based services and the internet better to educate their customers that banking services can be performed anywhere (Supriyanto & Sari, 2019).

Conclusion

Based on the results and discussions in this research period, it was carried out to determine the effect of the quantity of human resources and the number of offices on the performance of Islamic bank assets for the 2020-2021 period :

Human resources' quantity significantly impacts the performance of Islamic bank assets. The value of $t_{\text{calculated}} > t_{\text{table}}$ is $2.928766 > 2.01174$, which shows that the quantity of human resources positively affects asset performance.

The asset performance of Islamic banks is not significantly affected by the number of offices. The value $t_{\text{count}} < t_{\text{table}}$ is $1.092170 < 2.01174$, this shows the number of offices does not affect asset performance.

The quantity of human resources and the number of offices simultaneously significantly impact an Islamic bank's asset performance. By obtaining the results of the F-Statistical value of $5.945959 > F$ table 3.20 with a probability value of $0.004989 < 0.05$, which means that H_0 is rejected and H_1 is accepted, that simultaneously there is a significant influence of HR Quantity (X_1) and a number of offices (X_2) on asset performance (Y) of Islamic banks.

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