

TIJDESSA, Vol 2(No 2), 2021, Page 71-90

p-ISSN: 2581-2904, e-ISSN: 2581-2912

DOI: 10.26418/tjdessa.v1i1.41451

**TANJUNGPURA INTERNATIONAL JOURNAL ON
DYNAMICS ECONOMIC, SOCIAL SCIENCES AND
AGRIBUSINESS**

<http://tjdessa.untan.ac.id/>

**The Impact of the Digitalization Transformation on the
Absorption of Manpower for graduates of The Sharia
Banking Study Program in Febi IAIN Pontianak**

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Abstract: The purpose of this study is first to find out what skills graduates of Islamic banking study programs must have in order to be able to face the competition in the era of digitalization transformation, secondly to find out the impact of digitalization transformation on the workforce of graduates of the Islamic Banking study program. The research method used in this study is a descriptive method with a qualitative approach through a tracer study. The data collection is done by distributing questionnaires and interviews. Informants in this study found 53 respondents. From the results of the study, it was found that the skills of graduates of the Islamic Banking Study Program, Faculty of Economics and Islamic Business Pontianak in the aspect of integrity (ethics and morals, expertise based on the field of science, use of technology and information, communication skills and teamwork in teams are mostly good and very good. While the skills of graduates of the Islamic Banking Study Program of the Pontianak Islamic Economics and Business Faculty in the foreign language (English) aspect are still not good. Meanwhile, the digital transformation carried out by various sectors has an impact on the employment of graduates of the Sharia Banking Study Program, Pontianak Sharia Economics, and the Faculty of Business. The absorption rate for graduates of the Islamic Banking Study Program, Faculty of Economics and Sharia Business, Pontianak, both in the government and private sector and particularly in the banking industry sector, is still very small.

Keywords: Transformation, Manpower Absorption, Graduates of Islamic Banking Study Program

Introduction

Digital transformation is currently one of the important agendas in the Indonesian banking industry (Dewi, 2021). Throughout this year the term 'digital bank' has become a hot topic of discussion. The 'impact of the industrial revolution 4.0' is marked by the digital transformation of banking which includes changes in consumer expectations, new types of partnerships or collaborations with the digital economy ecosystem, to changes in business models and technology. (Fernando, 2021). Fintech is growing at an exponential rate which leads to the emergence of innovative business models. Advanced technologies such as blockchain, Internet of Things (IoT), Artificial Intelligence (AI), and robotics also influence the banking and finance industry, both conventional and Islamic banking (Ali et al., 2019).

Referring to Inventure (2020) data quoted in the book (OJK, 2021) *Blueprint for Digital Transformation of the Financial Services Authority Banking*, one of the visible impacts is the change in banking transactions during the pandemic, namely transactions that were initially carried out at branch offices during the pandemic. This is done digitally or online through mobile banking, internet banking, or artificial intelligence-driven call centers. Along with that, there is a tendency for banks to continue to close their office network' (Fernando, 2021).

Minister of Finance Sri Mulyani Indrawati at the 2021 Indonesia Fintech Summit program "Fintech for Faster Economic Recovery" estimated that in 2045, banks would no longer provide services from tellers (Fernando, 2021). This happens along with the rapid development of technology, the younger generation is accustomed to using digital, perhaps banks with shrinking tellers. At some banks in Europe no longer provide personal services. Customers can use available technology like never before, which provides teller or customer service.

According to the Director of Information Technology and Operations at Bank Mandiri, Rico Usthania Frans, around 50 percent of the current working positions of banking employees will disappear within the next 10 years (Cahyani 2019). This statement can be justified because the reason that advances in digital technology and artificial intelligence are factors that cause the future of work in the banking sector to be considered obsolete. Although this statement can be justified, regardless of the statement, of course, one must always be optimistic that digitalization in the banking sector is an opportunity to reduce the burden on banks to serve professionally from the previous manual, such as processing audit compliance transactions. For Islamic Banking, the digital transformation of banking is a real challenge and must be prepared immediately. The challenges of digital transformation of Islamic banking are related to changes in organizational design, recruitment processes and employee management. (Wijaya, 2021).

The changes and impacts of digital transformation facing Indonesian banking at this time will also be a challenge and a threat to the Islamic Banking Study Program, Faculty of Economics

and Islamic Business (FEBI) IAIN Pontianak. Based on Student Statistics data for the 2021 Academic Year, it was noted that the number of undergraduate students of the Islamic Banking S1 study program was the second highest number of students, namely 844 people after students of the Islamic Religious Education S1 study program, which amounted to 1,463 people. If there is no right platform to face the digital transformation of the banking world, then it is not impossible that the Islamic Banking study program will disappear with time. Based on the explanation above, the researcher took the title of the research entitled 'The Impact of Digitalization Transformation on Manpower Absorption of Graduates of the Islamic Banking Study Program FEBI IAIN Pontianak

Literature Review

This previous research was used to dig up information about the scope of research related to this research as well as a literature study which is intended to support the research that has been done, with the hope that this research does not overlap. The first is the research by Wilis, in 2020 the research entitled 'Financial Technology SWOT Analysis in Banking Transformation in the Digital Era (Case Study at Bank in Jakarta)'. This research uses a case study approach at Bank in Jakarta. Based on the research that has been done, it is known that there are strengths, weaknesses, opportunities, and challenges in the application of financial technology for Bank in Jakarta. Looking at these factors, the results obtained can determine what strategy is chosen by Bank to achieve its goals.

Kurniawan's second research in 2021 is entitled "The Effect of Digital Transformation on the Performance of Regional Development Banks in Indonesia". This study aims to determine how big the impact of digital transformation on bank performance. This study uses PLS-SEM which proves that there is a positive and significant effect of digital transformation and innovation on company performance. This finding provides a practical contribution that becomes a guideline for the banking industry in an effort to improve its performance through a digital transformation strategy.

The three studies by Maru'ao SEP in 2020 are entitled "Digital Transformation and Banking Efficiency in Indonesia". This research examines the impact of digitalization on the efficiency of the banking industry. The researcher uses data from 80 banks' financial statements in the 2015-2019 period. Data Envelopment Analysis (DEA) is used to measure the efficiency of bank intermediation and a banking digital index is built through content analysis on bank financial statements. The results of the Moderated Regression Analysis (MRA) method in this study indicates that digitalization has a positive correlation with banking efficiency. However, when looking at the interaction between bank size and digitalization, there is a similar decrease in the total intermediation efficiency. When compared to small banks,

digitalization in large banks will tend to lead to lower intermediation efficiency improvements. Collaboration between large and small banks in digitizing is an important policy implication in this research. In addition, the synergy between banks using fintech is also a crucial strategy in optimizing the impact of digitalization, especially in the context of increasing intermediation efficiency.

The four studies by Winasis, S., Riyanto, S., & Ariyanto in 2020 research entitled “Digital Transformation in the Indonesian Banking Industry: Impact on Employee Engagement”. This study discusses the impact of rapid changes due to the company's digital transformation in several aspects of human resources. This study uses a quantitative approach with a survey method. The survey was conducted on 41 employees from a private bank branch located in the largest trading business district in Jakarta (Indonesian capital city) in February 2019. This branch has a total of 110 employees and has been in the process of digital transformation for one year. The conclusion from the survey results that there is worker anxiety that causes the assessment of the components of self-efficacy and work stress to be low. The emergence of an intention to resign, even though the number is <20% of respondents, is an indicator of job dissatisfaction. The leadership's demands to help employees exclusively are also included as factors that need to be considered for the development of the company.

The five studies by Zouari & Abdelhedi in 2021 in a study entitled “Customer Satisfaction in The Digital Era: Evidence From Islamic Banking”. This study to determine the factors and impact of service quality, especially digitalization on customer satisfaction in Islamic banking. This research uses the quantitative method (SPSS). Using two dimensions, namely digitization and compliance were added to the SERVQUAL five-dimensional model namely self-confidence, compliance, digitization, physical evidence, and human skills. The sampling of 145 customers and data collection was carried out based on an online questionnaire of two Islamic banks in Tunisia. The results of this study indicate that there is a positive and significant relationship between the main dimensions of customer service quality and bank customer satisfaction.

Theoretical Review

1. Syariah banking

According to Kasmir 2008 Banking is all things related to banks, including institutions, business activities, and operational systems. While the bank is a financial institution in charge of collecting funds from the public, both in the form of savings deposits, time deposits, and the like, then channeled back to other communities in the form of credit or financing as well as providing other financial services, all of which aim to improve the welfare of the community.

Since the amendment of Law Number 7 of 1992 to Law Number 10 of 1998, Indonesia has implemented a dual banking system, namely the operation of conventional banks and Islamic banks. The first Islamic bank in Indonesia to be established was Bank Muamalat Indonesia (BMI) in 1992. According to Law Number 21 of 2008 article 1 number 7, it is stated that Islamic banks are banks whose business activities are carried out based on sharia principles and consist of Sharia Commercial Banks (BUS) and Sharia People's Financing Banks (BPRS). According to Ratno Agrianto, 2015 the objectives of Islamic banking consist of the:

- a. Introducing and cultivating Islamic values, both in employees, clients, and society.
- b. Contribute to improving the welfare of society.
- c. Eradicating poverty.
- d. Carry out projects that are sustainable development.
- e. Maximizing profits, both for banks and customers, and minimizing operational costs.
- f. Provide competitive financial products.
- g. Improving the quality of services and products offered

In addition, there are several functions of Islamic banking:

- a. The function of the investment manager is that the bank will raise funds where the funds will be channeled into productive financing so that the profits will be given to the owner of the funds in accordance with the ratio that has been agreed upon at the time of the contract.
- b. Investor function, where in distributing funds, banks act as investors who invest their funds in productive financing that has little risk while still paying attention to Sharia principles.
- c. Social function, namely the bank collects and distributes zakat, Infaq, and waqf funds without taking profits.
- d. Financial services function, where in its operations the bank also provides other financial services such as clearing services, transfers, safe deposit boxes, and so on to support customer transaction processes.

1. Transformation

The word transformation refers to the reality of the change process. In the Big Indonesian Dictionary (KBBI), transformation is a change that can be in the form of form, nature, function, and so on. According to Laseau, 1980 Najoran, and Johansen (2012) said that transformation is a process of gradual change so that it reaches the ultimate stage, changes are carried out by responding to the influence of external and internal elements that will direct changes from known forms. previously through the process of duplicating iteratively.

Najoan and Johansen (2012) say that the transformation process goes through 3 stages. First, the invention is a change from within society, where in society there are new discoveries, which then slowly emerge change. Second, diffusion is the communication of ideas, new concepts, or efforts to change society more broadly. Third, the consequence is the stage of adopting new ideas or ideas in society.

2. Digitization

Digitization is the convergence of product and process information applications that can perform various audio-visual and computational functions. The development of modern communication technology that is convergent is a concurrency process of the entire process of mass media evolution (Wuryanta, 2014). Digital theory is always closely related to the media because the media continues to develop along with the advancement of technology from old media to the latest media, making it easier for humans in all fields related to digital theory. There are five digital characteristics, namely numerical representation; modularity (the principle of assembling larger units from smaller ones); automation; variability; and transcoding (the relationship between computing and everyday culture) (Manovich (2002) Aji (2016).

Digital technology is a technology that no longer uses human or manual labor. But tends to an automatic operating system with a computerized system or a format that can be read by a computer. The digital system is a development of the analog system. A digital system uses a sequence of numbers to represent information. Unlike analog signals, digital signals are non-continuous. The transition from analog to digital systems has changed many things, including the media industry (Putranto and Jazimatul, 2015).

3. Banking Digitization Transformation

Digital transformation is a process that utilizes existing digital technologies such as virtualization technology, mobile computing, cloud computing, integration of all systems in the organization, and so on (Loonam, J, 2018). The digital transformation system is a change in the way a job is handled by using information technology to gain efficiency and effectiveness. Some fields that have made this transformation such as education with e-learning, business with e-business, banking with e-banking, and government with e-government, the point is to increase the efficiency and effectiveness of work and supporting files by using databases. Paperless is the main goal, all proof of transactions in the form of documents has been replaced with a database so that it is more simple, flexible, and can be accessed at any time (Danuri, 2019).

Digital Banking is the digitalization of banking (transformation to online) in all traditional banking activities and services that were historically only available at bank branch offices (Proctor, 2019). Digital banking is in principle no different from e-banking, but the characteristics possessed by digital banking are broader because digital banking service customers can access all banking services through a collection of e-banking in one place (digital branch) and/or through one type of e-banking. banking on bank/customer-owned devices (Lintasarta, 2016).

In accordance with the Financial Services Authority Regulation (POJK) No.12/POJK/3/2018 concerning the Implementation of Banking Digitization, it is stated that one of the efforts to increase bank capability is by using more optimal use of information technology developments that will support the discovery of bank services. Therefore, Banks need to provide convenience to access to information technology-based banking services without time and place restrictions that encourage better financial management of customers and regions based on service innovation and strategic alignment on the use of information technology that encourages the commercial bank banking industry to enter banking services digitally.

4. Definition of Graduates (Alumni)

Graduates (Alumni) are products of an educational institution. The quality of alumni shows the quality of the educational institution. To find out the quality of graduates produced, it is not enough just to look at the output, for example from the ability to master knowledge, skills, and formal attitudes which are embodied in the achievement index. But it must also be detected from the outcome (suitability) of graduate education, which is shown through job profiles (types and places of work), the relevance of work to educational backgrounds, benefits of courses programmed in employment, and graduate suggestions for improving graduate competencies.

Higher education is a vehicle for experts who are expected to be able to develop knowledge and contribute to development. As a systematic effort to improve the quality of human resources, the Ministry of National Education has established four main policies in the field of education, namely Equity and Opportunity, Education Relevance with Development, Education Quality, and Education Efficiency.

According to Hamalik Oemar 2007, competence is a complete picture of the combination of knowledge and abilities that is observed and measured, as stated as follows.

- a. Graduate competence contains a set of competencies that must be mastered by graduates, which describes the full profile of graduates.
- b. Graduate competencies describe various aspects of competence that must be mastered, which include cognitive, affective, and psychomotor aspects.
- c. Graduate competencies are based on the vision and mission of educational institutions, community demands, developments in science and technology, input from the profession, results of task analysis, and predictions of future challenges.

5. Working World

Siswanto Sastrohadiwiryo 2007, stated that work is a number of physical and mental activities for a person to do all the work. Work is an activity, but not all human activities are working. Because in the meaning of work sometimes two aspects that must be met logically are as follows.

- a. Activities are carried out because there is an urge to make something happen so there is a great sense of responsibility to produce quality work or products.
- b. What is done is done because there is a gap in something planned, because sometimes there is a spirit to mobilize all the potential that is owned so that what is done really gives satisfaction and work benefits are defined as activities that aim to meet the needs of life.

There are several aspects that must be prepared to enter the world of work.

- a. Self-confidence, namely having high self-confidence with the knowledge and skills possessed can adapt to the work environment.
- b. Commitment, namely willingness/sincerity in carrying out work in accordance with applicable rules.
- c. Diligence in work, namely having confidence and patience in completing work.
- d. Work skills, namely having a high ability to carry out work both in terms of knowledge and skills.
- e. Discipline, namely having high discipline, obedience, and obedient to all applicable rules and regulations.
- f. Achievement motivation, which has a high willingness to develop themselves.
- g. Ability to work together, namely having an open attitude and being ready to work with anyone and work in a team.
- h. Responsibility, namely having a high sense of responsibility for the work given.

6. Labour

According to Law No. 13 of 2003 concerning Manpower Article 1, manpower is anyone who is able to carry out work both inside and outside the employment relationship in order to produce goods and services to meet the needs of the community. According to Law no. 13 of 2003 concerning Manpower Article 8 concerning manpower planning and employment information includes job opportunities, job training, labor productivity, industrial relations, working environment conditions, wages, and labor welfare. Sitanggang and Nachrowi, 2006 provide the characteristics of the workforce, among others.

- a. Labor is generally available in the labor market and is usually ready to be used in a process of producing goods and services. Then the company or the recipient of the workforce asks for labor from the labor market. If these workers have worked, then they will receive compensation in the form of wages or salaries.

A skilled workforce is a potential human resource (HR) that is needed in every company to achieve goals. Manpower or manpower consists of the labor force and not the labor force.

Methods

The researcher uses a descriptive method with a qualitative approach through a tracer study. The descriptive method is a method of researching the status of a group of people, an object, a condition, a system of thought, or a class of events in the present (Rukajat, 2018). The subjects of this research are Alumni of the Islamic Banking Study Program, Faculty of Economics and Islamic Business IAIN Pontianak starting in 2017-2020.

a. Research Place

The location of this research was conducted by the Faculty of Economics and Islamic Business IAIN Pontianak Islamic Banking Study Program by distributing questionnaires to alumni and alumni users.

b. Method Of Collecting Data

According to Sugiono, 2014 data collection techniques are steps that can be taken by researchers to collect data in various settings, various sources, and various ways so that the results obtained in this study are truly accurate and accountable data.

The data collection techniques that the researcher uses are 2, namely the first questionnaire/questionnaire: Here the author makes a series of questions to the work of graduates (alumni) of the Faculty of Economics and Islamic Business, Islamic Banking Study Program, IAIN Pontianak. questionnaires that have been made by researchers. Second interview: the researcher conducted interviews in person and online via email or WhatsApp or other social media with the alumni of the Islamic Banking Study Program whose place of residence could not be reached by the researcher.

c. Data Analysis

The data analysis technique is a very difficult research process because it requires hard work, creative thinking, and quite high insight and in data analysis techniques one study with other research cannot be equated, especially regarding the methods used in the study (Sugiyono, 2015). All data collected through questionnaires and interviews were analyzed using descriptive analysis techniques. Data analysis in qualitative research is carried out at the time of data collection, and after completion of data collection within a certain period.

Findings

Skill Level of Graduates of Islamic Banking Study Program in Facing the Era of Digitalization Transformation

The process of looking for work takes a very long time and one must have a skill, especially in digital transformation like today. This is felt by all job seekers. The quality and skills of alumni who work show the quality of their educational background. To find out the quality or skills of alumni, of course, is seen from the alumni's ability to work or in other words are able to take part in the world of work.

The Islamic Banking Study Program, Faculty of Economics and Islamic Business, IAIN Pontianak, has produced many graduates. These graduates have careers in various sectors including the government sector, corporate institutions, and entrepreneurs. In order to find out the skills possessed by graduates of the Islamic banking study program, the researchers distributed questionnaires to the leaders of the institutions where the alumni worked. The assessment of the skills possessed by the alumni includes an assessment of integrity concerning ethics and morals, expertise in the field of science, skills in foreign languages, especially English, the use of technology and information, further communication skills, the ability to work together in teams, and self-development. Based on the data collected from the heads of the institutions where the alumni work, the level of skills possessed by the alumni of the Islamic Banking Study Program FEBI IAIN Pontianak is presented in the following table..

Table 1. **Graduate User Assessment of Alumni Skills Islamic Banking Study Program FEBI IAIN Pontianak.**

No	Skill Type	Good	Very Good	Enough	Study program recommendations
1	Integrity (Ethics and Morals)	75% 66%	25%		Building positive character through learning activities and encouraging the internalization

No	Skill Type	Good	Very Good	Enough	Study program recommendations
					of moral values consistently, for example through spiritual activities.
2	Expertise in the Field of Science		28%	6%	Improving the quality of student professionalism through learning in accordance with current demands
3	Foreign Language Skills (English)	34% 62%	34%	32%	Improve foreign language skills for students, by forming foreign language study groups.
4	Technology and Information Users		36%	2%	Improving the quality and availability of information technology-based facilities, such as laboratory facilities, as well as technology-based learning.
5	Communication Ability	45% 43%	51%	4%	Optimizing alumni gathering activities coordinated by IKA FEBI and various information meetings available
6	Teamwork		53%	4%	Growing the ability to work in a team through group

No	Skill Type	Good	Very Good	Enough	Study program recommendations
7	Self-development	49% Baik	45%	6%	assignments and the implementation of committee assignments Maximizing academic guidance with students, providing career guidance, encouraging students to be involved in various seminars and workshops, and motivating students to carry out self-development.

Source: Processed Data In 2022

Based on the table above, it can be seen that the skills of the alumni of the Islamic Banking Study Program Faculty of Economics and Islamic Business IAIN Pontianak in the aspect of integrity (ethics and morals) are mostly or 75 percent good, while 25 percent are very good. Good ethics and morals possessed by graduates are needed in the work environment. Graduates who have good morals and ethics will be able to build harmonious working relationships in the workplace environment. Such conditions will create excellent working conditions. If graduates of HR in an agency do not have good integrity (ethics and morals), then the work behavior of this HR will have the potential to work dishonestly, not trustworthy, be less responsible, and will think more about the interests of each other than the interests of the agency. The HR ignores the agency's vision and mission so that in the end the agency will not be effective and efficient, and even with the worst impact the agency or company will suffer losses.

Furthermore, in the table above, there are no alumni who work in institutions that have sufficient integrity (ethics and morals). This shows that there are no graduates of the Islamic banking study program FEBI IAIN Pontianak who work in various agencies with bad integrity (ethics and morals). However, as the manager of the study program, you must pay

attention to always try to build a positive character for the graduates. This can be done through learning activities and encouraging the internalization of moral values consistently. For example, it can be done through spiritual activities.

The next assessment of the skills of PBS FEBI IAIN Pontianak graduate study programs is on the aspect of expertise based on the field of science. Expertise based in the field of science concerns the professionalism of graduates. Graduates who have a professional attitude will more easily understand how to interact and establish relationships, understand their duties and responsibilities, and are able to carry out the mandate or responsibilities given to them. Based on the assessments of alumni users in the table above, it can be seen that most (66 percent) are in a good category, and 28 percent are very good. The results of this assessment indicate that most graduates of the Islamic banking study program have soft skills according to their field of knowledge. Soft skills according to the field of science are needed and will help in completing various responsibilities in the workplace. The large percentage of graduates who have soft skills according to their fields reflects that graduates of the Islamic Banking Study Program FEBI IAIN Pontianak have a highly professional attitude. Graduates as human resources who work in various agencies, with a highly professional attitude will have a positive impact on the agency. These human resources will always try to complete their responsibilities properly and on time so that they will not harm the agency or company. Although most graduates already have expertise in their field of knowledge, there are 6 percent of graduates whose expertise based on their field of knowledge is included in the sufficient category. This needs to be a record for the manager of the study program so that this condition can be improved and anticipated. Study programs need to make various efforts to improve the quality of students in order to be able to produce professional graduates. This can be done or processed through learning activities that are in accordance with the demands of the times. In addition to skills in the aspects of integrity and expertise based on scientific fields, the assessment by alumni users is also on foreign language skills, in this case the ability to speak English.

Foreign language skills, in this case English, although not mandatory, are very important for a graduate to have. These foreign language abilities are very supportive in working in various agencies, especially agencies that deal with work partners from abroad so that it is easy to communicate with colleagues. In agencies without partners from abroad also often require English language skills. Therefore, foreign language skills are very necessary.

Based on the results of the assessment from graduate users, it is known that only 34 percent of graduates of the Islamic Banking Study Program FEBI IAIN Pontianak have good foreign language skills and 34 percent are very good. Meanwhile, as many as 32 percent of graduates have sufficient English language skills. Based on this assessment, it can be said that the English language skills possessed by graduates are still lacking. This, of course, needs special attention for study program managers. Managers of study programs need to strive to improve students' ability to speak foreign languages. One of these efforts can be done by forming a foreign language learning group.

Assessment of other skills is in the aspect of using technology and information. The development of technology and information from time to time is very rapid. Various sectors of work in various agencies and companies also take advantage of these technological and information developments. Therefore, graduates of human resources who work in various agencies must of course adjust their abilities in mastering these technological developments. Based on the assessments of graduate users in the table above, it can be seen that most of the graduates (62 percent) of the Islamic Banking Study Program (62 percent) are good and 36 percent are very good at using technology and information. This shows that most of the graduates are not GAPTEK and it is easy to always follow the development of information. Mastery of technology and information by graduates is very useful for the development of the agency. Graduates with high mastery of technology and information will be more productive in their work and will be more creative in completing various assigned responsibilities. Although most graduates have mastered technology and information, there is still 2 percent of graduates of the Islamic Banking Study Program FEBI IAIN Pontianak who only have enough knowledge. This must also continue to be a record for the manager of the study program so that all graduates are literate in technology and information development. This effort can of course be carried out by the study program manager in various ways. One of the study programs can seek the availability of information technology-based facilities, such as laboratory facilities equipped with technology-based learning programs.

The next skill that must be possessed by graduates is the ability to communicate. Almost every sector of work requires the ability to communicate. Therefore, as graduates who will work in various sectors, they must be equipped with these abilities. Based on the results of the assessments of graduate users in the table above, it is known that the majority of graduates' communication skills (51 percent) are very good. Furthermore, there are 45 percent good and only 4 percent have sufficient communication skills. The high ability of graduates in communication is supported by various things. The support comes from the curriculum of the study program and from outside the curriculum of the study program. Support from the study program curriculum is the availability of public speaking and corporate public relations courses. Furthermore, support from outside the study program curriculum is the availability of various forums for students to develop communication skills. The forums include student organizations such as DEMA (Student Executive Council), SEMA (Student Executive Senate), and HMPS (Student Association of Study Programs). Teamwork or teamwork is also part of the skills graduates must possess in their work. The ability to cooperate in teams is very important in every agency or company to achieve the targets and goals that have been set. Based on the results of assessments from graduate users, most (53 percent) graduates of the Islamic Banking study program FEBI IAIN Pontianak have excellent teamwork skills. Furthermore, there is also 43 percent of graduates have good cooperation skills.

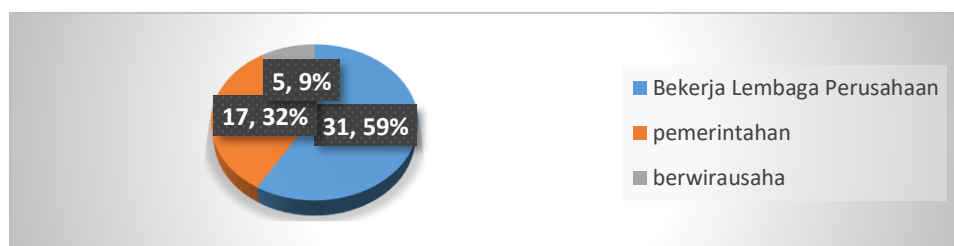
Graduates who have good teamwork skills will be able to increase the productivity of the institution where they work. However, if graduates have poor teamwork skills, it will hinder the success of the agency. Therefore, study program managers need to pay attention to students' abilities in teamwork, considering the results of the assessment from graduate users, there is 4 percent of graduates whose teamwork skills are only sufficient. Managers of study programs need to develop students' ability to work with teams. Managers can seek this, including through group assignments and the implementation of assignments in a committee. The last skill component is self-development. Graduates who will become in various agencies and companies need to have the determination to always strive for self-development. This needs to be done to improve self-competence in order to adjust to the various demands of the progress of the institution where you work. Graduates who are slow in responding to self-development efforts will be left behind and find it difficult to achieve strategic careers. Based on the results of the assessment from graduate users, it is known that the majority of graduates of the Islamic Banking Study Program, Faculty of Economics, and Islamic Business IAIN Pontianak (49 percent) have good self-development abilities and 45 percent are very good.

The assessment illustrates that most graduates have high motivation to develop their abilities. Furthermore, there is only 6 percent of graduates whose a level of self-development that is sufficient. This should also be a note for the manager of the study program so that students try to have high motivation to carry out self-development. Managers can seek this in various ways. Some of the efforts that can be made include maximizing academic guidance with students, providing career guidance, and encouraging students to be involved in various activities such as seminars and workshops.

Impact of Digitalization Transformation on Manpower Absorption of Graduates of the Islamic Banking Study Program

If viewed based on the results of alumni searches, graduates of the Islamic Banking Study Program work in various sectors. Some work in the corporate sector, government agencies, and as entrepreneurs. The distribution of alumni working in the sector is presented in graphical form.

Figure 1. **Graph of the Distribution of Labor Absorption of PBS Study Program Alumni.**



Based on the graph above, it can be seen that most of the graduates or alumni of the Islamic Banking Study Program work in the private sector, namely 31.59 percent. Alumni working in the government sector reached 17.32 percent. While alumni who become entrepreneurs are only 5.9 percent. The small absorption of workforce graduates of the Islamic Banking Study Program FEBI IAIN Pontianak in the government and private sectors is inseparable from the influence of digitalization transformation. In each sector, there is a limited amount in the use of labor. In addition, all sectors in the era of digitalization transformation require workers with higher skills. This condition causes the level of competition for PBS study program graduates to be higher. If viewed in more detail in each sector, the absorption of graduates from the Islamic Banking Study Program fluctuates every year.

Table 2. Distribution of Labor Absorption of Islamic Banking Graduates FEBI IAIN Pontianak in 2017-2020 in Various Sectors.

Sektor Kerja	2017	2018	2019	2020
Pemerintahan	6	4	2	5
Pengusaha	0	1	3	1
Perusahaan Swasta	9	8	5	9

Source: 2021 Tracer Study Processed Data

The absorption of graduates from the Islamic Banking Study Program in the government sector in 2017 was 6 people, but from 2018 to 2019 there was a decrease of 4 and 2 people, respectively. The absorption of labor in the government sector experienced a slight increase in 2020 reaching 5 graduates.

Furthermore, in the PBS study program graduates who become entrepreneurs, based on a search of 53 alumni, not many graduates choose to become entrepreneurs or entrepreneurs. Based on the existing sample, there were no graduates in 2017 who became entrepreneurs. In 2018, there was only 1 graduate who became an entrepreneur. Meanwhile, in 2019 graduates who chose to become entrepreneurs increased by 3 people, while in 2020 only 1 person.

In addition to the government sector and entrepreneurs or entrepreneurs, there are many workers who graduate from the PBS study program in the sector. In 2017 there were 9 graduates who worked in the company. Furthermore, in 2018 there was a decline, only

absorbing 8 graduates. Then in 2019 it also decreased, only absorbing as many as 5 graduates. However, in 2020 it has increased to reach 9 graduates.

If explored further and more specifically, digital transformation also has an impact on the banking industry sector. The banking sector has also made various adjustments in line with the development of digitalization technology. Various activities and transactions in banking that were originally carried out manually with human labor, have mostly turned to electronic systems or systemized to digitalization. With this digitalization system, the banking sector is able to provide various services over long distances to many customers. The services provided through the digital platform include fund transfers, account openings, payment of various bills, and so on.

There are fewer graduates working in the banking sector every year. There are 4 graduates of the Islamic banking study program who work in the banking sector, both under the auspices of BUMN and under the auspices of local governments. Meanwhile, in 2018 there were no graduates working in the banking sector. Furthermore, in 2019 and 2020 only 1 graduate each.

Based on the description above, it can be said that the employment of graduates of the Islamic Banking Study Program FEBI IAIN Pontianak in the banking sector is very small. Such conditions can be caused by the limited number of workers needed in the sector due to the shift to the digital system. On the other hand, due to digital transformation, a workforce with high skills is needed so that they are able to work on the digitization system. the position of operator and data entry in banking, middle-level, will be an obstacle in adjusting to the digitalization transformation. Therefore, in the recruitment process carried out by the banking sector, human resources who have the skills will be selected according to the digital transformation. This, of course, should be a special concern for study program managers in order to make their graduates able to compete in the banking sector in the era of digital transformation.

Conclusion

Based on the research that has been done, the conclusions that can be written are as follows: The skills of graduates of the Islamic Banking Study Program, Faculty of Economics, and Islamic Business Pontianak in the aspect of integrity (ethics and morals, expertise based on the field of science, use of technology and information, communication skills and teamwork in teams are mostly good and very good. While the skills of graduates of the Banking Study Program Sharia Faculty of Economics and Islamic Business Pontianak in the aspect of foreign language (English) are still not good.

The digital transformation implemented by various sectors has an impact on the absorption of labor for the graduates of the Islamic Banking Study Program of the Pontianak Islamic Economics and Business Faculty. Meanwhile, the labor absorption rate for graduates of the Islamic Banking Study Program, Faculty of Economics and Islamic Business, Pontianak in the government and private sectors, as well as specifically in the banking industry sector, is still very small.

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