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Human Capital and The Use Of Information Technology To Enhance Sustainable Competitive Advantages (Case study on Sharia Banking)

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ABSTRACT

This study aims to determine the effect of human capital and the use of information technology on the competitive advantage of Sharia banking. The study takes an analysis unit of Indonesia Sharia banking. The type of data used is primary data using a questionnaire which sampling used is a stratified random sampling model where respondents in this study consist of leaders and employees in Sharia banking. This research uses descriptive qualitative approach. Data analysis used PLS consisting of Outer Model test (Validity and Reliability) and Inner Model test (coefficient of determination and T test). The results show that human capital has no significant effect and the use of information technology has a significant effect on the sustainable competitive advantage of Sharia Banking.

Keywords: Human Capital, Information Technology, Sustainable Competitive Advantage of Sharia Banks.

INTRODUCTION

Bank Indonesia Regulation No.11 / 10 / PBI / 2009 dated March 19, 2009 concerning Sharia Business Units explains that the paid up capital for the establishment of Sharia Commercial Banks resulting from the separation is set at a minimum of Rp.500 Billion which opens up great opportunities for other banks to establish an Islamic bank. With the increasing number of Sharia banks in Indonesia, the level of competition will be even higher among Sharia banks. In the era of globalization and competition among Islamic banks, the first thing that must be considered by Islamic banks is how to create competitive advantage. The competition currently faced needs to be

eliminated by providing the best service at least the same or even better than other forms of Islamic bank services. Competitive advantage is needed to face high market competition. Global Islamic financial assets reached USD 2.4 trillion in 2017. Sharia banking assets have grown at a Compound Annual Growth Rate (CAGR) of 6% since 2012. The total value of Global Islamic financial assets has exceeded USD 2 trillion, but it has not been positively correlated with the growth of Islamic financial assets in Indonesia. In fact, the growth of Sharia Banks in Indonesia in the last three years has decreased, the data published by the Financial Services Authority (OJK, 2019) showing growth year on year basis (YOY) has decreased since 2016. The decline occurred in the ownership of sufficient third-party funds significant by 9.60 percent basis points from 20.84% in 2016 to 11.14% in 2018. Asset growth weakened from 20.28% in 2016 to 12.57% in 2018. Growth for access to finance also declined compared to the year 2016 by 16.41% to 12.21% in 2018. The growth of Sharia Banks according to OJK data can be seen in the following figure:

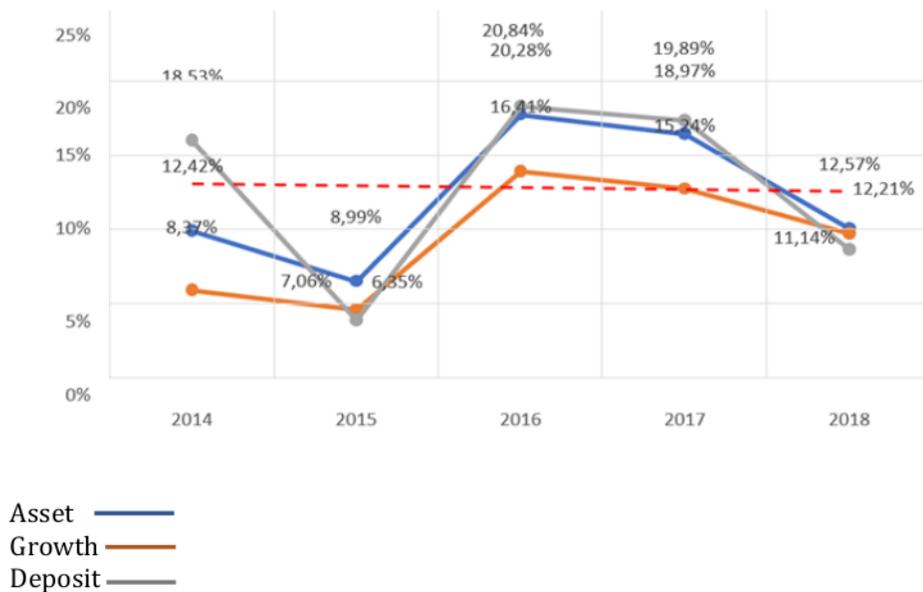


Figure 1: Sharia Banking Growth

The figure above explains that the growth of Islamic banks from 2014 to 2018 experienced fluctuations but ended down in 2018 mainly in terms of third party funds. For this reason, OJK continues to encourage the creation of sustainable value by increasing the commitment of sharia banks through increasing capital and business scale, improving efficiency through optimizing the role of information technology in sharia banking services (OJK, 2019).

According to Karbhari, Naser, & Shahin (2004), the main problem faced by Sharia banking is the diversity of stakeholder characteristics. Nugroho, et.al (2019) The Islamic Bank need to ensure the commit from all stakeholders to make sharia products and services that implant in the Sustainable Finance. Other problems faced are government regulations, competition from conventional banks, and the lack of competent and trained resources. Related to regulations according to Mamun (2007), the government's commitment has not been optimal in providing an appropriate legal framework to support and facilitate better growth in the Sharia banking sector. Mamun (2007) also

explained that human capital is an important prerequisite for the development of Sharia banking today. The lack of availability of training and education on Sharia banking is one of the factors inhibiting the development of Sharia banking, for this reason, there is a need to increase employee competency through training.

Besides human capital, which is important in the growth of Sharia banking, another factor that affects it is the use of Information Technology. According to Darussalam, et.al (2018), the lack of the ability of the company's information technology called IT Capability is still a problem today. IT Capability is needed in facing the digital economy in the era of the industrial revolution 4.0. OJK (2019), in the 2018 Sharia Financial Indonesia Development Report, explained that digitalization or financial technology (fintech) was the main topic at several Islamic financial events and was the subject of many Islamic financial news. Some countries such as Bahrain and the United Arab Emirates have taken anticipatory steps by creating *regulatory sandboxes* which are also carried out by Indonesia.

Digitalization must be dealt with by providing a set of decisions and actions directed at achieving goals that match the expertise and resources of an organization with the opportunities and threats from its environment (Coulter, 2002:7). Sharia banking strategies related to digitalization are balanced with the use of Information and Communication Technology (ICT) that can adapt to the era of industry 4.0. Lai, Zhao, and Wang (2006) explain that IT Capability owned by companies can make companies excel in competing with similar companies. With the use of sophisticated, unique, and strategic IT systems, Sharia banking can improve speed and reliability, and better accuracy in recording company transactions. Based on the description above, the problem that concerns Sharia Banking is whether human capital and the use of information technology play a very strong role in creating sustainable competitive advantage in Sharia banking. The role of the Sustainability Sharia Banking Principles is to preserve the sustainability of the Syariah Bank in achieving a vision consistently based on the rules of prudent banking and sharia comply covering aspect (Lucky,N. et.al, 2019).

LITERATURE REVIEW

Human Capital

Becker (1993) explains that human capital refers to "investment in education, training, skills, health, and other values that cannot be separated from individuals". Human capital is a characteristic that crystallizes in an individual that cannot be eliminated. Joseph and Aibieyi (2014) define that human capital is as a process related to training, education and other professional initiatives to improve the knowledge, skills, abilities, values, and social assets of an employee that will lead to employee satisfaction / performance. Pasban and Nojedeh (2016) explain that human capital is not physical capital or financial capital, but this capital has been defined as the knowledge, skills, creativity, and health of everyone. Namasivayam and Denizci (2006) also state that human capital refers to the knowledge, education, work competence, and psychometric evaluation of individuals in the company. In the new definition, human capital is considered as a collection of features, sacrifices, knowledge, creativity, innovation, and energy which every individual invested in their work (Weatherly, 2003). Stockley (2003) defines that the notion of human capital "The term of human capital is recognition that people in organization and business are an important an essential asset who contribute to development and growth, in a similar way as physical asset such as machines and money. The collective attitude, skill and abilities of people contribute to

organization performance and productivity. Any expenditure in training, development, health and support is an investment not just an expense”

Human Capital defined by humans in organizations and business is an important and competent asset which has a contribution to development and growth, just as physical assets such as machinery and working capital. Attitudes, skills, and human capabilities have a contribution to the performance and productivity of the organization. Expenditures for training, development, health, and support are not just costs but are investments.

According to Bontis, et.al, (2000), Human Capital is a source of very useful knowledge, skills, and competencies in an organization or company. Human Capital is the company's collective ability to produce the best solutions based on the mastery of knowledge and technology from its human resources. The indicators to measure Human Capital according to Nyberg et.al (2014) consisting of 7 indicators are as follows:

1. Knowledge is factual or procedural information needed to do certain jobs and the foundation on which skills and abilities are developed.
2. Skills is the level of skill and ability of individuals to perform certain work tasks.
3. Ability is a more lasting ability (usually cognitive) needed for an individual to do works.
4. Other Characteristics, personality or other attributes that affect the ability of individuals to do certain jobs.
5. Tenure is the length of time an employee has worked at a company.
6. Experience is the work experience of an employee.
7. Education is the level of education owned by employees.

Competitive advantage

Ansoff and McDonnell (1990) define competitive advantage as the quality owned by a company in certain products or markets, and this quality can bring a company to a better position in its market competition. According to M. Porter (1975), competitive advantage is the result of company performance in competitive markets. Competitive Advantage can mean having a low cost, differentiation advantage, or successful focus strategy. Porter believes that competitive advantage grows fundamentally from the value of the company created for buyers where the value even exceeds the cost of creating it. Barney (2002) states that competitive advantage can arise in companies when their actions in the industry or market create economic value and when few competing companies take the same action. According to Matthews and Shulman (2005) there are four indicators that can be used to measure a company's competitive advantage, namely:

1. Innovation is a form of creating new market demand for existing products, new products for existing markets, and the increase of the technology application used in other fields.
2. Reputation is the company's relationship with other parties or proximity to customers in producing quality processes or products. Strategic assets are the company's ability to maintain its strategic assets ranging from the visible to the invisible in a comprehensive manner such as knowledge, intellectual property rights, etc.
3. Architecture is the architecture of internal, external, and networking relationships.
4. The strategy to create competitive advantage according to Porter (1980) consists of Three dimensions:
 - I. Cost Leadership
The company sets a strategy that provides the highest level of efficiency and has the

lowest cost compared to competitors, with the following indicators:

- a. Efficient scale construction of facilities.
- b. Control and reduction of unnecessary overhead budget.
- c. Minimization of costs in each company activity.

II. Differentiation

The strategy undertaken by the company in producing different and unique products compared to competing products. Indicators of differentiation dimension are:

- a. Prestige and brand image
- b. Different Technology
- c. Innovation
- d. Different feature
- e. Satisfying customer service
- f. Develop a network

III. Focus

The company applies a focus strategy by selecting certain segments to be the company's focus.

- a. Focus on superior products for certain segments.
- b. Focus on niche market that matches the company's excellent products.
- c. Focus on service on the market being served.

Human Capital on Sustainable Competitive Advantage

Over time, the basic problem faced in Islamic financial institutions is the quality and quantity of human resources that do not meet the qualifications of Islamic financial institutions. Human resources of Sharia Banking are required to have skills in mastering conventional economics and sharia (as a very important basis), but in reality human resources available in Indonesian Islamic financial institutions are still very low in mastering their sharia basis (the application of ushul fiqh and fiqh muamalah). This is the biggest challenge of how to make qualified human resource management in accordance with sharia principles as the company profits will increase when management can be managed properly.

Alnidawi, Alshemery, and Abdulrahman's (2017) research concluded that there is a positive effect of human capital (human resources) on the creation of competitive advantage in companies in Jordan. The existence of competitive advantages based on human resources is a factor for creating organizational sustainability and success, Memon, Mangi, and Rohra (2009) find that human capital is the main source of competitive advantage. While Pasban and Nojedeh's (2016) research has concluded that an important factor at all levels of management in organizations is human skill. Thus, the research hypothesis is as follows.

H1: There is a positive effect of Human Capital on sustainable competitive advantage.

The Use of Information Technology on Sustainable Competitive Advantage

Information Technology is very important for an organization or banking company. Porter (1985) states that the growth and innovation in the field of technology increases competitive advantage through the utilization of corporate strategy and information technology which greatly affects the industry. Clemons and Row (1991), Information Technology can strengthen the company's unique resources so that the company's competitive advantage increase and it is difficult for competitors

to emulate. Research Lai, Zhao, and Wang (2006) find that IT has a significant effect on the company's competitive advantage. Sophisticated information technology is used by companies to improve company services and the benefits resulting from the use of innovative information technology can be more sustainable if the IT system can strengthen the company's unique resources. The hypotheses in this research are:

H2: There is a positive effect on the use of information technology on sustainable competitive advantage.

RESEARCH METHODOLOGY

Research Design

This study is classified as causality research that tests one variable causing changes in other variables or not (Sekaran and Bougie, 2017). The design in this study starts from a problem that uses a quantitative approach and then limits the problems that exist in the formulation of the problem raised by the researcher.

Population and sample

To obtain research results that are in accordance with the objectives and are representative of the circumstances as well as the number of samples available, the researchers conducted a sampling technique used in this study, and that is a purposive sampling technique in which the criteria for population are Sharia banking in Jakarta as many as 34. Primary data is obtained by distributing questionnaires to division heads or branch heads as respondents in Sharia Banking, using a Likert scale.

Data Analysis Method

The analysis technique used in this study is PLS which consists of outer model testing (testing the validity and reliability) and inner model (testing the research hypothesis)

RESULTS AND DISCUSSION

The Result of the Research

Outer Model Test

Validity Test (Convergent Validity)

Convergent Validity Testing aims to determine the factors contained in the observation variable. This test is exploratory so that the factor loading value criteria for research must be greater than 0.6 to 0.7 (Hair et al., 2014). However, at the scale development research stage, loading factors of 0.50 to 0.60 is still acceptable (Ghozali, 2014).

The results of convergent validity can be seen in Figure 1 below:

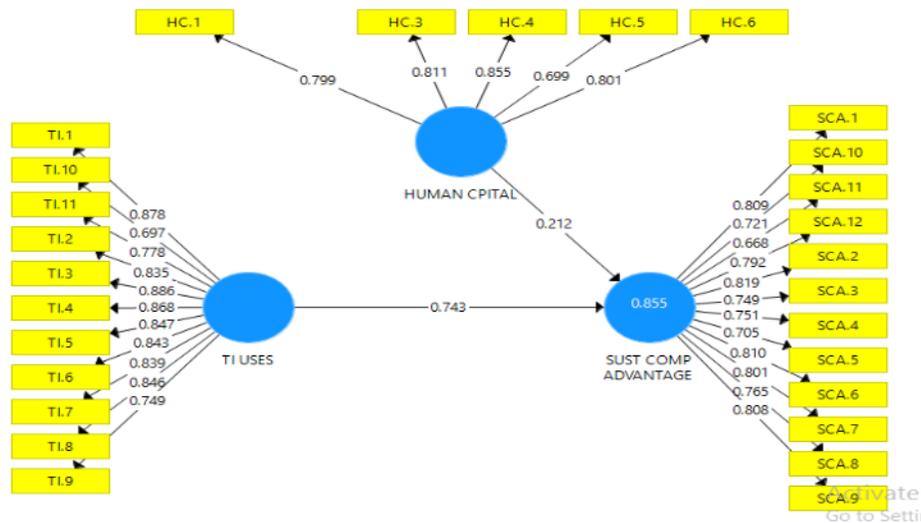


Figure 1: The results of convergent validity

Table 1: AVE Value

	Average Variance Extracted (AVE)
HC	0.631
SCA	0.590
TI USES	0.683

Convergent validity testing > 0.7 and AVE value > 0.5 The convergent test results and AVE value indicate that the indicators used for the questionnaire questions in this study are valid.

B. Reliability Test

The reliability test aims to prove the accuracy, consistency, and accuracy of the instrument in measuring variables. The reliability test can be performed on the construct by measuring two criteria, namely composite reliability, and Cronbach alpha. The construct will be declared reliable if the composite reliability and Cronbach alpha values are above 0.70 (Ghozali and Latan, 2015: 40).

Table 2: Cronbach's Alpha and Composite Reliability Result

Construct	Construct Reliability and Validity	
	Cronbach's Alpha	Composite Reliability
HC	0.857	0.895
SCA	0.936	0.945
TI USES	0.953	0.959

In table 2 above, the results of the Cronbach's alpha test for all variables are very good which is above 0.70 so it can be concluded that all construct indicators in this study are accurate, consistent, and precise. While the composite reliability value of all variables is above 0.7, it can be concluded that the reliability test of each latent variable has been.

The Evaluation Of Inner Model Measurement (Structural Model)

Testing the inner model is the development of concept-based models and theories to analyze the relationship between exogenous and endogenous variables which have been described in the conceptual framework (Ghozali, 2014). The stages of testing the structural model (inner model) are carried out by the following steps.

A. R- Squares Test

The inner model is evaluated using the R-Squares value for the dependent variable. Changes in the value of R-Square are used to assess the effect of the independent latent variable on the dependent latent variable. The results of the R-Square value in this study are:

Table 3:R-Squares Value Test Results

R Square

Matrix	R Square	R Square Adjusted
SCA	0.855	0.845

From table 3, the value of R-Squares or the coefficient of determination is 0.855 which means that 85.5% shows that the competitive advantage of Sharia Banking can be explained by the Human Capital variable and the use of information technology while the remaining 14.5% is affected by other constructs not included in this study.

B. T Test

Testing with the Inner model 2, the t test is to test the research hypothesis through bootstrapping procedures with a significant level used 95% ($\alpha = 0.05$) or t-table 1.96. The T test table is as follows:

Table 4: Path Coefficients Test Results

Path Coefficients

	Original Sampl...	Sample Mean (...)	Standard Devia...	T Statistics (O...	P Values
HC -> SCA	0.212	0.310	0.213	0.994	0.320
TI USES -> SCA	0.743	0.649	0.216	3.442	0.001

The results in table 4 above show that the effect of Human Capital is not significant, and the effect of the Use of Information Technology is significant to the Sustainable Competitive Advantage variable.

DISCUSSION

This research has two hypotheses tested and the results of hypothesis testing show that H1 is rejected and H2 is accepted, meaning that H1 is human capital which has no significant effect and H2 using IT variable has proven significant effect. Hypothesis results can be seen in table 5 below.

Table 5: Hypothesis test results

Hypothesis	T Statistic	P Value	Hypothesis Test Results
H1 Human Capital → SCA	0,994	0,320	Rejected
H2 IT Uses → SCA	3.442	0.041	Accepted

Human Capital on Sustainable Competitive Advantage

The results of this study conclude that human capital affects but not significantly to sustainable competitive advantage, human capital is identical to what is called knowledge, education, work competence, and individual psychometric evaluations in companies and also is a collection of features, sacrifice, knowledge, creativity, innovation, and energy, which each individual has to carry out their work (Namasivayam and Denizci, 2006; Weatherly, 2003). However, the development of human resources in Sharia Banking is not in accordance with the competencies needed, ideally Sharia banking employees have a strong understanding of three aspects, namely the first conventional aspects (financial markets, capital markets, banking, finance).

Second, understand all aspects of sharia (al quran, hadith, usul fiqh, muamalah fiqh, qawaid fiqiyah). Third, understand mathematics because it deals with statistics and accounting. Employees, if only given a short training on Islamic economics, is not enough to fulfill the three aspects above. Fulfillment of HR with complete competencies as above has not been fully carried out, both qualitatively and quantitatively through the recruitment and training process. In addition to human capital, there are still other aspects such as funding, governance, innovation produced also affects the competitive bank. The results of this study are not in line with the research of Memon, Mangi, and Rohra (2009) and Mansour and Hussein (2019) which state that IC affects competitive advantage in Sharia Banking.

The Use of Information Technology on Sustainable Competitive Advantage

The results of this study conclude that the use of IT has a significant effect on sustainable competitive advantage, rapid technological development, growth in the number of Sharia Banking and operational banking activities in a dynamic environment have led to the need for instruments to assist carrying out their operations through the use of information technology. One of the strategic objectives, banking is to create competitive advantage by continuously producing innovations with the use of technology. Some of the results of previous studies such as the research of Rana et.al (2017) and Shbiel & Al Olimat, (2016) state the same thing as this study that the use of information technology affects the competitive advantage of banks.

CONCLUSION AND SUGGESTION

It has been proven empirically that Human Capital has no significant effect on sustainable competitive advantage, it is due to important factors in Banking to continuously exist and be sustainable, besides human factors as employees, strong funding and correct management (GCG) by utilizing resources owned will encourage Sharia Banking to be able to compete with other Banks (Islamic and conventional banking). On the other hand, the use of information technology has a significant effect on sustainable excellence. Innovation in IT is urgently needed in banking management to facilitate the operations of the bank itself and customers when making transactions and further improving the quality of banks so that they will create sustainable competitive advantages in the future. The use of information technology is a very important part of an organization such as a bank.

One of the functions of Sharia banking is the collection of third-party funds and providing excellent service to customers who want their funds to be managed based on Sharia principles. To achieve good performance, of course, it must be supported by resources and innovation in the IT field so that it has a competitive advantage to compete with other banks both conventional and among Sharia Banking itself. Suggestions for further research are there are still other aspects that can be used to achieve competitive advantage, namely, developing other variables in further research such as aspects of governance, funding, and bank reputation.

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