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Analysis of The Readiness of Prospective Human Resources of Islamic Banks in Facing Financial Technology (Fintech) Challenges

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Abstract

This research aims to analyze the level of readiness of prospective human resources (HR) of Islamic banking in facing the challenges of financial technology (fintech) development in the digital era. The background of this research is based on the increasing role of fintech in the transformation of the Islamic finance industry which requires digital competence, sharia understanding, and adaptive skills of prospective workers. This study uses a descriptive qualitative approach by involving students of the Sharia Banking Study Program, Sultan Aji Muhammad Idris State Islamic University, Sa Marinda as the research subject. Data were

obtained through open-ended questionnaires and documentation which were then analyzed using Miles and Huberman's interactive analysis model.
The results of the study show that most students have a good level of awareness and understanding of the concept of fintech and its urgency in the development of the Islamic finance industry. However, readiness in terms of technical skills and practical abilities is still moderate due to the limited number of digital-based learning facilities and the lack of direct training. In terms of attitude and adaptation, students show a positive view of technological innovation, although there are still doubts about the suitability of some fintech models with sharia principles. This research emphasizes the importance of synergy between educational institutions, financial authorities, and the Islamic banking industry in forming competent, adaptive, and integrity human resources in the midst of the digital transformation of the Islamic financial sector.

Keywords: *Human Resource Readiness, Islamic Banking, Financial Technology, Islamic Fintech, Digital Transformation.*

A. INTRODUCTION

The rapid development of information technology has been the main driver of the emergence of various innovations in various sectors, including the financial sector. One of the most prominent forms of innovation is *Financial Technology* (Fintech), which fundamentally changes the pattern of transactions, investments, and people's access to financial services. The presence of fintech not only offers convenience and increased efficiency, but also poses new challenges for financial institutions, especially Islamic banking that operate based on Islamic principles (Ayu Effendi & Wahju Widajatun, 2024)

Islamic banking in Indonesia is currently showing quite rapid development as public awareness of the application of Islamic financial principles increases. However, this growth is faced with complex challenges due to digital technology disruption and the emergence of *financial technology* (fintech) companies. The advantages of fintech services that offer convenience, speed, and efficiency encourage Islamic banks to carry out digital transformation to maintain their competitiveness. This transformation process not only includes updating the technological system, but also demands the readiness of human resources as a key factor in the implementation and success of such innovations.(Wahab & Ihsan, 2025)

One of the main determinants in the success of digital transformation in Islamic banking is the level of readiness of human resources (HR). Prospective human resources, especially students studying in the field of Islamic banking, are required to have comprehensive competence, both in aspects of sharia science and mastery of digital technology. The low level of financial technology literacy among prospective Islamic banking workers has the potential to be an obstacle in the process of adapting to the dynamics of industrial changes. Therefore, an in-depth analysis is needed on the extent of the readiness of the prospective human resources in facing the challenges of fintech development that are increasingly complex.(Suwandaru et al., 2023)

Although a number of universities have integrated materials related to *digital banking and financial technology* (fintech) into their learning curriculum, there is still a gap between the competencies of graduates and the actual needs of the Islamic banking industry. Many prospective workers do not have a deep understanding of the concept and application of financial technology based on sharia principles in professional practice. This condition raises questions about the level of readiness of prospective Islamic banking human resources in facing the challenges of fintech development in the future. Therefore, this study has an urgency to provide an empirical picture of the extent to which the readiness has been formed.(Salim & Susetyo, 2025)

Based on this background description, this study aims to analyze the level of readiness of prospective Islamic banking human resources in facing the dynamics and challenges posed by the development of financial technology (*fintech*). Theoretically, the results of this research are expected to contribute to enriching the treasure of literature related to digital-based human resource development in the Islamic banking sector. Meanwhile, practically, this research is expected to be a reference for educational institutions, training institutions, and the Islamic banking industry in preparing a competent, innovative, and adaptive workforce for the advancement of financial technology.

B. LITERATURE REVIEW

Human Resources

Human resources (HR) are fundamental elements that determine the success of an organization, including Islamic financial institutions. Human resources not only function as implementers of operational activities, but also as a driving force in innovation and adaptation to technological advances. In the context of Islamic banking, competent human resources need to have a deep understanding of Islamic principles and the ability to adapt to the development of digital technology. Based on *human capital theory*, improving the quality and competence of human resources is a strategic investment that is the main factor in strengthening organizational competitiveness in the global era.(Caniago et al., 2024)

Financial Technology

The development of financial technology (fintech*) has brought significant changes to the global financial system, including in Indonesia. Fintech* is a form of innovation in financial services that utilizes digital technology to improve efficiency and ease of transactions. According to, (Schueffel, 2017)Otoritas Jasa

Keuangan (2021)*fintech* is defined as the result of integration between financial services and digital technology that transforms conventional business models into more effective, fast, and efficient. In Indonesia, sharia-based fintech is growing rapidly through various services such as *sharia* peer-to-peer lending*, sharia crowdfunding*, and digital payment systems that are in accordance with sharia principles.(Fidhayanti et al., 2024)

In the realm of Islamic banking, the presence of *fintech* presents opportunities as well as challenges. On the one hand, *fintech* can support increasing operational efficiency and expanding access to digital-based financial services. However, on the other hand, there are challenges related to data security, compliance with sharia principles, and human resource readiness in facing digital transformation. Therefore, Islamic banking human resources are required to not only understand the sharia aspect, but also master technological skills and have the ability to adapt to dynamic changes.(Muhammad Yudha Ardiansyah & Muhamad Zen, 2024)(Mustafidah & Suhendi, 2024)

HR Readiness

Human resource readiness in dealing with technological changes includes aspects of knowledge, skills, and attitudes towards the use of new technology. Based on *the theory of technology readiness*, the level of readiness of individuals for technology is influenced by confidence in its use, optimism about its benefits, and low resistance to digital change. In the context of Islamic banking students, this readiness can be measured through an understanding of (Parasuraman, 2000)*fintech* concepts, the ability to operate *digital banking* applications, and mental readiness to face the dynamics of Islamic financial technology developments.(Maulydia Anggraini et al., 2025)

Various previous studies have shown that the level of readiness of Islamic banking human resources for the implementation of *fintech* still needs to be improved. revealed that most Islamic bank employees do not have a comprehensive understanding of the application of Nasir Tajul Aripin et al. (2022)*fintech* in Islamic banking operations. Meanwhile, research by shows that although Islamic banking students have a high interest in Mustini et al. (2025)*fintech*, their technological capabilities still need to be strengthened. These findings affirm the importance of training and coaching from the education period so that prospective human resources have optimal readiness to face the transformation of the digital finance industry.

Based on the theoretical foundation and the results of previous research, it can be concluded that the readiness of prospective Islamic banking human resources in facing *fintech* challenges is greatly influenced by the level of knowledge, technological ability, and adaptive attitude to change. Therefore, this study aims to analyze in depth how Islamic banking students prepare themselves to face (Maulydia Anggraini et al., 2025)*fintech* developments, both in terms of conceptual understanding, mental readiness, and technological skills that are in accordance with the needs of the Islamic finance industry.

C. RESEARCH METHODS

The research entitled "Analysis of the Readiness of Prospective Human Resources of Islamic Banks in Facing Financial Technology (Fintech) Challenges" applies a descriptive qualitative approach. This approach was chosen because it is able to provide a comprehensive and in-depth understanding of the level of readiness of prospective human resources (HR) of Islamic banking in responding to financial technology (fintech) developments. Through this approach, the researcher seeks to examine in depth the views, understanding, and experiences of prospective human resources on the dynamics of technological change and innovation that occur in the Islamic finance sector.(Syifa et al., 2024)

The research was carried out at the Sharia Banking Study Program, Faculty of Islamic Economics and Business, Sultan Aji Muhammad Idris State Islamic University, Samarinda, in the period from October to November 2025. The selection of this location is based on the consideration that the students of the study program are prospective professionals who will take part in the Islamic banking industry, so it is relevant to be used as a research subject.

The research subjects consist of fifth-semester students of the Sharia Banking Study Program who have learned about digital banking and financial technology. The selection of informants was carried out through purposive sampling techniques, namely by determining respondents based on consideration of their ability to understand and provide relevant views on the focus of the research. The number of respondents was determined proportionally according to the data needs, which was between 25 and 30 students.

Data collection was carried out using an open-ended questionnaire, where each question was structured without a closed-ended answer option. Thus, respondents can provide answers in the form of opinions, experiences, and personal views freely and in-depth. This technique was chosen to obtain broader information about students' readiness in facing financial technology developments. In addition, the researcher also uses documentation methods through the review of literature, syllabus, and other academic documents that support the relevance of the research.

The collected data was analyzed using the Miles and Huberman interactive analysis model, which included three stages, namely data reduction, data presentation, and conclusion drawn. In the data reduction stage, the researcher selects, simplifies, and focuses important information from the respondents' results. Furthermore, the data is presented in the form of a narrative so that it is easy to understand and interpret. The final stage is carried out by drawing conclusions to answer the formulation of the research problem.

In order to ensure the validity and reliability of the data, this study applied a triangulation method, namely by comparing the results of the open questionnaire and the documentation data obtained. This approach aims to ensure that the data produced is accurate, consistent, and scientifically accountable.

D. RESULTS AND DISCUSSION

Students' Understanding and Awareness of Fintech

The results of the study indicate that the majority of students of the Islamic Banking study program in the fifth semester and above have a relatively high level of awareness of the importance of the role of financial technology (*fintech*) in encouraging the progress of the Islamic finance industry. Based on the results of the questionnaire, around 72% of respondents stated that they had understood the basic concept of fintech and its contribution in improving the efficiency of sharia-based financial services. Students also understand that banking digitalization is a necessity in the current modern era, where the existence of fintech has the potential to expand the reach of access to financial services for the public.(Haryanti & Azmi, 2023)

One of the respondents said that "*Fintech is very helpful for people in transacting because it is faster, practical, and efficient, especially if developed in accordance with sharia principles to remain in line with Islamic values*."

The statement illustrates the understanding that the use of fintech is not only oriented towards efficiency aspects, but also on compliance with sharia principles. This view is in line with the statement that emphasizes that digital literacy and understanding of sharia principles are the two main cornerstones in the development of the modern Islamic financial system. Based on the results of observations and responses from respondents, it can be concluded that the level of students' understanding of fintech is relatively good, although further deepening is still needed regarding legal aspects and the application of sharia principles. This condition reflects the opportunity for educational institutions to strengthen the curriculum and learning related to digital finance and Islamic finance innovation.(Niken Probondani Astuti et al., 2024)(Hiyanti et al., 2020)(Apriliani & Yudiaatmaja, 2023)

Technical and Practical Skills Readiness

Apart from the aspect of knowledge, the results of this study also show that the level of student readiness in terms of technical and practical skills is still in the moderate category. Only about 45% of respondents stated that they have the technical readiness to adapt in a banking environment that has been integrated with digital systems. Some students admit that they do not have an adequate understanding of the use of digital financial applications, data security systems, as well as blockchain concepts and financial data analysis.(Budiman Sucipto, 2024)

One of the students said, "*I know about fintech, but I don't understand deeply how the system works. I feel that I need to take additional training to be able to master the technology used in digital Islamic bank operations*." The statement shows that student readiness is still dominant at the theoretical level without being balanced by adequate practical skills. This is in line with *the theory of Human Capital Development* put forward by, which emphasizes that improving the quality of human resources can only be achieved through a continuous training process and direct experience in the world of work.Becker (1993)

The limited technical readiness is also caused by the lack of digital-based learning facilities in the university environment. This condition is a challenge for educational institutions in preparing graduates who are competent and able to compete in the Islamic banking industry which is increasingly technology-oriented.(Putri et al., 2024)(Fachruddin et al., 2025)

Adaptive Attitude and Readiness to Technological Innovation

From the perspective of attitudes and adaptability to technological developments, the results of the study show that the majority of students have a positive view of the implementation of *financial technology* (fintech) in the Islamic financial system. As many as 68% of respondents stated that fintech is a strategic opportunity for the advancement of Islamic banking. They assessed that the use of digital technology can improve the quality of services, speed up the financing process, and expand the reach of financial access for the community.(Amalia, 2025)

Nevertheless, around 32% of respondents still show doubts about the suitability of fintech with sharia principles, especially regarding the aspect of transparency and the potential emergence of usury practices. One of the respondents stated, "(Yusmelia et al., 2024)*I support technological developments, but I am still worried if there are elements of interest or transactions in the fintech system that are not in line with sharia* provisions." This statement emphasizes the importance of increasing digital sharia literacy among Islamic banking students. They are not only required to understand the technological aspects, but also need to have analytical skills in assessing the suitability of the system with the principles *of maqashid al-shariah*(Kurrohman & Harapan, 2022).

These findings are in line with research conducted by, which emphasizes that the readiness of human resources in the Islamic financial sector must be built through the integration of digital competence and Islamic ethical awareness as the foundation of professionalism and compliance with sharia principles.Widjaja (2024)

Challenges and Obstacles in the Development of Sharia Digital Human Resources

This research reveals a number of main challenges in efforts to build the readiness of Islamic banking human resources (HR) in facing the era *of financial technology* (fintech). These challenges include the limitations of technology-based learning facilities, the lack of practical training on *digital banking*, and the low level of collaboration between universities and digital-based Islamic financial institutions. Some students said that they had never had the opportunity to take direct training related to fintech or digital banking systems. One of the respondents said, "(Mulyana et al., 2024) *Campuses should hold seminars or workshops on sharia fintech more often so that we can be better prepared to face the world of work.*" The statement reflects the need for synergy between educational institutions, supervisory authorities, and the Islamic finance industry in preparing human resources who are not only technologically competent, but also have a deep understanding of Islamic values and principles. (Nurfadilah et al., 2023)

This condition is in line with the report, which emphasizes that the readiness of the workforce in the digital Islamic finance sector still needs to be improved through strengthening a curriculum that is adaptive to technological developments and the implementation of industry-based training programs. Otoritas Jasa Keuangan (2024)

Theoretical Discussion and Practical Implications

Theoretically, the results of this study strengthen the concept *of Islamic Digital Competence*, which is a professional skill that reflects the integration of expertise in financial technology with the understanding and application of sharia principles and ethics. The readiness of human resources is not only measured by mastering the technological aspect, but also by the extent to which individuals are able to internalize Islamic values in every form of innovation developed. (Thayib & Ajuna, 2022) (Ichsan et al., 2024)

From a practical perspective, the findings of this study provide strategic implications for universities focusing on Islamic banking education to take the following steps:

Adding courses that focus on fintech and sharia digital banking, the integration of sharia fintech and digital banking courses in the curriculum is a strategic step to prepare students for the digitalization of sharia finance. Through this learning, students are equipped with a conceptual and practical understanding of financial technology based on sharia principles, including digital payment systems and innovations in modern banking services.

Organizing regular trainings, seminars, and workshops on sharia fintech, organizing training, seminars, and workshops on sharia fintech routinely function as a means of strengthening student competence. The activity provides actual insight into the development and application of Islamic financial technology and forms the character of human resources that are adaptive to changes in the digital industry.

Building partnerships with digital Islamic banks and sharia-based fintech startups, partnerships between universities and Islamic digital financial institutions play an important role in bridging the academic and industrial worlds. Through this collaboration, students have the opportunity to learn directly through internships, applied research, and innovative collaborations that are relevant to the needs of the digital Islamic financial sector.

Establishing a sharia fintech laboratory as a means of learning and practice for students, the sharia fintech laboratory functions as a practical learning forum that allows students to understand the application of technology in the sharia financial system. This facility supports the development of analytical skills, digital innovation, and professional readiness of students to face the dynamics of the technology-based financial industry.

Through these initiatives, it is hoped that prospective Islamic banking human resources will have comprehensive readiness, covering the dimensions of knowledge, skills, and adaptive attitudes to future financial technology developments. (Muhammad Ramdan Ridwanullah et al., 2025)

Based on the overall results of the research, it can be concluded that prospective human resources in the Islamic banking sector have shown a high level of awareness of the importance of the role of financial technology. Nevertheless, the aspects of technical readiness and practical skills still need further improvement. Students' positive attitude towards *fintech developments* illustrates the great potential to encourage the progress of the Islamic finance industry in the future, provided it is supported by strong synergy between educational institutions, continuous training programs, and effective collaboration with the industry. (Hidayat & Sururi, 2025)

E. CONCLUSION

Based on the findings of the research, it can be concluded that prospective human resources (HR) in the Islamic banking sector have a relatively high level of awareness and understanding of the urgency of the role of financial technology (fintech) in encouraging the progress of the Islamic financial industry. Most students have understood the fundamental concept of fintech and its potential application in increasing the effectiveness and efficiency of financial services based on sharia principles.

However, the level of student readiness in terms of technical skills and practical abilities is still in the middle category. Most students have not fully mastered various forms of digital financial technology, such as data security systems, blockchain technology, and Islamic digital banking applications. This condition is influenced by the limitations of digital-based learning facilities and the lack of relevant practical training activities in the university environment.

From the perspective of attitude and adaptability, students show a positive tendency towards the development and implementation of technological innovations. However, some still have doubts about the suitability of some fintech models with the principles of sharia law. Therefore, increasing digital sharia literacy is a strategic need so that prospective human resources are able to analyze, evaluate, and implement financial technology in line with sharia values and goals.

This study emphasizes that strengthening the readiness of Islamic banking human resources in facing the fintech era requires synergistic collaboration between higher education institutions, financial authorities, and the Islamic banking industry. Universities are expected to strengthen their digitalization-oriented curriculum, organize training programs and seminars related to Islamic fintech on an ongoing basis, and establish strategic partnerships with digital financial institutions. Through these efforts, it is hoped that competent, adaptive, and integrity human resources will be formed in facing digital transformation in the Islamic banking sector in the future.

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