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SHARIA TALENT IN IMPROVING THE PERFORMANCE OF SHARIA FINANCIAL INSTITUTIONS

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Abstrak

Employee performance is an important factor in an organization's ability to succeed and survive. The extent to which individuals or groups succeed in achieving goals and have a positive impact on organizational results is reflected in employee performance. Apart from ensuring compliance with sharia principles, sharia talent plays an important role in growing added value, fostering customer trust, and ensuring the survival of Bank KCP Sidoarjo as a sharia banking organization. Apart from directly assisting Bank BSI KCP Sidoarjo operations in navigating the nuances of the sharia banking sector, training is very important to improve individual employee performance. As a sharia banking institution, the performance and sustainability of Bank BSI KCP Sidoarjo is greatly influenced by employee engagement. Investing strategically in increasing employee engagement can help Bank BSI KCP Sidoarjo achieve long-term growth and success. With employee engagement as an intervening variable, the aim of this research is to determine the influence of sharia talent and training on the performance of BSI KCP Sidoarjo bank employees. This research is quantitative research with SEM-PLS as a data analysis method with Smart PLS tools.4. Consisting of 100 research sample respondents. The research results show that talent sharing, training and employee engagement have a positive and significant influence on employee performance. Furthermore, talent sharing and training have a positive and significant influence on improving the performance of Bank BSI KCP Sidoarjo employees through employee engagement.

INTRODUCTION

The banking industry is currently increasingly competitive, both for conventional and sharia banks. The competitive environment in the banking industry is currently increasingly tight because the economic environment is increasingly open. As is known in Indonesia, banking does not only exist as a separate conventional banking system but also provides space



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for the development of sharia banking. Three sharia banks, namely Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS) and Bank Rakyat Indonesia Syariah (BRIS) merged to become Bank Syariah Indonesia (BSI), which shows the evolution of sharia banks.[1]. Bank Svariah Indonesia (BSI) is an Indonesian bank operating in the sharia banking sector. Sharia banks play an important role as facilitators in all economic activities in the halal industrial ecosystem[2]. On January 27 2021, the Financial Services Authority (OJK) granted BSI permits to newly established national banks (OJK, 2021). OJK supports BSI's goal of developing sharia banks to be able to compete in international markets, rank seventh in Indonesia, and become an example for sharia economic growth[1].

Currently BSI East Java has 2.4 million customers and 186 branches and 2,000 employees (HR) who are ready to serve the people in East Java. Apart from bank profitability and Islamic bank assets, human resources are an important asset because they influence the success of a business[1]. Company management must use organizational, psychological, cultural and religious perspectives to improve the quality of its human resources. By using this strategy, good work standards or quality will be formed and expectations will be set so that employees can work satisfactorily. Effective HR management is a prerequisite for a highperforming business. A worker's behavior can be used to measure his or her level of performance. Work will produce satisfactory results for the company if employees are able to work with enthusiasm and high commitment. Implementing Sharia Talent, Training and Employee Engagement is one of the things that Sharia Banking can do to improve employee performance[3].

Sharia talent is needed in order to improve employee performance. This talent is very important because it is the main factor in an employee's decision to remain at the company based on his ability to do his job[4]. Organizations that have talented employees who are able to meet organizational/business needs will make the business more competitive. Talent shortages pose serious problems for the organization's future growth. Therefore, recruiting and retaining talent is important[5].

Salama (2014) states that improving employee performance is the company's ability to retain potential employees who the company has to remain loyal, by paying attention to talent sharia principles. Improving employee performance is also an employee's desire to stay with the company for a long time. Employees must be seriously cared for and cared for by managers by implementing sharia-based talent management, otherwise employee morale, loyalty, attitudes and discipline will decline. Apart from talent sharing, the training aspect also influences improving employee performance.

Apart from being a useful tool for facing upcoming business challenges and keeping up with rapid changes, training is a short educational process that uses a methodical and structured approach to ensure that each employee acquires technical knowledge and skills for a specific purpose. Employee training can improve their skills, knowledge and work experience and improve their performance[6]. Employee engagement is another factor that influences performance. Work engagement is defined as the extent to which an individual is willing to align himself with his work, devote time, skills and energy to his work, and views work as the





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main focus of his life[7].

Basically employee engagement is a feeling of being emotionally connected to work and the organization, motivated, and having the ability to give their best contribution to contribute to the success of a series of real benefits for the organization and individuals[8]. It is important to view employee engagement as a workplace strategy intended to ensure that staff members are inspired to contribute to the company's success, devoted to its goals and values, and able to build their self-confidence. When an employee is hired by a company, they know the business, which motivates them to offer everything they have to the company[9].

Bank Syariah Indonesia (BSI) has shown positive financial performance in recent years. In the first quarter of 2021, BSI recorded net profit growth of 12.85%, reaching IDR 741.6 billion. This has had a positive impact on profitability ratios, especially Return on Equity (ROE), which grew from 11.19% as of December 2020 to 14.12% as of March 2021.As a government-owned sharia bank, BSI also plays a role as a leader and strength in supporting the halal industry in Indonesia. Positive performance is reflected in the increase in total assets, CAR (Capital Adequacy Ratio), ROE, financing distribution and Third Party Funds (DPK). In the following years, BSI continued to show impressive performance. Its net profit increased 32% to IDR 2.82 trillion in the first half of 2023. The awards received for high growth in 2021 also reflect significant achievements. In addition, in Q3 2022, BSI's net profit increased 42% to IDR 3.21 trillion, while total financing grew by 22.35% to IDR 199.82 trillion.

Improvements were also seen in BSI's efficiency ratio which decreased from 74.5% to 70.87% in Semester I-2023. Despite the positive overall financial performance, BSI CEO, Hery Gunardi, warned of potential challenges from global economic conditions and inflation that could affect the bank's future. There are several previous studies conducted by [5] has discussed the variables that influence employee performance. Research shows that talent management has a positive and significant effect. However, there are different results from previous research confirmed by [10] stated that talent management does not have a significant positive effect on employee performance. These two studies show that there are differences in the research results of the sharia talent variable on employee performance.

Previous research carried out by [11] regarding the influence of training variables on employee performance, the results show that training has a positive effect on employee performance. However, there are different results carried out by [12] which states that training does not affect employee performance. These two studies show that there are differences in the research results of the training variable on employee performance.

Research conducted by [13] shows that talent management has a high and significant positive effect on employee engagement. Apart from that, research conducted by [14] shows that talent management has a positive and significant effect on employee engagement. These two studies show that there is no difference in the research results of the talent management variable on employee engagement.

Research conducted by [15] shows that training and development has a positive effect on employee engagement. Apart from that, research conducted by [16] shows that employee





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training has a positive and significant effect on employee engagement. These two studies show that there is no difference in the research results of the training variable on employee engagement.

Research conducted by [7] shows that employee engagement has a very significant effect on employee performance. However, there are different results carried out by [17] which states that training has no effect on employee performance. These two studies show that there are differences in research results from employee engagement variables on employee performance.

Based on the phenomenon, the researcher chose Bank BSI KCP Sidoarjo as the research object and in several previous studies there were inconsistent results between significant and insignificant effects on the variables to be studied. So researchers are interested in knowing "The Effect of Talent Sharia and Training on Employee Performance with Employee Engagement as an Intervening Variable at Bank BSI KCP Sidoarjo".

Based on the results of the explanation of the phenomena and research gaps described by the researchers above, the following are explained further:

Formulation of the problem:

- 1. Does talent sharia have a direct positive effect on employee performance?
- 2. Does training have a direct positive effect on employee performance?
- 3. Does talent sharing have an effect on employee engagement?
- 4. Does training have an effect on employee engagement?
- 5. Does employee engagement affect employee performance?
- 6. Does talent sharia influence employee performance with the intervening variable employee engagement?
- 7. Does training influence employee performance with the intervening variable employee engagement?

Research purposes:

Testing the effect of Talent Sharia and Training on Employee Performance with Employee Engagement as an intervening variable at Bank BSI KCP Sidoarjo.

LITERATURE REVIEW

Talent Sharia

Talent Sharia is a human resource management process that focuses on the principles of sharia or Islamic law. In this context, talent sharia includes developing and strengthening new employees when they first enter the company by ensuring that the on boarding process is in accordance with sharia values. Apart from that, Talent Sharia also emphasizes the maintenance and development of existing employees by adhering to Islamic ethical principles in the work environment.





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Sharia talent management is a way of managing talent in an organization effectively, planning and developing success in the company, realizing maximum employee self-development, and optimally utilizing talent by following sharia principles. From this understanding, it can be concluded that if talented employees want to contribute to the success of the organization, a training program is needed that develops, develops and trains these employees so that their performance increases. This makes it an organization's obligation to analyze and develop the talents of its employees by following sharia principles.

The main goal of talent sharia is to attract as many employees as possible who not only have competence and commitment, but also character that is in accordance with sharia values. This process aims to ensure that the company has a future leader who is not only business competent, but also understands and applies sharia principles in decision making.[18]. It can be concluded that talent sharia focuses on developing human resources that are not only of high quality in a business context, but also reflect Islamic religious and ethical values. Overall, this approach aims to create a work atmosphere that is in accordance with Islamic principles and ensures that human resource management is carried out in accordance with sharia values.

In the talent sharia variable which has been discussed using the theory of Sule and Wahyunigtyas (2016), elements in talent management are divided into three large groups, namely:

1. Attracting Talent

Attracting talent is a series of processes that aim to attract the best people and place employees based on their talents.

Talent Planning

Analyzing human resources, identifying critical roles in the organization, and assessing talent needs are all part of talent planning.

b. Recruitment

The purpose of the recruitment process is to extend invitations to prospective workers and talents who want to work at the company. There are two methods for carrying out the recruitment process, internal recruitment and external recruitment. The recruitment process is not reactive in talent management. This shows that it is done when there are vacancies and the main goal is to hire for open positions within the company.

c. Selection

A small number of candidates are selected from a large pool of applicants to join the company based on predetermined criteria.

d. Orientation

Once they are accepted into the company, prospective employees go through an orientation process. The orientation process is very important in triggering the enthusiasm of new employees to contribute fully to the company's expansion.

2. Developing Talent

The process of identifying employee potential and helping them develop the





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competencies needed by the company in the future is known as talent development.

a. Performance assessment

Measuring employee competency, including knowledge, abilities and attitudes, is part of evaluating both individual and team performance.

b. Talent mapping

Based on performance evaluation findings, talent mapping is carried out by examining employee abilities and performance.

- c. Analysis of development and learning needs
 - Analysis of learning and development needs is a systematic method used to determine the development and learning needed to improve employee performance and competency.
- d. Implementation of development and learning

The process of putting a predetermined learning and development program into action is known as development and learning implementation.

Talent Review

Talent reviews are used to monitor how learning and development programs are being implemented by comparing learning objectives with key performance indicators associated with improving employee performance and skills.

3. Retaining Talent

The process of retaining talented employees within a company is known as talent retention.

a. Career planning

The process of preparing a series of work schedules that meet the company's needs, especially in the future, as well as the preferences and qualifications of each individual employee is known as career planning.

b. Succession planning

The succession planning process ensures that all important roles in the company receive leadership replacement on an ongoing basis, so that important positions are never vacant.

c. Capturing talent

Attaching talent is a process to emotionally bind talented employees so that they remain part of the organization.

Training

The aim of training is to improve the quality of human resources. Training aims to improve the skills, abilities and attitudes needed by the company to achieve its goals by helping employees understand practical knowledge and its application. The primary goal of a training program is to assist staff members in acquiring the knowledge and skills necessary to succeed in their positions[19]. Improving employees' technical, theoretical, conceptual and ethical skills is the aim of this training, which will increase their enthusiasm for working in the company and help them produce their best work. The goal of training is to increase proficiency in the various





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abilities and methods required to perform specific tasks. Every action needs to have a long-term and short-term orientation. It is important to clearly formulate the anticipated benefits and impacts of training and recognize the company's capabilities[19]. It can be concluded that training is an investment in human resource development to improve employee skills. knowledge and attitudes so that they can achieve optimal work results and support the achievement of company goals.

There are several training indicators. The training indicators include:

1. Instructor

An instructor is someone who is responsible for providing guidance, knowledge and guidance to participants in an activity or lesson. Instructors usually have special expertise or knowledge related to the material or skills being taught.

2. Participant

Participants are individuals or groups who take part in an activity or lesson. They are people who are actively involved in the learning process and try to understand, master, or apply the information provided by the instructor.

3. Material

Material refers to the content or contents of certain learning or activities. Material can be information, theory, concepts, or practical skills that will be learned by participants in a program or training.

4. Method

Method refers to the method or approach used by the instructor to deliver material to participants. This includes teaching techniques, learning strategies, and tools that can improve participants' understanding and retention of the material taught.

5. Objective

Goals are the expected results of a learning or training activity. Goals may include understanding a concept, mastering a skill, or specific behavioral changes desired after the participant completes the program.

6. Target

Targets are groups or individuals aimed at or desired to achieve certain goals. In the context of learning or training, targets can refer to groups of participants who have certain needs or characteristics that are to be met or accommodated.

Employee performance

Employee performance is the overall value that the company expects from a number of different individual behaviors. It can also be said to be a description of the process of carrying out a job as well as the ways and processes to realize the company's goals and dreams (Tarigan 2016). Performance is the degree of success a person has when completing work within a certain period of time. Performance also refers to the achievements and results of activities demonstrated by employees in carrying out the roles that the organization has determined for each employee (Robbins & Judges, 2016: 396)[10].

Employee performance refers to the overall value expected by the company from various





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different behaviors between individuals. This performance can also be considered as a description of the implementation of work, methods and procedures used by employees to achieve the company's goals and vision. In addition, performance includes a person's success in carrying out work within a certain period of time, and also describes the achievements and results of activities shown by employees in accordance with the roles determined by the organization.

There are several employee performance indicators. The training indicators include:

1. Quantity of work output

Quantity of work output refers to the amount or volume of output produced by a person or a team in a certain time period. It relates to how much work or product can be produced in a certain period of time, and is often measured in units relevant to the type of work performed.

2. Quality of work results

The quality of work results refers to the level of excellence or level of perfection of the product or service produced. This involves evaluating the extent to which the work or product meets or exceeds established quality standards. Factors such as accuracy, reliability, safety, and customer satisfaction can be taken into consideration in assessing the quality of work results.

3. Punctuality

Timeliness refers to the ability to complete work or produce products according to a predetermined or expected schedule. It includes adherence to predetermined deadlines and is often considered a critical aspect of project management and organizational performance.

4. Presence

Attendance refers to how frequently or consistently a person is present and working over a certain period of time. Good attendance reflects a person's level of discipline and responsibility towards their duties. Poor attendance can have a negative impact on the productivity and performance of a team or organization.

5. Ability to work together

The ability to work together is the ability to work effectively in a team, collaborate, and contribute positively to achieving common goals. This includes the ability to listen, share ideas, solve problems together, and adapt to group dynamics. The ability to work together is often considered an important aspect of a collaborative work environment.

Employee Engagement

According to Wahyuni (2019), employee engagement is a measure of the bond between workers and the organization's commitment and values. Employee engagement, according to Joushan et al. (2015), is a way for workers to feel emotionally connected to the company. Next Noviansyah & Cintani (2020) Employee volunteerism, or employee involvement, is a factor in recruiting new staff members, investing in a business, or promoting existing staff. According to Lewiuci & Mustamu (2016), a worker's level of attachment or involvement can influence his output.





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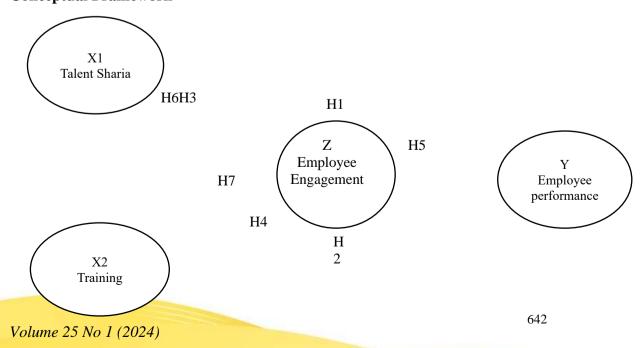
Therefore, company goals will be more easily achieved if an employee feels strongly that he is involved in his work[20].

In other words, employee engagement is a relationship that shows the extent to which employees are connected to the values and commitment of the organization where they work. Employee engagement is not only rational, but also involves the level of emotional attachment of employees to the organization. Employee engagement is not something that is forced, but is a voluntary action from employees. If an employee has strong involvement in his or her work and organization, this can improve his or her performance, and in turn, help achieve company goals more effectively. Therefore, companies are expected to create a work environment that stimulates and supports employee engagement in order to achieve mutual success.

Several dimensions that will be used in this research are (aldy renaldy):

- 1. *Vigor* with the following indicators:
 - a. Energy level is a person's sincerity in doing their work.
 - b. Sincerity means working seriously, enthusiastically and without complaining.
- 2. Absorption with the following indicators:
 - a. Totality means using all abilities, thoughts and energy to complete the work.
 - b. Commitment is a condition of an employee who supports a particular organization and his goals and desires to maintain his membership in the organization.
 - c. Satisfaction is the level of enjoyment a person feels regarding their role or work in an organization.
- 3. *Dedication* with the following indicators:
 - a. A sense of pride is something that makes someone motivated to achieve something.
 - b. Inspiration is a process that encourages or stimulates the mind to carry out a creative action.
 - c. Challenging feeling interested in doing a job.

Conceptual Framework







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Figure I. Conceptual Framework

Information:

- :Partially the independent variable has an effect on the dependent variable
- :Simultaneously the independent variable influences the dependent variable

Based on the conceptual framework above, the research hypothesis is as follows:

- H1: Sharia talent has a positive and significant effect on employee performance
- H2: Training has a positive and significant effect on employee performance
- H3: Talent sharia has a positive and significant effect on employee engagement
- H4: Training has a positive and significant effect on employee engagement
- H5: Employee engagement has a positive and significant effect on employee performance
- H6: There is an influence of talent sharia on employee performance through employee engagement
- H7: There is an influence of training on employee performance through employee engagement

RESEARCH METHODS

This type of research includes quantitative research, namely research that attempts to find relationships between variables, for example survey research or sample comparisons that are correlated with research results. According to Sugiyono, quantitative research methods can be defined as research based on the philosophy of positivism which is used to study certain populations or samples. Data management in this research uses the Smart PLS program. The purpose of using PLS is to predict relationships between constructs, confirm theories, and relationships between latent variables. The data source used in this research uses primary data. The method of collecting and retrieving data in this research is through the use of a questionnaire. To describe respondents' assessments of each research instrument, respondents' responses were categorized into 5 (five) interval scales.

This research was conducted at two bank branches, namely Bank BSI KCP Jenggolo and Bank BSI KCP Gajah Mada Sidoarjo. The selection of these two branches was based on the consideration that only these two branches had obtained permission to conduct research. Apart from that, the reason for taking this branch was also based on the desire to conduct research in the area of residence, making it easier to collect data and interact with respondents efficiently. It is hoped that this can make a positive contribution to the success of this research by ensuring the availability of the necessary data and facilitating accessibility during the research process.





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The population in this study was 50 workers who worked as employees of Bank BSI KC Sidoarjo. The sample is part of the population. Of the total 50 workers at Bank BSI KC Sidoarjo, from leaders to subordinates. Techniquetaking The sample uses non-probability sampling, namely saturated sampling, where if the population is considered small or less than 100 people then the entire population is used as the research sample. According to Hair et al (2017) in[28]The minimum number of samples that should be used is 10 times the number of all latent variable arrows in the path model or 10 times the number of indicators. In multivariate analysis, the minimum number of sample members is 10 times the number of indicators studied (Sugiono, 2017). So in this study the sample obtained was 50 respondents. So with the number of latent variable arrows being 4 or the variables being studied being four, the minimum number is 40, which means that the requirement for the number of samples we use is met, because it is above the minimum number.

In this research, the data analysis technique used is descriptive analysis with the help of SmartPLS software. The data analysis method used is measurement model analysis (outer model) and structural model (inner model). Analysis of the measurement model (outer model) consisting of Convergent Validity Test, Discriminant Validity Test, Reliability Test. Meanwhile, the analysis of the structural model (inner model) consists of R Square and Hypothesis Testing (Path Coefficient).

RESULTS AND DISCUSSION

Inner model or structural model testing is carried out to see the relationship between variables, significance values and R-square of the research model. The structural model was evaluated using R-square for the dependent variable, t test and the significance of the structural path parameter coefficients.

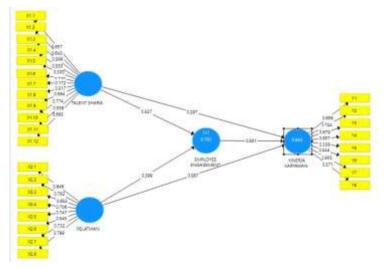


Figure 2. Validity and Reliability Test Results





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The two types of models created in structural equation modeling (Structural Equation Modeling) are measurement models (outer models) and structural models (inner models). Every part of the variance of manifest variables (indicators) that can be accounted for by hidden variables is explained by the measurement model. It is possible to determine which indications dominate the emergence of latent variables through a measurement model that will see how each exogenous latent variable influences the endogenous latent variable is explained after the measurement model for each latent variable is explained latent variables, including 12 sharia talent manifest variables (X1), 8 training manifest variables (X2), 8 employee performance manifest variables (Y), and 6 employee engagement manifest variables (Z). and was created specifically to estimate structural equations based on variance. Figure 2 displays the structural model used in this research.

Table 1. Mean and Standard Deviation

Variable	Items	Mean	Standard Deviation
	1.) I feel that increasing employee participation in training and development can show the effectiveness of talent planning programs that are in accordance with sharia principles in improving internal skills.	4.64	0.48
	2.) I feel that the recruitment process is a stage for joining Bank BSI KCP Sidoarjo so as to bring in talented employees in accordance with sharia principles.	4.7	0.458
ia	3) I feel that the selection process is a stage for joining Bank BSI KCP Sidoarjo so as to provide talented employees in accordance with sharia principles.	4.7	0.458
Talent Sharia	 4) I feel that the orientation program is an introductory program to provide new enthusiasm in joining Bank BSI KCP Sidoarjo. 5) I feel that the employee performance 	4.58	0.494
I	evaluation program carried out by BSI Bank can create an objective basis for making decisions regarding promotions, incentives or other recognition based on proven performance.	4.66	0.514
	6) I feel that Bank BSI KCP Sidoarjo has managed an integrated talent mapping system to support strategic placement and employee development.	4.52	0.5
	7) I feel that Bank BSI KCP Sidoarjo has carried out regular learning needs analysis to identify areas that require training or development of employee skills.	4.58	0.494





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8) I feel that the learning and mentoring program carried out by Bank BSI KCP Sidoarjo can improve employee skills and knowledge.	4.64	0.52
9) I feel that Bank BSI KCP Sidoarjo carries out continuous monitoring of employee performance and talent development.	4.54	0.537
10) I feel that Bank BSI KCP Sidoarjo has prepared a clear career path and career development opportunities for its employees.	4.58	0.494
11) I feel that Bank BSI KCP Sidoarjo has implemented a leadership development program to assist succession candidates in developing the necessary skills and leadership.	4.52	0.5
12) I feel that Bank BSI KCP Sidoarjo provides a reward system and a motivating work environment to retain talented employees.	4.7	0.458
1.) I feel that the training instructor I follow conveys the training material clearly and is easy to understand.	4.66	0.514
2) I feel that the training instructor I follow can master the material being taught.	4.66	0.474
3) I always feel enthusiastic about taking part in training.	4.74	0.439
4) I feel that the training material I follow is appropriate to my work needs.	4.68	0.466
5) I feel that the training material I follow can provide benefits in terms of knowledge and skills in my field of work.	4.62	0.485
6) I feel that the training I took used training methods that were appropriate to the topics discussed.	4.5	0.539
7) I feel that after attending the training, I am able to complete work more easily and quickly.	4.68	0.508
8) I feel the training target is appropriate to the level of work and responsibility.	4.58	0.533
1) I feel that I have worked with totality and optimal energy in accordance with sharia principles.	4.68	0.466
2) I always focus and try to be serious in my work by paying attention to Sharia principles.	4.66	0.474
3) I feel enthusiastic and proud to work at BSI KCP Sidoarjo bank.	4.66	0.474
4) Working at BSI KCP Sidoarjo bank provides valuable, inspiring experience and is a challenge in accordance with sharia principles.	4.66	0.474

Employee Engagement





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5) I am happy with the routine and everything involved in my work at Bank BSI KCP Sidoarjo.	4.68	0.466
I have consistency and responsibility for my work as an employee of Bank BSI KCP Sidoarjo.	4.7	0.458
1) I am able to work in accordance with the job specifications set by Bank BSI KCP Sidoarjo.	4.74	0.439
2) I am able to produce quality work as determined by Bank BSI KCP Sidoarjo.	4.64	0.48
3) I can always achieve the targets set by Bank BSI KCP Sidoarjo.	4.6	0.529
4) I am able to complete the work within the specified time.	4.66	0.514
5) I always arrive on time when starting my work.	4.66	0.514
6) I always participate in Bank BSI KCP Sidoarjo activities until the end.	4.68	0.466
7) I am able to work together with other colleagues.	4.7	0.458
8) I am able to solve work problems together with other colleagues.	4.58	0.494

In this condition, the mean value is reliable and accurate because the standard deviation value for each item in the three variables in the table above is lower than the mean value, which indicates small data fluctuations in this study. In the Talent Sharia variable, items 2 and 3 show a mean value of 4.7 and the highest, which means with The existence of a recruitment and selection process as a stage for joining Bank BSI KCP Sidoarjo can provide talented employees in accordance with sharia principles. However Bank BSI KCP Sidoarjo is lacking in managing an integrated talent mapping system to support strategic placement and employee development because it can be seen that item 11 has the lowest mean value. Then the Training variable in item 3 has the highest mean value, namely 4.74, meaning employeesalways enthusiastic when taking part in training carried out by Bank BSI KCP Sidoarjo. However, there are still some employees who feel that the training they take part in does not use training methods that are appropriate to the topics discussed. This is evident in item 6 which has the lowest mean value.

The mean value of 4.7 appears to be the highest, indicating that item 6 is felthave consistency and responsibility for work as an employee of Bank BSI KCP Sidoarjoso that it can describe good Employee Engagement withinBank BSI KCP Sidoarjo. On the other hand, there are employees who feel they are still unable to do soalways focused, enthusiastic and inspiring at workproven by the lowest mean value of 4.6. Employee performance in the company is well described by item 1, in the form of employees who havework in accordance with the work specifications set by Bank BSI KCP Sidoarjowith the highest mean value of 4.74. Furthermore, the mean value of 4.5 is the lowest value, which means that there are some employees who do not solve work problems together with other colleagues.





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Outer Model Analysis

The specification of the relationship between the latent variable and the manifest variable is determined by testing the measurement model (outer model) which includes convergent validity, discriminant validity and reliability.

Convergent Validity

If the correlation value of an indicator is more than 0.60, it is considered reliable. Based on the results of the validity and reliability tests carried out, several questionnaire items were disqualified because they did not meet the standard factor loading limit, namely <0.60.[29]. So thatIn Construct X1, of the 12 items, 5 items remain. Then in construct X2 of the 8 items remaining 7 items and Construct Z failed 6 items out of 5 items. Meanwhile, construct Y from 8 items remains 4 items. The Smart PLS output for loading factors gives the results in the following table:

Table 2. Outer loading results with SmartPLS 3.2.8

VARIABL ES	EMPLOYEE ENGAGEMENT	EMPLOYEE PERFORMANC E	TRAINING	SHARIA TALENT
X1.1				0.686
X1.10				0.811
X1.12				0.772
X1.2				0.699
X1.6				0.721
X2.1			0.655	
X2.2			0.767	
X2.3			0.676	
X2.4			0.721	
X2.5			0.758	
X2.7			0.719	
X2.8			0.821	
Y2		0.726		
Y3		0.734		
Y4		0.855		
Y7		0.919		
Z 1	0.866			
Z 3	0.853			
Z 4	0.747			
Z 5	0.774			
Z6	0.764			

Source: Olahdata Smart Pls 3.0

Based on Figure 2 above, it can be seen that each indicator in the variable above has a loading factor value of >0.60 so it can be declared valid because it meets the correlation value requirements.[29]. Apart from the outer loading value, the validity test of an indicator can also be seen from the convergent validity value (Average Variance Extracted). The convergent





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validity value will be presented in Table 2.

Discriminant Validity

Table 3. Discriminant Validity

	EMPLOYEE ENGAGEMENT	EMPLOYEE PERFORMA NCE	TRAINING	SHARIA TALENT	Average Variance Extracted (AVE)
EMPLOYEE ENGAGEMENT	0.802				0.644
EMPLOYEE PERFORMANC	0.899	0.813			0.661
E TRAINING	0.826	0.810	0.733		0.537
SHARIA TALENT	0.808	0.798	0.779	0.739	0.547

The Heterotrait-Monotrait Ratio (HTMT) value was checked as the final validity test. To pass the discriminant validity test, the required HTMT ratio must be smaller than 1.

Source: Olahdata Smart Pls 3.0

Because the value of the heterotrait-monotrait ratio is not greater than 1, the research model consisting of these four variables can be considered satisfactory. Evaluation of discriminant validity is the second assessment of the outer model. Based on table 3 above, it can be seen that the AVE value shows a value above 0.5 so that the AVE value shows good convergent validity. An AVE value greater than 0.5 shows that on average the construct explains more than half (50%) of the variance of each indicator.

Cronbach's Alpha and Composite Reliability

In this research, Cronbach Alpha and Composite Reability values were examined as part of the reliability test. If the Cronbach's Alpha and Composite Reability ratings of a research tool are greater than 0.70, the tool is considered trustworthy and reliable.

Table 4. Reliability Test Results

Variable	Cronbach's Alpha	rho_A	Composite Reliability
Talent Sharia	0.792	0.796	0.857
Training	0.855	0.859	0.890
Employee performance	0.824	0.841	0.885
Employee Engagement	0.861	0.874	0.900

Source: SmartPLS 3.0 data processing





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Based on table 4 above, the results show that all variables have values above 0.6 and are considered to have met the requirements for internal consistency reliability.

Structural Model Testing (Inner Model)

The inner model is a structural model to predict causal relationships between latent variables. Through the bootstrapping process, T-statistic test parameters are obtained to predict the existence of a relationship. The inner model shows the strength of estimates between latent variables or constructs.

Path Coefficient

Path coefficients are the values needed to show the point of view of the relationship between variables, regardless of whether the hypothesis moves in a positive or negative direction. Path coefficients typically range from -1 to +1, with values between 0 and +1 indicating a strong positive relationship and 0 to -1 indicating a negative relationship.

Table 5. Path Coefficient

Variable	Original Sample (O)
EMPLOYEE ENGAGEMENT -> EMPLOYEE	0.642
PERFORMANCE	
TRAINING -> EMPLOYEE ENGAGEMENT	0.500
TRAINING -> EMPLOYEE PERFORMANCE	0.156
TALENT SHARIA -> EMPLOYEE	0.418
ENGAGEMENT	0.410
TALENT SHARIA -> EMPLOYEE	0.158
PERFORMANCE	0.138

Source: Olahdata Smart Pls 3.0

Based on table. 5 above, there is a positive relationship between variables, with a value of more than 0, meaning that if each independent variable increases by one unit, then the dependent variable that is affected will also increase by one unit.

Path Determination (R2)

The coefficient of determination (R2) explains, partially or simultaneously, changes in the dependent variable (Ghozali, 2018). Values between 0 and 1 are the range of coefficient of determination (0 < R2 < 1). In addition, an R Square value of 0.75 is stated in the strong group, an R Square value of 0.5 is stated in the medium category, and an R Square value of 0.25 is stated in the weak category, according to Hair et al. (2011).



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Table 6. R-Square Test

Variable	R Square	R Square Adjusted
Employee Engagement	0.750	0.740
Employee performance	0.830	0.819

Source: Olahdata Smart Pls 3.0

Based on table 6 above, it can be seen that the coefficient of determination (R square) value of the employee performance variable is 0.830, meaning that the Talent Sharia, Training and Employee Engagement variables can explain the employee performance variable by 8.30%, and the remaining 91.7% is explained by other variables outside the variables that have been hypothesized. Meanwhile, the R square value of Employee Engagement is 0.750, meaning that the Talent Sharia and Training variables can explain the Employee Engagement variable by 75.0% and the remaining 2.5% is explained by other variables outside the stated hypothesis.

Hypothesis Testing Analysis

Hypothesis testing is carried out to find out whether all variables ultimately have a statistical relationship or influence, as previously hypothesized, or whether it is possible that they oppose the hypothesis.

Path Coefficients (Direct Influence)

Table 7. Hypothesis Test Results

Variable	Origin al Sample (O)	Sampl e Mean (M)	Standar d Deviatio n (STDEV	T Statistics (O/STDEV)	P Value s	Results	Hypothe sis
TALENT SHARIA -> EMPLOYEE PERFORMANCE (H1)	0.158	0.137	0.124	1,270	0.205	Positive and significant influence	Accepted
TRAINING -> EMPLOYEE PERFORMANCE (H2)	0.156	0.156	0.156	1,003	0.316	Positive and significant influence	Accepted
TALENT SHARIA -> EMPLOYEE ENGAGEMENT (H3)	0.418	0.422	0.132	3,166	0.002	Positive and significant influence	Accepted
TRAINING -> EMPLOYEE ENGAGEMENT (H4)	0.500	0.504	0.127	3,925	0,000	Positive and significant influence	Accepted
EMPLOYEE ENGAGEMENT -> EMPLOYEE PERFORMANCE (H5)	0.642	0.665	0.164	3,912	0,000	Positive and significant influence	Accepted





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Source: Olahdata Smart Pls 3.0

Hypothesis testing analysis was carried out by bootstrapping in SmartPLS 4.0 software. The results are evaluated by looking at whether the path coefficient with t-statistic is > 1.96 and pvalue < 0.05. If the result is positive, then the hypothesis is considered valid. This has a positive and significant impact on both endogenous and exogenous variables.

H1: Influence of Talent Sharia On Employee Performance

Based on table 7 above, it can be seen that the Talent Sharia (X1) variable for employee performance variables has a parameter coefficient value of 0.158 with a statistical T value greater than the T-table value (1.96), namely 1.270 and a value for P value < 0.5, namely 0.205 . Thus, it can be said that Talent Sharia has a positive and significant effect on employee performance, so that hypothesis H1 can be declared accepted.

H2: Influence Training on Employee Performance

The Training variable (X2) on the employee performance variable (Y) produces a parameter coefficient value of 0.156 with a T-statistic value greater than the T-table value (1.96), namely 1.003 and a value for P value < 0.5, namely 0.316. Thus it can be said that training has a positive and significant effect on employee performance, so it can be stated that hypothesis H2 is accepted.

H3: InfluenceTalent Sharia on Employee Engagement

Variable (X1) Talent Sharia on Employee Engagement (Z) produces a parameter coefficient value of 0.418 with a T-statistic value greater than the T-table value (1.96), namely 3.166 and a value for P value <0.5, namely 0.000. Thus, it can be said that Talent Sharia has a positive and significant effect on Employee Engagement, so it can be stated that hypothesis H3 is accepted.

H4: Influence Training on Employee Engagement

The Training variable (x2) on Employee Engagement (Z) produces a parameter coefficient value of 0.500 with a T-statistic value greater than the T-table value (1.96), namely 3.925 and a value for P value <0.5, namely 0.000. So this states that the training variable on employee engagement has the strongest influence because the P value is close to 0.000. Thus, it can be said that the work environment has a positive and significant effect on sharia engagement, so it can be stated that hypothesis H4 is accepted.

H5: InfluenceEmployee EngagementOn Employee Performance

The variable Employee Engagement (Z) on employee performance (Y) produces a parameter coefficient value of 0.642 with a T-statistic value greater than the T-table value (1.96), namely 3.912 and a value for P value <0.5, namely 0.000. So this states that the employee engagement variable on employee performance has the strongest influence because the P value is close to 0.000. Thus, it can be said that job satisfaction has a positive and





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significant effect on employee performance, so it can be stated that hypothesis H5 is accepted.

Path Coefficients (Indirect Influence)

Variable	Origin al Sample (O)	Sampl e Mean (M)	Standar d Deviatio n (STDEV	T Statistics (O/STDEV)	P Value s		Hypothe
)			Results	sis

Table 8. Path Coefficients (Indirect Influence)

TALENT SHARIA -> EMPLOYEE ENGAGEMENT -> EMPLOYEE PERFORMANCE (H6)	0.268	0.280	0.108	2,477	0.014	Positive and significant influence	Accepted
TRAINING -> EMPLOYEE ENGAGEMENT -> EMPLOYEE PERFORMANCE (H7)	0.321	0.341	0.131	2,458	0.014	Positive and significant influence	Accepted

Source: Olahdata Smart Pls 3.0

H6: Influence Talent Sharia On Employee Performance Through Employee Engagement

Variable Talent Sharia (X1) on employee performance (Y) through Employee Engagement (Z) produces a parameter coefficient value of 0.268 with a T-statistic value greater than the T-table value (1.96), namely 2.477 and a value for P value < 0.5, which is equal to 0.014. Thus it can be said that Talent Sharia has a positive and significant effect on employee performance, through Employee Engagement it can be stated that hypothesis H6 is accepted.

H7: Influence Training on Employee Performance Through Employee Engagement

The Training Variable (X2) on employee performance (Y) through Employee Engagement (Z) produces a parameter coefficient value of 0.321 with a T-statistic value greater than the T-table value (1.96), namely 2.458 and a value for P value <0.5, namely 0.014. Thus, it can be said that creativity value has a positive and significant effect on employee performance, through job satisfaction, so it can be stated that hypothesis H7 is accepted.

DISCUSSION

The Influence of Talent Sharia on Performance





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The results of the analysis show that talent management has a positive and significant influence on employee performance. This test statistically proves that there is an influence between the talent sharia variable on employee performance. This means that the higher the sharia talent, the higher the employee's performance. This is in line with the research results[5]which proves that training has a positive and significant influence on employee performance. The implementation of sharia talent or sharia talent management at Bank BSI KCP Sidoarjo is to remain focused on recruiting, training and placing employees in accordance with sharia principles. Talent sharia continues to consider employee job rotation to update their skills, so that it can influence the achievement of high employee performance by adhering to Islamic values. Examples of sharia talent programs at Bank BSI KCP Sidoarjo are the regular weekly tausih program and regular e-learning. In managing high-performing employees at every level of the organization, the sharia talent management approach emphasizes the procurement, orientation and development of talent by complying with sharia principles. Performance management is also implemented based on Islamic values, becoming the main basis for improving employee performance. The application of sharia talent at Bank BSI KCP Sidoarjo is the main basis for improving employee performance, which then influences the success and sustainability of bank operations. In this context, sharia talent does not only include employee expertise and skills, but also moral values, ethics and compliance with sharia principles in every action taken. Management of high-performance employees using a sharia approach at Bank BSI KCP Sidoarjo has a positive impact on the bank's image, customer satisfaction and achievement of overall organizational goals.

The Effect of Training on Performance

The results of the analysis show that training has a positive and significant influence on employee performance. This test statistically proves that there is an influence between training variables on employee performance. This means that the more opportunities employees have to take part in good and appropriate training programs for Bank BSI KC Sidoarjo employees, the greater the employee performance will be. This is in line with the research results[11]which proves that training has a positive and significant influence on employee performance. Training will get a satisfactory return on investment in human resources which is an important part of the organization's strategy for the future. Apart from that, training factors consist of instructors, participants, materials, methods, goals and objectives that support employee performance. One example of the material provided during training at BSI KC Sidoarjo bank is understanding anti-APU PPT (Anti-Money Laundering and Prevention of Terrorism Financing). This illustrates that the majority of Bank BSI KC Sidoarjo employees have basically been well instilled with the values and results of the training. Apart from that, the ability to increase knowledge turns out to be able to achieve desires depending on the size of those desires which can be done through training and education. Training is very necessary for the economic welfare of Bank BSI KC Sidoarjo. By providing training to employees, people can improve their knowledge, skills, attitudes and behavior, as a result this will improve their position in the workplace, as well as improve performance in the work environment.

The Influence of Talent Sharia on Employee Engagement

The results of the analysis show that talent sharia has a positive and significant influence on employee engagement. This test statistically proves that there is an influence between the





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talent sharia variable on employee engagement. This means that the higher the sharia talent, the higher the employee engagement. This is in line with the research results[13] which proves that talent management has a positive and significant influence on employee engagement. Talent sharia is a series of integrated activities in managing high-performing employees at all levels of the organization with the main components being attracting talent through procurement and orientation, developing talent through performance management, learning and talent review, and retaining talent through career planning, succession planning and engagement. talent. Having employees who have talents that comply with Islamic law will make Bank BSI KCP Sidoarjo more competitive and can encourage employees to be more attached to Bank BSI KCP Sidoarjo (employee engagement).

The Effect of Training on Employee Engagement

The results of the analysis show that training has a positive and significant influence on employee engagement. This test statistically proves that there is an influence between training variables on employee engagement. This means that the more opportunities employees have to take part in good and appropriate training programs for Bank BSI KCP Sidoarjo employees, the more employee engagement will increase. This is in line with the research results[24]which proves that training has a positive and significant influence on employee engagement. Training is better known as an agent of internal organizational change. Training that is in line with organizational needs is expected to improve employee abilities in their respective fields[22]. Employees who already have skills after attending training can work more comfortably because they understand their work better, are more focused and have more enthusiasm for their work. This situation can ultimately increase employee engagement. Through the training that has been carried out, Bank BSI KCP Sidoarjo employees will gain new knowledge and increase their skills so as to make employees more confident and more enthusiastic in working, willing to apply the knowledge and skills they have at work, in order to achieve organizational goals, with knowledge and skills obtained through training, can help employees complete their work well, employees become engrossed in work and find it difficult to escape from their work, so that employees remain at Bank BSI KCP Sidoarjo.

The Influence of Employee Engagement on Employee Performance

The results of the analysis show that employee engagement has a positive and significant influence on employee performance. This test statistically proves that there is an influence between employee engagement variables on employee performance. This means that the higher employee engagement, the higher employee performance will be. This is in line with the research results[7] which proves that employee engagement has a positive and significant influence on employee performance. Apart from being able to improve skills and gain new insights, one example of valuable experience that can inspire and be a challenge in accordance with sharia principles obtained by Bank BSI KCP Sidoarjo employees is that employees understand more about the essence of sharia economics and invite customers to emigrate. The results of this research show that employee engagement indicators are proven to influence employee performance, namely that the more Bank BSI KC Sidoarjo employees focus on work and the more employees are involved in their work, the more employees will achieve better performance than other colleagues.





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The Influence of Talent Sharia on Employee Performance Through Employee **Engagement**

The results of the analysis show that talent sharia has a positive and significant influence on employee performance through employee engagement. This test statistically proves that there is an influence between the talent sharia variable on employee performance through employee engagement. This is in line with the research results[4]And[26]. Sharia talent, with a deep understanding of Islamic principles, can provide additional motivation to Bank BSI KCP Sidoarjo employees. And can help design reward or incentive programs that are in accordance with sharia principles, which can increase job satisfaction for Bank BSI KCP Sidoarjo employees. High job satisfaction tends to contribute to increased employee engagement. By collaborating with sharia talent, Bank BSI KCP Sidoarjo can create a work environment that reflects sharia values, increase employee motivation and involvement, and ultimately contribute to improving overall organizational performance.

The Effect of Training on Employee Performance Through Employee Engagement

The results of the analysis show that training has a positive and significant influence on employee performance through employee engagement. This test statistically proves that there is an influence between training variables on employee performance through employee engagement. This is in line with the research results[9]. With the training that has been carried out by Bank BSI KCP Sidoarjo, employees tend to feel more involved in their work. Training gives them the opportunity to engage in self-development, which can strengthen their emotional attachment to the company and work. Well-organized training can increase employee involvement, motivate them to contribute optimally, and create a positive work climate. Providing appropriate training not only improves individual skills, but also creates a work environment that supports, motivates and engages employees, which ultimately contributes to overall company performance.

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the research that has been carried out and data analysis as explained in the previous chapter, the following conclusions are presented from the research results: (1) Talent Sharia, Training and Employee Engagement have a positive and significant influence on Employee Performance; (2) Through Employee Engagement as an intervening variable, Talent Sharia and Training have a positive and significant influence on Employee Performance. So with research findings using structural equation modeling (SEM), Talent Sharia, Training and Employee Engagement directly have a strong positive impact on employee performance. Furthermore, Talent Sharia and Training significantly improves the performance of Bank BSI KCP Sidoarjo employees through Employee Engagement.

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