

# Integration of Compensation System and Competency-Based Training in Enhancing Organizational Competitiveness: A Case Study at Bank Jabar Syariah Sumedang

Sukmayadi<sup>1\*</sup>, Arip Rahman Sudrajat<sup>2</sup>

<sup>1</sup> Faculty of Economics and Business, Sebelas April University, Sumedang, Indonesia.

<sup>2</sup> Faculty of Social and Political Sciences, Sebelas April University, Sumedang, Indonesia.

Email:

[sukmayadi@unsap.ac.id](mailto:sukmayadi@unsap.ac.id)

[ariprahmans@unsap.ac.id](mailto:ariprahmans@unsap.ac.id)

**Abstract.** This study aims to gain an in-depth understanding of the implementation of the compensation system, the design and execution of competency-based training programs, and the integration of both in enhancing human resource quality and organizational competitiveness at Bank Jabar Syariah, Sumedang Branch. The research employs a qualitative approach using a single case study method, with data collected through in-depth interviews, documentation, and non-participant observation. Data analysis follows the Miles & Huberman model, encompassing data reduction, data display, and conclusion drawing. The findings reveal that the performance-based compensation system contributes positively to employee motivation and productivity, although challenges remain in terms of evaluation transparency. The competency-based training programs are systematically designed according to job requirements and have been proven to improve employees' technical and soft skills. The integration of compensation and training systems serves as an effective strategy to drive improvements in human resource quality, work productivity, and organizational competitive advantage. These findings highlight the importance of synergy between reward policies and training as a model for strategic human resource management development in the Islamic banking sector.

**Keywords:** Compensation System Integration; Competency-Based Training; Organizational Competitiveness; Bank Jabar Syariah; Human Resources (HR)

## Introduction

In an era of increasingly competitive business environments, organizations are required to continuously innovate and enhance the quality of their human resources. One strategic approach that can be employed is the integration of a compensation system and competency-based education and training programs. A fair and competitive compensation system can serve as an attraction for potential employees while also increasing motivation and retention of existing personnel. This notion is reinforced by Law Number 13 of 2003 on Manpower, Article 88 paragraph (1), which states: "The state guarantees every worker/laborer the right to earn an income that provides a decent living for humanity." Furthermore, Article 88B (as amended by the Job Creation Law) states: "Wage determination is based on economic growth, inflation, and specific indices by sector or region." In addition, Government Regulation (PP) Number 36 of 2021 on Wages, a derivative of the Job Creation Law (Law No. 11 of 2020), regulates wage structures and scales, minimum wages, as well as the provision of allowances and bonuses that must be adjusted according to position, qualifications, and

competencies. Employers are required to establish a wage structure and scale by taking into account employees' competencies, responsibilities, and work performance.

On the other hand, competency-based training plays a vital role in developing employees' skills and knowledge to meet job demands and adapt to changes in the business environment. This is reinforced by several opinions and studies. Rusli et al. (2021) evaluated competency-based training for employees at the Kalla Group and concluded that such training is effective in improving employee performance through a systematic and measurable approach. Furthermore, Salsabila and Hertati (2022) examined a competency-based training program at the Vocational Training Center (UPTD BLK) in East Kotawaringin Regency and found that this approach effectively enhances workforce quality. Similarly, Syahrudin et al. (2021) conducted research at the Vocational Training Center in Pangkep Regency and found that the competence of instructors significantly influences employee performance improvement. Additionally, Kurniawati and Hernawan (2020) developed a training curriculum using a blended learning approach at the Education and Training Center for Population and Family Planning, showing that this method effectively improves generic technical competencies.

Bank Jabar Syariah, Sumedang Branch, is one of the operational units of PT Bank Pembangunan Daerah Jawa Barat dan Banten Syariah, which operates based on Islamic Sharia principles. As a Sharia-based financial institution, the bank not only performs financial intermediation functions but also plays a significant role in fostering inclusive, fair, and ethical regional economic development in line with the principles of *maqashid sharia*. In the context of Sumedang's growing region, with its diverse economic potential and increasing demand for Sharia banking services, Bank Jabar Syariah Sumedang Branch faces the challenge of continuously innovating, enhancing service quality, and strengthening competitiveness amidst intensifying competition from both conventional and other Sharia banking institutions.

To address these challenges, one of the key pillars that must be strategically managed is Human Resources (HR). Professional, competent, and spiritually grounded human capital is essential for the bank's success in delivering superior services aligned with Sharia principles. In this context, HR management cannot be separated from two critical aspects: the compensation system and education and training programs. These two elements must be designed and implemented in an integrated and mutually reinforcing manner to create a motivated, loyal, and highly competitive workforce. This statement is supported by Snell & Bohlander (2015), who state that "Human Resource Management systems must be designed as an integrated system, where compensation and training are aligned to support employee performance and organizational goals." Compensation and training systems cannot stand alone; they must be aligned to drive employee motivation, loyalty, and competitiveness. Furthermore, Armstrong (2020) emphasizes that compensation systems and employee development are parts of an organizational strategy aimed at improving competitiveness through enhanced employee performance. The integration of compensation and training must be carried out so that human resources become a strategic asset. In addition, Spencer & Spencer (2015) define competence as a combination of skills, knowledge, and behavior that must be developed through training and linked to rewards.

However, in practice, various challenges are still encountered by organizations, including Bank Jabar Syariah Sumedang Branch, in managing compensation systems and training programs. First, the current compensation system is not yet fully competency-based. In other words, the remuneration received by employees does not fairly reflect their individual contributions, performance, and expertise. This condition has the potential to generate job dissatisfaction, reduce motivation, and result in a low employee retention rate. In the long term, the misalignment between compensation and competency can hinder career development and reduce organizational productivity. Second, the implementation of training programs within the bank is still not fully based on a comprehensive competency needs analysis. Many training programs are general in nature and are not specifically targeted at developing the skills truly required for each position or work unit. The lack of competency-based training needs mapping leads to a gap between the skills employees possess and the skills the organization needs to navigate changes and developments in the financial industry. Moreover, the effectiveness of training programs is often not systematically evaluated, making it difficult to measure their actual impact on performance improvement. The absence of strong integration between the compensation system and competency-based training poses a strategic issue that must be addressed immediately. In the context of Bank Jabar Syariah Sumedang Branch, the need

to design an HR management approach that unites both aspects has become increasingly urgent, considering the dynamic challenges in the banking industry, service digitalization, and rising customer expectations. Without synergy between fair compensation and relevant training, efforts to enhance organizational competitiveness will proceed slowly and lack sustainability.

Given this background, this study is directed toward an in-depth examination of how the integration of the compensation system and competency-based training programs can be effectively designed and implemented at Bank Jabar Syariah Sumedang Branch to enhance human resource quality and overall organizational competitiveness. Therefore, the research questions formulated are as follows: 1) How is the compensation system currently implemented at Bank Jabar Syariah Sumedang Branch?. 2) How are competency-based training programs designed and conducted at Bank Jabar Syariah Sumedang Branch?. 3) How can the integration of the compensation system and competency-based training programs improve the quality of human resources and the organization's competitiveness?. The objectives of this study are: 1) To analyze the implementation of the compensation system at Bank Jabar Syariah Sumedang Branch. 2) To examine the design and implementation of competency-based training programs at Bank Jabar Syariah Sumedang Branch. 3) To evaluate the effectiveness of integrating the compensation system and competency-based training programs in improving the quality of human resources and organizational competitiveness. The expected outcomes of this research are: 1) To contribute to the development of human resource management knowledge, particularly in integrating compensation systems and competency-based training programs as a strategy for enhancing human resource quality and organizational competitiveness. 2) To provide constructive input and recommendations for the management of Bank Jabar Syariah Sumedang Branch in designing and implementing an integrated, effective, and sustainable competency-based compensation and training system. 3) To serve as a reference or learning study in formulating HR development policies that align with strategic goals and Islamic values, especially in responding to the dynamic competition in the financial industry. 4) To form the basis or reference for further research on similar topics, using quantitative, qualitative, or mixed-method approaches, and in other industrial sectors.

## Methods

This research uses a qualitative approach with a single case study method. Sugiyono (2020) states that qualitative research emphasizes meaning over generalization. A single case study allows researchers to explore in-depth how these two important HR systems interact, are implemented, and impact a specific organizational context, namely Bank Jabar Syariah Sumedang Branch. This statement aligns with the views of Yin (2018), Stake (1995), and Creswell (2013), who state: "The case study method allows investigators to retain the holistic and meaningful characteristics of real-life events." This means that a single case study is suitable for understanding complex and contextual phenomena in one organization in depth. The focus is on the process and context to gain a deep understanding of how the compensation system and training are applied and integrated. Therefore, this research does not aim to generalize the results to all Islamic banks, but rather to understand in depth and detail the processes, dynamics, and realities in a specific location. The data collection techniques used include in-depth interviews with branch leaders, HRD staff, training staff, and employees. Then, documentation such as SOP for compensation systems, training modules, performance reports, and training implementation SKs. Non-participatory observation (if possible) will be conducted during training sessions or HR evaluation meetings. Data analysis will use the Miles & Huberman model (2018), including data reduction, data presentation, and conclusion drawing. Data validity will be ensured through source and method triangulation, and member checking (confirming interview results with informants).

## Result and Discussion

### Result

**Proposition 1:** A compensation system that is designed fairly, transparently, and based on performance can enhance employee motivation and productivity at Bank Jabar Syariah, Sumedang Branch.

## Collecting Data

### Method Used:

In-depth interviews with the branch manager, head of HR department, and several employees

Documentation: Compensation system SOP, HR policy documents, and decrees on allowances

Observation: Work culture, employee engagement, and office atmosphere

### Preliminary Findings:

1. Employees mentioned the existence of monthly performance incentives and annual bonuses based on achievement targets.
2. There is a grading system and annual evaluation that determine salary increases and allowances.
3. Some employees feel that the compensation system lacks transparency in its evaluation mechanism.

## Data Reduction

### Focus on:

1. Perceptions of fairness in the compensation system
2. Clarity of performance indicators used as the basis for compensation
3. Impact of compensation on work enthusiasm and motivation

### Quotes from the reduced data:

"I feel the incentives given are quite motivating, especially when the team's performance is good."

"Sometimes it's unclear what evaluation indicators determine whether we receive incentives or not."

## Data Display

**Table 1. Summary of Findings**

Theme	Findings	Data Sources
Justice	The compensation system follows a grading system and performance evaluation, but not all employees understand the indicators.	Interviews, HR Documents
Transparency	Information about performance evaluation is not communicated openly	Interview, Observation
Motivation	Most employees feel motivated due to performance-based rewards	Interview
Productivity	Teams that frequently meet targets show high work enthusiasm when there are regular incentives	Observation, Interview

*Source:* Data processed by the researcher, 2025

## Conclusion Drawing

### Preliminary Conclusion:

The compensation system at Bank Jabar Syariah, Sumedang Branch, has applied a performance-based principle, which positively impacts employee motivation and productivity, although there are still shortcomings in the transparency of performance evaluation.

### Verification:

Verified through triangulation involving interviews, policy documents, and observation.

### Interpretation of the Proposition:

Supported, as performance-based compensation has proven to enhance motivation and productivity. However, to achieve optimal results, the system needs improvement in terms of indicator transparency and communication across management levels.

### **Proposition 2:**

The competency-based training program, designed according to job requirements and employee skill gaps, plays a significant role in enhancing human resource capability at Bank Jabar Syariah, Sumedang Branch.

## Collecting Data (Pengumpulan Data)

Metode :

Wawancara mendalam dengan pimpinan cabang, staf HRD, dan beberapa karyawan peserta diklat.

Dokumentasi : Rencana pelatihan tahunan (training plan), daftar peserta, materi pelatihan

Observasi : proses pelatihan dan penerapan hasil diklat di lapangan

Temuan awal :

1. Ada pelatihan rutin setiap tahun, seperti pelatihan layanan nasabah, manajemen risiko syariah, serta pelatihan digital banking.
2. Penyusunan diklat berbasis analisis kebutuhan jabatan (job requirement) dan evaluasi kinerja.
3. Karyawan merasa pelatihan sangat membantu, terutama ketika disesuaikan dengan posisi kerja dan target individu

## Collecting Data

Method:

In-depth interviews with the branch manager, HRD staff, and several employees who participated in the training.

Documentation: Annual training plan, list of participants, and training materials.

Observation: Training process and the implementation of training outcomes in the field.

Preliminary Findings:

1. There are regular annual training programs, such as customer service training, Sharia risk management, and digital banking training.
2. The training programs are developed based on job requirement analysis and performance evaluation.
3. Employees feel that the training is highly beneficial, especially when aligned with their job positions and individual targets.

## Data Reduction

Focus Areas:

1. The planning mechanism and mapping of training needs
2. Alignment of training with job positions
3. Impact of training on work capability (knowledge, skills, and behavior)

Quotations from Data Reduction:

"I was recently transferred to the financing department, and was immediately sent to a specialized training on Sharia financing products."

"After participating in the digital training, I became more confident in using the latest systems and applications."

## Data Display

The data is presented in matrix form as shown in the table below:

**Table 2.** Summary of Findings

Theme	Findings	Data Sources
Training Planning	Referring to performance appraisal results, job requirements, and industry developments	Documents, Interviews
Relevance of the Material	The training material is aligned with the position and job requirements in each unit	Interviews
Employee Response	Employees feel that the training enhances their skills and makes their job tasks easier	Interviews
Impact on Capabilities	There has been an improvement in technical skills and soft skills after the training	Observation, Interviews

*Source:* Data processed by the researcher, 2025

### Conclusion Drawing / Verification

Preliminary Conclusion: The training program at Bank Jabar Syariah, Sumedang Branch, is designed based on competencies, considering job requirements and skill gaps, and has positively impacted the enhancement of human resource capabilities.

Verification: The results were verified through data triangulation involving training documents, participant interviews, and post-training observations.

Interpretation of the Proposition: Strongly supported. The well-targeted competency-based training planning and implementation have proven to contribute to the improvement of employees' work capabilities.

**Proposition 3:** A synergistic integration between the compensation system and the competency-based training program can enhance human resource quality and drive organizational competitiveness in the Islamic banking sector.

### Collecting Data (Pengumpulan Data)

Method:

In-depth interviews with the branch manager, head of HRD, and senior employees.

Documentation: HR policies, post-training evaluation documents, and reward system.

Observation: Implementation of training outcomes that received incentives/rewards.

Preliminary Findings:

1. Employees who show performance improvement after training receive additional performance incentives.
2. There is a direct correlation between training outcomes and the performance evaluation and reward system.
3. HR management implements a "talent mapping" system based on competencies enhanced through training and work performance.

### Data Reduction

Focus Areas:

1. The relationship between training outcomes and the provision of incentives and promotions.
2. HR strategies in integrating competency development and the reward system.
3. Employee perceptions of the relationship between training, performance, and compensation.

Quotations from Data Reduction:

"After I participated in the leadership training, I was trusted to become the team coordinator, and my incentive increased."

"Each training outcome is recorded in the HR system, and it will be evaluated during the performance appraisal."

### Data Display

**Table 3.** Summary of Findings

Theme	Findings	Data Sources
System Integration	The results of the training serve as an additional indicator in performance appraisal, affecting rewards	Documents, Interviews
Human Resource Development	Employees who develop their competencies are guided toward a career path and provided with further training	Interviews, Documents
Organizational Competitiveness	Competent and motivated employees have a positive impact on service quality and branch target achievement	Observation, Interviews
Employee Response	The majority responded positively to the system that rewards training outcomes with increased compensation	Interviews

*Source:* Data processed by the researcher, 2025

## Conclusion Drawing / Verification

**Preliminary Conclusion:** Bank Jabar Syariah, Sumedang Branch, has successfully integrated the compensation system and the competency-based training program synergistically. The training outcomes play a role in performance appraisal and compensation, which positively impact the enhancement of human resource quality and organizational competitiveness, particularly in the areas of service and productivity.

**Verification:** Triangulation was conducted through HR policy documents, interviews with HR and employees, and observations of post-training work results.

**Interpretation of the Proposition:** Fully supported. The integration of these two strategic HR systems has been proven to enhance individual capabilities while simultaneously driving the achievement of overall organizational performance.

## Discussion

**Proposition 1:** A compensation system that is designed fairly, transparently, and performance-based can enhance employee motivation and productivity at Bank Jabar Syariah, Sumedang Branch.

The compensation system at Bank Jabar Syariah, Sumedang Branch, has implemented a performance-based principle, which has positively impacted motivation and productivity, although there are still shortcomings in the transparency of performance evaluations. This result is in line with the views of Armstrong & Taylor (2020), who emphasize that transparency in performance evaluation is crucial for the effectiveness of a performance-based compensation system. Furthermore, Robbins & Judge (2019) explain that a performance-based compensation system is effective in enhancing motivation if the evaluation process is fair and transparent. Milkovich, Newman & Gerhart (2017) stress the importance of clear communication and transparency of evaluation indicators as key success factors in performance-based compensation systems. Sutrisno (2016) concludes that performance-based compensation has a significant influence on employee motivation, but it is not sufficient without clarity and openness in performance evaluations. This result was verified through cross-checking (triangulation) involving interviews, policy documents, and observations. The interpretation of the proposition is also supported, as performance-based compensation has been shown to enhance motivation and productivity. However, to optimize the system further, improvements are needed in terms of transparency of indicators and communication across management levels.

**Proposition 2:** Competency-based training programs designed according to job requirements and employee skill gaps play a crucial role in enhancing human resource capabilities at Bank Jabar Syariah, Sumedang Branch.

The training program at Bank Jabar Syariah, Sumedang Branch, is designed based on competencies, taking into account job requirements and skill gaps, and has positively impacted the enhancement of human resource capabilities. This result is consistent with the research of Ghosh, Piyali et al. (2021), who found that competency-based training significantly improves technical abilities and soft skills of banking employees, making the training more focused and effective. Additionally, Sutarto, Ari Kuncoro et al. (2022) emphasize that training programs directly targeting competency gaps yield faster and more effective results in enhancing HR capabilities. Furthermore, Prihantoro, D. (2021) states that competency-based training not only enhances knowledge and skills but also boosts employees' confidence in carrying out their job tasks. The findings were verified through data triangulation involving training documents, participant interviews, and post-training observations. The interpretation of the proposition is also strongly supported. The planning and implementation of competency-based training have been well-targeted.

**Proposition 3:** The synergistic integration of the compensation system and competency-based training programs can enhance human resource quality and drive organizational competitiveness in the Islamic banking sector.

Bank Jabar Syariah, Sumedang Branch, has successfully integrated the compensation system and competency-based training programs in a synergistic manner. The results of the training play a role in performance evaluation and compensation, which positively impact the improvement of human resources and organizational competitiveness, particularly in terms of service and productivity. This result is supported by the research of Sutrisno, E. (2021), who found that the integration of

competency-based training and a reward system based on training outcomes significantly enhances employee productivity and loyalty, as well as supports the achievement of organizational targets. Additionally, Wahyuni, S., & Kurniawan, H. (2020) discovered that the combination of training and compensation synergistically has a significant impact on improving performance and organizational competitive advantage. Furthermore, Becker, B. E., & Huselid, M. A. (2018) reinforce that the integration of training and performance-based compensation directly affects competitiveness and the quality of human resources. Priyono, D., & Tjiptono, F. (2019) also strengthen the argument that the synergy between training and systemic rewards enhances HR quality and organizational competitiveness. These findings have been triangulated through HR policy documents, interviews with HR and employees, as well as post-training performance observations. The interpretation of the proposition is fully supported. The integration of these two strategic HR systems has proven to enhance both human resource quality and organizational competitiveness.

## CONCLUSION

1. The performance-based compensation system at Bank Jabar Syariah, Sumedang Branch, has proven to contribute positively to increasing employee motivation and productivity. Although the implementation of this system has led to good practices, the evaluation also revealed that the lack of transparency in performance appraisal remains a challenge that needs improvement to achieve optimal effectiveness. Therefore, enhancing communication quality, employee involvement, and clarity of performance indicators are key aspects to refine the existing compensation system.
2. The competency-based training program at Bank Jabar Syariah, Sumedang Branch, has been systematically designed with attention to job requirements and employee skill gaps. The implementation of this program has significantly contributed to the improvement of human resource capabilities, in terms of knowledge, technical skills, and soft skills. In addition to enhancing work performance, this program has also boosted employees' confidence in carrying out their duties, thus strengthening the overall quality of performance within the Islamic banking environment.
3. The synergistic integration of the compensation system and competency-based training programs at Bank Jabar Syariah, Sumedang Branch, has proven to be effective in enhancing human resource quality and organizational competitiveness. The results of the training serve as the basis for performance appraisal and compensation, which in turn drives improvements in service, productivity, and employee loyalty. The integration of these two strategic HR systems (reward and training) significantly contributes to the organization's competitive advantage through the improvement of human resources. Therefore, this approach can serve as a model for the development of strategic HR management in the Islamic banking sector.

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