

Link and Match Strategy of Islamic Banking Vocational High School Human Resources with the Islamic Banking Industry

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Abstract

The purpose of this study is to analyze the strategy used for Link and Match between Islamic banking vocational schools and the Islamic banking industry. The present research uses a qualitative descriptive approach by conducting interviews with the key informants from Patriot BPRS in Bekasi City and the head of Islamic banking study program from SMK Negeri 5 Bekasi City. The analytical technique used in this research is an in-depth technique by examining problems on a case-by-case basis. The results of this study indicate that the link and match strategy with Islamic banking has shown good progress in several fields such as the curriculum sector, the field of industrial relations recruitment and the field of Indonesiakk Qualification Framework (IQF) certification. These three fields aim to train the development of individual competencies in order to keep abreast of developments in the Islamic banking industry. The findings of the present study also suggest the importance of continuing a link and match strategy in order to be able to compete with other competitors who have considerable opportunities in other Islamic financial institutions.

Keywords : Link and Match, Human Resources, Islamic Banking, SMK Majoring in Islamic Banking, Indonesia Qualification Framework

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1. PENDAHULUAN

The banking industry and Islamic financial institutions in Indonesia have experienced a rapid increase with the growth of various Islamic financial institutions both nationally and regionally. The latter is generally referred to as the rise of the Islamic industry. The increase in the Islamic banking industry and Islamic financial institutions requires employees with sharia-based specifications where 90% of those absorbed in the sharia industry are now non-sharia qualified (Anggraeni & Putra, 2021; Apriyanti, 2018; Wardani & Putra, 2022).

The development of sharia banking affects employment absorption, based on a report from the Central Statistics Agency (BPS) the number of open unemployment rates (TPT) in Indonesia has reached 7.24 million people (BPS, 2021). Based on educational status, graduates of Vocational High Schools (SMK) are the most unemployed graduates

with a total of 813,776 people or 11.24% of the total open unemployment rate. The collected data also states that the number of unemployed SMK graduates has also increased in the last two years. In August 2013, there were 11.21% of vocational graduates who were unemployed, while in 2012 it was 9.97%. Thus, SMK graduates rank as the second most unemployed, namely 9.55%. Then consecutively Junior High School (7.15%), Diploma I/II/III/ (6.14%), University (5.65%), and Elementary School and below (3.04%) (BPS, 2020).

The previous paragraph indicates the lack of a Link and Match program between the industrial world and the world of education so that vocational school graduates have not been absorbed properly. The aforementioned problem makes the West Java (West Java) Provincial Government (also known as Pemdaprov) embraces the business world or industrial world as DUDI (Industrial World Business Internship)

partners to collaborate with Vocational High School (SMK) as an effort to revitalize vocational institutions or SMKs in order to create superior Human Resources (HR) ready to face the industrial revolution 4.0. Instead of only relying on diplomas, SMK graduates can have competency certificates with the main goal of producing SMK graduates according to industry needs (Republika, 2014). Thus, SMK majoring in Islamic banking is expected to become one of the contributors to labor in the financial sector, especially in Islamic banking. In this regard, educational institutions play a role in forming Human Resources (HR) or in the Islamic perspective it is referred to as Islamic Human Resources (IHR) (Norvadewi, 2019). In addition, Islamic Human Resources can be considered as one of the most vital elements for an organization which has embedded Islamic Value (Putra & Hasbiyah, 2020; Rois & Suprianto, 2021).

Related to the point mentioned in the above paragraph, IHR greatly influences the efficiency and effectiveness of the organization, IHR plays a role in designing and producing goods and services, overseeing quality, marketing products, allocating financial resources, and determining all organizational goals and strategies. However, IHR is the main expense of the organization in running the business. Therefore IHR management is an important thing in a business to ensure the achievement of organizational goals and objectives (Putra et al., 2023; Rozalinda, 2016).

Makruflis (2019) revealed, currently only 10% of IHR with sharia-educational background work in the sharia finance industry while 90% have non-sharia educational background although the latter is also equipped with a short sharia banking training. This is also reinforced by the research conducted by the University of Indonesia on IHR in Islamic Banks. According to Harisman as a Director of the BI Sharia Banking Directorate in the next 4-5 years it will take 10 thousand HR to fill the Islamic banking industry in Indonesia (Amalia & Arif, 2013).

Former Deputy Governor of Bank Indonesia, Siti Fajriyah said that the development of Islamic banking quantitatively was not supported by the availability of sufficient human resources. Thus, the need for human resources for Islamic banks reaches 40,000 people per year despite the limited number of graduates of Islamic economics. In addition, the limited number of university graduates who understand Islamic economics leads some shariah banks to choose

graduates from conventional banking backgrounds (Sari & Amri, 2018). Although working in shariah banks is usually reserved for bachelors, there is still a need for Islamic banking human resources that cannot be fulfilled by universities alone. Such needs can be fulfilled by the graduates of Vocational High School (SMK) (Elmanda et al., 2022).

According to Syafi'i Antonio, the professionals needed in the Islamic finance industry are very unique compared to conventional industries. Professionals in the Islamic finance industry are required to have scientific competence and skills of Islamic knowledge as well as finance. In this regard, Sharia principles must be "dissolved" in the operational aspects of Islamic Financial Institutions, including in designing banking products and Islamic financial structures, financial contracts and their implementation, liquidity and balance sheet management, and risk management (Sari, 2014).

Therefore, there is a demand in the banking sector for workers with standardized and professional competencies. A workforce that has good competence originates from a good educational process, through vocational education directed at implementing a dual-system, namely learning theory at Vocational High Schools and practicing in industry so as to build, maintain, and ensure competency for competency learners sharia banking expertise, at the Vocational High School (SMK) level (BNSP, 2019). Therefore a link and match curriculum is needed with Islamic banking. Improving the competence of Vocational High School students in dealing with problems of limited knowledge and skills of students by conducting training, industrial work practices which are part of the curriculum and extra-school activities (Maulida et al., 2022)

The curriculum in Vocational High Schools (SMK) can be considered as a very important tool in ensuring the success of the educational process. Thus, without an appropriate curriculum, it might be difficult to achieve the educational goals and objectives that can help the students in their lives. In this regard, Setiadi (2016) defines curriculum as a plan that provides guidelines or handles the process of teaching and learning activities. The right industrial relations recruitment program through students' training is expected to improve the quality of students (Fujiawati, 2016). It can be concluded that the curriculum is the heart of the world of education. The curriculum directs all forms of educational activity in

order to achieve educational goals. Thus, appropriate industrial relations recruitment programs such as self-development training will produce graduates who are ready both in soft skills and hard skills. To complement the soft skills and hard skills of each graduate, the national professional certification Institution (Badan Nasional Sertifikasi Profesi/BNSP) holds work competency certification. The latter can be defined as the process of awarding competency certificates. The program is carried out systematically and objectively through competency tests that refer to Indonesia's national work competency standards, international standards and/or special standards. This certification helps professional workers to convince their organizations/industry/clients that they are competent in working or producing services and increases the confidence of professional staff. (Badan Nasional Sertifikasi Profesi, 2017).

Several studies related to the matter have been conducted. Tho'in (2016) conducted a study using a phenomenological approach oriented towards descriptive qualitative. In this study, the results showed that the competence of human resources at BNI Syariah Surakarta at the manager level was good, supported by higher education, lots of training, and experience. Meanwhile, at the employee level, a lot of attention is still needed because the level of education is still low, training is minimal, and experience is inadequate. Research by Ardiana et al (2016) also revealed that apprenticeship achievement, learning outcomes in productive subjects and learning independence as well as the adaptive power of vocational students' work became a link and match strategy applied to vocational students majoring in Islamic banking. Besides that, research conducted by Husein (2019) explained that there is a link and match between labor suppliers and Vocational Education users to determine the competencies (skills) most needed in the world of work. The link and match cooperation model is said to be effective if the link and match cooperation model delivers competency standards for SMK graduates with the expected competencies of the business world and the industrial world (DUDI).

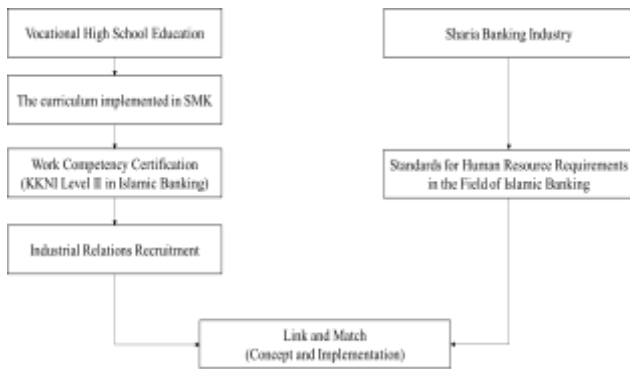
The current study refers to DUDI as a partner for vocational schools that require human resources who are ready to work and competent in their fields. However, in reality many banking students who are doing internships in banking companies admit that they are not able to adapt to the work given by DUDI,

do not understand the tasks being done, lack the courage to communicate, lack independence and are not confident in making decisions in their assigned jobs. It can be said that vocational students have obstacles in being adaptive in the job forces. Therefore, link and match strategies are needed in order to fill the needs of Islamic banking industry. Then, it seems important to understand the strategies used by vocational schools to suit the needs of Islamic banking industry. Thus, the present study aims to analyze the link and match strategies used by Islamic banking vocational schools and the Islamic banking industry to create suitable graduates that can work in Islamic banking industries.

Therefore, the researchers will conduct a study at State Vocational High Schools (SMKN) 5 Bekasi City and BPRS Patriot Bekasi City. In this regard, SMKN 5 Bekasi City is one of the educational institutions that officially operates on December 31, 2010 with Operational Permit Decree: 421/Kep.695-Disdik/III/2010. SMK Negeri 5 Bekasi City has a Sharia Banking department that is well accredited. Thus, SMK Negeri 5 Bekasi City is determined to fill an Islamic finance-based workforce in Bekasi City. SMKN 5 Bekasi City supports and implements government programs through industrial vocational education. Therefore, researchers are interested in researching the link and match program at SMKN 5 Bekasi City. Among many Islamic banks in Indonesia, BPRS Patriot Bekasi City is one that recruits from vocational schools. It is because BPRS Patriot Bekasi City is a Bekasi Regional Owned Enterprises (BUMD) with a goal to create opportunities for SMK students to do internships and other support in the form of providing advice in vocational-based education (education and training). With this in mind, BPRS Patriot Bekasi City plays a role in implementing government programs to support vocational programs in link and match. Therefore, researchers are interested in researching this link and match with graduate user partners at the Patriot BPRS, Bekasi City.

2. METHOD

The subjects in this study were key informants from BPRS Patriot Bekasi City and SMKN 5 Bekasi City. The object of this study is the concept of link and match between the world of education and the world of industry (Cahyanti & Indriayu, 2018). Following is the research framework:



Picture 1. Research Framework

This research uses a descriptive qualitative method. This research method uses in-depth analysis techniques by examining problems on a case-by-case basis because the qualitative methodology believes that the nature of problems are different from each other (Siyoto & Sodik, 2015). The current research uses a descriptive method, which is a research method that aims to describe existing phenomena, which took place at that time or in the past with real or real conditions (Anggito & Setiawan, 2018).

In order to support a study, data is needed that can underlie hypotheses and help achieve research objectives. In this study, the data used are primary data and secondary data. The primary data used in this research is observations and interviews with key informants from BPRS Patriot Bekasi City and a Deputy Principal for Curriculum and Industrial Relations for Islamic Banking Study Program at SMK Negeri 5 Bekasi City. The interviews are related to the link and match strategies between educational institutions and Islamic banking industry.

Secondary data is data collected by researchers indirectly or using other data sources, documentation data, published data or data used by other agencies/agencies. Secondary data in this study included documents, books, journals, articles, magazines, official websites and other internet media related to the topic of the data being studied. Data collection techniques in conducting this research are interviews, observation, and documentation. The stages of data analysis include data reduction, data display and drawing conclusions (Sugiyono, 2018).

3. RESULT AND DISCUSSION

3.1. Descriptive Analysis

The results of this study were obtained by means of in-depth interviews with informants, as a form of direct data search which the researchers then analyzed. Interviews were conducted from October 2020 to

January 2021 which took place at SMK Negeri 5 Bekasi City and BPRS Patriot Bekasi City. The method used in this study is a qualitative approach with a descriptive method, which is a method to describe and explain how the link and match strategy is between Islamic banking majors and Islamic banking majors. The data presented in this section is in the form of data from interviews with the Main Director of the Patriot BPRS, Bekasi City, Deputy Head of School for Curriculum and Industrial Relations. Based on data obtained from research activities involving the world of Islamic banking industry (BPRS Patriot Bekasi City) and the world of education (SMK Negeri 5 Bekasi City Islamic Banking Study Program), the next stage is data analysis through data reduction, data display and drawing conclusions. Based on the results of the data analysis that has been carried out, it is concluded that the link and match strategy of human resources at SMK Negeri 5 Bekasi City with the Islamic banking industry includes a link and match strategy consisting of three programs, namely, the curriculum of the Islamic banking study program, the certification of the SMK Islamic banking study program, and industry relations in Islamic banking study program SMK

3.2. Link and Match Strategy Curriculum of SMK Sharia Banking Study Program

As for the link and match strategy for the curriculum of the Islamic Banking Study Program, based on the results of interviews that have been conducted, it is clear that the curriculum area of SMK Negeri 5 Kota Bekasi knows the link and match program and has aligned or matched the curriculum program with industry needs. For the Islamic Banking Study Program at SMKN 5 Bekasi City, in terms of the curriculum field, it has carried out quite intense collaboration with 2 financial institutions, namely with BJB Syariah, at Bank BJB Syariah for alignment of material or teaching materials taught according to the needs of BJB Syariah, although it is still constrained by manpower educators who do not yet have a background in sharia education, the curriculum field provides innovation by implementing teacher competence improvements through the teacher apprenticeship program at BJB Syariah. In addition, the curriculum sector has carried out a guest teacher program which is brought in every 2 months from Bank BJB Syariah to provide hands-on training related to mini-bank application programs and

Banking Standard Operating Procedures (SOP), as well as collaborating with several universities in training activities for accounting computer programs and software use. up-to-date banking at Mini Bank. So that the target curriculum after the link and match programs are implemented is that students have competence in banking services such as tellers and customer service, mastering the accounting applications of Zahir and Myob so that SMK graduates can compete, be accepted and contribute to the world of Islamic banking and non-Banking institutions.

The results of this study are in line with research conducted by Puryati et al., (2019) which concludes that curriculum development is always carried out in accordance with developments in the world of Islamic finance. In the digital-based curriculum development program, it becomes a force for SMK graduates in improving their skills.

3.3. Link and Match Strategy for SMK Certification for the Islamic Banking Study Program

Based on the results of interviews with informants to find out the Link and Match strategy for Indonesia Qualification Framework (IQF) Certification for the Islamic Banking Study Program, including that LSP P1 SMKN 5 Bekasi City knows the link and match program, through the link and match program LSP conducts student competency certification activities by linking the curriculum provided by the Ministry of Education and Culture. The Indonesia Qualification Framework (IQF) Scheme issued by the Ministry of Manpower and has been validated by the Ministry of Industry, Trade, Tourism aims to ensure that workers who are already working have competence in their respective fields according to the classification of the industrial world. This certification activity refers to the Indonesia Qualification Framework (IQF) because this IQF integrates the fields of education and job training as well as work experience in a sector. In order to maintain this certification standard, several actions were taken, such as: (1) Updating existing assessors and IQF standards. (2) Carry out standard verification of competency test venues prior to carrying out certification. (3) Carry out certification according to the IQF. (4) Inviting the industrial world to synchronize and verify work SOPs and test/work site SOPs. So that the certification process that refers to

the IQF can be guaranteed its validity. Thus, it is our hope that after the implementation of the IQF certification, competent assessors can compete and apply their abilities in the industry (sharia banking).

The link and match cooperation model is said to be effective if the link and match cooperation model delivers the competency standards of SMK graduates the same as the competencies expected of the industrial world. This is in line with research by Puryati et al., (2019) that SMK students are given national certification competency training related to finance.

3.4. Link and Match Strategy Industrial Relations SMK Islamic Banking Study Program

The key informant from SMKN 5 Bekasi City is Mrs. Rahmawati. She is the Vice Principal of Industrial Relations SMKN 5 Bekasi City. Based on the results of interviews with the informant to examine the Link and Match strategy for Industrial Relations of the Islamic Banking Study Program, it has been found that the goal of link and match between the industrial world and the world of education is a concept to harmonize the world of education with the needs of the business world. In this regard, SMKN 5 Bekasi City examines the needs of shariah banking programs. The target to be achieved is that students are able to carry out customer service and teller tasks of shariah banks. Following are aspects included to reach the target:

- a. Teacher internships to ensure and provide education to these teachers regarding operational activities in Islamic banking with the aim that the internship teacher will provide teaching in accordance with what has been obtained in Islamic banks.
- b. Student internships are carried out by students in grade eleven (11) where they practice field work (PKL) for three (3) months at BJB sharia, BTN sharia and other sharia banks.
- c. Guest teachers from Islamic banks officers to teach students about Islamic banking procedures. The program is carried out once a month at SMKN 5 Kota Bekasi for students majoring in Islamic banking.
- d. Curriculum synchronization. This activity is to link learning materials used in the world of Islamic banking so that curriculum that has been taught at the Islamic Banking Department

Vocational High School renews the curriculum for the development of Islamic banking.

Another SMKN 5 Industrial Relations Program is a training program for increasing hard skills and soft skills, and has a Special Job Exchange program. In this regard, the program is expected to be a networking one that can help students to be recruited by shariah banks. Although the achievements of graduates of Islamic Banking Vocational Schools might not be compared with bachelor graduates, the previous ones can have opportunities to work in non-banking Islamic financial institutions such as Islamic pawnshops, Islamic cooperatives and Islamic People's Credit Banks (BPRS).

Related to a link and match program, Husein (2019) concludes that the apprenticeship strategy for students in the financial industry is a link and match strategy through a human resource approach. The existence of a link and match between the needs of the workforce and vocational education students can determine the competencies most needed in the world of work. Rohmah et al., (2021) also state that the implementation of internships carried out by SMK students is aimed to prepare students to enter the world of work after graduation by providing education and training provisions that will be utilized to work productively and adapt to world developments.

3.5. Analysis of the discussion of Link and Match Strategy

Based on the results of interviews with the key informant from Islamic banking industry, Mr. Asmawi, the main director of BPRS Patriot City of Bekasi. He comments that the link and match program is about understanding the perceptions between the need for manpower in the industrial world. Regarding the link and match strategy in the field of curriculum and the industrial relations recruitment program, he shows some examples that can enhance the programs such as vendors program which is implemented in even semesters, apprentice teachers, and visiting teachers training in accounting computer applications. If implemented properly, those programs can support the hard skills and soft skills of graduates. In addition, those programs should be updated according to the latest practices of Islamic banking because banking development is very rapid and competitive at this time.

In addition, Indonesia Qualification Framework (IQF) certification is a good program implemented by the Professional Certification Institute (LSP). For

Indonesia Qualification Framework (IQF) Scheme level II Islamic banking, it is sufficient to accommodate and fill the needs for SMK, especially the administration and frontliner (Customer Service and Teller) sections. Several certification supporting programs are good if carried out periodically to meet banking needs. Nevertheless, each banking standard might differ from one another. Therefore, LSP must be more intense in updating related developments in the banking world. However, there is still homework for Vocational Schools, such as students who are passive in street vendors or during the internships. They become problems because passive students tend to be shy and afraid of taking action. In the world of banking, SMK compete with bachelor degree holders so that they will be unable to compete from an education and experience point of view, but they still have quite a large opportunity in non-bank Islamic financial institutions. (Muflih, 2021).

A strategy is a specific set of goals and action plans that can provide a competitive advantage if applied properly. A strategy describes how an organization aligns its capabilities with the opportunities that exist in the market to achieve its objectives. The right strategy in the field of curriculum and recruitment of industrial relation officers should be supported by the right certification program that can improve the skills of graduates of vocational high school graduates. Following is an analysis of the link and match strategies for Islamic Banking Department Vocational High Schools with the Islamic banking industry:

- a. Curriculum synchronization and industrial relations are aligned between learning materials/subjects and knowledge needs at BJB Syariah. Meanwhile, the synchronization of certification is related to the alignment of SOPs that apply to BJB Syariah. Curriculum synchronization and workplace SOPs that apply can improve the skills of students
- b. The link and match strategy for apprentice teachers at Bank BJB Syariah for the curriculum sector, the field of industrial relations recruitment, certification in general aims to improve the competency of Islamic banking vocational teaching teachers and also as IQF certification examiners. Then the programs should be well-designed and regularly updated according to the latest trend in the world of Islamic banking.

- c. The link and match strategy for guest teachers in the field of curriculum and the field of industrial relations recruitment. Vocational schools can recruit guest teachers from Bank BJB Syariah every two months to share knowledge regarding Islamic banking products and how to service customers. In addition, there should be guest teachers in the certification strategy who aim to verify the standards of certification and pre-certification test venues (student preparation). Thus, the certification test site can always be in the latest state and students can be familiar with the work patterns that exist in BJB Syariah
- d. The individual development strategy by the curriculum is in the form of accounting computer application training. This program aims to improve students' abilities in using accounting computer software in the form of zahir and myob by students. In the field of recruitment, industrial relation officers conduct good communication training to deal with customers. In the field of certification for individual development, students are taught regarding the operation of the BJB Syariah mini-bank system and procedures for dealing with customers. If this program is implemented properly, it should be one of the efforts to complement the skills of graduates so that they are ready to work in Islamic banking.
- e. The link and match apprenticeship strategy by the curriculum has an apprenticeship policy implemented in even semesters or eleventh grade with the hope that students will have sufficient knowledge to be able to practice in Islamic banking. In this regard, the link and match strategy for industrial relations recruitment aims to channel students in Islamic banking properly. If there are students who carry out internships at conventional banks, industrial relations will deepen the materials for SMK teachers who have worked in Islamic banks. This internship activity is one of the activities that must be carried out because in the field of IQF certification there are service standards for customer service and tellers. By carrying out internships, it is expected that students can observe directly the operational activities of customer service and teller services. Although passive students can be problems during the internships, it can be resolved through homework activities in order to overcome their problems.

Nevertheless, updating strategies to follow the changing trends in Islamic banking industry seems important to increase the qualities of vocational high school graduates. Although vocational school graduates cannot compete from an educational point of view from bachelor degree holders. The latters can have needed skills to match bachelor degree holders. In addition, with sufficient skills, vocational high school graduates can work in non-banking jobs.

After presenting the data, the next step is drawing conclusions, which in this case is describing the Link and Match Strategy of Human Resources in the Islamic Banking Department Vocational School with the Islamic Banking Industry. The descriptions will be followed by conclusions drawn from the evidence obtained during the research. Following are strategies to improve the curriculum, industrial relations recruitment and IQF Level II certification in Islamic Banking programmed:

a. Curriculum Field

(1) Synchronizing the educational curriculum with the development needs of the Islamic finance industry, (2) Visiting teacher program from Bank BJB Syariah employees, (3) training on mini bank applications, Banking Standard Operating Procedures (SOP), accounting applications using Zahir software or myob and competency training for sharia banking service personnels.

b. IQF Certification Field

(1) Updating existing assessors and IQF standards. (2) Carrying out standard verification of competency test venues prior to carrying out certification. (3) Carrying out certification according to the IQF. (4) Inviting the industrial world to synchronize and verify work SOPs and test/work site SOPs so that the certification process that refers to the validity of IQF can be guaranteed.

c. Field of Industrial Relations Recruitment

(1) Apprentice teacher program originated from SDI Islamic banking, (2) Field Work Practices at Islamic banks, (3) Training to improve hard skills and soft skills, (4) Special Job Exchange Program where the schools work together with networking companies to recruit employees.

At BPRS Patriot Bekasi City, the application of the link and match strategy has only been updated

periodically so that it can keep abreast of developments in the world of Islamic banking. In addition, they are conducted so that the link and match strategy for the level II level of IQF Islamic Banking at the SMK level can accommodate the needs for administration section at the frontliner (Customer Service and Teller). However, SMK graduates are still lacking in terms of communication and decision-making experience. According to Asmaiyah et al., (2021), the strategy that needs to be implemented in accelerating the absorption of graduates to compete in the career world is by providing effective and efficient educational services in instructional and material roles. The educational process involves all aspects including the existing social environment, as well as establishing good relations in the world of related education. Furthermore, the educational process must be in accordance with the curriculum that has been set and adjusted by each tertiary institution.

4. CONCLUSION

Based on the results of the analysis and discussion related to the Link and Match Strategy of Human Resources for Islamic Banking Department Vocational Schools with the Islamic Banking Industry, it can be concluded that the link and match program that has been realized at SMKN 5 Bekasi City consists of three programs, namely the curriculum program (1) synchronization of the educational curriculum with the development of the needs of the sharia financial industry, (2) Guest teacher programs originating from Bank BJB Syariah employees, (3) Mini bank application training, Banking Standard Operating Procedures (SOP), accounting applications using zahir or myob software and competency training for service personnel Syariah banking. The IQF Certification Program includes 1) Updating existing assessors and IQF standards. (2) Carrying out standard verification of competency test venues prior to carrying out certification. (3) Carrying out certification according to the IQF. (4) Inviting the industrial world to synchronize and verify Work SOPs and SOPs for test or work sites. So that the certification process that refers to the IQF can be guaranteed its validity. The Industrial Relations Recruitment Program consists of (1) Apprentice teacher programs from SDI Islamic banking, (2) Field Work Practices at Islamic banks, (3) Training to improve hard skills and soft skills, (4) Special Job Exchange Program where through In this program, the

school cooperates with networking companies to recruit employees. At Patriot BPRS Bekasi City, the application of the link and match strategy has only been updated periodically so that it can keep abreast of developments in the world of Islamic banking and the link and match strategy for the level II level of IQF Sharia Banking at the SMK level is sufficient to accommodate the needs, especially the administration section at the frontliner (Customer Service and Teller). In this regard, vocational high school graduates can still compete with bachelor degree holders as well as working in non-banking jobs.

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