



IMPLEMENTING RESILIENT LEADERSHIP, LEAD FROM THE HEART AND THE HEAD TO INSPIRE NAVIGATE THE ORGANIZATIONS TO PERSERVE THROUGH THE CRUCIBLE OF PANDEMIC COVID-19 CRISIS IN INDONESIA'S ISLAMIC BANKING

Tanti Widia Nurdiani

CEO, PT smart Indonesia academy, Malang, Indonesia

Universitas Islam Raden Rahmat, Malang, Indonesia

tanti_widia@uniramalang.ac.id

Abstract

This study aims to analyse the implementation of resilient readership, leads from the heart and the head to provide inspiration in navigating the organization to survive during the pandemic. The research target in this study is Islamic Banking in Indonesia, namely PT. Bank BNI Syariah, PT Bank Mandiri Syariah and PT Bank BRI Syariah. The method used by the researcher is a qualitative method focusing on case studies. The results of the study show that (1) Proposition 1: resilient leadership has been implemented by Islamic banking by developing an innovation that develops in life. (2) Proposition 2: resilient Leadership Able To Navigate The Organization In Addressing The Pandemic by collaborating several Islamic banking into one large organization, (3) Proposition 3: similarities Between Resilient And Islamic Leadership In Implementation Of Islamic Banking where Islamic banking has implemented innovation and responsibility in resilient element in the implementation of its activities and (4) Proposition 4: through the use of open thinking and good intents from resilient leadership, the execution of Islamic Banking's merger strategy has a significant impact on the country's economic situation and also good performance in the strategy implementation.

Keywords: *Resilient Leadership, Islamic Banking, Islamic Leadership, Pandemic Covid 19*



INTRODUCTION

The world will keep changing every day, without people knowing it, problem will automatically occur without any prediction. This occurs as a result of God's control and planning of the entire universe. Humans can only live their life and accept all of the difficulties that they cannot control in their life. The current issue is the emergence and discovery of COVID-19, which has resulted in a decrease in the Indonesian government's military capabilities.

As we all know, COVID-19 virus has given us a huge impact, especially in our daily activities which also impact to the economic system. As you are aware, the world is now in a bad state. In truth, the financial system is in danger as a result of a desire to minimize COVID-19 virus infections, which has yet to be accomplished. As is well known, the Corona virus spread in 2020, having a significant influence on human existence. This crisis may happen in a couple of years, and no one knows when it will happen. Individuals, on the other hand, might use these occurrences to make technology the most essential aspect of today's world. Individuals, for example, spend more time at home watching television on the internet, attending meetings through zoom, and engaging in a variety of other technological activities. (Galloway, 2020).

Individuals are advised to stay at home and preserve their health throughout the epidemic. Through this, people will become less resilient because all the problem and thinking that happen inside their mind which can lead to pressure. However, it is not often recognized that this might have a negative impact on individual's mental health; boredom can lead to the formation of bad mindset in some youngsters. Humans' first concern is their health; while they have a strong desire to learn, they must also preserve their health. Humans who do not have strong health care will interrupt their activities and pose their financial risks. As a result, people are increasingly being expected to engage with others through the usage of the internet in everyday life.

Technology has a part in the realm of banking as it evolves with the times. As is generally known, Islamic banking is presently undergoing a transformation that allows individuals to conduct transactions more simply through the use of the internet (Sudarsono et al., 2020). As it is said that Islamic banking plays an important role in giving an effective strategies in giving funds in the crisis of pandemic COVID-19 (Azhari et al., 2020). According to prior study, the COVID-19 pandemic is known to aid persons in utilizing technology when conducting transactions. Individuals can synchronize their usage of online banking in their lives with Islamic banks, assisting in the implementation of the COVID-19 protocol to avoid meeting each other (Sudarsono et al., 2020).

The economic world is one of the important part in the sustainability of every individuals in the world. The global financial crisis, however will surely occur in an unexpected way. This is why it requires a banking organization in order to help creating some strategies towards the problem of financial crisis. Indonesia as we know have the majority of Muslim people. This is why, the necessitates establishment of an Islamic banking organization in order to instil faith in every individuals by applying Islamic principles to the conduct action of Islamic banks.

When a company is dealing with a crisis, it's critical to realize that the appropriate plan must be implemented by executives utilizing intelligence. The appropriate procedures must be able to ensure organizational success, especially during a pandemic. Individual intransigence is not permitted in this situation (Galloway, 2020). If a leader has a stubbornness, the plan that a leader proposes is unlikely to be founded on an open mind. This open-mindedness is very important in looking at the situation and opens the opportunity for opinions to be given by individuals in order to help the company to survive in the pandemic. In today's competitive market, a leader's resiliency is essential. The ability of an organization to withstand adversity is dependent on effective leadership.

Based on this viewpoint, it is also clear that when dealing with difficulties in an organization, particularly those that arise unexpectedly, strong leadership is required, especially the resilient one. Leadership is critical, especially in the event of a pandemic, which will make everyone become despondent and vulnerable. When confronted with adverse circumstances such as the COVID-19 epidemic, everyone will fall slowly. This is why resilient leadership is needed in order to give help towards the problem occur inside the organization because of the pandemic.

Under order to carry out leadership at this time, resilient leadership is required, and that leadership must, of course, have a decent heart. It is not permissible to have a desire to deceive or damage people in the current circumstances (Renjen, 2020). A strong leader is able to provide an effective strategy for the company through solutions that are thought out using a healthy head. An organization will fail to carry out a plan implementation connected to managing a firm if the leadership lacks of resilient.

Through the research background given above, it can be formulate that the research objectives in this study have the focus on resilient leadership and inspiration in the pandemic world with the subject of research is Islamic banking. The first goal will be to examine the leadership in Islamic bank organizations when it comes to delivering resilient leadership in inspiring individuals, both employees and society. The second aim is to become a leader with a good heart in terms of carrying out a leadership role inside the company, and the last goal is to

examine how a leader may give an effective strategy in Islamic Banking when a financial crisis occur.

LITERATURE REVIEW

Pandemic COVID-19

The COVID-19 pandemic is a global issue that has engulfed the planet. Organizations and companies in a nation, such as Indonesia, are having issues as a result of the virus. Many modifications have been made by organizations as a result of COVID-19, such as growing an activity through the usage of the internet, one of which is internet banking (Sudarsono et al., 2020). People believe that technology is moving at a breakneck pace, and that humans will eventually be replaced as a workforce. It is undeniable that individuals have been at home for a year and the business as a whole was experienced a decline in their performance which can lead to bankruptcy.

As a result, a leader's style of thinking must be open in order for him to be able to give the correct strategy to a company in terms of paying attention to performance and remaining afloat throughout the epidemic. Islamic banking is one of the institutions that frequently sees a deterioration in performance, even to the point of running out of cash (Ningsih & Mahfudz, 2020). Individuals who wish to save money by lowering expenditure and investing represent a huge danger to the financial industry, thanks to the COVID-19 virus. In order to facilitate activities during the COVID-19 epidemic, banks must innovate through internet banking and collaboration with other banks.

Islamic Banking

Islamic banking is an organization engaged in finance by applying the principles of Islamic teachings in carrying out its duties and activities. As is well known, Islamic banking uses the Musharakah principle in determining the possible profits to be obtained by an organization (Ayub, 2007). Murabaha, Bai Salam, and Istisna are the three selling principles in Islamic banking. In general, it is assumed that Islamic banks do not provide leasing services to their clients, however this is not the case. The reason for this is because Ijarah (Islamic leasing) is available through Islamic banking (Fasih, 2012).

PT. Bank BNI Syariah, PT Bank Mandiri Syariah, and PT Bank BRI Syariah are examples of Islamic commercial banks (CNN, 2021). The five banks are recognized to have followed Islamic teachings in their performance and implementation of community programs. Individuals can make lawful and non-usury transactions by following the principles of Islam learning.

As a country with the largest Muslim population in the world, the potential of the Islamic finance industry is quite promising in the future. This of course can happen if there is a synergy between policy holders and also public awareness of sharia-based halal transactions that continue to be enforced in economic principles. There has been a significant increase in the last few years for sharia-based products and services in Indonesia, making the government observe this as an important moment in the milestone of the sharia economy in Indonesia. This optimistic attitude has made the government finally merge the 3 lists of large Islamic banks created by state-owned enterprises, namely PT Bank Syariah Mandiri, PT Bank BNI Syariah, and PT Bank BRI Syariah into a new intensity which is named Bank Syariah Indonesia or BSI.

The merger of 3 state-owned Islamic banks, which was inaugurated on February 1, 2021 by President Joko Widodo, also emphasized that the government is very serious about paying attention to the development of sharia-based services that are able to survive in the midst of Indonesia's volatile economic conditions. The government's commitment to encourage the economy through BSI is expected to be a new energy in national economic development. BSI is a reflection of the face of sharia in Indonesia which is modern, universal, and of course provides goodness for the entire community. After the merger, Bank Syariah Indonesia will become the largest Islamic bank in Indonesia with total assets of Rp239.56 trillion with more than 1,000 branch offices and 20,000 employees. BSI will also become a bank with a rating of 7 based on total assets owned.

Islamic banking focuses its sales on services based on Islamic principles. As we all know, Indonesia is best renowned for its Muslim population. As a result, a determination of Islamic Banking is required so that it may be used by the majority of the population. Individuals from various Islamic backgrounds might benefit from this organization by better understanding Islamic teachings and remembering it when conducting business.

Islamic banking is practiced not just in Indonesia, but also in a number of other nations with a predominant religion comparable to Indonesia's. In comparison to traditional banking, Islamic banking has a distinct management technique. Because of the presence of Islamic banking, it is recognized that it may aid in the management of a government's resources (WBG, 2016). This is due to the fact that individuals have a far higher level of confidence in Islamic Banking than they do in commercial banks that do not teach religious values.

A client will trust a bank if the company can be relied upon to deliver services that suit their needs. A solid organizational plan can help to build trust over time. Good leadership is the foundation of a strong operating system. An organization's toughness develops a view of an image that the organization owns. In the minds of humans, this perspective can subsequently give a belief.

During the COVID-19 epidemic, Islamic banking is claimed to be able to assist influence the usage of online banking. Individuals are currently gravitating towards digitalization, according to statistics. Furthermore, it is well recognized that Islamic banking is capable of providing clients with clear information and efficient performance throughout operations (Azhari et al., 2020). In order to develop organizational resilience in coping with complicated events, an organization must have an openness to information given to the customers.

Resilient Leadership Implementation

Resilient leadership is a type of leadership in which a leader must be tough in the face of all the hostility directed at them by subordinates or others. Resilience is a value of excellence that each man possesses in which he is able to give a solution to challenges that arise. A resilient leader ensures that he has a clearer vision of the world around him. A successful leader must also pay attention to monitoring and spotting possibilities in every life situation. (Allison, 2012).

It is important to have a habit that is followed in order to develop resilience within oneself in order to become a resilient leader. The same thing must be done in an organization in order for it to endure amid tough circumstances. In terms of resilience, individuals and organizations are quite similar. Individuals who lack this resilience will struggle throughout life. This fortitude will eventually aid in the formation of a pure heart in the leadership of an organization. An individual with resilience leadership should have pure intentions that originate from the heart is crucial. When resilient implementation is used in an organization, it ensures that the organization will be able to endure, even in the face of adversity.

Long-term strategy formulation is aided by resilient leadership implementation. A resilient is used in an activity to give a good value in the face of a negative situation. Any adverse circumstance may be turned into a more favourable position by a leader with resilience (Zook et al., 2020). A resilient leader is able to contribute value to the execution of a leadership role. The leader will also maintain his composure when confronted with a variety of scenarios. Based on Karia (2016), a resilient leader's values may be broken down into seven categories:

- a. Acknowledging Emotions, accepting responsibility, having positive intentions

A strong leader must embrace his duties and make every effort to convey a good mood in order for it to have an influence on the situation. A strong individual must be capable of taking responsibility for the task they have. An individual's aim must have a good value since it will influence the process of carrying out an activity, particularly in becoming a resilient leader.

b. Mastering your emotions

When coping with the facts of life, an individual's sentiments are extremely essential. In addition, a leader must have the ability to regulate his emotions. Mixed emotions are not permitted in the workplace, especially while directing the state. A leader must demonstrate that he is committed to becoming a leader.

c. Controlling the meaning of the situation in focus

A strong leader must be able to provide meaning to the supplied stimuli in order to influence the target audience's mindset. In this scenario, extreme concentration is required. Individuals must be able to recognize the meaning of the current circumstances and stay focused on the life they are now experiencing.

d. Build belief system

Resilient people can also give themselves a sense of self-belief. It is critical to apply one's own beliefs regarding today's reality. Belief system is important in making sure that the strategy implemented can be done successfully. This is why a resilient people must have a strong belief in their sight.

e. Not afraid to ask

An individual is also not scared to seek solutions to their queries. Individuals who dare to express concerns regarding the problems occur in their surroundings. Inquiring does not result in an error; rather, it adds knowledge to the individuals. In terms of modifying environmental circumstances, question has immense power.

f. Manage self-talk and inner movies

A resilient individual will have mental health and be able to control themselves to speak only when it is necessary.

g. Use future pacing in controlling loop

A resilient individual will strive to devise a plan that includes a long-term perspective. For those who are tough, strategies are devised to cope with difficulties that may arise in the future, therefore there will be a need to think of a long-term strategies. It will be possible to resolve the existence of a loop in an environment by forming long-term method.

LITERATURE REVIEW

Below is the literature review that researchers analyze.

Table 1 Literature Review

No	Writer	Title	Purpose	Result
1	Ningsih & Mahfudz (2020)	The Impact of the Covid-19 Pandemic on the Management of the Islamic Banking Industry: Comparative Analysis	Knowing the management of operational strategies in every Islamic banking in accordance with the function of the institution during the pandemic	The results show that the Bank's intermediation function such as financing has an impact on organizational functions during the pandemic.
2	Azhari et al., (2020)	Performance analysis of Islamic bank social funds in the Covid-19: Evidence from Indonesia	The purpose is to examine Islamic banks' performance in administering Islamic banking social funds, particularly during the Covid-19 epidemic.	The results show that the performance of Islamic banks is different in terms of income and expenditure during the pandemic. In addition, there was also an increase in ZIS and owned funds
3	Sudarsono et al., (2020)	The Effect of Covid-19 Pandemic on the Adoption of Internet Banking in Indonesia: Islamic Bank and Conventional Bank	The purpose of this study is to investigate the impact of the pandemic on Islamic and conventional banking through the use of Internet banking.	According to the research, the perceived use of online banking has little impact on Islamic and traditional banking.

Below is the news review that researchers analyze and will be used as an insight.

Table 2 News Review

No	Writer	Title	Purpose	Result
1	PressRelease (2021)	Resilience During a Pandemic, Islamic Bank Performance Remains Stable and Positive	The purpose is to show that Islamic Banking Performance has a stability and positive performance and implement resilience	Based on the news, it is said that in the pandemic situation, Islamic Banking perform a very good and stable performance through the implementation of resilience
2	Rini (2020)	5 Facts about the Merger of BUMN Syariah Banks, from Entering the Global Class to the Fate of Employees	The aim is to show a fact that Islamic banks from state-owned enterprises have merged and turned the world upside down.	Based on the news provided, it appears that SOEs are the handlers to merge BRI, Mandiri and BNI Syariah in order to survive in life and become

				one of the largest organizations.
3	Rezkisari (2020)	The 2021 Big Leap from the Merger of State-Owned Sharia Banks	The aim is to show the effect of the merger conducted by Islamic Banking on market capitalization	The result seen from the news is that there is evidence that business activities are helped by the existence of Bank Syariah Indonesia which is predicted to reach trillions of revenue.
4	Hutauruk & Walfajri (2020)	This is the Total Assets From the Merger of Islamic Banks	The purpose of this news is to show that the merger between Islamic banking provides changes to the state's financial statements.	The purpose of merging the three Islamic banking institutions shows a great achievement in improving the country's economy during the pandemic.
5	Fajar (2020)	Merger, Bank Syariah Indonesia Realized February 2021	The purpose of the news is to show that there is a merger process that occurs in three Islamic banks which can guarantee a change in the economy	The findings demonstrate that the SOE merger has benefited from a lot of help and good preparation that has been in place since February 2021.

RESEARCH METHOD

Research Design

This research is qualitative research that uses the analytical descriptive method, which is a method that is not only limited to data collection but includes data analysis and interpretation. The analytical descriptive method seeks to collect data as it is then analyzed and given interpretation according to research needs.

Researchers utilize case studies to combine all information regarding the hypotheses they wish to examine using qualitative methods. Researchers may observe the perspectives of multiple prior researchers and integrate them into one to be used as newer information, especially in terms of resilient leadership in a pandemic, by using case studies. The researcher uses systematic review that have been conducted by the previous researcher (Siswanto, 2012).

According to Sugiyono (2011:21) qualitative research has the following characteristics: carried out under natural conditions (the opposite is an experiment), directly to the data source and the researcher is the key instrument; qualitative research is more descriptive in nature, the data collected is in the form of words or pictures, so it does not emphasize numbers; qualitative research emphasizes process rather than product or outcome; qualitative research conducts inductive data analysis; and qualitative research emphasizes more on meaning.

Because the researcher just utilizes case studies to integrate the complete study into a newer and helpful information for the readers later, the data utilized by the researcher is secondary data. Data analysis procedures are carried out through data reduction, which is examined and selected in advance as to which one is appropriate for use in topic-related conversations. The research focuses on Islamic banking, namely PT. Bank BNI Syariah, PT Bank Mandiri Syariah, and PT Bank BRI Syariah, which were merger into Bank Syariah Indonesia by BUMN.

The hypotheses of this study is listed as follow:

1. Islamic Banking Already Implementing Resilient
2. Resilient Leadership Able To Navigate The Organization In Addressing The Pandemic
3. Similarities Between Resilient And Islamic Leadership In Implementation Of Islamic Banking

In addition, this study uses the Systematic review method, which is a research method to identify, evaluate and interpret all relevant research results related to research questions regarding the implementation of readership resilience, leads from the heart and head to provide inspiration in navigating the organization to survive in the future. pandemic. Analogous to research methodologies in general, where there are quantitative and qualitative methods, in a systematic review there are also quantitative and qualitative methods. The quantitative method of systematic review is used to synthesize research results with a quantitative approach. A qualitative approach in a systematic review is used to synthesize (summarize) the results of research that are descriptive qualitative. As already mentioned, the data collection of research results using a systematic review method is through searching on the internet (Springer, MEDLINE, and others). So the difficulty for researchers is how to obtain data on the results of these studies, because many studies may not have been published, or there are access constraints, for example, having to pay a certain amount of money for access to the internet. To overcome these obstacles, it is better if a systematic review proposal can be officially budgeted, to finance visits to various libraries or pay for access to articles on the internet.

Source of Data

Data is information or facts that are used in discussing or deciding answers to research questions. The source of data in this study is the subject from which data can be collected for research purposes (Arikunto, 2010: 129). Researchers use internet media to collect journals, articles and digital books which are used as data sources.

Research Data

The research in this study is Islamic Banking in Indonesia, namely PT. Bank BNI Syariah, PT Bank Mandiri Syariah, and PT Bank BRI Syariah in Indonesia.

Research Instrument

The researcher is the key instrument in this qualitative research. However, researchers also need other instruments used in this study, namely analysis sheets, observations, questionnaires, and documents (newspapers). The following is an explanation of the instrument.

Data Collection Technique

The technique that the author uses to collect research data includes three stages, namely orientation, selection, and identification.

The orientation is carried out by researchers to identify and understand the object of research and the data to be collected in the form of metaphors on sports news in newspapers.

Selection is done by researchers by selecting the source of the data to be analyzed. This stage starts from the selection of newspapers and the selection of sports news in newspapers. News that does not include sports news, is not used as a source of research data.

Identification is done by the author after the selection of data sources. From the data sources that have been selected, the data to be analyzed is determined, namely in the form of sentences containing metaphors. Sentences that do not contain metaphors from sports news in newspapers are not used as research data.

Analysis Technique

The data analysis technique used is the Miles and Huberman model. Miles and Huberman (in Emzir, 2010:129) state that the steps of qualitative data analysis are:

- a) data reduction, namely the activities of sorting, classifying, and parsing data so that the data reaches a saturation point;
- b) data display (data presentation), namely the presentation of reduced data to be analyzed based on criteria; and
- c) drawing conclusions.

Arikunto (2010:29) adds that in data reduction activities there are five steps that must be taken, namely (1) selecting data through concentration, (2) simplifying, (3) coding, (4) categorizing, and (5) memo creation. The essence of data reduction is to prepare and process data in order to draw conclusions.

Mahsun argues that "in descriptive research, the three stages of research implementation, namely data provision, data analysis, and presentation of analysis results are stages that must be passed (Mahsun, 2011:86).

RESULTS AND DISCUSSION

Proposition 1: Islamic Banking Already Implementing Resilient

Individuals are currently being educated to be more resilient in themselves when confronted with conditions such as today's. Owning your own resilience might help you maintain a sense of continuity in your life. Consider what happens if humans lack resilience. They will gradually give up. In order to remain in a competitive environment, the same principle must be applied to the company's activities. An organization's resilience is critical in order to avoid loss or even bankruptcy (Haggas, 2020). Based on this, it is easy to understand that the sustainability and success felt by the company depend on the resilient strategy implemented in an organization, one of which is Islamic banking.

OJK is necessary in the banking industry to maintain transaction security in gaining the trust of users (Hasibuan, 2021). Implementing resilience during a financial crisis situation Islamic Banking is capable of providing an adequate defence so that Islamic banking does not suffer defeat or loss during this crisis. Based on the research conducted by Kusuma & Duasa (2016), It is well known that Islamic banks' level of resilience fluctuates, with an increase and reduction in the adoption of the resilience plan prior to the pandemic.

During the pandemic crisis, Islamic banking demonstrated resiliency in its activities. As is well known, the development of the COVID-19 epidemic has caused Islamic Banking to pay closer attention and be more capable of managing money in a stable manner so that the country is not harmed (PressRelease, 2021). During this epidemic, Islamic banking has introduced some of the most recent rules, such as setting limitations for individual lending. When a person wants to make an investment, he or she must first conduct research (CGI, 2011). Every person understands that the current situation of personal finances, as well as the state of the country, is having difficulties and need a resiliency plan in order to improve the performance.

The Islamic Banking implementations include a plan to assist persons from all walks of life, including those who are well-off and those who are not. Assistance in business performance is required in rich persons. Of all, in current shaky economy, companies face a funding constraint. Individuals who are not well off, on the other hand, require these money. As a result, a firm commitment to implementing the resilience plan is required. The plan executed by Islamic Banking in the resilience strategy is aided by OJK (WBG, 2016).

Based on the discussion on the resilient implementation implemented by Islamic Banking, it can be seen that the values possessed are acknowledging emotions, accepting responsibility, having positive intentions, controlling the meaning of the situation in focus, and use future pacing in controlling loop. Islamic banking ensures that employees are able to carry out their duties properly and responsibly without involving their feelings about the world's chaos that is happening right now. Furthermore, Islamic banking has good intentions during the COVID-19 pandemic and is able to provide a strategy that helps local communities. Finally, Islamic Banking plans a long-term strategy with assistance from the OJK to ensure that the strategy can be implemented safely (Hasibuan, 2021).

Proposition 2: Resilient Leadership Able To Navigate The Organization In Addressing The Pandemic

Every individual may realize an opportunity in expanding the firm he leads via resilient leadership. When it comes to leadership, each person has a unique set of skills (Kahn, 2014). A person with greater resilience may be able to deal with any scenario and even manage the organization in order to go forward and survive. In reality, a resilient person is willing to endure a variety of negative outcomes as a result of their actions. There is no fear in a leader who has a resilient leadership style. The reason for this is that the leader that is frightened easily noticed by the employees. The fear that is shown in managing the firm will be thwarted (Caligiuri et al., 2020).

The body and brain may be trained to have excellent resilience, which is required in order to navigate an organization. Training may be done in a variety of ways. For example, individuals might exercise to keep fit, which is very important when carrying out tasks during a pandemic. Individuals can also meditate in order to develop a stronger mind and decrease bad ideas. An individual can develop a number of incentives to help them become more resilient, including increased self-confidence, the ability to make decisions, and the courage to refuse when the path is not right. Finally, the most important motivator is the ability to help people succeed (Kahn, 2014). The reason for this is that a successful person is someone who can deal with the challenges that life throws at them. The majority of people learn to succeed via failure. This experience will stay with the individual and make him a tough person who can solve any problem, especially when it comes to navigating an organization.

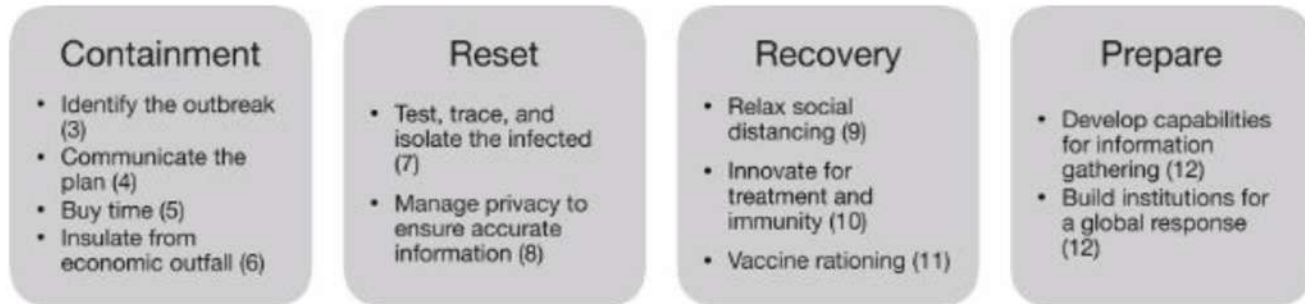


Figure 1. Phase of Pandemic Economy

Sources: Gans (2020)

The economy is now in a rather excellent state of development. It is well known that Indonesia's economy is already on the recovery section. This is due to Islamic Banking's aid in improving financial activity by merging many Islamic banks to form a big banking organization in the situation of a pandemic (Rezkisari, 2020). Because of the issues caused by the COVID-19 epidemic, banking parties have seized the chance to merger the financial business sector by doing some collaboration with other banking organization which is one of the BUMN organization in Indonesia (Rianto, 2020). Bank Syariah Indonesia, or BRIS, was the name given to the resulting merger (Walfajri, 2020).

Proposition 3: Similarities Between Resilient And Islamic Leadership In Implementation Of Islamic Banking

In Islamic Banking, the notion of leadership is believed to be distinct. As is well known, Islamic Banking formerly relied on Islamic leadership rather than resilient leadership. However, Islamic Banking has been able to demonstrate leadership throughout time by using both resilient and Islamic leadership. The systems of these two objects are quite similar, with only minor variations. Both, however, might give a more successful Islamic Banking application (Mahmoud & Abo, 2015). Based on the study conducted by Jawadi et al., (2016), it is well known that Islamic Banking was unable to provide enough leadership throughout the epidemic. As a result, during times of crisis, the leadership approach was rebuilt by integrating resilient and Islamic leadership. Over time, it was discovered that Islamic Banking has a spiritual degree of leadership in inspiring and encouraging people to generate greater results (Nafidzi, 2020). The following are some of the parallels between resilient and Islamic leadership:

Table 3. Similarity of Resilient and Islamic Leadership

Resilient Leadership	Islamic Leadership
Planning, belief leadership, Knowledge	Visionary, managerial, accountable and spiritual leadership
Responsible, visionaries	Responsibility, trust, smart
Communicate the strategy	Communication style

According to the table above, the two styles of leadership have a lot in common when it comes to the requirement for a visionary to be demonstrated by an individual when leading. Furthermore, an individual must possess leadership qualities, including the ability to be trusted and accountable, as well as the ability to plan well. Planning is part of the management component in Islam, where an individual oversees the whole business using a certain strategy. Both require strong leadership to ensure that the proposed approach is successfully implemented (Mahmoud & Abo, 2015). But, what distinguishes resilient leadership from Islamic leadership is that resilient leadership relies on belief while Islamic leadership focuses on spirituality.

A leader must be responsible, trustworthy, and smart (Hakim, 2012). This intelligence is derived from knowledge gained during leadership or from the environment. Because the weight is borne not just for oneself but also for the entire organization, leadership requires a feeling of responsibility. Because of these parallels, a leader in the adoption of Islamic banking can give more chances, especially in the event of a pandemic. Similar to what Mahmoud & Abo (2015) said, Islamic Banking may build a strategy that is considerably more sophisticated and inventive than previously when the two leaderships are done collaboratively.

Proposition 4: Islamic Banking Already Implementing Resilient Leadership, Lead From The Heart And The Head To Inspire Navigate The Organizations To Persevere Through The Crucible Of Pandemic Covid-19 Crisis

During the COVID-19 pandemic, Islamic banking used a performance strategy based on resilience leadership, indicating that banking performance is stable and in a positive performance, even to the extent of attaining an economy in the capital market. In June 2021, it was reported that the number of Indonesian Sharia bank mergers had increased by 20 percent (PressRelease, 2021). This is due to the BUMN's perseverance in carrying out the merger so that it can be successful.

The growth of the mergers and acquisitions industry offered a significant leap forward in Islamic banking, allowing the state to purchase assets worth trillions of dollars. The purpose of

the Islamic bank merger is to give development to the country's economy, which was previously unstable (Rezkisari, 2020). The Islamic Banking merger was aided by OJK, a financial organization whose goal is on delivering high-quality public services and assisting in bettering economic growth than previously (Rianto, 2020).

Islamic banking already implementing resilient leadership, lead from the heart and the head to inspire navigate the organizations to preserve through the crucible of pandemic covid-19 crisis because in implementing the strategic policy system and Islamic banking operational system in the face of the covid 19 pandemic, Islamic banking leadership inline with resilient leadership where Islamic banking has success in goals pursuit and on the interplay between value or belief and behaviors. The journey explains in the figure below:

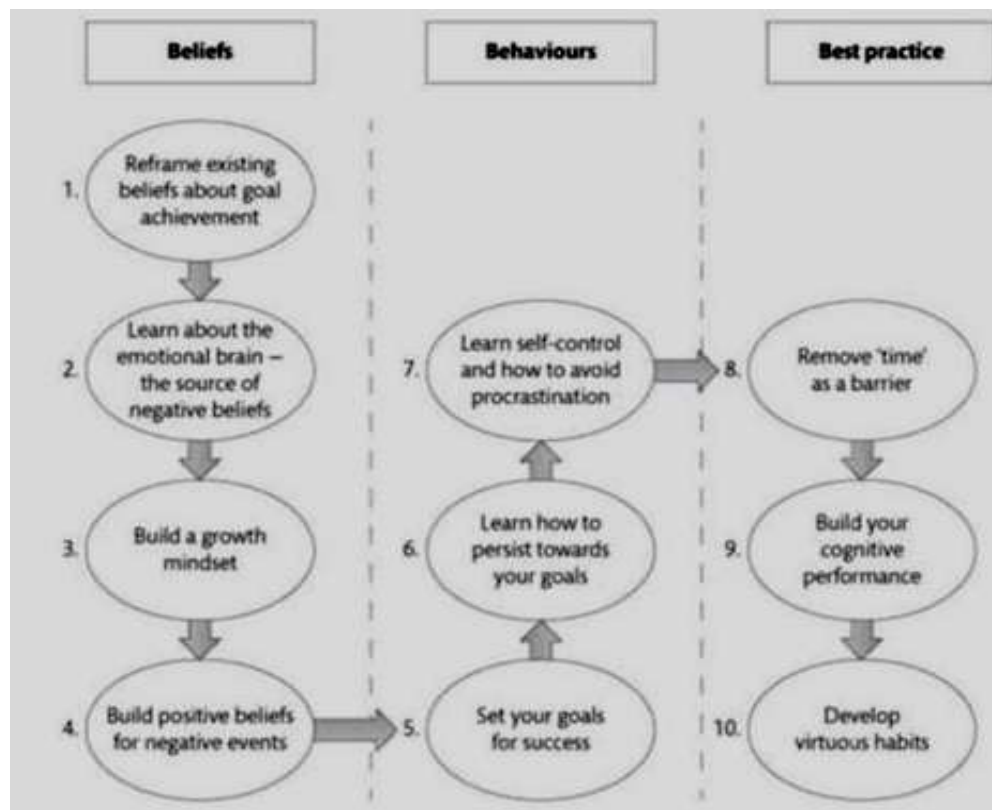


Figure 2. The Head Start Plan

Event with an optimal mindset, we are still required to get on and do what is needed to ultimately achieve our goals. Whatever your goals, your success will depend upon the choices you make each day whether confronted with an unexpected difficulty or the temptation to procrastinate when you know that you need to work on a process goal.

So that by applying strong tough leadership, Islamic banking organizations have navigated to be tough in business strategy systems, operating systems, and human resource development systems, So, despite the pandemic, financial performance and performance are still positive and good.

In order to become a resilient leader, the leader must have a mentality that allows him to attain the goals he desires. A goal to be met provides executives with instructions for carrying out and implementing the strategic plan for managing a firm to ensure the success and sustainability. Quantitative aspects of Islamic banking performance, such as financial reports, financial ratios and posts, fundraising targets, fund distribution, and capital distribution, as well as qualitative aspects, such as business plan strategy in the form of business strategy systems and policies, organizational development plans, including IT and HR, business activity plans, and office network development plan.

As a result of implementing strong resilient leadership, the Islamic banking organization has navigated to be resilient in the business strategy system, operations system, and human capital development system, ensuring that financial performance and performance remain positive and effective despite the pandemic situations.

CONCLUSION

Based on the findings, it can be conclude that:

1. **Proposition I:** Islamic Banking Already Implementing Resilient

During the COVID-19 epidemic, Islamic banking has already implemented resilient leadership. Islamic banking, as we all know, offered excellent controls during the epidemic. Nowadays, digitalization has advanced to the point where even individuals utilize technology to transact and consult rather than meeting in person. This has been implemented through Islamic banking's innovations. Organizations' use of resilient leadership is critical, especially for the success of the company. A visionary individual plays a critical role in the growth of a company. A company's strategy must be able to look ahead in accordance with resilient leadership's perspective.

2. **Proposition II:** Resilient Leadership Able To Navigate The Organization In Addressing The Pandemic



According to the findings, Islamic banking institutions such as PT. Bank BNI Syariah, PT. Bank Mandiri Syariah, and PT. Bank BRI Syariah adhere to the protocol that no fraud is allowed in the implementation of a loan made by individuals, especially in a pandemic situation. Furthermore, the leadership strength offered concentrates on the development of a new digital system to make it simpler for individuals to cope with the epidemic. Indeed, Islamic banking may unify and develop a newer innovation jointly thanks to this steadfast leadership. This establishment in navigating can be seen from the formation of Islamic banking mergers carried out by state-owned companies.

It can be seen from the discussion that the Islamic Banking leadership employs resilient leadership in their leadership. This may be observed in the advancements that happened during the pandemic, when Islamic Banking was able to implement a development by uniting numerous Syariah banking to form a big organization. In addition, Islamic Banking develops a training program for the application of more advanced digitization in daily activities. As a result, Islamic Banking has transformed the COVID-19 pandemic problem into a suitable chance for the organization's development. Because there is innovation and conviction in the executed plan, Islamic Banking can be said employs resilient leadership. Furthermore, Islamic banking in Indonesia already implementing resilient leadership, lead from the heart and the head to inspire navigate the organizations to persevere through the crucible of pandemic covid-19 crisis.

3. **Proposition III:** Similarities Between Resilient And Islamic Leadership In Implementation Of Islamic Banking

The similarities between the two kinds of leadership are that they both emphasize innovation, strategy, planning, and communication. The reason for this is that Islamic banking allows for good communication, allowing for the successful merging of all Islamic institutions. Furthermore, the leader's innovation strategy demonstrates that Islamic Banking employs both robust and Islamic leadership at the same time, as it considers religious principles in the implementation of the planned strategy. A resilient leader must plan for the future in order to avoid unexpected issues. As is well known, during this time, humans were immersed in the world of digitalization, resulting in a major advancement. It is important to put an organization's innovation into practice in order for it to be successful.

4. **Proposition IV:** Islamic Banking Already Implementing Resilient Leadership, Lead From The Heart And The Head To Inspire Navigate The Organizations To Persevere Through The Crucible Of Pandemic Covid-19 Crisis

Via the explanations provided, it appears that the evidence demonstrates that using resilient leaders, where leaders are able to offer leadership through their hearts and minds in delivering an inspiration to the company, the organization is able to survive in a crisis pandemic situation. The merging of Islamic banking necessitates the development of an open and clear mindset in order to create a more successful implementation plan for an organization's progress, particularly in Islamic banking. The consequence of the merger is recognized to give the country's economy with development and stability.

Islamic banking already implementing resilient leadership, lead from the heart and the head to inspire navigate the organizations to preserve through the crucible of pandemic covid-19 crisis because in implementing the strategic policy system and Islamic banking operational system in the face of the Covid 19 pandemic, Islamic banking leadership inline with resilient leadership where Islamic banking has success in goals pursuit and on the interplay between value or belief and behaviors.

SCOPE FOR FURTHER STUDIES

Research related to the topic that can be done in the future are about the Business Continuity and Risk Management of Islamic Banking in Indonesia within essentials of Organizational Resilience.

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