ISSN 3110-0635
https://doi.org/10.61401/rmaps.v1i2.132

Volume 1 Number 2, 2024
Review of Multidisciplinary Academic and Practice Studies

Developing Value Proposition Design for Sustainable Sharia Banking Training Services in Lampung

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ARTICLE INFO
Received: 9 June 2024;
Revised: 20 June 2024;
Revised: 15 July 2024;
Accepted: 3 August 2024;
Volume 1, Number 2
2024, pp 99-117
https://doi.org/10.61401/rmaps.v1i2.132

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ABSTRACT

Purpose: This study aims to identify the causes of business performance gaps and design a value proposition for a training and consulting service company in the sharia financial sector in Lampung Province, specifically CV. Akselerasi Indonesia Juara.

Research Methodology: This study employs an exploratory research approach to investigate existing phenomena, identify business challenges, and develop initial insights that lead to the refinement of research questions. A qualitative case study method was applied through interviews, observations, and document analysis involving stakeholders of Islamic banking institutions.

Results: The findings indicate that CV. Akselerasi Indonesia Juara needs to develop sustainable training programs because BPRS (Islamic Rural Banks) prefer services that extend beyond classroom-based training. The proposed programs include alumni forums, knowledge-sharing platforms, and continuous mentoring programs to enhance long-term impact and customer engagement.

Conclusion: The study concludes that a value proposition design approach helps align training and consulting services with customer needs by creating customized, sustainable, and impact-oriented programs for Islamic banking institutions.

Limitation: This study focuses on CV. Akselerasi Indonesia Juara as a training and consulting service provider and examines its value proposition development within the Islamic banking sector in Lampung Province.

Contribution: This study contributes by providing a practical value proposition framework for improving business competitiveness in the training and consulting industry, particularly after the challenges caused by the COVID-19 pandemic.

Keywords: *Banking, Customer Profile, Value Map, Value Proposition Design*

How to Cite: Yuliansyah, H. (2024). Developing Value Proposition Design for Sustainable Sharia Banking Training Services in Lampung. *Review of Multidisciplinary Academic and Practice Studies*, 1(2), 99-117.

1. Introduction

CV. Akselerasi Indonesia Juara experienced several challenges in developing its business, particularly during the early stages of establishment in 2019–2020. The emergence of the

COVID-19 pandemic significantly affected the training and consulting services industry, which previously relied primarily on face-to-face activities. Consequently, the company was required to adapt its service delivery methods by implementing online training systems and utilizing Learning Management System (LMS) platforms. In addition, efficiency policies implemented by various companies that previously organized training programs also became an external challenge that affected the demand for training and consulting services. After the COVID-19 pandemic subsided, particularly in 2022 when the government gradually relaxed restrictions on Community Activities or in localy *Pemberlakuan Pembatasan Kegiatan Masyarakat* (PPKM), CV. Akselerasi Indonesia Juara began to restore its business operations. This recovery process involved rebuilding the organizational team, strengthening internal management, and improving business administration systems to support sustainable business development.

In the process of running its business, CV. Akselerasi Indonesia Juara has annual business targets to be achieved, such as in the period June 2022 - June 2023, CV. Akselerasi Indonesia Juara has a revenue target of 2 billion rupiah. But in reality, the amount achieved was IDR411,193,553. From the results of internal evaluations conducted by management, one of the factors causing the target not to be achieved is because the company has not maximized the market segment of Corporations, Large Businesses, Medium Businesses, *Badan Usaha Milik Negara* (BUMN) and *Badan Usaha Milik Daerah* (BUMD), and still focuses a lot on retail sales, even though sharia-based financing and microfinance schemes have been shown to support Micro, Small, and Medium Enterprises (MSMEs), agribusiness, and other productive sectors served by these larger segments (Alhifni, Kurnia, Ahwarumi, & Trihantana, 2019; Rahman, Palilati, Samdin, & Syaifuddin, 2024; Isfianadewi, 2024). So that in the period June 2023 - June 2024, CV. Akselerasi Indonesia Juara wants to rebuild its business model and overhaul its strategy, which begins by validating the value proposition in one of its segments. One of the main segments that CV. Akselerasi Indonesia Juara will focus on is the Islamic banking segment, because the banking industry is one of the industries that often organizes training. Therefore, CV. Akselerasi Indonesia Juara needs a value map design process that is in accordance with its customer profile, namely Islamic banking which is a member of the Islamic banking association or asbisindo in the Islamic people's credit bank compartment or bprs in Lampung province, an industry whose products and services must remain compliant with sharia principles, a compliance factor that has also been shown to support sustainable development in other sharia-based sectors (Asif & Akhlaq, 2024; Zaini & Shuib, 2021; Nahidloh & Qadariyah, 2021).

CV. Akselerasi Indonesia Juara has an idea to design a sustainable training program for members of the bprs asbisindo compartment of Lampung province either offline in the form of scheduled face-to-face training or online with the approach of program modules in the LMS. Even these ideas and plans need to be validated so that later evidence can be obtained - real evidence whether this model of offline and online continuous training programs is feasible to run, so that good ideas do not end in concepts and hallucinations (Alexander Osterwalder & Pigneur, 2012). Osterwalder and Pigneur wrote the book "Value Proposition Design, How to Create Products and Services Customers Want" which can be used as a guide to measure the value proposition of a business idea so as to reduce risk and reduce uncertainty that occurs.

For companies providing training and consulting services in Indonesia, the banking sector is the sector that most often holds human resource capacity building programs in it, ranging from service excellence training, selling skills, marketing skills to soft skills programs such as leadership, teamwork, and also the ability to communicate effectively and efficiently (Setiawati, Mujanah, & Sumiati, 2024). In Lampung itself, one of the growing banking sectors is Islamic banking. Based on data from the Lampung Province OJK, the growth of Islamic banks Year On Year (YoY) from 2021 to 2022 YoY growth in Third Party Funds (DPK) for Islamic banks was 7.2%, while conventional banks grew by 4.5%. Then the YoY development of credit in Islamic banks increased by 19.8% and in conventional banks it increased by only 4.5% (Suryantob, Ghofurc, & Anggraenid, 2020; Yanti, Bakar, & Wandi, 2024).

Islamic banking has an association called Asbisindo (Indonesian Islamic Bank Association), which in Lampung consists of five Islamic Commercial Banks (BUS), four Islamic Business Units (UUS), and eleven Islamic Rural Banks (BPRS) (Syahputri, 2022). With a total of 20 Asbisindo member institutions, CV. Akselerasi Indonesia Juara (AKIRA) has not yet established service relationships with these potential clients, despite the banking sector being one of the industries with high demand for human resource development programs through training services. This situation indicates a business performance gap between the potential market opportunity and the company's current market penetration. Therefore, this study seeks to address several key issues, including the factors that limit CV. Akselerasi Indonesia Juara ability to maximize training services for Asbisindo members, whether the existing services have adequately addressed the needs and challenges of Asbisindo members, and what service innovations or business process improvements are required. Based on this background, the study aims to identify the causes of the existing business performance gap and design a value proposition for training and consulting services in the sharia financial sector in Lampung Province at CV. Akselerasi Indonesia Juara.

2. Literature Review

2.1 Value Proposition Design

The essence of Value Proposition Design or value proportion design is how to design and create services or products that fulfill the desires of consumers. Value proposition design is based on a collection of products and services that create value for the customer segment and also the business (Osterwalder, Pigneur, Bernarda, & Smith, 2014). Why are so many products and services from a business not developing and not a few who eventually die or close their services and products, because these services and products are not appropriate or relevant to what the customer or market actually wants. A lot of businesses create their services or products based on what they know, what they want, and also the ideas that exist in the company's mind. Whereas the end of a service or product is the level of use from the market, therefore to make a product or service survive and even develop is to ensure that the market really needs and wants it.

Value propositions are used to better understand the wants and expectations of the market and consumers, including in developing each service and feature within it. Thus, studying the value propositions design is primarily to realize, plan and test a service according to what consumers want. The value proposition canvas according to Yahya and Yani (2023) has two sides of the view, namely the consumer profile to clarify consumer understanding and the value map to explain how we are going to create value for consumers. Susilo and Hidayat (2021) explain that compatibility arises when aspects of the consumer profile and value map meet in the middle and match each other. And the business model canvas is a tool or tool that is needed in designing value propositions. Value propositions design is a process that never stops for companies. It encourages actors to continue to develop their products, both goods and services, so that they are relevant to their consumers. Proposition design also helps organize business ideas so that they are more organized and more logical, and it contributes to the sustainability of the broader business ecosystem in which the company operates (Sassanelli & Terzi, 2022).

This value proposition is part of the business model canvas developed by Putra and Suprapti (2019) in which there are nine blocks consisting of key partners, key activities, key resources, value proposition, customer relationships, channels, customer segments, cost structure, and revenue streams (Millaningtyas, Sudarmiatin, & Hermawan, 2023). In a business model, the first key to the successful launch of a service or product is the acceptance of the service or product created. Therefore, the role of value propositions design is a key role in developing or creating services to consumers. When a business knows very well what the obstacles, problems, anxieties and difficulties of the target market are, and also what their wishes and expectations are, then the product that solves the problem and meets these expectations is called a product fit or fit, which will be further known as product market fit or product and market fit. Therefore, understanding and exploring what the target market thinks and feels is the first step and is the key to the successful creation of a product or service. In the process of designing the value proportion, the first step is to explore the profile of the target market or customer.

2.2 Framework

The scope of this research focuses on finding and finding the needs of users of training and consulting services based on the problems experienced and producing a suitable solution to create a service that is needed so that in this study researchers used a value proposition design approach designed by Osterwalder to get a match or match between the consumer profile and the value map (Osterwalder et al., 2014). With the use of this Value Proposition Design, it can make it easier for companies to find out the real needs, expectations and desires desired by consumers so that the product or service provided can be appropriate (Payne et al., 2017). In addition, in the process of creating products and services, the process of fulfilling the elements of reducing pain, difficulty and even solving customer problems is important (Osterwalder et al., 2014; Frow et al., 2019).

The value proposition design itself is divided into Customer Profile and Value map (Osterwalder et al., 2014). The customer profile relates to the services and products that will be created by a business. The consumer profile itself consists of jobs, pains, & gains (Osterwalder et al., 2014). The object of this research is CV. Akselerasi Indonesia Juara, one of whose services is a training and consulting service provider with one of its segments being Islamic banking. Customer jobs analysis is carried out to get all the information needed that is related to the work and activities of customer segments from CV Acceleration Indonesia Juara. Customer pain analysis is carried out in order to realize, know and understand what difficulties, unrest, anxiety and problems are experienced in work and activities. While Customer Gain analysis is carried out in order to realize, know and understand what is desired and expected to occur in the process of work and activities. This is done as part of the fit analysis from the consumer's point of view.

The value map itself relates to a series of values that exist in the company that will be offered to customer segments. Value itself consists of pain relievers, gain creators, and products & services (Osterwalder et al., 2014). Pain relivers analysis is done to find out how to reduce the difficulties faced by customers, and obstacles that can be removed. Meanwhile, gain creators are done to find out all the achievements that fulfill the desires and expectations of consumers. While the product and service analysis is done to find out what will be given to the customer. All of that is illustrated in Figure 1.

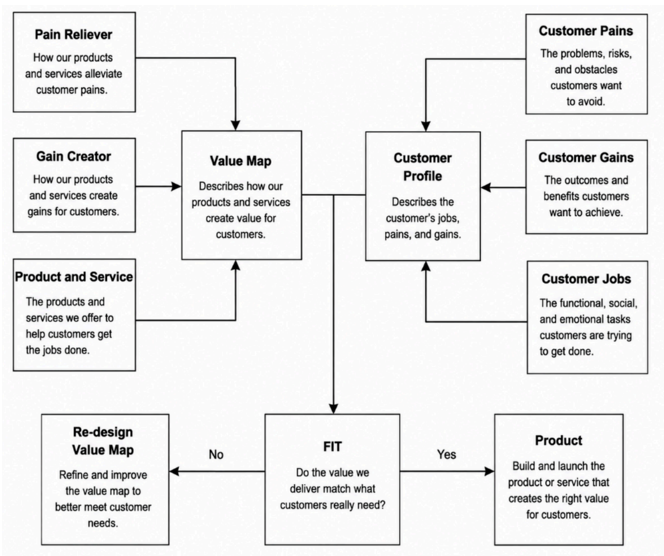

Figure 1. Framework

Figure 1 shows the Value Proposition Design framework, which explains the process of aligning a company's value offerings with customer needs. The framework consists of two main components: Value Map and Customer Profile. The Value Map describes how products and services create value through Product and Service, Pain Reliever, and Gain Creator, while the Customer Profile identifies customer needs through Customer Jobs, Customer Pains, and Customer Gains. The alignment between these two components is evaluated through the FIT process (Osterwalder et al., 2014;

Payne et al., 2017). This framework helps organizations create customer-oriented solutions that address problems and deliver expected benefits (Frow et al., 2019).

By knowing and analyzing the customer profile, it is hoped that the services offered can match or match (fit) with the value map so as to reduce the gap between consumer expectations and the value provided by CV Akselerasi Indonesia Juara on the training services it offers. In this study, the variables used were taken from Osterwlder and Pigneur (Osterwalder et al., 2014). This research focuses on designing a value map of training & consulting services created and delivered by CV Akselerasi Indonesia Juara, so that service products can be suitable and suitable for the needs of its customer segmentation. The ability to align organizational value offerings with customer expectations is an important aspect of service innovation and business model development because organizations need to continuously adapt their solutions based on changing customer needs (Clauss, 2017; Kowalkowski et al., 2017).

3. Methodology

3.1 Research Type

The model of this research is exploration research, which is research that begins to observe phenomena and problems occur and to develop initial ideas about them which then move towards refining the research questions. This research is based on a training and consulting service provider business from CV Akselerasi Indonesia Juara. The paradigm used in this research is interpretivism, which is a view of the world as something that is constructed, interpreted, and experienced by people in their interactions with others and in the wider social system. Based on this paradigm, the nature of research is interpretation which aims to understand certain phenomena, symptoms and problems and not to generalize from a population. The research will begin with an interpretation of the problems that occur at CV Akselerasi Indonesia Juara with its service products in the form of training and consulting service providers. Then proceed with making a field trip by making questions that will be asked to the customer segmentation in the form of representatives of Asbisindo members (Indonesian Islamic bank association) in Lampung province.

The approach used in the development of tepri in this research is inductive. Where this approach starts with a general topic and some ideas that are less clearly illustrated, then improvements are made and elaborated so that it becomes a more precise concept. The research conducted is based on the fact that no ideal conditions have been found regarding the training and consulting service business sector of CV Akselerasi Indonesia Juara. The strategy that will be used in this research is a case study. A case study is an empirical inquiry that analyzes a phenomenon in real life where there are boundaries between phenomena that occur and situations that are not so clearly visible and the use of sources of evidence. So that this research uses case studies to be able to investigate the symptoms, phenomena and problems experienced by the world of Islamic banking in Lampung province with various sources in the field..

While the methodology chosen in this research is qualitative methodology, which involves descriptive data analysis, but the data is not directly quantified. Jenin this research tries to convert the object of research into a neat format, such as field notes or field notes, interviews, talks, photos, notes, and memos. In research based on the Islamic banking sector that has not conducted validation to the field to match the problems, difficulties and obstacles experienced with the solutions that will be offered by CV acceleration Indonesia champion. Therefore, the research uses qualitative methods in order to investigate and explore basic facts in the field and an overview of current conditions. The research background used is non-contrived. Studies conducted with non-contived settings can be said to be field studies (Sekaran & Bougie, 2016). So that in the study there is no involvement of researchers in creating or designing an environment, a particular situation.

Based on the time of implementation, this research uses cross-sectional where only in one period of data collection but may be done in some time to find answers to research questions. Researchers only investigate what problems and need and wants are needed and desired by Islamic banking using training & consulting services. Therefore, this method is used in this research so that the research results obtained are real by being supported by direct involvement with the object of research so that it is more clearly illustrated and obtains a deep understanding of the phenomenon bag being studied. The characteristics of the research are described in Table 1.

Table 1. Research characteristics

No	Research Characteristics	Type
1	Based on Research Objective	Exploratory
2	Based on Research Paradigm	Interpretivism
3	Based on Theory Development Approach	Inductive
4	Based on Research Methodology	Qualitative
5	Based on Research Strategy	Case Study
6	Based on Unit of Analysis	Individual
7	Based on Researcher Involvement	Moderate Interference
8	Based on Research Setting	Non-contrived
9	Based on Research Time Horizon	Cross-sectional

3.2 Variable Operationalization

Research variables are anything that allows researchers to determine in several ways, so as to obtain information about it and then draw conclusions (Sugiyono, 2018). Meanwhile, according to Noufal (2020), variables are anything that has value, where the value can be different and can change. Because the value of an object can differ in different times, and different objects at the same time can have different values. Variable is something that explains about a state of the object of research abstract, therefore research needs to be described so that the abstract variable can be something that can be measured into a process that can be called operational variables. In the following table 3.2, it is explained about the variables. There is a purpose of the operational definition, namely to avoid differences in interpretation and understanding of the terms contained in the title of this research, namely "Value Proposition Design at Training & Consulting Services Company in the Sharia Banking Sector of Lampung Province at CV. Acceleration Indonesia Juara" then the operational definition based on the title that needs to be explained is: Value proposition design is a tool that can be used to find a value proposition based on what consumers expect. So that this value can be in accordance with what consumers want (Osterwlder & Pigneur, 2014).

3.3 Data Collection and Data Sources

Data sources refer to the sources from which researchers obtain information relevant to the research objectives. In qualitative research, the main data sources consist of words, statements, actions, and additional sources such as documents and other supporting materials. In this study, the data sources consisted of primary and secondary data. Primary data were obtained directly from research participants through interviews, observations, and documentation studies, while secondary data were obtained from relevant documents and other supporting sources related to the research topic.

Primary data collection in this study was conducted through interviews with relevant informants. Interviews are used to obtain deeper information regarding a phenomenon based on the data obtained through observation and other preliminary findings. In qualitative research, interviews are conducted in an in-depth manner to explore participants' experiences, perceptions, and opinions related to the research problem. The interview process involves interaction between the researcher as the interviewer and selected participants as interviewees who provide information related to specific issues. This study applied a semi-structured interview method, in which the researcher prepared several guiding questions while allowing participants to provide broader explanations according to their experiences and perspectives. The interviews were conducted with relevant informants who were part of the customer segment of CV Acceleration Indonesia Juara (Juliyanti & Wibowo, 2021).

3.4 Validity and Reliability Test

In qualitative research, if a finding or data there is no difference between what the researcher reports and what actually happens to the object of research, then the findings or data can be said to be valid (Sari, Sulchan, & Mutamimah, 2021). In qualitative research includes credibility (internal validity), transferability (external validity), dependability (reliability) and confirmability (objectivity) tests.

3.5 Data Analysis Technique

Data analysis in research on qualitative research, carried out during data collection and after completion of data collection in a certain period (Fatchurrohman & Saputri, 2023). In qualitative data analysis is carried out interconnected and continuously until it is complete and the data is saturated. Activities in data analysis are data reduction, data display, and conclution drawing or verification.

3.5.1 Data Reduction

The data obtained from the research process must be recorded, organized, and carefully examined because qualitative research often generates a large amount of information from various sources. Therefore, data analysis needs to be conducted systematically through the process of data reduction. Data reduction refers to the process of summarizing, selecting, and simplifying data by focusing on information that is relevant to the research objectives. This process involves identifying important points, removing unnecessary information, and finding patterns or themes that emerge from the collected data. Data reduction does not mean eliminating important information, but rather organizing complex data into a more structured form that can be easily interpreted by researchers. Through data reduction, researchers can obtain a clearer understanding of the phenomenon being studied, facilitate the process of further data collection, and identify additional information needed during the research process (Hasan & Nurhuda, 2023).

3.5.2 Conclusion Drawing.

The initial conclusions generated during the data analysis process are considered temporary and may change if further data collection does not provide sufficient supporting evidence. In qualitative research, conclusions are continuously evaluated throughout the research process to ensure that they are supported by valid and relevant data (Nowell, Norris, White, & Moules, 2017). However, conclusions can be considered credible when they are supported by strong evidence and remain consistent when researchers return to the field to conduct additional data collection. This process allows researchers to verify the accuracy of findings and ensure that the conclusions accurately represent the phenomenon being studied (Korstjens & Moser, 2018).

4. Results and Discussion

4.1 Respondent Characteristics

Respondents in this study were managing directors of BPRS who were selected based on their strategic roles and experience in managing institutional operations and decision-making processes. The respondents had different lengths of tenure as managing directors, indicating variations in managerial experience. The longest tenure among respondents was 10 years, while the shortest was 5 years. These variations provide diverse perspectives regarding the management and operational practices of BPRS. The characteristics of the respondents are presented in Table 2.

Table 2. The characteristics of respondents from BPRS

No	Name	Instances
1	Mat Amin , SE., Akt	BPRS MITRA AGRO USAHA
2	Rafiq Kautsar S.Kom	BPRS AMAN SYARIAH
3	Kamino , S.EI	BPRS METRO MADANI
4	Suryanti , S.E., MM	BPRS WAY KANAN
5	Herwanto , S.H., MM	BPRS RAJASA

No	Name	Instances
6	Tony Ardyansyah	BPRS LAMPUNG TIMUR

Based on Table 2, the respondents represent six BPRS institutions with different managerial backgrounds. The variation in leadership tenure, ranging from 5 to 10 years, indicates that the respondents have sufficient experience in understanding the operational conditions, challenges, and strategic management of BPRS. Therefore, their perspectives are considered relevant to support the analysis conducted in this study.

4.2 Research Results

In this research, data presentation is conducted by organizing and displaying the findings obtained from interviews with research informants. At this stage, recorded interview data are processed by converting audio recordings into written transcripts known as verbatim transcriptions. Verbatim transcription allows researchers to accurately document the statements, experiences, and perspectives expressed by participants during the interview process. The transcribed data are then categorized into two main groups: the first group consists of data obtained from the primary informants, namely the managing directors of BPRS, while the second group consists of supporting data obtained from CV Acceleration Indonesia Juara. This grouping process aims to facilitate data interpretation and comparison between different sources to obtain a comprehensive understanding of the research findings.

4.3 Discussion of Research Results

4.3.1 Customer Jobs

According to Osterwalder, Pigneur, Bernarda, and Smith (2014) explain that customer jobs are tasks or roles that you want to complete in your life. In forming a consumer profile, it can be done through several stages, such as the first stage, is to select a customer segment, the second stage, identifying customer jobs, the third stage, identifying customer pains, the fourth stage identifies customer gains, and the last stage is sorting customer jobs, pains, and gains based on a priority scale using ranking (Susilo & Hidayat, 2021). At the initial stage, the process of identifying customer jobs, pains and gains has been carried out by researchers by conducting interviews, documentation and observation of sources who are the target consumers of CV Akselerasi Indonesia Juara. So that the next stage is the process of verifying the consumer profile that has been identified until the data analysis stage is complete. Every consumer has various tasks to fulfill, problems to solve, or needs to satisfy to ensure their lives run smoothly. These include:

RQ1: What are the functional tasks that the BPRS CEO wants to accomplish
RQ2: What emotional work does the BPRS President Director want to accomplish?
RQ3: What social work does the BPRS President Director want to do?
RQ4: What are the basic needs that the President Director of BPRS wants to fulfill?

Based on interviews with the President Directors of BPRS in Lampung Province, training and consulting services are perceived as important instruments for strengthening human resource capacity and organizational performance in the Islamic banking sector. The findings indicate that 66.7% of respondents considered training and consulting services as very important, while 33.3% considered them important. This finding demonstrates that BPRS leaders have recognized the strategic role of continuous employee development in improving organizational capability, service quality, and business sustainability.

The importance of training and consulting services was emphasized by the BPRS leaders, who viewed training as a mechanism for improving individual competence and organizational effectiveness. Mat Amin stated that training is *"very important and should be conducted at least twice a year because training is like recharging self-motivation."* Similarly, Rafiq Kautsar explained that training is not only beneficial for individual employees but also for organizational development because *"training can explore potential and develop a person's character."* Kamino further emphasized the importance of human resources in banking services, stating that *"human* *resources are the key because if employees are not convincing from the beginning, how will people use our services."* Meanwhile, Suryanti highlighted that improving employee abilities and capacities through training would contribute to better performance and competence.

These statements indicate that BPRS leaders perceive training and consulting services as strategic investments rather than merely operational activities. Human resource development is considered essential because the quality of employees directly influences service delivery, customer trust, and organizational performance. This finding is consistent with previous evidence that performance measurement practices and Islamic work ethics contribute positively to firm performance in Islamic banking institutions (Anita et al., 2021). Therefore, strengthening employee competence through structured training programs is considered a fundamental requirement for improving BPRS competitiveness.

Furthermore, the findings reveal that BPRS leaders expect training and consulting services to contribute to increasing company value and revenue. The results show that 50% of the President Directors believed that training could directly improve organizational revenue, while the remaining 50% perceived that the impact would occur indirectly through improved employee capabilities and service quality. Mat Amin explained that training represents a human resource investment because *"if human resources are qualified and have good abilities, they will be able to find the best customers and increase sales."* Similarly, Kamino stated that *"if the training is good, the service will improve and eventually have an impact on the company's benefits."* Suryanti also emphasized that *"training that has an impact on employees will eventually have an impact on the company."*

These findings demonstrate that BPRS leaders understand the relationship between employee competence and organizational outcomes. Although some leaders perceive the effect of training as immediate, others recognize that organizational benefits emerge gradually through improved service processes, customer relationships, and employee productivity. Thus, training functions as a long-term strategic mechanism that strengthens organizational capability and supports sustainable business growth.

In addition to improving functional performance, training and consulting services are also perceived as important mechanisms for developing knowledge, business literacy, managerial capability, and innovation. The BPRS leaders indicated that knowledge gained from training can be transferred to other employees and encourage organizational learning. Mat Amin explained that although only selected employees participate in training, they are expected to share the knowledge within the organization so that *"what is obtained becomes new knowledge and inspiration in the office."* Rafiq Kautsar similarly stated that training *"can add new knowledge, new ideas, and also improve abilities,"* while Kamino emphasized that training can generate new ideas that previously had not emerged and improve specific organizational capabilities.

These findings suggest that training provides a broader impact beyond individual competency improvement. Training becomes a knowledge-sharing platform that encourages innovation, improves managerial perspectives, and supports organizational adaptation. In the context of Islamic banking, continuous learning is particularly important because BPRS must respond to changing customer expectations, regulatory developments, and increasing competition in the financial sector.

The social dimension of training and consulting services is also reflected in the efforts of BPRS leaders to strengthen organizational reputation and stakeholder trust. The findings indicate that competent human resources contribute to better organizational governance, reduced operational risks, and improved perceptions among shareholders, regulators, business partners, and customers. Mat Amin stated that *"good human resources will reduce potential problems such as fraud and enable employees to work professionally, which will have an impact on the good name of the organization in the eyes of stakeholders."* Rafiq Kautsar further explained that *"when human resources in the organization grow, the organization will grow, which ultimately builds a good image among internal and external stakeholders."* Similarly, Herwanto emphasized that stakeholder evaluations improve due to employee performance, particularly because BPRS institutions often interact with local governments and external partners.

These findings indicate that human resource development contributes not only to internal performance but also to institutional legitimacy. In highly regulated industries such as Islamic banking, employee professionalism and organizational credibility are important factors in building stakeholder confidence. Therefore, training and consulting services serve as mechanisms for strengthening both organizational capability and external reputation.

Finally, the findings demonstrate that human resource quality is a critical factor in strengthening BPRS competitiveness. BPRS leaders recognize that competition with Islamic commercial banks and conventional banks is not only determined by financial performance, products, and branding but also by the competence and professionalism of employees. Mat Amin stated that *"if human resources are good, business development and competition will also improve."* Rafiq Kautsar explained that trained employees demonstrate different capabilities in marketing products, particularly in terms of ethics and communication skills. Meanwhile, Kamino highlighted that training generates new ideas, identifies organizational weaknesses, supports product development, and encourages organizational change.

Overall, the findings confirm that BPRS leaders perceive training and consulting services as strategic tools for improving human capital, organizational performance, stakeholder trust, and market competitiveness. Training is therefore not merely a supporting activity but a strategic investment that enables BPRS institutions to strengthen their position within the increasingly competitive Islamic banking industry.

4.3.2 Customer Pains

According to Pramono and Safarini (2022) explains that customer pains describe unwanted situations, obstacles and risks faced, as well as other negative things that interfere with consumers using the products / services offered by the company. These include:

RQ5: What are the things that are considered difficult in finding solutions to BPRS governance problems?
RQ6: What are the things that are considered unsupportive in the process of increasing the capacity of human resources?
RQ7: What are the obstacles that occur when looking for solutions to the needs of improving the company's human resources?

All BPRS Directors that researcher interviewed, said that they tend to find it easy to find solutions to any problems faced, by recalling experiences that have occurred in his life during his career at the bank, internal organizational discussions, and asking the Islamic banking association, especially in the BPRS compartment, which in fact are all actors in the same field. Third party solutions, which in fact are training & consulting service companies, will only be taken when the problem is related to human resource development, reading future trends, and when solutions that are tried to be sought through internal and organizational resources are no longer sufficient.

As said by Mr. Mat Amin as follows: "*Depending on the problem. Usually, I try to solve it with the skills I have first, or share it with other friends, and then consult and train if the problem is heavy enough to solve*". Mr. Herwanto is of the opinion that the problems experienced will generally be tried to be solved by himself first, as the following statement: "*If it is general in nature, it will be resolved independently within the company. However, if there are things that have not been resolved, then training will be required*."

Although now it has led to the industrial revolution 5.0, online learning and digital platforms have become commonplace in the Islamic financial industry, in line with the growing urgency of sharia compliance regulation for digital and fintech-based services (Muryanto, 2023; Ramadhan, 2022), and this trend was especially accelerated by the covid 19 pandemic yesterday, then the majority of staff who are gen z and millennials, but the unique fact that researchers found was that the desire of the BPRS President Directors in increasing the capacity of their human resources still had to be totally offline, with various beliefs and assumptions held by the President Directors.

The findings indicate that BPRS President Directors have a strong preference for offline or face-to-face training methods compared to online training approaches. All informants expressed the view that direct interaction provides a different learning experience and creates stronger engagement between participants and trainers. This preference is based on the perception that face-to-face training allows participants to experience direct communication, build relationships, and obtain a deeper understanding through interactive learning processes.

Mat Amin emphasized that offline training provides a different learning atmosphere and emotional connection, stating that *"offline training feels different because the energy and interaction are different."* Similarly, Rafiq Kautsar explained that face-to-face training is more effective because *"there is direct interaction, positive responses can be felt, and there is also the value of friendship."* Kamino also highlighted the importance of direct interaction by stating that *"face-to-face is different from online."* Furthermore, Suryanti emphasized that "offline face-to-face training is more powerful, more inclusive, and allows participants to experience direct interaction."

These statements demonstrate that BPRS leaders perceive face-to-face training not only as a method of knowledge transfer but also as a mechanism for strengthening interpersonal relationships, communication, and organizational networking. The preference for offline training reflects the importance of social interaction in organizational learning, where knowledge development is not limited to formal materials but also involves experience sharing, discussion, and relationship building among participants.

In addition to training preferences, the findings also reveal that BPRS leaders generally rely on professional networks and institutional associations when identifying training and consulting providers. Most informants stated that they rarely search for training programs independently through online platforms because recommendations from trusted sources are considered more reliable. Mat Amin explained that training providers are generally obtained through *"recommendations from colleagues, associations, or previous meetings, so we do not usually search for them ourselves."* Similarly, Rafiq Kautsar stated that *"we have never searched through the internet; usually, training and consulting services are obtained through communication and referrals from colleagues who have experienced them."*

This finding indicates that trust and professional networks play an important role in the decision-making process for selecting training providers in the BPRS sector. Recommendations from associations and fellow BPRS institutions function as sources of credibility because they reduce uncertainty regarding the quality of trainers, training materials, and expected outcomes. This condition reflects the importance of social capital and knowledge-sharing networks in supporting organizational development.

However, one informant indicated a different approach by occasionally searching for training programs independently based on specific organizational needs. Kamino explained that independent searches are conducted when there are particular competencies required by the organization and when suitable programs are not available through existing associations. He stated that *"if there is a specific training need and it is not available through the association, I will search for the program independently."*

Overall, these findings demonstrate that BPRS leaders prefer offline training because of its stronger interactional benefits, while the selection of training providers is primarily influenced by trust-based professional networks. Although digital platforms provide alternative access to training information, recommendations from associations and peer institutions remain the dominant reference for BPRS leaders in determining suitable training and consulting services.

4.3.3 Customer Gains

The banking sector is one of the industries that frequently conducts human resource development programs; therefore, BPRS institutions have accumulated considerable experience in utilizing training and consulting services. Based on interviews with BPRS President Directors in Lampung Province, the quality of training services is not only evaluated based on the delivery of materials during training sessions but also on the sustainability of learning processes, trainer commitment, and the ability of programs to generate practical impacts on employees and organizations.

One of the important aspects emphasized by informants is the continuity of training programs beyond formal sessions. Mat Amin explained that the best training experience is not limited to the training event itself but includes continuous interaction between trainers and participants. He stated that *"the resource person does not only share knowledge during the session, but there is also a continuation for sharing and questions and answers, for example through the WhatsApp group."* This indicates that BPRS leaders value training programs that provide post-training support and opportunities for further discussion (Kraiger, 2014).

Similarly, Rafiq Kautsar emphasized that trainer commitment and willingness to provide comprehensive knowledge are important indicators of training quality. He explained that *"during the training, the trainer is indeed total, no knowledge is kept secret. Even if the time runs out and the material has not been completed, the trainer asks for additional time for sharing."* This statement demonstrates that participants perceive trainer dedication as an essential factor influencing the effectiveness of knowledge transfer.

The findings also reveal that BPRS leaders expect training programs to provide practical knowledge that can be directly applied to organizational challenges. Herwanto highlighted that training should improve specific competencies, particularly in customer engagement and product communication, stating that training can provide *"more knowledge on how to convince customers or convince the public in the socialization agenda of products."* Meanwhile, Tony Ardyansyah emphasized that effective training should generate personal transformation before influencing others, explaining that *"training should have an impact on knowledge and changes in oneself first, after that being able to transmit it to colleagues."*

These findings indicate that BPRS leaders expect training programs to go beyond knowledge transfer and become a mechanism for behavioral transformation. The preferred training model is one that supports changes in mindset, attitudes, and work practices so that acquired knowledge can be implemented sustainably within the organization. Mat Amin emphasized that effective training should *"not only provide knowledge but also provide guidance until it becomes behavior, so that existing knowledge does not merely become an archive."*

Furthermore, the findings show that BPRS leaders prefer training services that combine enjoyable learning processes with measurable outcomes. Training is expected to create an interactive atmosphere rather than a rigid classroom-based learning environment. One informant explained that ideal training should encourage participants *"to master a skill and consistently apply it so that they can become examples for others."* Rafiq Kautsar also emphasized the importance of balancing organizational needs, financial capacity, and service quality by stating that training programs should *"adjust between needs, budget, and service quality."* Herwanto similarly highlighted that effective training should create impacts on both participant capabilities and behavior, while Tony Ardyansyah emphasized that training should be able to change participants' mindset, character, and behavior according to organizational needs (Blume, Ford, Baldwin, & Huang, 2019).

These perspectives demonstrate that BPRS leaders evaluate training effectiveness based on its ability to generate sustainable changes rather than merely delivering information. This preference reflects the broader importance of strengthening ethical and professional competencies in Islamic financial institutions, where human resource quality is closely associated with organizational sustainability and compliance with Islamic values (Santika, 2024).

In terms of program format, BPRS leaders tend to prefer flexible, sustainable, and context-based training programs that correspond with the actual challenges faced by Islamic banking institutions. Mat Amin emphasized that training should primarily support service and marketing teams by improving not only technical knowledge but also moral values. Kamino explained that long-term programs such as mentoring are preferred because they can provide continuous improvement, although implementation must consider organizational budgets. Herwanto further highlighted that effective training should be flexible, interactive, and enjoyable, allowing participants to engage actively during the learning process.

Another important consideration in selecting training and consulting services is institutional credibility and reputation. BPRS leaders indicated that trust in training providers is influenced by their track record, previous achievements, and recommendations from professional networks. Mat Amin explained that preferred programs are *"those recommended by many people and selected by colleagues from associations."* Similarly, Suryanti emphasized the importance of the training institution's portfolio, including previous programs and experiences with other organizations. Tony Ardyansyah further stated that credible programs are those proven to transform participants, particularly in terms of mindset and behavioral improvement.

However, beyond reputation and portfolio, interpersonal relationships and communication quality between BPRS institutions and training providers are also important factors influencing trust. Rafiq Kautsar emphasized that the decision to choose a training provider is not primarily determined by cost but by the quality of interaction, stating that *"it is not about the price, but good, intense, and smooth communication."* This finding suggests that trust-based relationships and effective communication are essential components in establishing long-term partnerships between BPRS institutions and training service providers.

Overall, the findings demonstrate that BPRS leaders prefer training and consulting services that are sustainable, practical, transformative, and supported by strong professional relationships. The ideal training program is not limited to knowledge delivery but must contribute to behavioral change, organizational improvement, and enhanced competitiveness within the Islamic banking sector.

4.3.4 Value Map and Fit Analysis

The findings indicate that there is a relatively strong alignment between the training needs identified by BPRS leaders and the training approach implemented by CV Akselerasi Indonesia Juara (AKIRA). However, the alignment has not yet reached an optimal level, particularly in terms of market recognition and access channels. Based on interviews with AKIRA management, the organization applies a needs-based approach before designing training programs. The Product Manager of Public Speaking explained that in the banking sector, training programs begin with an assessment process to identify organizational problems and determine the appropriate learning materials and training structure. He stated that *"for the banking world, we usually assess the situation before training; we first identify what their problems are and then determine the materials or structure that will be delivered."*

Similarly, the COO of AKIRA emphasized that the assessment process focuses on identifying the specific needs of banking employees, particularly those working in customer-facing positions. He explained that *"we first look at the front office because what they really need is actually service excellence."* These findings indicate that AKIRA's training design process is consistent with the expectations of BPRS leaders, who require programs that are relevant to organizational conditions rather than standardized training packages. The needs assessment approach allows training programs to be adjusted to specific challenges faced by financial institutions, particularly in improving employee service capabilities, communication skills, and leadership competencies.

However, although there is compatibility between BPRS expectations and AKIRA's service approach, differences remain in terms of access and recognition mechanisms. BPRS leaders generally obtain training provider recommendations through professional associations and peer networks, while AKIRA relies more heavily on digital platforms and direct networking. The Product Manager of Public Speaking explained that AKIRA provides both online and offline services, stating that *"AKIRA itself provides online services as well as offline services."* Meanwhile, the Product Manager of Public Training explained that banking-related training is generally conducted offline but may be followed up through online communication channels.

This approach is generally compatible with BPRS preferences, as previous findings show that BPRS leaders strongly prefer offline training because of direct interaction, stronger engagement, and relationship-building opportunities. Nevertheless, the main difference lies in the way training providers are identified. BPRS institutions tend to trust recommendations from associations and colleagues, while AKIRA currently strengthens its visibility through digital marketing and social media platforms. The Product Manager of Public Speaking explained that AKIRA uses digital channels to introduce its services more broadly, particularly through social media platforms. Similarly, the COO explained that initially AKIRA developed its market through word-of-mouth recommendations, but recently has expanded its reach through digital communication strategies (Payne, Frow, & Eggert, 2017).

This condition indicates that AKIRA and BPRS have not yet achieved full alignment in terms of provider selection mechanisms. While AKIRA has developed digital visibility and relies on customer experiences to build reputation, BPRS institutions still place greater trust in association-based recommendations and professional networks. Therefore, strengthening partnerships with banking associations and increasing institutional collaboration may become an important strategy for AKIRA to improve credibility and expand its market penetration within the Islamic banking sector.

Regarding training effectiveness, the findings demonstrate a strong match between BPRS expectations and AKIRA's training methodology. BPRS leaders previously emphasized that effective training should not only provide knowledge but also create changes in mindset, behavior, and practical skills. This expectation is consistent with AKIRA's learning approach, which emphasizes cognitive, affective, and psychomotor dimensions. The Product Manager of Public Speaking explained that the most memorable learning outcomes usually occur in the psychomotor dimension because participants need to experience and practice skills directly. He stated that *"the most memorable part of training is usually the psychomotor aspect because participants need to practice during training or workshops, and they need to feel comfortable before receiving the material."*

The COO of AKIRA further explained that training effectiveness can be observed through changes in participant motivation and mindset. He stated that participants often experience *"a change of spirit and mindset, where previously they may have been filled with unproductive thoughts, but after training they develop optimism through new perspectives and inputs."* These findings demonstrate that AKIRA's training model is aligned with the needs of BPRS, particularly the expectation that training should generate behavioral transformation rather than merely transfer knowledge.

The compatibility between BPRS expectations and AKIRA's approach is also reflected in the training delivery model. AKIRA emphasizes participant engagement, enjoyable learning environments, practical exercises, and measurable outcomes. The organization applies a balanced learning composition involving approximately 40% theoretical concepts and 60% practical activities. This approach corresponds with BPRS leaders' preferences for training programs that are interactive, applicable, and capable of producing real changes in employee behavior and performance.

Furthermore, AKIRA applies a customized curriculum development approach through training needs assessment before designing programs. The Product Manager of Public Speaking explained that AKIRA evaluates organizational needs and obstacles before determining suitable training materials, including approaches based on communication development, NLP, and hypnotherapy. He emphasized that AKIRA differentiates itself through trainers who are relatively young and able to deliver materials in a more engaging manner. Similarly, the Product Manager of Public Training explained that before designing a program, AKIRA identifies the problems and needs of companies or banks, develops a suitable curriculum, and communicates the proposed solution with organizational leaders.

These findings demonstrate that AKIRA's service model is consistent with BPRS expectations regarding customized and impact-oriented training. The COO further emphasized that AKIRA's main strength lies in character building and mindset development, while training programs can be adjusted according to organizational needs and measured based on expected outcomes. Therefore, AKIRA's approach provides potential value for BPRS institutions because it integrates competency development, behavioral transformation, and practical skill improvement.

Overall, the findings indicate that CV. Akselerasi Indonesia Juara has a strong alignment with the training needs of BPRS, particularly in terms of needs assessment, practical learning approaches, behavioral transformation, and customized program development. However, strengthening institutional relationships with banking associations remains necessary to improve trust and recognition among BPRS institutions. By combining digital visibility with stronger professional networks, AKIRA has the potential to become a strategic training partner for Islamic banking institutions in developing sustainable human resource capabilities (Vargo & Lusch, 2016).

5. Conclusions

5.1 Conclusion

The initial conclusions put forward are still temporary, and if no strong and supporting evidence is found at the next data collection stage, the initial conclusions will change. However, the conclusion can be said to be credible if the conclusion is valid and consistent when the researcher returns to the field to collect data and is consistent when the researcher returns to the field.

Based on the findings of this study, several conclusions can be drawn regarding the value proposition fit between CV. Akselerasi Indonesia Juara and BPRS. First, the Customer Jobs identified indicate that Bank Pembiayaan Rakyat Syariah (BPRS) expects training and development programs to improve the capacity and competencies of its human resources. These improvements are expected to enhance organizational performance and business growth (functional jobs), broaden managerial and business knowledge in areas such as organizational management, human resource development, marketing, and product innovation (emotional jobs), strengthen organizational reputation and recognition among stakeholders, including shareholders, regulators, and business partners (social jobs), and ultimately improve organizational competitiveness in the Islamic rural banking industry (basic needs).

Second, the study reveals several Customer Pains experienced by BPRS. One of the primary challenges is the difficulty of finding solutions that specifically address organizational problems, particularly in the context of digital and organizational transformation. Because BPRS traditionally relies on associations and peer institutions for references and guidance, the solutions offered are not always aligned with their unique needs. In addition, BPRS tends to prefer conventional, face-to-face training methods rather than online learning, indicating that digital delivery remains less attractive for employee capacity-building programs. Third, although CV. Akselerasi Indonesia Juara offers relevant solutions to these organizational challenges, there is a mismatch in communication channels. While BPRS generally seeks information through professional networks, associations, and personal referrals, CV Akselerasi Indonesia Juara primarily relies on social media and digital platforms for marketing. This difference reduces opportunities for effective communication and customer acquisition.

Fourth, the study identifies several important Customer Gains expected by BPRS. These include sustainable training programs that extend beyond classroom sessions, high-quality services capable of producing measurable changes in participants' competencies and organizational performance, and customized training solutions tailored to the organization's specific needs and financial capacity. The findings also indicate that there is a strong alignment between the Customer Gains expected by BPRS and the Gain Creators offered by CV. Akselerasi Indonesia Juara, particularly regarding service quality, program implementation, facilitator competence, and customized learning experiences.

Finally, several managerial implications emerge from this study. CV. Akselerasi Indonesia Juara should diversify its communication channels by strengthening relationship marketing through networking events, business meetings, industry associations, and personal approaches, considering that most decision-makers in BPRS belong to Generation X and Baby Boomers. Furthermore, the company should develop flexible training packages that accommodate varying budget capacities among BPRS institutions. Lastly, establishing sustainable learning ecosystems such as alumni communities, knowledge-sharing forums, mentoring programs, and continuous post-training assistance would enhance customer value and strengthen long-term relationships with clients.

5.2 Research Limitations

This study has several limitations. First, the research focuses only on BPRS as the customer segment, limiting the generalizability of the findings to other financial institutions or industries. Second, the study adopts a qualitative approach with a relatively limited number of informants, meaning that the findings represent the perceptions and experiences of the selected participants rather than the entire BPRS industry. Third, the research primarily analyzes customer perceptions using the Value Proposition Canvas framework without quantitatively measuring the impact of value proposition fit on organizational performance, customer satisfaction, or purchasing decisions. Finally, external factors such as regulatory changes, technological developments, and market competition were not extensively examined, although these factors may influence customer needs and value creation.

5.3 Suggestions and Directions for Future Research

Based on the findings, several practical recommendations can be proposed for CV. Akselerasi Indonesia Juara. First, the company should strengthen its relationship marketing strategy by increasing direct engagement with BPRS stakeholders through industry associations, seminars, business forums, and strategic partnerships rather than relying predominantly on digital marketing. Second, training programs should remain highly customizable to address the diverse organizational challenges and financial capabilities of individual BPRS institutions. Third, the company should develop long-term service offerings by incorporating mentoring, coaching, alumni networks, and continuous learning platforms to ensure sustained organizational impact beyond classroom training. Finally, program evaluation should focus on measurable outcomes to demonstrate improvements in participant competencies and organizational performance, thereby increasing customer trust and long-term loyalty.

Future studies are encouraged to expand the scope of research by involving a larger number of BPRS institutions across different regions in Indonesia to improve the generalizability of the findings. Quantitative or mixed-method research designs could also be employed to empirically examine the relationship between value proposition fit, customer satisfaction, customer loyalty, and organizational performance. Additionally, future researchers may compare the value propositions of different training and consulting providers serving the financial sector to identify competitive advantages and best practices. Finally, further studies should investigate the influence of digital transformation, artificial intelligence, and hybrid learning models on customer preferences and value creation in organizational training services, considering the increasing adoption of digital technologies in professional development.

Acknowledgement

The author would like to express sincere gratitude to Allah SWT for His blessings, guidance, and strength throughout the completion of this research. The author also extends heartfelt appreciation to the supervisor for their invaluable guidance, constructive feedback, and continuous support. Special thanks are addressed to the management of CV. Akselerasi Indonesia Juara and the representatives of Bank Pembiayaan Rakyat Syariah (BPRS) for their willingness to participate in this study and provide valuable insights. The author is also grateful to colleagues, friends, and all parties who contributed directly or indirectly to the completion of this research. Finally, the author expresses the deepest gratitude to beloved family members for their endless prayers, encouragement, patience, and unwavering support, which have been a constant source of motivation throughout this academic journey.

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