



Internalisation for Strengthening Professionalism and Resilience of Employees at SMI: A Qualitative Study in Pekalongan

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Abstract. *This study examines strategies to strengthen professionalism and mental resilience among savings and financing marketing officers at three Sharia Microfinance Institutions (SMIs) in Pekalongan City and its surrounding areas. Employing a qualitative research design, data were collected through in-depth interviews, field observations, and analysis of internal institutional documents. The data were subsequently analyzed using triangulation techniques, pattern matching, and systematic visualization of findings to ensure credibility and analytical rigor. The findings reveal that high work intensity, performance targets, and competitive field conditions significantly contribute to burnout risk, work stress, and psychological discomfort among employees. However, value-based interventions emphasizing the internalization of Islamic work ethics and structured mental development programs were found to enhance motivation, professional commitment, work ethic, and employee engagement. These results underscore the strategic importance of cultivating professional character and psychological resilience as sustainable organizational efforts to improve employee performance. The study contributes to the development of human resource management practices in Islamic microfinance institutions, particularly in responding to competitive pressures while maintaining ethical and professional standards.*

Keywords: Professional Work Ethic, Resilient Mentality, Savings Marketer, Financing Marketer, Sharia Microfinance Institutions.

1. INTRODUCTION

Various conditions in the workplace indicate that employees of Sharia Microfinance Institutions (SMI), particularly savings and financing marketing officers, face complex challenges. Competition between officers from various sharia cooperatives and other financial institutions encourages each individual to highlight the advantages of their products and services, while maximising efforts to meet customer needs (Anzali, N., et al. 2025). Healthy competition still demands professionalism and ethics, because the sharia-based nature of SMI prioritises business principles that do not harm other parties (Ramadhani, R.O. 2025), (Arifin, M. 2022). However, on the other hand, employees also face repeated rejections from prospective customers, distant prospect locations, and targets that demand high achievements in a limited time, causing significant psychological and physical pressure.

As it develops, the number of SMI actively developing their businesses continues to increase, both in terms of savings and financing services. This phenomenon indicates the need to differentiate service quality while strengthening human resource capacity to face increasingly fierce and complex competition. With many institutions competing while still prioritising business ethics, employee professionalism and mental resilience become key factors in maintaining performance and customer loyalty (Chaudhary, B.P. (2026), Septiana, D., et al. (2023)). This phenomenon indicates the need for systematic internalisation of values

so that employees can develop sustainable professionalism and mental resilience (Surya, P., et al. (2021), Nissa, NLF., et al. (2024)).

Based on preliminary observations, interviews with employees and management of SMI, previous journal reviews, and internal reports from several SMI, it was found that employees often face high pressure, such as strict customer acquisition targets, distant prospect locations, and competition with officers from other institutions. This pressure has the potential to cause burnout, work stress, work discomfort, and feelings of heavy workloads (Hasanah, N. (2025), Utomo (2025)). Several studies emphasise that mental resilience and work professionalism are determining factors for success in facing complex work challenges. This condition confirms the need for a systematic approach to strengthening human resources, including the internalisation of values, the cultivation of a positive mindset, and relevant training and mentoring.

In this context, mentoring and coaching activities for SMI employees not only emphasise technical skills but also the development of professional character and a resilient work mentality (Wulansari, F., et al. 2023). Employees are expected to be able to face challenges in the field while maintaining service quality, work enthusiasm, and psychological well-being. This study aims to explore the processes, strategies, and impacts of strengthening the professionalism and mental resilience of SMI employees, particularly savings and financing marketing officers, so that it can be used as a reference for human resource development in similar institutions. The novelty of this study lies in its intervention approach, which not only focuses on improving technical competencies but also emphasises the internalisation of spiritual values and work ethics as part of mentality development.

2. LITERATURE REVIEW

Strengthening employee professionalism and mental resilience is a crucial aspect of organisational success, particularly in the Islamic Microfinance Institution (IMFI) sector, which faces intense competition and significant performance expectations (Nafiati, D.A., et al. (2024), Pradana, A.D. (2024), Steven, J. (2017)). Employee professionalism encompasses not only technical skills but also ethical behaviour, discipline, and commitment to organisational values (Nissa, NLF., et al. 2024). In the context of SMFIs, the internalisation of Sharia-based values is an important foundation that guides employees to behave in accordance with the principles of fairness, honesty, and social responsibility (Syahir, A.N.A., et al. 2025).

The theory of mental resilience emphasises the ability of individuals to adaptively cope with pressure, stress, and work challenges without compromising performance quality

(Septiana, D., et al. 2023). Resilience is the ability to bounce back from various problems faced by individuals or even from adversity (Faridah, et al. 2025). This resilience can be built through continuous interventions, such as internalisation of values coaching, mentoring, outbound activities, and motivational training, so that employees are able to maintain focus, emotional management, and engagement in facing field dynamics (Smaliukiene, R., et al. (2024), Tristanti, et al. (2024), Surya, F.A., et al (2022)). Employee resilience can also increase work productivity and work morale (Yusrin, N., et al. 2023). Recent research shows that high employee engagement directly mediates the relationship between internalisation of values, strengthening of mentality, and employee performance (Dami, W.D., et al. (2022), Polapa, F.S. (2024), Kartikaningrum, L., et al. (2022)). This is also according to Malik, P., et al. (2017), who stated that employees with high resilience, in addition to being able to face various challenges, also have the confidence to demonstrate their role in work engagement.

The literature also emphasises the importance of experiential learning in developing professionalism and mental resilience. Activities such as marketing simulations, role-plays, and case study discussions allow employees to learn from real experiences and strengthen the internalisation of values in a practical way (Nantsupawat, A., et al. 2024). This approach not only increases motivation and competence but also builds adaptive abilities in facing work pressure, competition between SMI, and the risk of burnout.

Furthermore, continuous value internalisation can be strengthened through religious habituation programmes, such as communal prayers, congregational prayers, religious lectures, and reinforcement of the values of mutual assistance and patience (Syahir, A.N.A., et al. 2025). This programme plays a role in building employee psychological resilience, strengthening an ethics-based organisational culture, and enhancing team cohesion, thereby minimising the negative impact of work pressure. Thus, the latest literature confirms that the integration of value internalisation, professionalism development, and mental resilience building are effective strategies in improving the performance and sustainability of SMI organisations amid increasingly fierce competition.

3. METHOD

This study uses a qualitative approach with descriptive methods, aiming to gain an in-depth understanding of the professionalism and mental resilience of employees working as savings marketing and financing marketing officers at SMI. The qualitative approach was chosen so that researchers could explore real experiences, social interactions, field challenges,

and the process of internalising the values that shape the professionalism and mental resilience of employees (Creswell, 2018; Miles et al., 2020).

The research location was in Pekalongan City and its surroundings, focusing on three SMI that were actively developing and improving their savings and financing services. This study involved 18 employees as research subjects, consisting of savings marketing officers, financing marketing officers, managers, HRD, and SMI administrators. The subjects were selected because of their direct involvement in marketing activities and financial service management, enabling them to provide in-depth information about professionalism and mental resilience in the field.

The number of participants in this study was not determined as in quantitative studies that use statistical sampling techniques. Participants were selected based on the researcher's need to obtain data through in-depth interviews relevant to the focus of the study. Therefore, the researcher selected participants who were deemed to have sufficient authority and experience to provide information relevant to their situations. A total of 18 participants from the three SMI institutions studied were selected. It is hoped that they can provide data that can be analyzed qualitatively to understand how professionalism and resilience can be strengthened through the internalization of organizational values.

The research objects were employee professionalism and work mentality, including work strategies, behaviour, and the internalisation of values that support their performance. This focus allows for an in-depth analysis of the relationship between work experience, field pressure, and learning practices that shape competence and mental resilience at SMI.

The novelty of this research lies in the specific context of Sharia SMI in Pekalongan City, where interventions not only focus on improving technical competence but also emphasise the internalisation of spiritual values and work ethics as part of mentality development. This approach strengthens employee engagement with the organisation while building psychological resilience, which has rarely been discussed empirically in previous SMI management studies.

Data was collected through several complementary techniques to strengthen the validity of the findings. First, field observations, namely direct observation of savings and financing marketing activities, employee interactions with customers, and internal organisational dynamics. Second, in-depth interviews with all research subjects, using a semi-structured format, to explore their experiences, perceptions, and strategies in facing work challenges (Kvale & Brinkmann, 2015). Third, documentation in the form of SMI internal reports, meeting minutes, work procedures, and training materials, which enriched the research context. Fourth,

focus group discussions (FGDs) with groups of employees to obtain collective perspectives on professional practices and mental resilience.

The research process was carried out in several stages. The first stage was preparation, which included coordination with SMI management, research permits, and scheduling data collection. The second stage was data collection, which included observation, interviews, FGDs, and documentation collection, conducted from August to November 2025. The third stage was data validation, conducted through cross-checking the results of interviews, observations, FGDs, and documentation to ensure consistency of information. The fourth stage was data analysis, which was carried out in stages using triangulation, coding, pattern mapping, and data visualisation techniques.

Data analysis focused on triangulation of methods and pattern matching to ensure the validity of the findings. Triangulation was carried out by integrating the results of observations, interviews, FGDs, and documentation (Yulianti, T., et al. 2021) dan (Patton, 2015). Furthermore, text data is processed through open coding, axial coding, and selective coding to find the main themes related to professionalism and mental resilience. To facilitate interpretation, the analysis results are visualised through thought flow diagrams, interaction patterns, and thematic graphs.

The validity and reliability of the findings were ensured through data triangulation, verification of interview recordings by the research team, and cross-confirmation with SMI internal reports. This process ensured that the patterns and relationships between the identified variables were accountable, while also opening up opportunities for further quantitative or mixed-methods research to test the effectiveness of the intervention more broadly.

The results of this study have been discussed with a number of fellow researchers, activists, and administrators and managers of cooperatives and other SMI, both through direct discussions and Focus Group Discussion (FGD) forums. This process shows that the findings of this study are consistent with the conditions found in most SMI. Thus, the results of this study have a high level of transferability (Lincoln & Guba, 1985), namely the possibility of being applied or used as a reference in the context of institutions with similar characteristics.

The reliability and validity of the data are reinforced through member checking, peer debriefing, and audit trail techniques, so that the findings can be accounted for. The analysis also aims to emphasise the uniqueness and novelty of the professionalism and mental resilience practices at SMI, while opening up opportunities for more in-depth follow-up research in the context of Islamic economics and human resource management.

4. RESULTS AND DISCUSSION

Based on data collected through field observations, in-depth interviews with 18 employees from three SMI in Pekalongan City, and internal SMI documentation, a number of important phenomena were found related to work pressure, competition between savings and financing marketing, and their impact on the psychological condition of employees. Triangulation analysis showed consistency in the findings between the three data sources. For example, 12 of the 18 employees reported experiencing mild to moderate burnout, especially when faced with high monthly sales targets, coupled with resistance from prospective customers. This is in line with HRD records regarding delays in achieving targets in certain months. These findings confirm that the intensity of work pressure and high competition are positively correlated with the risk of burnout, work stress, and psychological discomfort (work insecurity).

Pattern matching analysis was conducted by mapping the relationship between work pressure, competition, value internalisation intervention, and performance outcomes. The results indicate a consistent pattern: employees who received value internalisation (including religious values and work ethics) and mental strengthening through briefings, outbound activities, and motivational training showed higher motivation and work ethic than those who did not fully participate. This pattern matches the findings of previous studies, such as (Nissa, NLF., et al. 2024), who found that the internalisation of character and leadership values increases employee engagement, and (Dami, W.D., et al. 2022), who showed a positive correlation between employee engagement and work productivity. The approach to religiosity in SMI is carried out by providing religious habituation programmes, namely the habit of praying together, taushiah (religious advice), praying in congregation, helping one another, and reminding each other of kindness and patience (Syahir, A.N.A., et al. 2025).

Visualisation analysis was conducted by linking work pressure and competition in the field with interventions to internalise values and strengthen the mentality of SMI employees. Furthermore, the relationship between these interventions and performance outcomes—including professionalism, motivation, work ethic, and employee engagement—was mapped in a flow chart. This visualisation helps to confirm the cause-and-effect patterns that emerged from observations, interviews, and internal documentation, so that the findings can be viewed systematically and consistently with triangulation findings and pattern matching.

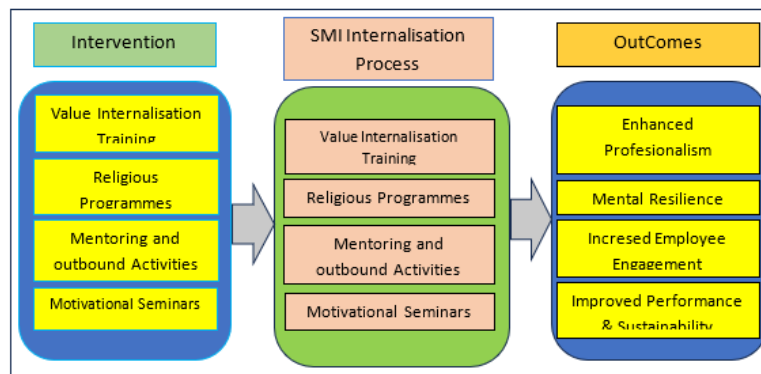


Figure 1. Relationship between Work Pressure, Intervention and Internalisation of Values, and Organisational Strategy Outcomes.

Source: The results of this research were developed for the purpose of writing articles.

The SMI Organisational Development Model flowchart illustrates the process of strengthening employee professionalism and resilience through systematic interventions. First, SMI implements interventions such as value internalisation training, religious programmes and habituation, mentoring, outbound activities, and motivational seminars aimed at instilling organisational values, building a positive mindset, and enhancing resilience. These interventions are implemented through an internalisation process that includes value socialisation, daily spiritual practices, experiential learning, and resilience development. This process links the interventions to the expected outcomes. Ultimately, employees demonstrate increased professionalism, mental toughness, stronger engagement, and improved performance, supporting organisational sustainability and effectiveness. This flow highlights a clear cause-and-effect relationship in which appropriate interventions, followed by consistent value internalisation, generate positive outcomes for both individuals and the organisation.

Management intervention through the internalization of values, both religious and organizational values, is one of the approaches used by a number of SMI in Pekalongan and its surrounding areas to strengthen capabilities, commitment, and value-based work discipline. Based on the results of the researcher's observations and interviews, several SMI implement religious habituation programs as part of strengthening organizational culture. These practices are found in SMI BMT "B" and several SMI affiliated with religious community organizations (ormas). The programs run include activities such as reciting the Qur'an, praying in congregation, taushiah (religious lectures), management briefings, and instilling work values that emphasize that work is part of worship that must be carried out honestly, with discipline, and based on a spirit of mutual assistance in goodness and mutual reminders in patience.

In fact, several other SMI also implement similar programs. However, in the development of SMI in Pekalongan and its surroundings from 2023 to the present, when a number of SMI have declined or even ceased operations, the SMI has still been able to maintain its existence and development. This condition shows that the internalization of values within the organization plays a role in encouraging the formation of professionalism and resilience among employees in facing institutional dynamics.

Furthermore, pattern matching also shows that employees who are actively involved in the process of internalising values tend to be able to manage their emotions, focus, and develop self-confidence in facing harsh field conditions. This confirms the relevance of experiential learning and continuous learning approaches in developing professionalism and a resilient mentality, as emphasised by (Surya, P., et al. (2021), Milicevic, A., et al. (2016)). As well as psychological capabilities that will also strengthen within employees (Ewe, S.Y., et al. 2023). Similarly, the role of interpersonal skills and work resilience in each individual employee will also increase, including those in the SMI sector (Fauzany, R., et al. 2026).

Table 1. Distribution of Challenges and Handling Strategies for LKMS Marketing Officers.

Challenge Theme	Frequency of Findings	Handling Strategy
Competition between SMI	High	Mentoring, benchmarking, regular training
Rejection of prospective customers	Moderate	Outbond, role-play, mental strengthening
Workload & psychological pressure	High	Internal value coaching, gathering

(Source: Results of observations and interviews conducted by the research team)

Overall, these results confirm that high work pressure and competition pose a significant risk to employees' psychological well-being. However, interventions based on internalisation of values and mindset development can be effective strategies for improving employee professionalism, motivation and engagement, thereby enhancing overall organisational performance.

More specifically, the causal mechanism can be formulated as follows: work pressure triggers the potential for burnout, but internalisation of values and mental strengthening change individuals' perceptions of this pressure through three main channels, namely (1) increased meaning of work and professional identity, (2) strengthened emotional regulation and social support, and (3) increased self-efficacy through experiential learning. These three mechanisms contribute to increased resilience and engagement, which ultimately strengthen professionalism and organisational performance.

These findings confirm that value-based interventions are not merely complementary to organisational culture, but rather strategic instruments in human resource development in high-pressure work environments. Thus, the internalisation of values in the context of SMI can be

understood as a systematic organisational coping mechanism for maintaining psychological stability and sustainable employee performance.

5. CONCLUSION AND RECOMENDATION

Conclusion

This study confirms that the performance and mental resilience of SMI employees, particularly savings marketing and financing marketing officers, are significantly influenced by the intensity of work pressure, inter-institutional competition, and the risk of burnout. Triangulation results show consistency between field observations, interviews, and SMI internal documents: the higher the work pressure and competition, the greater the risk of work discomfort and burnout. Pattern matching analysis shows a close relationship between internalisation of organisational values, strengthening of mentality, and improvement in employee work ethic. The process of continuous value internalisation, including through outbound activities, motivation, guidance, and professional development, has been proven to increase employee engagement and foster a resilient character that is adaptive to challenges in the field (Nissa, NLF., et al. (2024) Dami, W.D., et al. (2022). This also includes the internalisation of values related to religiosity, which can build positive character and behaviour, as well as strengthen togetherness.

This study contributes to new knowledge by emphasising a structured and continuous approach to value internalisation and mindset development as a strategy for improving the professionalism of SMI employees, which has not been widely researched in the context of Islamic microfinance institutions in Indonesia.

Recommendation

Based on the findings of the study, several practical recommendations can be made to strengthen the professionalism and mental resilience of employees at SMI. For SMI, it is recommended to continuously encourage the internalisation of values and the development of employee mentality through motivational programmes, outbound activities, and regular briefings. Emphasis on the active involvement of employees in all organisational processes is believed to strengthen professionalism while building adaptive mental resilience.

For marketing officers, it is important to cultivate awareness in separating personal and work matters, as well as developing adaptive strategies in dealing with work pressure and competition, so that the risk of burnout and work discomfort can be minimised.

Meanwhile, for future researchers, it is recommended to conduct longitudinal studies to evaluate the effectiveness of mindset development interventions in the long term, while also

developing quantitative indicators that can measure changes in professionalism and mental resilience more systematically, so that research findings can be more applicable and measurable.

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