

Strategy for Increasing Human Resources Competency in Saving and Loan Cooperatives

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ABSTRACT

The economy controlled by the capitalist system is increasingly peaking, and it still survives to this day, unfortunately there are still very many existing cooperatives that have not been able to progress and develop in accordance with the expectations and goals of the law. This study aims to explain the problems that arise in the development of cooperatives. Then this study discusses things that can improve human resources and promote cooperatives. Qualitative methods with case studies have been used in this study using interviews, observation and analysis of factors that can advance cooperatives in particular in the field of human resources to answer research objectives. Interviews, observations have been carried out in the wrong one sharia cooperative which is the research target. The study that the researchers did was in the form of giving how to increase the competence of human resources in cooperatives. This research finds out how to advance cooperatives through strategies to increase the competence of human resources in cooperatives. In the end, this research provides recommendations on how to advance and develop cooperatives through strategies to increase human resource competence.

Keywords: Competence, Cooperatives, Human Resources, Savings, Loans

INTRODUCTION

In developing countries, it is felt that cooperatives need to be presented within the framework of building institutions that can become state partners in driving development to achieve people's welfare. Therefore, the awareness between the similarity and glory of the goals of the state and the cooperative movement in fighting for the improvement of people's welfare was highlighted in developing countries, both by the colonial government and the nation's own government after independence, various laws and regulations governing cooperatives were issued with the intention of accelerating the introduction of cooperatives and providing direction. for the development of cooperatives as well as the necessary support/protection (Genta & Nababan, 2019).

Cooperatives are part of the economic structure, this means that in their activities cooperatives take part in achieving a prosperous economic life, both for the people who

are members of the association itself and for the surrounding community (Khasanah, 2022). Cooperatives as associations for the common welfare, conduct business and activities in the field of meeting the common needs of its members.

Cooperatives have a fairly large role in compiling joint ventures of people who have limited economic capabilities (Rahmawati & Wahyuningsih, 2022). In the context of efforts to advance the position of people who have limited economic capacity, the Government of Indonesia pays attention to the growth and development of cooperative associations.

The Indonesian government is very interested in cooperatives, because cooperatives in the economic system are pillars of the teacher. Cooperatives in Indonesia do not yet have the ability to carry out their role effectively and strongly (Muplihah & Arifiana, 2022). This is due to cooperatives still facing structural obstacles in controlling the factors of production, especially capital. Thus, the government still needs wider attention so that the existence of cooperatives in Indonesia can truly become the pillars of the Indonesian economy, which is an economic system.

(Saputra, et, al., 2019) The development of small, medium and cooperative business groups is not only the responsibility of the Center but also the obligation and responsibility of the Regions to develop cooperatives to become more advanced, more independent, and more deeply rooted in society, and to become a healthy business entity capable of playing a role in all fields of business, especially in the economic life of the people, in an effort to realize economic democracy based on Pancasila and the 1945 Constitution. supported by improving the soul and spirit of cooperation towards strengthening its role as the pillar of the national economy.

The BMT Al Munawwarah Syariah Savings and Loans Cooperative, which was based on its legal entity, was later shortened to KSPPS BMT Al Munawwarah. KSPPS BMT Al Munawwarah is growing and developing in the region Province Banten and West Java with head offices located in the region South Tangerang City with status as a National Cooperative. The business activities carried out are savings and loan business activities based on sharia provisions. Over time the cooperative became well known by the public, until now it already has four branch offices. KSPPS BMT Al Munawwarah was founded on the basis of a need that arose in the community generally.

Based on observations, information obtained and confirmation from KSPPS BMT Al Munawwarah, there are many employees who are still far from expectations in carrying out work operational activities, some of which have not been seen physically. Professional such as arriving late, leaving early, violation of work discipline. Besides that, many employees are not optimal in mastering technology, such as there are employees who do not understand the application of the Sharia Cooperative Information System (Simko) which is used for work operations, operating computers properly and so on. As well as different levels of education and employee spirituality.

This is what causes problems that often arise in the implementation of operational activities done by employees, not only in the field but also from the office staff. The cause that is no less important is the different employee education graduates, such as Masters graduates, Bachelor of Economics, Accounting and there are also several employees who have graduated from high school/vocational school on the same level, some even graduated from Paket-C.

THEORETICAL BASIS

Human Resource Management

Humans always play an active and dominant role in every organizational activity, because humans become planners, actors and determinants of the realization of organizational goals. Goals are impossible to come true with no role active employees even though the tools owned by the company are so sophisticated. Sophisticated tools owned by the company are of no benefit to the company, if the active role of the employees is not included. Managing employees is difficult and complex, because they have heterogeneous thoughts, feelings, status, desires and backgrounds that are brought into the organization (Pranawukir, 2021).

According to (Arista, et, al., 2022) Human Resource Management (HRM) is the science and art of managing labor relations and roles so that they effectively and efficiently help realize company, employee and community goals. HRM is the utilization, development, assessment of remuneration, and management of individual members of an organization or group of workers.

Human resource management is defined as a strategy in implementing management functions namely planning, organizing, leading and controlling, inside every HR

operational activity/function starting from the process of withdrawal, selection, training and development, placement which includes promotions, demotions and transfers, performance appraisal, compensation, industrial relations, to termination of employment, which addressed for increasing the productive contribution of organizational human resources towards achieving organizational goals more effectively and efficiently (Saputra & Armansyah, 2022).

Human Resource Development

According to (Latip, et, al., 2020) Human resource development is an effective way to deal with challenges, including the backwardness of human resources, diversity of human resources, changes in agreed activity techniques and human resource turnover, which exist within the organization. Equipment cannot operate efficiently if the human resources are not capable and skilled. This is even more important to emphasize, when we realize that technological change is very fast obsolescence / investment in technology only provides limited competitive advantage.

Management development is the process of how management gains experience, skills, and attitudes to become/achieve success as a leader in an organization. Development activities are aimed at helping employees to be able to handle their positions in the future, taking into account the tasks and obligations they are facing now. Organizations benefit from continuing operations with increased performance, while employees feel they have greater commitment to the organization (Dura, et, al., 2022).

Employee development is an effort to encourage better performance in the role being served, as well as the ability to support in a new, more challenging work environment. Organizations will have competitive strength, and become more difficult to imitate, so the organization will be more flexible in accepting new ideas that are more productive. The development of employees in the organization can not only be done through training, but can also be done through the assignment of certain tasks.

Competence

Competence closer to the capabilities/capabilities that are applied and produce good/very good results. Not all employees/leaders/officials who have authority/authority automatically have competence. Only employees/leaders/officers who show high performance are said to have competence. Competence is indicated by a continuum that starts from knowledge of how to do something well, ending with how to do something

very well. This statement shows that there is a continuum scale from good to very good in carrying out tasks (Taufan, 2019).

Competence is the ability to do what is necessary when working productively with other people and their environment (Devianto & Dwiasnati, 2020). Keywords related to work productively indicate that there is an element of work results. So, competence has an indicator of work productivity. Knowledge, skills and behavioral attitudes are important parts of competence. This definition clearly states that competence is more than just knowledge, skills and attitudes.

Competence is a dimension of behavior which is behind competent performance. Often called competence behavior because it is meant to explain how people behave when they carry out their roles well (Hayati & Yulianto, 2021i).

Cooperative

Cooperative is an economic association or organization consisting of people or entities that provide freedom of entry and exit as members according to existing regulations, by working together as a family to run a business, with the aim of enhancing the physical well-being of its members (Chusniah, et al. ., 2022).

Cooperatives are institutions (institutions) that grow on the basis of traditional solidarity and cooperation between individuals, which have developed since the beginning of human history until the beginning of the Revolution. Industry in Europe in the late 18th century and during the 19th century, they were often referred to as Historical Cooperatives or Pre-Industrial Cooperatives. Modern Cooperatives were founded in the late 18th century, primarily as a response to social problems that arose during the early stages of the Industrial Revolution.

The purpose of the cooperative is still general. Therefore, every cooperative is necessary to teach it into a more operational form of goals for cooperatives as business entities. Clear and operable goals will make it easier for management in cooperative organizations. In the case of members also acting as owners, customers and financiers it will be easier to supervise the processes leading to the cooperative, so deviations from these goals will be recognized more quickly. In that goal it is said that cooperatives promote the welfare of members in particular and society in general. This statement implies that improving the welfare of members is the main program of cooperatives through business services (Syafii & Budiarto, 2021).

METHOD

Researchers use research models with qualitative discussion, because it aims to describe or describe what it is about a particular variable, symptom, condition or social phenomenon. In this case, in order to analyze the data obtained in depth and comprehensively, it is necessary to present a detailed view of the topic.

Research design is a tool that can assist researchers in conducting research. In this research design, researchers have guidelines or directions in collecting data, analyzing and interpreting or translating the collected data. The data that has been successfully collected by the researcher will later be processed, observed, analyzed and interpreted and will then be presented in the conclusions.

Descriptive research is research based on descriptive data from status, circumstances, attitudes, relationships or systems of thought of a problem which is the object of research. As well as the results of the research will poured or concluded final using the SWOT method so that finally you can get relevant results whether the research carried out as a result of increasing the competence of human resources at KSPPS BMT Al Munawwarah is effective and efficient or not.

RESULT

Strategy Strength - Opportunity (SO)

This strategy is a combination of the vision and mission of the cooperative with long organizational experience, organizational quality and a large number of members, so KSPPS BMT Al Munawwarah can work together with the government in advancing cooperatives by applying for venture capital assistance to the government and/or third parties. Besides that, KSPPS BMT Al Munawwarah can cooperate with the government to collaborate in order to increase the competence of human resources by providing education and training, seminars, and other activities related to increasing the competence of human resources, especially in cooperative science.

In this strategy, the strength of an institution is a very important position in carrying out business activities. With legal ownership from the government, KSPPS BMT Al Munawwarah can improve employee competence by holding education and training in stages, so that the cooperative improvement program by the government can be achieved and implemented.

In this strategy KSPPS BMT Al Munawwarah can improve better performance, maintaining and maintaining good relations with the government is a very appropriate way. It is not only organizational performance that can be improved, in this strategy KSPPS BMT Al Munawwarah can maximize the competence of human resources by participating in cooperative training organized by the government through the Department of Cooperatives in charge.

Strategy Weakness - Opportunity (WO)

This strategy is a necessity in changing patterns, think of all KSPPS BMT Al Munawwarah employees. A change in perspective in working towards a better and more efficient way is something that really needs to be improved for all levels of KSPPS BMT Al Munawwarah employees. To realize this, KSPPS BMT Al Munawwarah needs to participate in a government program in the form of increasing the competence of human resources for all KSPPS BMT Al Munawwarah employees.

In this strategy KSPPS BMT Al Munawwarah is required to carry out employee competencies which are carried out routinely every month, where this competency is mandatory for all employees, especially for employees who are not yet competent in the field existing work at KSPPS BMT Al Munawwarah. Employee competency training and education which is attended by all employees will later receive evidence of having attended competency training in the form of certificate where competence certificate This can be used as a condition for promotion activities by KSPPS BMT Al Munawwarah.

Boredom in carrying out work will definitely be experienced by employees as well as KSPPS BMT Al Munawwarah employees. Saturation can interfere with performance of operational KSPPS BMT Al Munawwarah which resulted in a decrease in organizational income or profits. To prevent this, KSPPS BMT Al Munawwarah needs to carry out a strategy for its employees to be able to fight boredom at work, this strategy can be in the form of competency training interspersed with games at the event with a place that is adjusted to need organization so that competency and holidays for employees can indirectly be achieved. This is very important for KSPPS BMT Al Munawwarah to fertilize and improve spirit employee work.

Strategi Strength – Threats (ST)

This strategy is strengthening employees to commit to the organization by providing competency training and employee education to face competitors from KSPPS

BMT Al Munawwarah who are popping up around the area of South Tangerang City. This training may include upgrading skill employees needed by KSPPS BMT Al Munawwarah. Without these skills, it is certain that KSPPS BMT Al Munawwarah employees will be eroded by employees from other advanced cooperatives. With this strategy, KSPPS BMT Al Munawwarah employees will be able to compete and be able to penetrate the market for SMEs in the region South Tangerang City.

On strategy In this case, the use of technology is important in the KSPPS BMT Al Munawwarah business. The use of technology in cooperative business is something that is very mandatory to do, especially with regard to the world of accounting and finance, this is intended as one of the things that must be done *service* or service to members. To answer something of the sort This then what KSPPS BMT Al Munawwarah needs to pay attention to is conducting training for its employees related to the implementation of technology-based operations. Training that is suitable for use is skill training against usage application that is a tool in carrying out daily operational activities of KSPPS BMT Al Munawwarah.

This strategy is how to increase the business expansion of KSPPS BMT Al Munawwarah In the region South Tangerang City. The expansion of the business is the promotion strategy and expansion of the business itself. Therefore KSPPS BMT Al Munawwarah can use this strategy to increase promotion and business expansion to create sufficient capital which has been managed by KSPPS BMT Al Munawwarah in its operational activities in addition to receiving capital assistance from the government and third parties.

CONCLUSION

Implementation of Human Resource Competency Improvement at KSPPS BMT Al Munawwarah has not been maximized. During the research, the level of competence of employees was seen to be minimal, this was due to the different educational backgrounds of employees, from junior high school to university. Inappropriate employee recruitment in the past was one of the factors. There are still many employees who do not know about products, applications used, and other things related to KSPPS BMT Al Munawwarah.

There are differences in the implementation of work on the inside (cashier and customer service) and on the field (marketing/AO). In carrying out daily operational

activities, many differences were found, including in the service section and in the field section. This difference makes it seems like It is common for employees to carry out their daily tasks. This difference occurs not only in one office, but in all KSPPS BMT Al Munawarah branch offices. The cause of this difference is that no provision was made at the time of recruiting employees and no guidelines were given as a reference for work such as Standard Operating Procedures (SOP) books and or other work regulations.

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