The Role of Credit Training In Improve Employee Performance of Bpr Wiawa Mukti Jabar Bekasi

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Highlights:
• Training is an activity to train or develop a skill and knowledge
• Credit is the ability to make purchases or sales by appointment
• Credit training to improve the performance of BPR Wibawa Mukti Jabar employees.

Abstract
Banking can develop if the relationship between leaders and employees goes well, then it can also directly increase company productivity. Human resources play a full role and have the potential for the victory of a company since human assets are a determinant in company exercises arranging, organizing, and decision-making. A conventional bank is a business entity that collects funds and distributes funds based on international and national agreements, based on formal state law. The orientation of conventional banks is profit or profit-oriented which can be obtained from interest on loans to customers or business entities. Transactions and agreements from conventional banks are made based on positive laws that apply in Indonesia. This study aims to determine how the role of credit training to improve employee performance. This sort of inquiry about employments a subjective expressive approach. The collection procedure utilized in this investigate is to utilize case study research methods, observation portfolio documents or observations. The results of the study indicate that credit training makes employees more qualified and reliable in credit management in accordance with the rules at BPR Wibawa Mukti Jabar.

Keywords: Training, Employee Performance, BPR

1. Introduction
Banking can develop if the relationship between leaders and employees goes well, then it can also directly increase company productivity [1]. Human resources play a full role and have the potential for the victory of a company since human assets are a determinant in company exercises arranging, organizing, and decision-making [2]. A conventional bank is a business entity that collects funds
and distributes funds based on international and national agreements, based on formal state law [3]. The orientation of conventional banks is profit or profit-oriented which can be obtained from interest on loans to customers or business entities. Transactions and agreements from conventional banks are made based on positive laws that apply in Indonesia. According to “Banks channel capital from those who cannot use it profitably to those who can make it more productive for the benefit of society”.

An Islamic bank is a business that carries out activities by Islamic principles in the Al-Qur’an and Hadith. One of them is the principle of “Mudharabah”, namely the contract made by the owner of the capital with the fund manager, or in other words, the profit is based on profit sharing [4]. Rustic Banks (BPR) are bank money related teach that acknowledge stores within the shape of time stores, reserve funds, and/or other proportionate shapes and disseminate funds to the open within the shape of credits. With areas that are by and large near to individuals in require. The institutional status of Rural Banks is regulated in the Banking Law Number 7 of 1992 [5].

Stores, reserve funds, and/or other proportionate shapes and disseminate funds to the open within the shape of credits. With areas that are by and large near to individuals in require. The institutional status of Rural Banks is regulated in the Banking Law Number 7 of 1992 [5]. HR management is an activity carried out in a bank to carry out the process of recruitment, development, utilization, and maintenance of human resources effectively and efficiently [6]. To support the vision and mission of the company in carrying out strategic and appropriate steps to compete in the global market, the human resources function is required to be able to place its role in the company [7].

Worker execution may be a result accomplished by representatives in their work, concurring to certain criteria that apply to a specific work [8]. Concurring to Mathis and Jackson, execution is essentially what representatives do or do not do. Execution administration may be an efficient handle for overseeing worker execution successfully in accomplishing the mission and goals of the organization. The objective is to make an environment that permits workers to work ideally to move forward the quality and amount of work that comes about [9].

BPR Wibawa Mukti West Java (BPR WMJ) is a regional company engaged in banking. This financial institution, which is headquartered in Ruko Harapan Baru 2 Kav C9-07 Kota Baru Bekasi Barat, is engaged in banking with business activities as a BPR, collecting and distributing funds from and to the community by Law No. 10 of 1998 concerning Banking. Apart from the head office, PT. BPR Wibawa Mukti West Java also has several branch offices in several areas, including Pondok Gede, Cibitung, Setu, Cibarusah, and Sukatani. The products or services provided by BPR WMJ include Time Deposits, Consumptive Credit, and Working Capital Loans. BPR Wibawa Mukti Jabar is a financial institution, so companies are required to find more efficient ways. Through credit training held by BPR WMJ, it is hoped that it can improve employee performance competence in carrying out improvements to handle bad credit customers at BPR Wibawa Mukti Jabar. The purpose of this study is to find out how credit training improves employee performance at BPR Wibawa Mukti Jabar.

An overview of the organizational structure of the BPR Wibawa Mukti Jabar branch office is shown in Figure 1.
Human resource management is the science and craftsmanship of overseeing labor relations and parts so that they are effective and compelling in making a difference to realize company, worker, and community objectives [10]. According to, Human resource management is a key approach to aptitudes, motivation, development, and management of resource organization. Human resource management is the withdrawal, determination, advancement, upkeep, and utilization of human assets to attain both personal and organizational objectives. From the conclusion over, it can be concluded that human asset administration is the science or craftsmanship of overseeing the connections and parts of the workforce so that they are efficient and effective through skill, motivation, development, and organization of assets to realize organizational objectives, companies, employees, and society.

Henry Simamora in the Journal preparing could be a way to propel and progress work abilities, counting giving counseling on representative behavior which follows up with the arrangement of preparing [11]. Preparing is an exertion to extend the information and aptitudes of a worker to execute certain work activities. Training for representatives could be a handle of educating certain information and abilities and demeanors so that representatives are progressively gifted and able to carry out their duties superior, agreeing to work guidelines [12]. Based on the opinion above, it can be concluded that training is the procurement of training in an effort to increase information and abilities so that representatives are gifted in completing work.

Agreeing to Law Number 10 of 1998, it is cited that: Credit is the arrangement of cash or claims that can be likened with it, based on an advance assertion or understanding between a bank and another party that requires the borrower to pay off his obligation after a certain period with intrigue. Credit is all sorts of credits that must be reimbursed concurring to the assertion concurred upon by the indebted person with the credit sum and intrigued. Credit is the right to receive payment or the obligation to make payment at the time requested or in the future due to the delivery of goods now Baymont P.Kent in. Credit is the foremost profitable bank finance compared to other bank support allotments. Credit definition concurring to Raymond in [13]. From the description above, the authors argue that credit is an understanding between the bank and the borrower to make payments or obligations in the future.

Work performance and behavior that has been accomplished by completing the assignments and obligations given inside a certain period [14]. Stated that is the result of work in quality and amount accomplished by an worker in carrying out his obligations by the obligations given to him [15]. Execution or execution could be a depiction of the level of accomplishment of the execution of a movement program or approach in realizing the objectives, goals, vision, and mission of the organization which is poured through arranging an organizational strategy. From the description above, the authors argue that the performance of employees is responsible for completing the tasks assigned from the execution of the program of exercises to realize the objectives, goals, vision, and mission of the company's organization [16].

Based on the law, the legitimate premise for BPR is Law No.7/1992 concerning Managing an account as revised by Law No.10/1998 [17]. This law explicitly states that BPRs are banks that conduct business activities conventionally, or based on sharia principles, which in their activities do not provide services in payment traffic, and this means that BPR activities are much narrower than those of commercial banks because BPRs are prohibited from accepting Requests for deposits. Foreign exchange activities, and insurance. People’s precredit banks are banks that carry out trade exercises customarily or based on sharia standards and whose exercises don't give installment administrations [18]. “BPR does not provide services in payment or demand deposits. The function of BPRs is generally limited to providing services in collecting reserves from the open and channeling them to the community

3. Method

3.1. Types of Research

The approach utilized in this investigation is expressive and subjective. Subjective expressive investigation is within the form of inquiring about employing a case think about strategy or approach. Types of data sources this research uses data from primary and secondary sources, namely books and related journal articles obtained from Google Scholar. Primary data according to is data that is directly obtained from the source and given to data collectors or researchers.

Data collection techniques in this study used case studies, portfolio documents of activity results, and observations or observations made as supporting data. Data validation techniques were carried out in a triangulation (combined) manner, data analysis was inductive or qualitative,
and the results of qualitative research emphasized meaning rather than generalization in the hope that the researcher could record the data completely. Thus, it is hoped that the data collected is feasible to use. Triangulation is the collection of data from various sources in various ways, and at various times. In this study, the object of research is one of the organizations engaged in financial services, namely PT Bank Perkreditan Rakyat (BPR) Wibawa Mukti Jabar, which is located on Jl. Raya Sukatani No. 41 Sukadarma Village, Sukatani District, Kab. Bekasi, Phone : 021 89160105. The number of subjects in this study were 7 (seven) employees, consisting of Heads of Branch Offices, Accounting Section, Credit Admin Sub-Division, Marketing Department, Tellers, Customer Service Sub-Department and General Sub-Department.

4. Results and Discussion

The success of a company depends on the performance of its employees. A company that has good productivity can certainly survive and can continue to grow. For this reason, the role of credit training is important to make it happen. Implementation of the BPR Wibawa Mukti credit training at the Bekasi District Government Hall on Saturday (5/09/2020) using on-the-job training media. In this training activity, BPR WMJ appointed the Bilher Situmorang, SH & Partners Law Office as a legal consultant to provide material provided directly by Bilher Situmorang and Harris Hutabarat. In this material, Bilher Situmorang explained the legal steps if a customer of BPR WMJ experienced a breakdown and hoped that in the future BPR WMJ would be literate and be able to implement it in the field. Training is felt to be useful for employee staff in solving bad credit problems in an appropriate and directed manner.

There are previous studies that support the results of this study, such as the results of research, found that the Implementation of Training and Education at PT. Bimasakti Mahawira Medan has successfully used training methods (on-the-job and apprenticeship) and educational methods (understudies and sensitivity training). Another study the Effects of Education, Training, and Competence on Employee Performance at CV. Enigma, states that Training and Competence have a positive influence and an impact on employee performance.

4.1. The Role of Credit Training To Improve Performance

Human Resources has a very important role for the company. Employees are an asset to the company, and the success of the company can be achieved because there are competent employees in the company. Implementation of credit training role training activities at BPR Wibawa Mukti Jabar, based on existing provisions and rules, the training was attended by staff employees of PT. BPR Wibawa Mukti West Java. The positive impact of this training puts pressure on employees to treat prospective debtors carefully in every activity. For this reason, it is also necessary to supervise the granting of credit. To gain confidence whether the customer has the will and ability to fulfill his obligations to the bank in an orderly manner, both in payment of the loan principal and interest, by the agreement with the bank. So that the credit is not bad, the bank providing credit must be careful by analyzing and considering all relevant factors.

Based on the classification of the training methods, the details of the training and development methods are as follows: On the job (on the job training) includes: Rotation of assignment/job rotation planned progression/job exchange, Coaching and counseling, Apprenticeships/understudy/apprenticeship, Demonstration and sample/demonstration and provision of examples/performance, Evaluation system/evaluation system, Temporary assignment, Job instructions, Task force/special project, On-the-job experience/experience in the workplace. The assessment and inspection criteria that must be carried out by banks to find customers who can pay their obligations to the bank are carried out by analyzing aspects that come to be known as the 5C, 5P, and 3R Principles including [19]: 5C Principle : The character, and nature/characteristics of the customer must be trustworthy. Capacity, the ability of customers to pay credit. Capital, the condition of the company's assets managed by the prospective debtor. Collateral, guarantees from customers, both physical and non-physical. Conditions, economic conditions with prospective customer business prospects. The 5 Ps Principle: Iparty, grouping prospective debtors into several groups. Purpose, examine the feasibility of the plan to use credit. Payment, checking whether it can fulfill payment obligations to the bank. Profitability, concerning the ability of prospective debtors to obtain business profits. Protection, maintaining the security level of credit granting. 3R Principle: Returns, this principle relates to the ability to bring success from the credit given to the debtor. Repayment, debtor's ability to return credit. Risk, the debtor's ability to bear the risk of inability to repay credit.
After being analyzed with these principles, the next step is to process whether the credit application is accepted or rejected [20]. Based on the financial asset data above, in 2020 and 2021 savings products from Rp.13,279,210, the number of savers 7042 increased to Rp.15,393,782, and the number of savers was 8,161. Deposit products were Rp.14,404,000, 126 depositors increased to Rp.25,822,500, 132 depositors. The role of credit training increases the yield on credit products which in 2020 is Rp.31,861,031, the number of debtors is 2447 which has increased by Rp.46,839,845, and the number of debtors is 2834. Authorized capital is Rp. 52,000,000, Paid-up capital increased from IDR 17,590,000 to IDR 23,190,000, Core capital IDR 8,096,074 to IDR 14,720,711, and total assets of IDR 37,036,270 increased to 59,926,936. This increase occurred due to credit training held by BPR WMJ so that employees master credit knowledge and understand the character of prospective debtors. However, there are still weaknesses in this training, the training was held during the Covid-19 pandemic, and passive training participants would make it difficult for instructors to find out whether participants understood the material provided or not, participants occasionally asked questions to the material provider. It is suggested that this training be held more frequently to improve quality to increase understanding for participants so that they understand the character of prospective debtors who will borrow at BPR WMJ As shown in Figure 3.

**Figure 2. Principles of 5C, 5P and 3R**

As shown in Figure 2
5. Conclusion

BPR Wibawa Muki Jabar Bekasi credit training shows a good improvement, this motivates employees to improve the quality of performance in credit management. This means that training is very useful for improving the performance of BPR WMJ employees. The information from this research is that if training is held more frequently and the quality is improved, it will indirectly improve employee performance so that the company can develop properly, besides that the company gives freedom to employees to take part in the type of work according to their respective parts of work.

Authors' Declaration

Authors’ contributions and responsibilities – The authors made substantial contributions to the conception and design of the study. The authors took responsibility for data analysis, interpretation, and discussion of results. The authors read and approved the final manuscript.
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