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QUALITY OF TRAINING AGAINST EMPLOYEE CAPABILITY IMPROVEMENT AT PT BANK BNI SYARIAH

Abstract: *This study aims to determine the quality of training on improving the capabilities of employees in PT Bank BNI Syariah. Along with the information technology development which is increasing and advanced, the bank considers that it is important for the industry to maintain, develop, and improve the skills of its employees. This activity is also one of the efforts in managing the talent that has been possessed by excellent performers in the industry. This research is qualitative with data collecting method in the form of observations and interviews of parties related to data containing elements of employee training in BNI Syariah. Some of the results of the pre-test and post-test conducted by the Human Resources Division stated that the training provided brought a considerable increase in the capabilities of BNI Syariah employees, while the results of interview stated that currently training is an effective effort in order to increase expertise, skills, and capabilities of employees. Some of the results of the pre-test and post-test were taken on a group of employees who worked as marketing assistants, had business targets and market analysis capabilities that were highly demanded to have is after training there are changes in problem solving and achieving targets in effective and efficient way.*

Keywords: *Quality, Training, Human Resource, Banking, Talent Management, Capabilities.*

1. Introduction

The development of banking technology and information systems in 2019 is happening more rapidly. This is accompanied by various impacts that have sprung up in the community, including one of them is cultural change in interacting between humans with machines or systems. In the company there is also a shift in the role and function of humans to machines and information

systems. This greatly influences the continuity of human functions in a company, because human functions in the company currently only operate machinery and information systems, furthermore for the types of daily activities of the machine and the information system has run automatically without human assistance so that the role and human function slowly diminishes only on strategic roles and functions such as decision makers.

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The use of technology in almost all areas of life has made humans compete with time. Nowadays many companies are competing to carry out cost efficiency which in this case means reducing human use in the operational process. Most of the companies currently use technology and information systems that are tailored to the needs of the company and customers so that cost reduction can be done and the saving of processing time per activity results in more profits for the company. Smart technology applications have changed the role of labor in this case employees and developed more progressively and have a big impact now (Leadership, B. G, 2108).

In this regard, Durou et al. (2016), argues that the role of Human Resources needs to be more pre-emptive regarding digital transformation because Human Resources play an important role in shaping the digital identity of the organization. Planning future workforce capabilities in the digital economy is now a real challenge for each company. Some of the company's capabilities such as the ability to integrate the right people into a dynamic organizational context and help employees and leaders gain new digital competencies can drive the transformation of the company in a more advanced direction.

Several previous studies that have been conducted in Indonesia state that there is an influence between training on improving employee capabilities, performance and expertise in several companies in Indonesia. Endayani, F., Hamid, D., & Djudi, M. (2015) examined the Effect of Job Training on Job Capability and Employee Performance (Case Study in PT BPRS Bumi Rinjani Kepanjen). The results of this research state that based on the results of the descriptive analysis on workability variables, the ability of employees to increase after participating in training and employee performance also increases due to job training that has an impact on improving employee work skills to be better. Further research also examines the effect of training on the performance of

employees of PT Pos Indonesia (Persero) Regional V Bandung conducted by Harahap, RAM, & Silvianita, A. (2016) states the results that hypothesis 7 is related to the effect of variable Goals, Goals, Trainers, Materials, Method, and Participants have a simultaneous or joint influence on the performance of employees of PT Pos Indonesia (Persero) Regional V Bandung. It can be seen from the F count of 2.571 with a significance level of 0.025. Widjaja, D. C., & Jokom, R. (2017) examined the Analysis of Training Effectiveness on Employee Performance of Bumi Surabaya City Resort, the results of which stated that the training effectiveness variable had a positive and significant impact on employee performance at Bumi Surabaya City Resort. The more effective the training provided is directly proportional to the performance produced by employees.

The equation of previous research with research conducted at this time was to jointly examine the training variables and employee abilities after being given training. The difference between this research and previous research is that the research conducted examines the variable quality of training towards the enhancement of the capabilities of PT Bank BNI Syariah employees who are positioned as Financing Assistants, whereas in the previous research the majority of the samples were taken from non-bank companies namely PT Pos Indonesia (Persero) Regional V Bandung, and Bumi Surabaya City Resort. Only 1 (one) sampling location is in the Bank, namely in PT BPRS Bumi Rinjani Kepanjen.

1.1. Training

In banking, training is an effort made by the company in order to provide additional expertise and ability of employees so that the achievement of company targets can be achieved more effectively and optimally. Definition of training according to

Mangkunegara (2013: 44) training is a process of educating non-managerial employees to use neat and systematic procedures and management tailored to the knowledge and technical skills expected of individual employees. Sedarmayanti (2013: 130) suggests that training has a variety of objectives which are divided into 2 (two) namely general goals and specific objectives. The general objectives of training include increasing company productivity through activities as follows: knowledge development, skills development or expertise, and development or attitude changes, while training specific objectives include improving quality, work productivity, quality of workforce planning, increased enthusiasm, returns company services to employees, and increased knowledge and skills.

Efforts to plan quality training must consider and fulfill several training principles as follows:

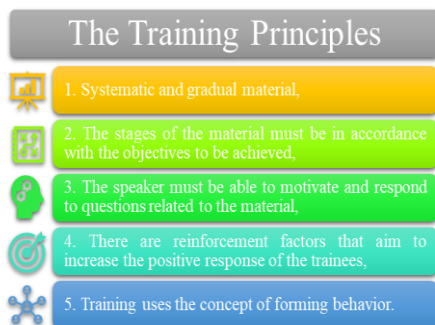


Figure 1. The Training Principles
(Mangkunegara, 2013:49)

Based on the training principles above, PT Bank BNI Syariah seeks to fulfil these five principles in the implementation of training activities. This is intended so that the training carried out can achieve the best quality that is indicated by an increase in ability, expertise, knowledge and impact on achieving optimal corporate targets. In addition to achieving the company's targets, PT Bank BNI Syariah also conducts training as an effort to manage the talents of its

employees. Employees who perform well and achieve maximum value are given training so that their work motivation is higher so that the company's productivity can also increase.

Riordan (2017) states that training is the promotion of learners who use systematic and planned instruction and development. Training opportunities in increasing staff commitment if based on objective needs assessments will result in a more efficient and effective organization. Foss, N. J., & Laursen, K. (2012), in his research related to Human Resources Management revealed that one of the ways a company innovates is to do 3 (three) major roles in this case: input roles (inputs needed for innovation organization), materializing roles (mechanisms for bringing innovation in organizations), and retaining roles (mechanisms for maintaining organizational innovation potential). The link between Foss and Laursen's research with the management of employee talent is that the company's efforts to innovate not only on products but also more importantly on employees which are crucial assets of the company. However, training plays the most important role in managing employee talent so that company innovation in individual employees can be carried out optimally and with quality. Several companies in Indonesia make training as an effort to increase employee loyalty. Employees feel highly valued when given the opportunity and time to attend training. In additions training is also a moment of rest from the hustle and bustle of daily work so that after taking part in the training the major of employees feel refreshed and excited to work again. Guchait (2007) states that there is a relationship between the practice of human resource management in the company and the commitment of employees and the intention to leave the company (not loyal). In his research, Guchait discussed employee commitment and psychological contract of employees towards the company. One of

them is when employees believe that the company has a commitment to the development of employees, employee commitment to the company will increase and reduce the intention to leave the company.

1.2. The Financing Assistant Capabilities

The training conducted by PT Bank BNI Syariah is intended for all employees and management in companies with various backgrounds. But the focus of majority training is in order to shape the personality of the bankers and improve the capabilities of employees, especially in the divisions that contribute to the achievement of corporate profits such as the Financing Division, Marketing Division and Operations Division. Some of the capabilities expected to be in the finance assistant at PT Bank BNI Syariah are as follows:

Table 1. Types of Capabilities of PT Bank BNI Syariah Financing Assistant PT Bank BNI Syariah

Type of Capability	Financing Assistant Job Description
1. Problem Solving Skills,	1. Resolve all problems related to financing,
2. Market Analysis Capabilities,	2. Analyse market requirement,
3. Ability to plan strategies for achieving targets,	3. Plan and choose target achievement strategies according to financing products per customer segment,
4. Customer Maintenance Capabilities,	4. Manage and maintain relationships with customers,
5. The ability to achieve high results compared to targets,	5. Achieve results that exceed the set targets,
6. The ability to manage financing risk.	6. Manage each activity and the stages of the financing process that are inherent in financing risk.

In the training carried out for employees with the position of Financing Assistant, PT Bank BNI Syariah included the six capabilities in the training material according to the job description. The six capabilities represent the core of the pre-test and post-test questions with a total of 30 questions, so the results of the pre-test and post-test can be used to measure the level of success of the training and the quality associated with the expected outcomes in the form of increasing employee capabilities.

2. Problem Statement

Based on the description above, the problems to be examined are as follows:

- 2.1. Quality training has an impact on improving the capabilities of finance assistant through effective training methods at PT Bank BNI Syariah,
- 2.2. The ability to solve problems and achieve targets is the dominant factor achieved by trainees after training at PT Bank BNI Syariah.

3. Research Questions

Based on the description above, the problems to be examined are as follows:

- 3.1. How is the quality of training to improve the capabilities of financing assistants at PT Bank BNI Syariah?
- 3.2. What is the dominant factor that can improve the capability of a finance assistant at PT Bank BNI Syariah?

4. Purpose of The Study

Based on the description above, the purpose of the study are as follows:

- 4.1. To find out how quality training has an impact on improving the capabilities of financing assistants at PT Bank BNI Syariah,
- 4.2. To find out the dominant factors of quality training that have an impact on improving the capabilities of financing assistant.

5. Research Methods

5.1. Research Design

This research is a study involving qualitative research in PT Bank BNI Syariah. The method used in sampling is through company observation and employee interviews. In addition, data from the pre-test and post-test results were also seen and analysed to answer the questions in this study. The training participants consisted of 3 (three) batches of Financing Assistants from all branch offices in Indonesia who conducted training at the beginning of 2019. Training was held to improve the capabilities of financial assistants and ultimately improve in increasing the company's targets. Interviews were conducted on 10-30 employees representing the total number per class. The total amount per batch varies but is divided between 50-60 employees.

Observations were made on several factors added to the training, some of which were proposed: 1) problem solving skills, 2) market analysis capabilities, 3) ability to plan achievement strategies, 4) acquisition maintenance capabilities, 5) higher yield ability compared to target, and 6) ability to manage financing risk.

5.2. Data Collection Technique

Data collection is done by observation and interviews. Observations were made not only on employees but also on the results of the pre-test and post-test that had been held before and after the training. The purpose of the test was to be able to find out whether

there was an increase or change from before taking the training until after the training. Statements in the pre-test and post test questions have been adjusted to the position of the Financing Assistant and some of the capabilities that the employee wants to add.

5.3. Data Analysis Technique

The data analysis technique used in this study is descriptive analysis. The purpose of the descriptive analysis is to be able to obtain a detailed, systematic, and comprehensive picture of the results of the training which has an impact on improving the ability of the finance assistant in PT Bank BNI Syariah. All data obtained from observations and interviews are compiled and analysed into one data that is processed qualitatively by considering the facts in the company.

5.4. Research Variable

In this study, there are 2 (two) variables, namely training variables and financing assistant capabilities. All variables will be analysed by comparing the available data from the results of the pre-test and post-test and the results of the interview. In the training variable there are 6 (six) factors that are expected to be able to be added to employees, namely 1) problem solving skills, 2) market analysis capabilities, 3) ability to plan target achievement strategies, 4) customer maintenance capabilities, 5) ability to achieve more results higher than target, and 6) ability to manage financing risk. The pre-test and post test questions are also in accordance with the six factors. These variables and these factors have a positive impact on achieving the Bank's targets.

6. Findings

6.1. Quality Factors and Indicators of Financing Assistant Training

The quality of training for Financing Assistants in PT Bank BNI Syariah can be seen from the increase in the percentage of the results of pre-test and post-test conducted in 3 (three) batches with a total of 167 employees from all BNI Syariah Branch Offices in Indonesia. Several indicators and assessment ranges are arranged in the table as follows:

Table 1. PT Bank BNI Syariah Financing Assistant Training Quality Range 2019

<i>Training Quality Range</i>	Percentage of Value Increase	Achievements of Quarterly Targets
<i>Very Good</i>	31% - 50%	≥56%
<i>Good</i>	21% - 30%	36% - 55%
<i>Pretty Good</i>	11% - 20%	16% - 35%
<i>Not Good</i>	0% - 10%	0% from target set – 15%

The table above is a benchmark in analyzing the results of training both in the form of data from the results of the comparison of pre-test and post-test and the results of observations and interviews with 30 participants who were randomly met when the training took place and 1 (one) month after the training was conducted. A total of 30 participants were met from the three forces who participated in the training. Each participant stated that the training had gone well and had an impact on achieving the predetermined Quarterly targets before the training was held. The average increase in target achievement is between 17% and more than 50%, even 10 of them can reach the target of up to 100%. This indicates that the quality of good training has an impact on improving the capabilities of employees and ultimately achieving the targets set by the company.

Each participant interviewed stated that the success of achieving the target was due to training material that was right on target and in accordance with the field of financing assistant work, so the participants felt more helped by training and were motivated to provide optimal performance so that one day they were given the appropriate contribution material and immaterial.

6.2. Average Percentage of Pre-Test and Post-Test Data Results in Batch 1, 2 and 3 Financing Assistants at PT Bank BNI Syariah.

Based on the results of observation and interviews at PT Bank BNI Syariah there are several comparison data that provide an overview of the Pre-Test and Post-Test Results in 3 (three) batches, as follows:

Table 2. Average in Percentage Data Pre-Test and Post Test Results in 2019 Finance Assistant

Batches	Number of Training Participants	Average Percentage Increase in Value Training
Batch 1	58	21%
Batch 2	59	15%
Batch 3	50	14%

The data above shows that the average increase in scores obtained by participants in each training force varies but the amount is not more than 25%. This indicates that the quality of training is good enough. The data was also supported by the opinion of 30 participants interviewed stating that the results of training for Financing Assistants greatly helped them in completing work quickly and effectively. There are many ways to solve problems that have just been taught during training, so that solving problems in the field when returning to work can be done more easily.

The participants explained that the

average training results of no more than 25% were accompanied by obstacles, especially during class communication. This happens because the origin of the city or region of the training participants originating from all over Indonesia and their habits in the city of each major communication are carried out using their respective regional languages, not Indonesian. Many foreign banking terms still need to be studied and understood, so that it requires additional time for more effective training.

7. Conclusion

Current technological developments increasingly show a very dynamic and rapid improvement. Many companies in Indonesia are starting to use the application of technology and information systems as tools that facilitate all processes and daily activities. Banking as one of the industries engaged in the economic sector is also one of the users of technology and information systems that constantly innovates and transforms both in terms of employee capabilities and applications tailored to the needs of the market and the wider community.

In order to manage Human Resources, the roles and functions currently in the company are starting to be replaced are replaced by the application of technology and information systems, Banks make various efforts through methods of Human Resource development. Training is one of the many efforts made by Banking aimed at maintaining, developing, and improving the skills, capabilities and capabilities of employees. Preparation of training plans, training objectives, methods for measuring training quality, and teaching materials are some of the processes that companies need to go through in order to create or organize quality training that provides additional capabilities and capabilities of employees so that achievement of goals and targets can be achieved more easily and efficiently.

This study discusses the quality of training on improving employee capabilities in PT Bank BNI Syariah. In conducting training, PT Bank BNI Syariah uses the measurement method in the form of a pre-test and post-test to assess whether training has succeeded in bringing positive change and increasing employee capabilities. In addition, descriptive analysis through observation and interview of employees was also conducted so that the analysis could find various obstacles that might occur in the process of implementing the training and post-training. The results of the analysis of the data from the pre-test and post-test are the highest capability improvements achieved at a percentage level of 21%, namely in class 1 in the Financing Assistant group. Furthermore, batches 2 and 3 are 15% and 14%. This percentage is an indicator that the training held is of sufficient quality. Of the six capabilities provided in the training material and test questions, there are 2 (two) capabilities that have an impact on improving the overall capability of employees, namely problem solving skills and market analysis capabilities. Problem solving ability is the most dominant factor affecting the improvement of employee capabilities. At this percentage, it can be compared with the achievement of the employee target set by the company in early 2019, the result is the achievement of an increase of more than 50% of the achievement of the 2019 Quarterly target. This is an initial indication of improving company performance.

Based on the foregoing, it can be concluded that the quality of the training that is good enough in PT Bank BNI Syariah has an impact on increasing employee capabilities as a whole and influencing the achievement of the company's targets. Efforts to improve the quality and percentage of achievement of targets need to always be done through suggestions and feedback from participants on the implementation of training. It is important to carry out further and in-depth

excavation processes in accordance with market developments that are always dynamic, so that future training designs can always meet the needs of employees and companies.

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