

Improving Work Regulations and Administrative Arrangements at “KSP Mitra Mandiri Abadi”

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ABSTRACT

Savings and Loans Cooperatives or in Indonesian called “Koperasi Simpan Pinjam (KSP)” are business entities whose management requires work regulations and good administrative arrangements so that they can run well. The purpose of this program is to improve the work skills of administrative staff at KSP Mitra Mandiri Abadi and increase employee awareness in complying with the work regulations. The method used is the transfer of knowledge and technology through work practices and socialisation activities. The result of the activity is the frequency of employee attendance running efficiently and regularly and improving the quality of discipline in the management of KSP Mitra Mandiri Abadi.

INTRODUCTION

Cooperatives are business entities consisting of individuals or cooperative legal entities, based on their activities on cooperative principles as well as the people's economic movement, based on family principles. One type of cooperative is a savings and loan cooperative. Savings and Loan Cooperatives or in Indonesian abbreviated as "KSP", also known as credit unions, are a widespread form of financial organization worldwide. Savings and loan cooperatives are a type of cooperative established with the main aim of providing its members with the opportunity to save funds, lend funds easily, and possibly with low interest.

Naeshela (2016) stated that these cooperatives are structured as member-owned and operated financial institutions, with a focus on the financial well-being of their members rather than maximizing profits. They offer quality services, competitive pricing, and products comparable to those offered by major banks, and focus on financial education for their members. The history of financial cooperatives can be traced back to rural cooperatives formed to offer credit and financial services to farmers, and they have evolved to provide a range of products and services, such as health care, housing, groceries, and insurance, to their members. Financial cooperatives encourage their members to save and give them access to loans for various purposes. These cooperatives play an important role in the economic progress of a country, especially in developing countries (Fadliansyah et al., 2022). Understanding the nature and function of savings and loan cooperatives is critical for individuals and policymakers, as they contribute significantly to the financial well-being of their members and the communities they serve.

The development of KSP in Indonesia during the 2019-2023 period showed clear fluctuations over 5 years, and began to show significant growth in average credit value. Cooperatives are companies founded on family principles. Cooperatives are established to help their members and improve the national economy by utilizing the principle of kinship and the spirit of mutual cooperation to improve the economy of their members. Savings and loan cooperatives support the growth and development of micro and small enterprises (Yomianti Poling et al., 2023).

One region in Indonesia that has a large number of cooperatives and is well developed is Yogyakarta. According to the data released by the Ministry of Cooperatives and SMEs, the number of cooperatives in Yogyakarta as of 2022 amounted to 2,008 units, of which the active ones amounted to 1,698 units, while the active ones amounted to 1,968 units. Passive cooperatives amounted to 310 units. In 2022 to 2023, there was an increase in the number of cooperatives, namely in 2023 there were 2,047 units, while the number of active cooperatives was 1,699 units and the number of passive cooperatives was 348 units. If it is concluded that the number of cooperative growth in Yogyakarta has increased in 2023 (Sari, 2022)

One of the Savings and Loans Cooperatives which is currently quite well developed is KSP Mitra Mandiri Abadi which was founded in 2015. This cooperative is located in Jl. Nusa Indah No.46, Ngringin, Condongcatur, Depok, Sleman, Daerah Istimewa Yogyakarta. The products offered by KSP Mitra Mandiri Abadi are savings and loan. The saving products such as stock savings, daily interest savings, deposits, old age savings, education savings, education fund savings, housing savings, and cooperative office ownership savings. While the loan products offered are divided according to their needs such as home improvement loans, motor vehicle loans, productive business loans, business capital bailout loans, housing loans, negotiation loans and micro loans.



Figure 1. KSP Mitra Mandiri Abadi

Cooperatives in managing their business also require work regulations that serve as guidelines for employees in carrying out their duties. Apart from that, administrative management related to human resources also needs to be well organized so that operational activities can run efficiently and effectively. Of course, a cooperative or MSMEs requires work regulations and the role of human resources in creating a good and healthy cooperative environment. Quality Cooperative Human Resources are needed because human resources are one of the things that support the ability of cooperative businesses (Setyorini et al., 2016).

The work regulations are a rule book prepared by the company, which takes into account the status of the works council in the company and describes the various working requirements and rules of the company. The status of the works council in the company concerned must be taken into account. To make work regulations in a good savings and loan cooperative, there are several things that need to be considered, such as (1). Having a savings and loan business license issued by the Regent/Mayor or Governor and it must have a clear organizational structure, including job and authority descriptions, as well as the number of employees, (2). Having a specific regulations related to the implementation of basic management, short-term and long-term planning of savings and loan business activities, and control and coordination of savings and loan business activities, (3). Having a clear loan policy and be used as a guide in making decisions to approve or reject a submitted credit application.

Based on the results of observations and interviews with manager of KSP Mitra Mandiri Abadi, it can be explained that in their business operational activities they also encountered a number of obstacles, such as the lack of employee discipline is shown through the level of attendance at the office that is not on time. This can be caused by the absence of standard rules to regulate employee discipline. On the management aspect, KSP Mitra Mandiri Abadi is good at long-term planning. However, service management has not been able to run optimally because service delivery has not been standardized considering there is no Standard Operating Procedures (SOP). The human resource administration has not fully implemented the SOP especially in the Customer Service section.

IMPLEMENTATION AND METHODS

The method of implementing community service activities consists of three stages:

1. The first stage is Observation and Interview. Observations were carried out by direct observation at KSP to study operational activities carried out by the cooperative. This activity was followed up with an interview with the cooperative manager to identify existing problems in running the business. Based on this identification, it is then followed up by preparing a work program as a solution to overcome the problem.
2. Program Implementation
The second stage is implementing the work program in the form of making employee attendance recaps using both manual and information technology-based systems, drafting work regulations and compiling service SOPs as well as socializing media for SOPs through posters. The program implementation stage is carried out together with partners so that the program implemented can be on target.
3. Evaluation Stage
This stage is carried out to evaluate the implementation of the work program with the results achieved so that it can be known whether the program is effective or not. It is hoped that the program results will be in accordance with the targets that have been set and can be implemented continuously so that it will be beneficial for the cooperative

RESULTS AND DISCUSSION

This community service activity will be carried out for 1 month from October to November 2023. The activities carried out are: making manual attendance books and computer-based attendance recap forms, making work regulations, designing posters about service SOP and socializing it.

1. Create A Manual and Information Technology-Based Attendance Recap List

In observation and interview activities with cooperative managers, it can be explained that there is no media used to record employee attendance so that employee discipline cannot be monitored properly. The agreed program to overcome this problem is to create information technology-based employee attendance and recap forms.

Using the attendance recap form will help KSP managers monitor employee attendance and absenteeism levels. For this reason, one of the important activities that must be carried out by cooperatives is processing attendance and monitoring employee working hours so that system clarity and organizational accountability can be managed well. Apart from the use of manual recaps, this community service activity also introduces a attendance system model with a mobile presence attendance application called the "Hadirr Application". This application can help the human resources management department in monitoring and recording the attendance of its workers, especially field workers, more effectively and efficiently. Utilizing this application makes the employee attendance system efficient and easier to use anywhere.



Figure 2. Employee Presence Display using Hadirr Application

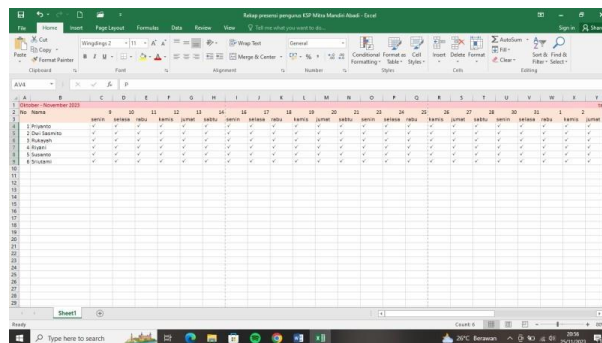


Figure 3. Presence Recap using Ms. Excel

2. Improving Work Regulations

Work regulations that must exist at KSP Mitra Mandiri Abadi include several important aspects, such as discipline, working hours, use of facilities, and sanctions for violations. Cooperatives in dealing with management continue to strive by conducting organizational coaching and training included in the 2023-2024 Work Plan which will be realized by improving work regulation patterns.

The problem in the human resources unit and general facilities are the lack of discipline of the management, hence the preparation of work regulations to facilitate the operational system in cooperative. The work regulations can be found in official cooperative documents, such as the Standard Operating Procedures. In addition, cooperative work regulations are also regulated in Law Number 17 of 2012 concerning Cooperatives. This regulation aims to provide clear guidelines in carrying out savings and loan business activities so that they can run transparently, efficiently, and in accordance with applicable legal provisions. In the process of preparing work regulations at KSP Mitra Mandiri Abadi, many considerations are needed so that the results of work regulations can be implemented properly.



Figure 4. The Process of Preparing Work Regulations

The important thing that needs to be considered in the process of drafting work regulations is that the regulations must cover the problems being handled and provide appropriate solutions to these problems. To prepare work regulations at KSP Mitra Mandiri Abadi, supervisory intervention is necessary and this information will be conveyed to the supervisor, then it will be processed and then legalized. The next stage, after the work regulations have been approved, is to socialize employees so that they can carry out them in accordance with the regulations that have been set.

3. Create SOP socialization media regarding Cooperative Services

The initial stage in this activity is to hold a discussion with the Service Department at KSP Mitra Mandiri Abadi regarding service activities and problems. Based on the results of the discussion, it can be concluded that in service activities there is a need for standard standards in the form of "Service SOPs". Basically, Standard Operating Procedures are guidelines that contain standard operational procedures that exist in an organization which are used to ensure the implementation of all

decisions and actions as well as the use of facilities Kementrian Koperasi dan UKM (2004)

Socialization of standard work regulations related to services aims to provide correct information to service recipients about what must be done, as well as a means of disseminating information between services. The "service SOP" socialization activity was carried out by the community service team together with KSP representatives. In this community service activity, it is also equipped with the creation of posters containing "Service SOPs" and Service SOP modules.

The aim of this socialization is so that employees can provide the best service to cooperative service users in accordance with established procedures. Socialization of "service SOPs" can maintain consistency in the performance of KSP Mitra Mandiri Abadi management and employees in carrying out work. By providing quality services, it is hoped that it can create service user satisfaction so that it can have a long-term impact by creating user loyalty and a willingness to provide positive recommendations for prospective cooperative members to want to use KSP Mitra Mandiri Abadi services.



Figure 5. Submission of Service Sop Poster



Figure 6. Discussion for the Preparation of "Service SOP"

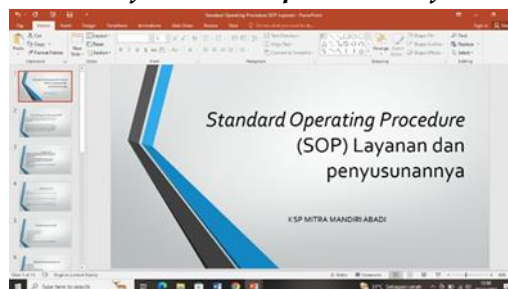


Figure 7. Service SOP Module

CONCLUSIONS AND RECOMMENDATIONS

Based on the results of the implementation of community services, it can be concluded as follows:

1. The frequency of employee attendance runs efficiently and regularly, this can be monitored from manual attendance and online attendance applications, in addition to that. Make it easier to recap data entered into Ms.excel
2. After the work rules are set, there are changes, for example if the KSP management Mitra Mandiri Abadi will be subject to sanctions if they violate work regulations, there is an increase in the quality of discipline in the management of KSP Mitra Mandiri Abadi.
3. Customer service became more informative to cooperative members, increased In addition, the socialization of SOPs and the creation of SOP posters can also help to clarify the procedures that must be followed, so that it is expected to improve compliance with service procedures. In addition, the socialization of SOPs and the making of SOP posters can also help clarify the procedures that must be followed, so that it is expected to increase compliance with procedures

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