

Analysis of Human Resource Management at Nasari Syariah Savings and Loan Cooperative, Lhokseumawe

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Abstract

This study aims to analyze human resource management (HR) in the Nasari Syariah Savings and Loan Cooperative (KSP) Lhokseumawe with a focus on organizational structure, work motivation, HR training and development, and the main challenges faced. Through a field survey approach and interviews with cooperative administrators and members, it was found that the cooperative has a fairly systematic organizational structure with defined roles. In increasing work motivation, the cooperative implements a reward system that has succeeded in improving member performance. In addition, routine training and development are provided to improve the quality of sharia-based services. However, the cooperative still faces various challenges such as limited technology, difficulties in recruiting young workers, and internal conflict management. The results of this study indicate that a sharia-based strategy is an effective approach in managing cooperative HR.

Keywords: *Sharia Cooperatives, Human Resource Management, Work Motivation, Training and Development, Organizational Challenges*

INTRODUCTION

Cooperatives are joint efforts to improve the fate of economic life based on mutual assistance. From this understanding, cooperatives are business entities that consist of associations of people or legal entities that work together to run a business based on activities based on cooperative principles as well as a people's economic movement based on the principle of family (Hatta quoted by Sattar, 2017). According to classical theory, consumer cooperatives are established to meet the daily general needs of their members. What is certain is that the goods sold in cooperatives must be cheaper than other places, because cooperatives aim to improve the welfare of their members.

A cooperative is an organization formed and run by one or more people with the aim of common interest with the principle of family based on the principle of people's economic movement. Article 4 of the Cooperative Law no. 25 of 1992 explains that cooperatives function and play a role in developing economic potential and capabilities for members and the community. In addition, to improve the quality of human life, strengthen the people's economy, develop the economy in Indonesia and develop creativity and organizational spirit. Savings and loan cooperatives are non-bank financial institutions that provide services to the community, either in the form of money loans or in the form of money storage for the community.

The development of cooperatives in the last two years has increasingly shown progress, this is because the increasing number of micro, small and medium enterprises (MSMEs) that are growing and developing, making them compete in obtaining consumers and profits to survive and be sustainable in their business. The capital element is also an equally important part that makes many micro, small and medium enterprises (MSMEs) not last long in the industry. Because many micro and small businesses that want to develop their business are constrained by the capital they have, and if they want to borrow money from the bank they do not have assets which can be used as collateral to obtain loans. Micro, small and medium enterprises (MSMEs) can obtain the capital they need to develop their businesses not from banks, but from savings and loan cooperatives (KSP).

LITERATURE REVIEW

Definition of Cooperative

Cooperatives are the "pillars" as an integral and inseparable part of the national economic system, so cooperatives are not only a constitutional mandate but also a hope in building the people's economy, even the father of Indonesian Cooperatives, Moh. Hatta, stated in an extreme way that cooperatives are the only container for production apparatus. Article 33 paragraph (2) of the 1945 Constitution states that business structures in Indonesia other than Cooperatives are State-Owned Enterprises (BUMN/D) and Privately-Owned Companies (BUMS), but the spirit of making cooperatives the pillars of the national economy is an ideal that must be realized. Cooperatives come from the word Co-Operative, Co means together, Operative means working/operating, so that literally it means working together. Cooperatives have a strategic position, namely

- Cooperatives as people's economic institutions.
- Cooperatives as economic institutions with a social character
- Cooperatives as one of the mainstays of the national economy - advancing the welfare of members

A cooperative is a business entity whose members are individuals or cooperative legal entities, basing their activities on cooperative principles as well as being a people's economic movement based on the principle of family (Article 1 of Law Number 25 of 1992 concerning Cooperatives). A cooperative is a group of individuals or cooperative legal entities that join together to form a joint business for the common interest, helping each other to improve the welfare and provide benefits for all members and the surrounding community.

Cooperative Objectives

The objectives of cooperatives can be found in Article 3 of Law No. 25/1992, which reads: "Cooperatives aim to advance the welfare of members in particular and society in general and to participate in building the national economic order in order to realize an advanced, just and prosperous society based on Pancasila and the 1945 Constitution."

Principles of Organization

As stated in Article 15 paragraph 1 of Law No. 25/1992, Indonesian Cooperatives implement the following cooperative principles:

- a. Membership is voluntary and open;
- b. Management is carried out democratically;
- c. The distribution of remaining business results is carried out fairly and in proportion to the size of each member's business services;
- d. Distribution of compensation limited to capital; e. independence

Organizational structure

Organizational structure is a responsibility and task that exists in each individual or group in which there is a whole, both planning, implementation and also monitoring of an activity that aims to achieve the goals of an organization Kuraesin (2016:226). Another opinion put forward by Robbins and Coulter (2007:284) is that organizational structure is a formal framework and there is also a framework that includes the work tasks of each section and is grouped according to its field of work.

According to Robbins & Judge (2014:231) organizational structure is to show how job tasks are formally divided, grouped, and coordinated. Furthermore, Robbins and Coulter (2016:322) define organizational structure as the formal arrangement of work in an organization. Griffin & Moorhead (2014: 430) also stated that "Organization structure is the system of task, reporting and authority relationship within which the organization does its work" the quote can be concluded that the organizational structure is a system of tasks, reporting, and authority relationships in which the organization does it. According to James A. Hall (2011: 15)

"The structure of an organization reflects the distribution of responsibility, authority, and accountability throughout the organization" that organizational structure is the distribution of responsibility, authority and accountability of each part in an organization. Reksohadiprodjo, and Handoko (1992:74) said that organizational structure is a framework in which all activities and objectives of the organization are contained and related to authority and responsibility. Wisnu (2019:8) argues that organizational structure can be said to be a system related to tasks, responsibilities, authority and formal power to supervise each job in order to achieve the goals of the organization.

Work motivation

Motivation in management is aimed at human resources in general and subordinates in particular. Motivation questions how to direct the power and potential of subordinates, so that they are willing to work together productively to achieve and realize predetermined goals. The importance of motivation is because it causes, channels, and supports human behavior, so that they are willing to work hard and enthusiastically to achieve optimal results.

Motivation comes from the Latin word "movere" which means "push or driving force". Motivation questions how to provide encouragement to followers or subordinates, so that they can work as hard as possible or work earnestly. According to Malayu SP Hasibuan (2006: 219) "that motivation is the provision of driving force that creates a person's work enthusiasm, so that they are willing to work together, work effectively and integrated with all their efforts to achieve satisfaction".

According to Robbins (2016: 201) motivation is the willingness to carry out high efforts to achieve organizational goals that are conditioned by the ability of efforts to meet certain individual needs. According to Wibowo (2016:322) Motivation is the drive from a series of human behavioral processes in achieving goals. While motivation according to Sutrisno (2010:109) in Arief Yusuf Hamali, SS, MM (2018:133) is as follows: "Motivation is a factor that drives someone to do a certain activity, therefore motivation is often interpreted as a factor that drives a person's behavior.

Kondalkar (2007) said that motivation is an inner spirit or passion caused by needs or desires that encourages someone to use all their energy to achieve the desired goal. The same thing was also stated by Scot (in Kondalkar, 2007) that motivation is a process that encourages someone to act to achieve a goal.

Organizational Human Resources Training and Development

1. Training

Training refers to a company's planned efforts to facilitate employee learning of job-related competencies, knowledge, skills, and behaviors, with the aim of having employees master the knowledge, skills, and behaviors emphasized in the training and apply them in their daily activities (Noe, 2020). And according to Jackson et al. (2018), training has the main objective of improving performance in the near future and in a particular job by improving employee competency.

Training aims to improve employee performance from the last task, training is a planned process in changing attitudes, knowledge or behavior that produces expertise with experience in order to achieve effective performance, training is useful in developing individual and organizational abilities in the future. According to Dessler (2020), training is a process of pursuing the skills needed by employees in carrying out their work, where employee training provides practical knowledge and its application in the world of company work to increase work productivity in achieving the desired goals of the company organization.

2. Development

According to Noe (2020), development refers to training, formal education, work experience, relationships, and assessment of personality, skills, and abilities that help employees prepare for future jobs or positions. And according to Jackson et al. (2018), development refers to activities intended to improve competencies to anticipate the future needs of the organization. For this reason, development activities are often referred to as career development or leadership development. Meanwhile, according to Mondy & Martocchio (2016), HR development is one of the HR management functions that focuses on career planning and development activities, organizational development and performance management, and assessment.

According to Kurniawati, (2020), HR development is a planned effort by an organization to improve HR competency which is carried out continuously in the long term, which is carried out to ensure the availability of HR according to job needs, and is aimed at improving individual performance which leads to organizational performance. And according to Noe et al. (2011), development is the process of acquiring knowledge, skills and behaviors that improve employees' ability to complete various new jobs or existing jobs, including demands from clients related to their work. Development programs often focus on preparing employees to assume management responsibilities.

METHOD

This study uses a qualitative descriptive method with a field research approach. Data collection techniques were carried out through direct observation and semi-structured interviews with several administrators and members of the Nasari Syariah Lhokseumawe Savings and Loan Cooperative (KSP). The main focus of the interview was to explore information about the organizational structure, work motivation improvement strategies, HR training and

development programs, and managerial challenges faced by the cooperative. The collected data were analyzed thematically to identify managerial patterns and the effectiveness of strategies applied in the context of sharia-based cooperatives. Data validity was strengthened by triangulation of sources through comparisons between field data and relevant literature.

RESULTS AND DISCUSSION

A. Structure of the Lhoukseumawe Sharia Nasari Cooperative

The Nasari Savings and Loan Cooperative (KSP) was established in Semarang on August 31, 1998 in the midst of a severe economic and monetary crisis. The presence of KSP Nasari, which provides pension credit, was enthusiastically welcomed by retired civil servants, TNI, Polri and their widows who received their salaries at the Post Office because it was an alternative financial network that was able to serve faster.

KSP NASARI initially only operated in the Semarang City area, then in Central Java Province, then followed by the Special Region of Yogyakarta, West Java Province, East Java, the Special Capital Region of Jakarta, Banten, South Sumatra, Bali, South Sulawesi, now KSP NASARI has been able to serve retirees throughout Indonesia with the approval of the Minister of Cooperatives and SMEs of the Republic of Indonesia through Letter Number: 01/DEP.I/2003 dated January 14, 2003.

Along with the growing needs of the community / members (non-full members) for sharia-based financial products, on October 23, 2017, the Nasari Mandiri Syariah Sharia Financing Savings and Loans Cooperative (KSPPS) was established, headquartered in Jakarta, and then obtained approval from the Minister of Cooperatives and Small and Medium Enterprises (UMKM) of the Republic of Indonesia based on Decree No. 006247 / BH / M.KUKM.2 / XI / 2017.

KSP Nasari has been operating in Bumi Serambi Mekah, Aceh on December 4, 2011 with its establishment in the city of Lhoukseumawe, which then expanded to the cities of Banda Aceh and Langsa. In order to fulfill the mandate of Members who need Sharia-based financial products, in October 2017, KSPPS Nasari Mandiri Syariah was established, which is a separate business entity which is the result of conservation and conventional Cooperatives becoming Sharia Cooperatives.

Every organization certainly has a composition of organizational structure to run all existing organizational management. KSP Nasari also has an organizational structure in running its HR management. The structure of KSP Nasari consists of:

1. Manager
2. Supervisory body and Sharia Supervisory Board
3. General Manager, consists of four parts
 - a. Financing Manager (Financing Officer, Financing Staff, Sales Head, Collection Head)
 - b. Funding Manager (Funding Officer, Sales Head)
 - c. Operational Manager (Operational Officer, HR and GA, Operational Staff)
4. Internal Audit

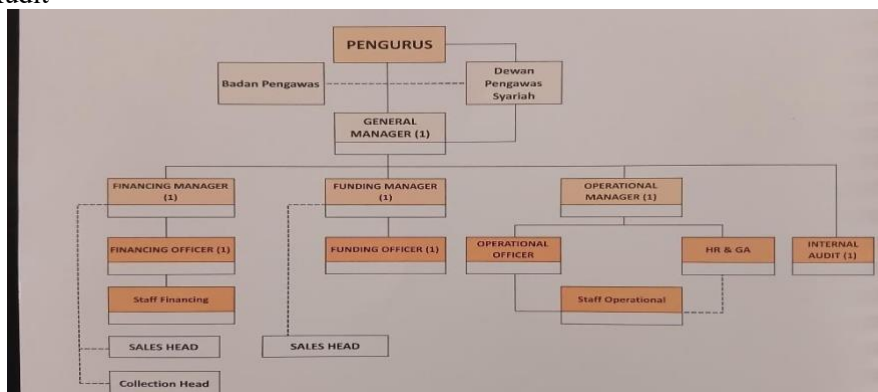


Figure 1. Organizational Structure of KSP Nasari

B. Improving Work Motivation at the Nasari Syariah Cooperative in Lhoukseumawe

Motivation in management is aimed at human resources in general and subordinates in particular. Motivation

questions how to direct the power and potential of subordinates, so that they are willing to work together productively to achieve and realize predetermined goals. The importance of motivation is because it causes, channels, and supports human behavior, so that they are willing to work hard and enthusiastically to achieve optimal results.

After an interview with one of the administrators at the Nasari Syariah Lhokseumawe Savings and Loans Cooperative, he said, "To improve the quality or performance of the administrators and members of the Cooperative, KSP provides rewards to the administrators and members so that they are more enthusiastic in carrying out their duties at the Nasari Cooperative." This reward is a form of appreciation given by the Nasari Cooperative to its administrators and members. However, he added, "This reward is not only given to the administrators and members of this cooperative, this reward is given to the administrators and members who make customers more confident and believe in saving and borrowing at this cooperative, and also want to invite other people to become customers at this cooperative."

Motivation is very important in an organization. To make employees always enthusiastic in working, providing motivation is something that must be done by an organization. Motivation can be given by superiors to their members or fellow members. KSP Nasari Syariah Lhokseumawe has been running for approximately 20 years. Increasing enthusiasm in working by providing motivation in the form of rewards has been implemented by this cooperative, so that the administrators and members are always enthusiastic and this cooperative can survive and develop until now.

C. The Importance of Human Resources Training and Development at the Lhokseumawe Nasari Syariah Cooperative

Training and development of human resources in the world of work is very important. In addition to improving the performance of members or employees, training and development can also make members or employees develop and have a new spirit in working. Activities like this must be carried out by companies or business actors to improve the performance of their members or employees. The Nasari Syariah Cooperative in Lhokseumawe City has conducted various training and development for the administrators and members of this cooperative.

The field survey that we have conducted to obtain various information regarding HR management in the Nasari Syariah cooperative has produced several pieces of information from one of the administrators or members of this cooperative. Mr. Angga is the person who is our source of information in collecting various information in the Nasari cooperative. He said a lot about HR management in this cooperative. Especially in the HR Training and Development section of this cooperative.

Nasari Syariah Cooperative has been established for almost 20 years and has also been in Lhokseumawe for quite a long time. Many customers trust this cooperative as a place to save and borrow for their economic needs. By emphasizing the sharia concept in this cooperative, customers are increasingly confident in saving and borrowing from this cooperative. With more and more customers willing to join this cooperative, the administrators and members of the cooperative must be more enthusiastic in providing services to customers.

The administrators and members of the Nasari Syariah cooperative are often given training and development activities to improve their performance in serving customers in this cooperative. One of the activities provided by this cooperative to its administrators and members in improving performance is providing training and development on how to serve or provide assistance to customers who want to make savings and loan transactions at the cooperative. Then see how many customers want to make transactions at this Nasari cooperative and how much is obtained from these customers.

Various information that we obtained by interviewing Mr. Angga as a representative of the management or members of the Nasari Syariah Lhokseumawe Cooperative provided us with various information to get answers to what we asked him. The explanation is the information that we obtained from Mr. Angga to complete the results of the field survey that we have conducted together. So that information regarding HR Training and Development in this cooperative can be completed.

D. Main Challenges in Managing Cooperative Human Resources at the Nasari Syariah Lhokseumawe Cooperative

Challenges in an organization are something that is often experienced. However, challenges do not only have a negative impact on an organization. There are organizations that when they get challenges, they become more advanced because they are always ready to face various challenges in running their organization. From the sources we got through interviews, Nasari Syariah Cooperative certainly has various challenges in managing HR when running various cooperative activities, but they are always ready for the challenges that exist, so that this cooperative

can still survive until now.

Nasari Syariah Lhokseumawe Cooperative faces several major challenges in human resource (HR) management. One of the biggest challenges is finding and developing competent talents, especially those who understand sharia principles and have managerial skills. Recruiting the younger generation is also a challenge, considering that the cooperative sector is often considered less attractive. In addition, ensuring that HR meets sharia principles in cooperative operations requires regular training and strict supervision.

In terms of employee retention, cooperatives need to compete with larger Islamic financial institutions by providing incentives and a work environment that supports a balance between personal and professional life. Adoption of technology is also a challenge, especially in improving employee skills to use digital tools and expanding cooperative services boldly. On the other hand, internal conflict management often arises due to differences in understanding and goals between the board, management, and members of the cooperative, so effective communication is an important need.

A strategic approach to these challenges can help the Nasari Syariah Lhokseumawe Cooperative in creating more competent, highly motivated, and sharia-compliant human resources. According to the information we got directly from one of the administrators or members of the Nasari Syariah cooperative, all the challenges in running this cooperative can be resolved in various ways through joint deliberation, so that this cooperative has been able to survive until now.

CONCLUSION

1. Organizational Structure: Nasari Syariah Cooperative has a clear organizational structure, although it still requires improvement to be more efficient in supporting... cooperative operations. The duties and responsibilities of each member must be well defined to improve coordination and performance.
2. Work Motivation: The work motivation of cooperative members is highly dependent on their understanding of the cooperative's vision and mission. A sharia-based approach can increase commitment and work enthusiasm, but there needs to be appreciation and better incentives to keep motivation up.
3. Training and Development: Employee training and development is a very important aspect in improving the quality of human resources. However, there is still a need for more structured training, especially in the managerial and financial management aspects based on sharia principles.
4. Challenges: Some of the major challenges faced are limited resources for more intensive training programs, lack of supporting technology work efficiency, and difficulty in maintaining stable member motivation along with economic and social changes.

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