# AN ANALYSIS OF PROBLEMATIC DEVELOPMENT OF *KOPERASI JASA KEUANGAN SYARIAH (KJKS) BAITUL MAL WAT TAMWIL (BMT) KELURAHAN* IN PADANG WITH *ANALITIC NETWORK PROCESS ( ANP )* APPROACH

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***Abstract:*** *The development of Koperasi Jasa Keuangan Syariah (KJKS) Baitul Mal watTamwil (BMT) Kelurahan in Padang facing various problems that had an impact at least on several good and independent KJKS-BMT. In analyzing these problems the researcher used the Analytic Network ProcessApproach (ANP) by doing a synthesis analysis to the problem, solution and strategy. ANP was a decision-making method with the priority scale. The results of respondents' answers that priority problem was internal aspects with scores (0,536) with the extend of respondents' agreement level (W: 0,019). On internal problem SDM, with scores (0,285) and the SDM's priority problem was the managerial ability, with scores (0,514). The solution priority was the internal aspect with scores (0,534) with the extend of respondents' agreement level (W: 0,111). Internal aspect, SDM's solution became the priority with score (0,280) and improving the managerial ability became the priority, with scores (0,564). Priority development strategy of KJKS-BMT Kelurahan in Padang was the increasing of the incentive with scores (0,0284).*

***Keywords:*** *Problematical, Development, KJKS-BMT Kelurahan, ANP.*

## 1.    INTRODUCTION:

The development of Koperasi Jasa Keuangan Syariah (KJKS) Baitul Mal wat Tamwil (BMT) Kelurahan in Padang facing various problems. Based on the KJKS-BMT Kelurahan report in 2017 these problems were Human Resources, institutions, guidance and supervision, community and cooperation (Dinas Koperasi and UKM : 2017). Nofiarman (2019)problems that were being faced by KJKS-BMT Kelurahan were:capital, human resources, facilities and infrastructure, services. Mursal (2019), problems experienced by Lembaga Keuangan Mikro Syariah (LKMS) included KJKS is the lack of public understanding and trust in syariah banks or other syariah financial institutions. Chan (2019), the problem faced by KJKS-BMT Padang City is the lack of managers to receive training that is certified by MUI and the lack of product innovation making it difficult to develop KJKS-BMT. Rozalinda (2019), the problem of KJKS-BMT is that there is no specific regulation. Pebriyanti (2019), KJKS-BMT problems in Padang City are institutional aspects, business aspects. Hayani (2019), the problem of KJKS-BMT Kelurahan in Padang City is the lack of members of Dewan Pengawas Syariah (DPS). In addition to these problems also found the amount of arrears (Non Performing Financing/NPF) during 2017 amounted to 19.52 percent which is classified as high. Khaidir (2017), the main problem in the development of Koperasi in Padang that there werw still many arrears in returning to savings and loan businesses, so Koperasi found it difficult to increase business scale. These problems had an impact on a good and independent KJKS-BMT Kelurahan.  Based on the Kelurahan KJKS-BMT report as of December 31, 2017, there were 4 Kelurahan KJKS-BMT that were independent from 104 KJKS-BMT and 12 KJKS-BMT who were good, 22 predicated quite good and 3 predicated worse. The impact of at least KJKS-BMT Kelurahan that was good and independent will be a burden and a waste of Padang's APBD for 3 billion annually for operational costs. If KJKS-BMT Kelurahan was independent, then the operational funds will not be borne by the Padang  Government.

The development of KJKS-BMT Kelurahan in Padang aimed to make KJKS-BMT Kelurahan "GOOD and INDEPENDENT". The importance of this research was to find solutions and strategies so that the KJKS-BMT Kelurahan became good and independent.

## 2.    LITERATURE REVIEW:

### Koperasi Jasa Keuangan Syari'ah (KJKS)

Koperasi Jasa Keuangan Syariah is a cooperative whose business activities are engaged in financing, investment and savings in accordance with the profit-sharing pattern (sharia). Sharia Financial Services Unit, which is a cooperative unit engaged in the business of financing, investment and savings with profit sharing patterns (sharia) as part of the cooperative's activities in question (Sunyoto:2005). Koperasi Jasa Keuangan Syariah is one of the Islamic financial institutions that plays a role and participates in empowering small and medium businesses. Nawawi (2008) the role of Koperasi Jasa Keuangan Syariah as a sharia economic business entity is tasked with assisting people with limited abilities, where business activities are engaged in financing, investment, and savings with a profit sharing pattern.

### Functions and Purpose of Koperasi Syariah

Koperasi Syariah function as follows:

*   Build and develop the potential and ability of members in particular, and society in general in order to improve their socioeconomic welfare.
*   Strengthening the human resources of members, to be more trustworthy, professional (fathanah), and consistent with Islamic sharia principles.
*   Trying to realize and develop the national economy which is a business based on the principles of family and economic democracy.
*   As a mediator between funders and users of funds so that optimal use of assets is achieved.
*   Strengthen members' groups, so they can work together to effectively control cooperatives.
*   Develop and expand employment opportunities.
*   Growing the productive efforts of members.

Koperasi Syariah purpose as follows :

*   Help to improve and develop the potential of the people in poverty alleviation programs.
*   Creating sources of financing and providing capital for members with sharia principles.
*   Develop a thrifty attitude and encourage saving activities.
*   Increase the insight and awareness of the people about the system and patterns of the Islamic economy
*   Helping low-entry entrepreneurs to get loan capital
*   Become an alternative financial institution that can sustain the acceleration of national economic growth (Ridwan :2013).

### The purpose of developing the Islamic Financial Services Cooperative.

The purpose of developing Koperasi Jasa Keuangan Syari'ah is explained in article 2 of the decree of the State Minister for cooperatives and small and medium enterprises of the Republic of Indonesia Number : 91/Kep/M.KUKM/IX/2004 concerning the guidelines for Koperasi Jasa Keuangan Syari'ah's business activities as follows :

*   Increase economic empowerment programs, especially among micro, small, medium enterprises and cooperatives through the sharia system.
*   Encouraging sharia economic life in micro, small and medium business activities in particular and the Indonesian economy in general.
*   Increase the enthusiasm and participation of community members in the activities of Jasa Keuangan Syari'ah.

Where as the goal of developing KJKS-BMT Kelurahan in Padang  was to be good and independent. The good assessment indicators consist of 8 aspects: Capital; Earning Assets Quality; Management; Efficiency; Liquidity; Independence and Growth; Identity Cooperative; and Sharia Principles. The results of the assessment have 4 categories namely good predicate (score 81 to 100), good enough (score 66 to less 81), less good (score 55 to less 66) and worse (score 0 to less 55). Independen t means being able to finance its

own operations without the help of other parties. KJKS-BMT Kelurahan can be independent if they already have assets of 1 billion rupiahs or more.

## 3.    RESEARCH METHODS:

**The Source of The Data :**

The data source of this research was primary data (Sangadji and Sopiah: 2010), obtained by conducting in-depth interviews (Hasan: 2002), with experts, practitioners and regulators to understand the problem comprehensively. Then to synthesize the problem, and make it a priority, researchers distribute questionnaires in pairs (parwise comparison) to experts, practitioners and regulators.

Determination of respondents in research by purposive sampling. (Sugiyono: 2016), Tanjung (2013) there is no maximum or minimum provision for determining the number of respondents, the most important thing that must be considered is that they must have the ability and good understanding of the KJKS-BMT Kelurahan problem. Using respondents in odd numbers to make decisions easier(Article 11 paragraph (1) of the Law of the Republic of Indonesia Number 48 of 2009 concerning Judicial Power).

This research used the ANP approach with three stages (Ascarya: 2010). First, at this stage the researcher decomposed the problem based on a theoretical and empirical review of the literature. Empirically create questionnaires and conduct in-depth interviews with experts, practitioners and regulators of KJKS-BMT Kelurahan to comprehend the problems that were happening comprehensively and identify them. This phase was called the model construction phase. Second, after the model construction continues with a quantification of the model developed in the form of ANP networks. Then make a parwise comparison questionnaire to get data from experts, practitioners and regulators. Third, this phase is called the result analysis phase. The results of respondents' answers were analyzed to determine the priority of problems, solutions and strategies then formulate policy recommendations optimally.

ANP is a method of decision making with a mathematical theory dealing with factors that are interconnected (dependent) and feedback (feedback) systematically (Tanjung & Abrista Devi, 2013). Rusydiana & Abrista Devi (2013) interdependent and feedback factors are seen in a complex network. Ascarya (2005) ANP has the main function of structuring complexity, measurement in ratio and synthesis scales. Measurements in the ratio scale are needed to reflect the proportions or priorities of each element.

ANP has four axioms that form the basis of its theory: (1) Priority; This axiom states that weighting is absolutely using the interval scale (0.1) and as a measure of relative dominance. (2) reciprocal; This axiom states that if PC (CA, CB) is the score of comparing pairs of elements A and B, seen from the parent element C, which shows how many times more element A has what element B has, then PC (CB, CA) = 1 / PC (CA, CB). For example, if A was five times greater than B, B is 1/5 of A. (3) Homogeneity; This axiom states that the elements compared in the ANP framework structure should not have too large differences, which can cause greater errors in determining the judgment of the supporting elements that influence the decision. (4) Dependence condition; This axiom was assumed that the composition can be composed into components that form part of a cluster (Saaty and Louis G. Vargas: 2006).

**The Data Analysis**

The results of all respondents' answers to the pairwise comparison questionnaire were inputted on the super decision software then transferred and processed to Microsoft Excel. The results of this synthesis analysis aim to determine the Geometric Mean and Rater Aggrement (W):

- Determine the Geometric Mean

To determine the results of individual assessments of the respondents and determine the results of opinions in one group carried out an assessment by calculating the geometric mean. Respondents' answers to the comparison questionnaire (Pairwise comparison) combined to form a consensus. Geometric mean is a type of average calculation that shows a certain tendency orscore that results in priority.

- Determine the Rater Aggrement

Rater agreement is a measure that shows the level of agreement of the respondents (R1-Rn) on a problem in one cluster. The instrument used to measure the rater agreement is Kendall's Coefficient of Concordance (W; $0 < W \le 1$). W = 1 shows perfect fit.

## 4. THE RESULT AND DISCUSSION

After identifying the KJKS-BMT Kelurahan development in Padang, problems, solutions and strategies were developed in an ANP framework in Figure 3.1 below:
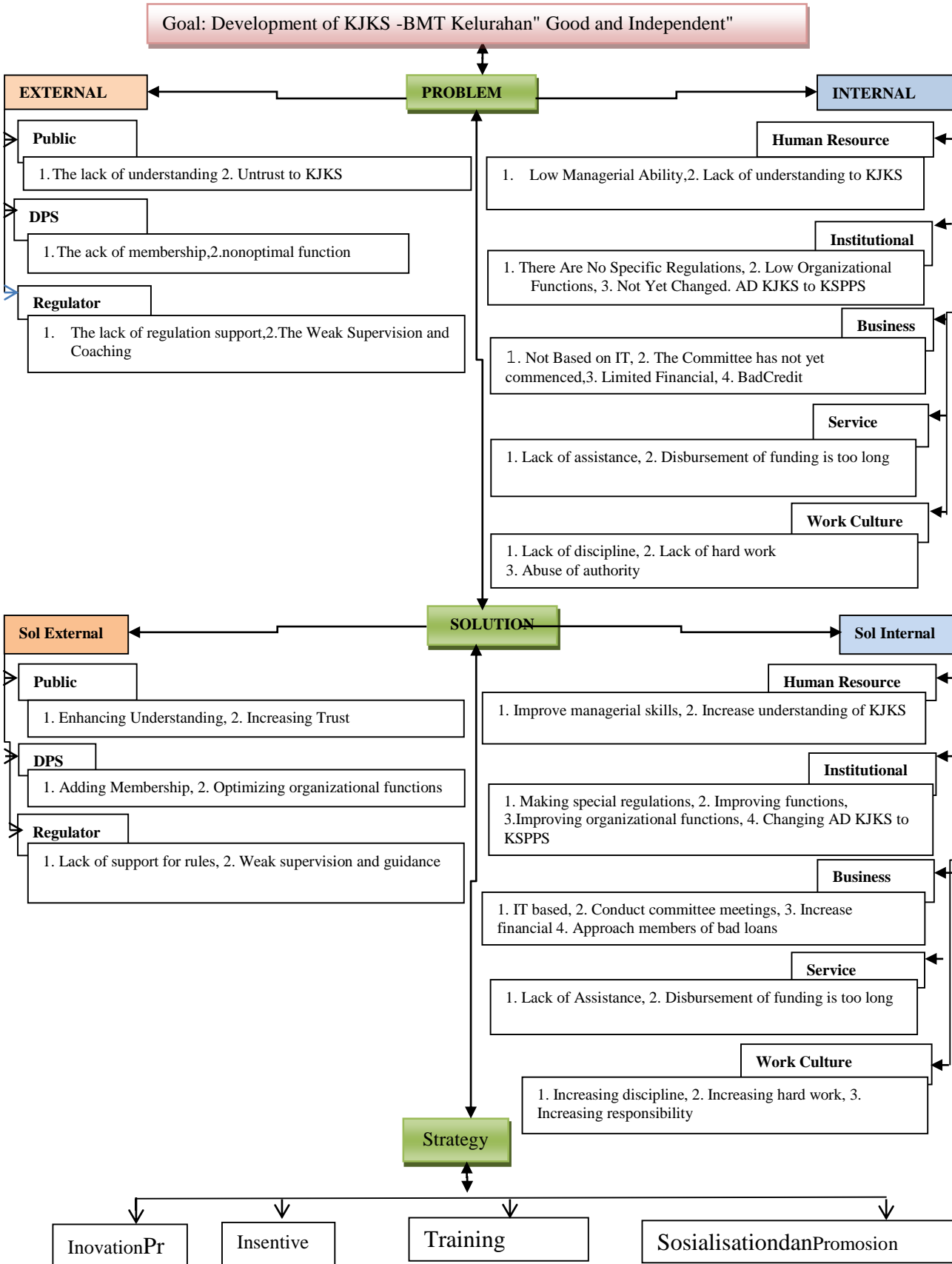
## The Results of analysis of priority problems, solutions and strategies

### a.    Results of priority problem analysis

The results of the analysis of priority internal and external problems in the development of KJKS-BMT Kelurahan in Padang City can be seen in the following table:

Table 3.1

Priority Results Criteria, Clusters and Node Internal Problems of KJKS-BMT Kelurahan

| ITEM | | PAKAR NR | R | REGULATOR NR | R | PRAKTISI NR | R | TOTAL NR | R |
|---|---|---|---|---|---|---|---|---|---|
| **Internal Problem** | | **G-Mean** | | | | | | | |
| **Problem Cluster** | | | | | | | | | |
| 1. Human resource | | 0.272867 | **1** | 0.29067 | **1** | 0.292303 | **1** | 0.28528 | **1** |
| 2. Institutional | | 0.247153 | **2** | 0.20502 | **2** | 0.17818 | **4** | 0.210118 | **2** |
| 3. Effort | | 0.143127 | **5** | 0.18023 | **3** | 0.19386 | **2** | 0.172406 | **3** |
| 4. Service | | 0.143983 | **4** | 0.153463 | **5** | 0.181657 | **3** | 0.159701 | **5** |
| 5. Work Culture | | 0.192867 | **3** | 0.170623 | **4** | 0.153993 | **5** | 0.172494 | **4** |
| **Rater Agreement** | | **0.134026** | | **0.244444** | | **0.889655** | | **0.3095** | |
| | | | | | | | | | |
| **Internal Problem Node** | | | | | | | | | |
| SDM | Managerial | 0.600003 | **1** | 0.527783 | **1** | 0.41667 | **2** | 0.514819 | **1** |
| | Understanding | 0.399997 | **2** | 0.472217 | **2** | 0.58333 | **1** | 0.485181 | **2** |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **0.111111** | | **0,012** | |
| | | | | | | | | | |
| Institutional | Regulation | 0.218003 | 3 | 0.221267 | 2 | 0.42781 | 2 | 0.289027 | 2 |
| | KSPPS | 0.296063 | 2 | 0.204407 | 3 | 0.109717 | 3 | 0.203396 | 3 |
| | Fungsion of Organization | 0.48593 | 1 | 0.574327 | 1 | 0.462477 | 1 | 0.507578 | 1 |
| **Rater Agreement** | | **0.111111** | | **0.861111** | | **0.777778** | | **0.288776** | |
| | | | | | | | | | |
| Effort | IT | 0.192137 | **3** | 0.131087 | **4** | 0.267947 | **2** | 0.197057 | **3** |
| | committee meeting | 0.116977 | **4** | 0.2127 | **3** | 0.143713 | **4** | 0.157797 | **4** |
| | Financial | 0.41271 | **1** | 0.36964 | **1** | 0.238933 | **3** | 0.340428 | **1** |
| | Bad credit | 0.278173 | **2** | 0.28658 | **2** | 0.34941 | **1** | 0.304721 | **2** |
| **Rater Agreement** | | **0.467391** | | **0.244444** | | **0.288889** | | **0.254926** | |
| | | | | | | | | | |
| Service | Accompaniment | 0.472223 | **2** | 0.305547 | **2** | 0.619043 | **1** | 0.465604 | **2** |
| | Disbursement of fund | 0.527777 | **1** | 0.694453 | **1** | 0.380957 | **2** | 0.534396 | **1** |
| **Rater Agreement** | | **0.111111** | | **0.288889** | | **0.111111** | | **0.012346** | |
| | | | | | | | | | |
| Work culture | disciplines | 0.441777 | **1** | 0.392697 | **2** | 0.45873 | **1** | 0.431068 | **1** |
| | Hard Work | 0.37056 | **2** | 0.44067 | **1** | 0.333343 | **2** | 0.381524 | **2** |
| | authority | 0.187663 | **3** | 0.166633 | **3** | 0.207927 | **3** | 0.187408 | **3** |
| **Rater Agrement** | | **0.444444** | | **0.445455** | | **0.777778** | | **0.270707** | |

Table 3.2.

Outcome of Criteria Priority, Clusters and Nodes of External Problems in the Development of KJKS-BMT Kelurahan in Padang

| ITEM | PAKAR | REGULATO | PRAKTISI | TOTAL | |
|---|---|---|---|---|---|

| | | NR | R | R NR | R | NR | R | NR | R |
|---|---|---|---|---|---|---|---|---|---|
| **KJKS-BMT Kelurahan Problem Criteria** | | **G-Mean** | | **G-Mean** | | **G-Mean** | | **G-Mean** | |
| | External | 0.490907 | 2 | 0.45146 | 2 | 0.449223 | 2 | 0.463863 | 2 |
| | Internal | 0.509093 | 1 | 0.54854 | 1 | 0.550777 | 1 | 0.536137 | 1 |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **1** | | **0.111111** | |
| | | | | | | | | | |
| **External problem cluster** | | | | | **R** | | | | |
| | Public | 0.29489 | 3 | 0.354813 | 2 | 0.371187 | 1 | 0.337641 | 2 |
| | DPS | 0.297483 | 2 | 0.283947 | 3 | 0.33291 | 2 | 0.323884 | 3 |
| | Regulator | 0.40763333 | 1 | 0.361237 | 1 | 0.2959 | 3 | 0.338473 | 1 |
| **Rater Agreement** | | **0.292929** | | **0.111111** | | **0.111111** | | **0.019507187** | |
| | | | | | | | | | |
| **Node MasalahEksternal** | | | | | | | | | |
| 1. Public | Understanding | 0.472227 | 2 | 0.472223 | 2 | 0.444453 | 2 | 0.462968 | 2 |
| | Trust | 0.527773 | 1 | 0.527777 | 1 | 0.555547 | 1 | 0.537032 | 1 |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **0.111111** | | **0.111111** | |
| | | | | | | | | | |
| 2.DPS | Membrship | 0.416673 | 2 | 0.55556 | 1 | 0.472213 | 2 | 0.481482 | 2 |
| | DPS function | 0.583327 | 1 | 0.44444 | 2 | 0.527787 | 1 | 0.518518 | 1 |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **0.111111** | | 0.012346 | |
| | | | | | | | | | |
| 3.Regulator | Regulation | 0.472223 | 2 | 0.277773 | 2 | 0.69444 | 1 | 0.481479 | |
| | Coaching | 0.527777 | 1 | 0.722227 | 1 | 0.30556 | 2 | 0.518521 | |
| **Rater Agreement** | | **0** | | **1** | | **1** | | **0** | |

Based on table 3.2 above showed that the priority (Geometric Mean / G-mean) criteria for developing KJKS-BMT in Padang was an internal problem with score (0.536) while an external problem with score (0.463). The level of respondent agreement (rater agreement) of (W: 0.019) which showed the low level of agreement of respondents in determining priorities. The priority of this research reinforces the results of the researchconducted by Apriadi and Muhammad Findi (2013). The problems in KJKS in Indonesia were internal and external. Khalifah Muhammad (2018) when researching waqf problems in Indonesia is an internal problem with a comparison of internal (0.75) and external (0.25) scores.

Based on the 3.1 priority table (G-Mean) the cluster of internal problems in this reserach wasHuman Resourcewith score (0.28528). The score of the respondent's agreement (rater agreement) was equal to (W: 0.309) which showed the variation of respondents' answers. These findings reinforce the reserach conducted by Rusby (2016) the main factor in the internal problems of BMT was the weakness of Human Resourceowned by BMT. Yusuf (2016) classic problems often faced by Sharia Cooperatives were organizational and managerial problems, capital, and the low quality of human resources so that cooperatives run less innovative, effective, and efficient. In addition, the image of cooperatives in the eyes of the public was low when compared to other economic institutions. Therefore, cooperatives need to have added value compared to other economic institutions.

Munizu (2010) the first internal factor affecting the performance of micro and small businesses (SMEs) in South Sulawesi is human resources. Mathis and John (2010) Human Resources are seen as something very important in organizations. Human Resource can influence and contribute to the success of an organization. Sims (2002) human resources are very important and effective for organizational success. Mahapatro (2010) the functioning of an organization is very dependent on its human resources. Mahapatro further said that

human resources are needed to achieve organizational excellence. Hariandja (2002) Human Resources is one of the most important factors in an organization / company besides other factors such as capital. Rochaeni (2008) the weakness of the ability of the quality of human resources will have implications on the ability to achieve, the power of creation and the sustainability of an organization in facing the era of competition and global challenges. The quality of human resources is not only the ability to manage an organization but has spiritual values such as morals and morals. Sucahya and I Wayan Suana (2016) employee morale and organizational commitment have a positive and significant effect on organizational citizenship behavior on employees of the One-Stop Integrated Investment Services Agency (BPPTSP & PM) Denpasar. Amaliah, et.al (2013) statistically, religious values have a direct effect on Islamic work ethics and Islamic work ethics significantly directly influence the performance of small businesses in the city of Bandung. Hafidhuddin and Hendri Tanjung (2017) sincere people will continue to do optimally whatever the income from a job.

Priority (G-Mean) node of the Human Resourceproblem according to the respondent's answer was to increase managerial ability by score (0.537032). The overall agreement rater agreement score was (W: 0.012). This means that the level of agreement of respondents in determining the priority node for Human Resourceproblems was very low. Siagian (2007) managerial ability is the ability to manage businesses such as planning, organizing, monitoring and evaluating ". Hunger, et.al in Wahjosumidjo (2003) managerial ability is the ability to move resources in order to achieve their goals appropriately, which consists of technical skills, human skills and conceptual skills.

Kelvin Ng and Fransiskus E. Daromes (2016) managerial ability has a positive and significant relationship to earnings quality and firm value. Hajar, et.al (2012) high managerial ability due to special expertise and moral value of trust owned by company managers has a positive and significant effect on organizational capability, competitive strategy, and company performance.

Table 3.2 above shows the cluster of external aspects according to the overall priority respondents (G-Mean) was the regulator problem aspect withscore (0.338). The level of agreement (rater Agreement) with score (W: 0.309) which indicates the level of variation of respondents' answers is moderate. These priority results reinforce the results of a researchconducted by Ismanto (2015) that the regulatory variable has a positive influence on the existence of KJKS-BMT in Pekalongan. And the priority (G-Mean) of the problem node in the regulator aspect was the weak guidance and supervision of the KJKS-BMT Kelurahan withscore (0.518). The score of the rater agreement is (W: 0.111) which shows the low agreement of respondents in determining priority issues of the regulator aspect.

**b.**    **The Results of analysis of priority solutions**
The results of the analysis of priority solutions based on the overall answers of respondents can be seen in the table as follows:

Table 3.3
Priority Results Criteria, Clusters and Solution Nodes Internal Development of KJKS-BMT Kelurahan in Padang

| ITEM | | PAKAR NR | R | REGULATOR NR | R | PRAKTISI NR | R | TOTAL NR | R |
|---|---|---|---|---|---|---|---|---|---|
| **Internal Problem** | | **G-Mean** | | | | | | | |
| **Problem Cluster** | | | | | | | | | |
| 1. Human resource | | 0.261867 | 1 | 0.262873 | 1 | 0.317557 | 1 | 0.280766 | 1 |
| 2. Institutional | | 0.22675 | 2 | 0.20889 | 2 | 0.178587 | 3 | 0.204742 | 2 |
| 3. Business | | 0.16046 | 4 | 0.200717 | 3 | 0.198317 | 2 | 0.186498 | 3 |
| 4. Service | | 0.12665 | 5 | 0.1603 | 5 | 0.162937 | 4 | 0.149962 | 5 |
| 5. Work Culture | | 0.224277 | 3 | 0.16722 | 4 | 0.1426 | 5 | 0.178032 | 4 |
| **Rater Agreement** | | **0.263653** | | **0.285714** | | **0,60** | | **0,111111** | |
| | | | | | | | | | |
| **Node Solusi Internal** | | | | | | | | | |
| SDM | Mangerial | 0.600003 | 1 | 0.555557 | 1 | 0.555553 | 1 | 0.564814 | 1 |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Understanding | 0.399997 | **2** | 0.444443 | **2** | 0.444447 | **2** | 0.435186 | **2** |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **0.111111** | | **0.111111** | |
| | | | | | | | | | |
| Kelembagaan | regulation | 0.218003 | **3** | 0.210367 | **3** | 0.39743 | **2** | 0.254612 | **2** |
| | KSPPS | 0.296063 | **2** | 0.495957 | **1** | 0.475 | **1** | 0.494094 | **1** |
| | Fungsion of Organization | 0.48593 | **1** | 0.293677 | **2** | 0.12757 | **3** | 0.251292 | **3** |
| **Rater Agreement** | | **0.111111** | | **0.361111** | | **0.777778** | | **0.333333** | |
| | | | | | | | | | |
| Business | IT | 0.192137 | **3** | 0.159117 | **4** | 0.46914 | **1** | 0.314193 | **2** |
| | committee meeting | 0.116977 | **4** | 0.170647 | **3** | 0.148487 | **4** | 0.160178 | **4** |
| | Financial | 0.41271 | **1** | 0.395387 | **1** | 0.180847 | **3** | 0.323809 | **1** |
| | Bad credit | 0.278173 | **2** | 0.274847 | **2** | 0.201523 | **2** | 0.201817 | **3** |
| **Rater Agreement** | | **0.467391** | | **0.270718** | | **0.889655** | | **0.241149** | |
| | | | | | | | | | |
| Service | Accompaniment | 0.472223 | **2** | 0.58334 | **1** | 0.555567 | **1** | 0.574076 | **1** |
| | Disbursement of fund | 0.527777 | **1** | 0.41666 | **2** | 0.444433 | **2** | 0.425924 | **2** |
| **Rater Agreement** | | **0.111111** | | **0.822222** | | **0.111111** | | **0.111111** | |
| | | | | | | | | | |
| Work culture | disciplines | 0.441777 | **1** | 0.36219 | **1** | 0.288827 | **3** | 0.340497 | **2** |
| | Hard Work | 0.37056 | **2** | 0.31768 | **3** | 0.33334 | **2** | 0.356486 | **1** |
| | authority | 0.187663 | **3** | 0.320137 | **2** | 0.37783 | **1** | 0.303017 | **3** |
| **Rater Agrement** | | **0.444444** | | **0.027778** | | **0.964444** | | **0.009183** | |

Table 3.4
Priority Results Criteria, Clusters and Nodes for the External Solution for the Development of KJKS-BMT Kelurahan in Padang

| ITEM | | PAKAR NR | R | REGULATOR NR NR | R | PRAKTISI NR | R | TOTAL NR | R |
|---|---|---|---|---|---|---|---|---|---|
| **KJKS-BMT Kelurahan Solution Criteria** | | **G-Mean** | | | | | | | |
| | Eksternal | 0.48512 | **2** | 0.461087 | **2** | 0.449257 | **2** | 0.465154 | **2** |
| | Internal | 0.51488 | **1** | 0.538913 | **1** | 0.550743 | **1** | 0.534846 | **1** |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **1** | | **0.111111** | |
| | | | | | | | | | |
| **External Solution Cluster** | | | | | | | | | |
| | Public | 0.29489 | **3** | 0.2534 | **3** | 0.37748 | **2** | 0.30859 | **2** |
| | DPS | 0.297483 | **2** | 0.360303 | **2** | 0.233357 | **3** | 0.297048 | **3** |
| | Regulator | 0.40763333 | **1** | 0.386293 | **1** | 0.389167 | **1** | 0.394364 | **1** |
| **Rater Agreement** | | **0.292929** | | **0.777778** | | **0.388889** | | **0.33642** | |
| | | | | | | | | | |
| **Node SolusiEksternal** | | | | | | | | | |
| 1. Public | Improve the understanding | 0.472207 | **2** | 0.44444 | **2** | 0.583327 | **1** | 0.499991 | **2** |
| | Increase trust | 0.527793 | **1** | 0.55556 | **1** | 0.416673 | **2** | 0.500009 | **1** |
| **Rater Agreement** | | **0.111111** | | **0.111111** | | **0.111111** | | **0.012** | |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| 2.DPS | Increase membership | 0.333337 | 2 | 0.555553 | 1 | 0.33333 | 2 | 0.407407 | 2 |
| | Improving DPS function | 0.666663 | 1 | 0.444447 | 2 | 0.66667 | 1 | 0.592593 | 1 |
| **Rater Agreement** | | **1** | | **0.111111** | | **1** | | **0.308642** | |
| | | | | | | | | | |
| 3.Regulator | Make regulations | 0.511107 | 1 | 0.44444 | 2 | 0.583337 | 1 | 0.512961 | 1 |
| | Improve coaching and supervision | 0.488893 | 2 | 0.55556 | 1 | 0.416663 | 2 | 0.487039 | 2 |
| **Rater Agrement** | | **0.111** | | **0.111111** | | **0.111111** | | **0.012** | |

Table 3.4 shows that the priority (G-Mean) criterion for developing KJKS-BMT Kelurahan in Padang was an internal solution with score (0.534). The score of the rater agreement is (W: 0.111) which shows the variation of the respondents' answers in determining the priority of the solution criteria.

In table 3.3, it can be seen that the results of the analysis of the respondents' answers obtained the priority (G-Mean) of internal solution clusters, namely increasing Human resource by score (0.280). The results of the overall agreement agreement of respondents amounted to (W: 0.111) which shows the low level of agreement. The solution of the priority Human resource node (G-Mean) is to increase managerial ability by score (0.564). The results of the rater agreement are (W: 0.111) which shows the variety of respondents' answers in determining priorities.

Based on table 3.4 it can be seen that the priority (G-Mean) external cluster solution was a regulator solution with score (0.394). Rater Agreement score was (W: 0,336). This means that the respondent's agreement level is 33 percent, which indicates the diversity of respondents' answers in determining the priority of external solution clusters. The priority (G-Mean) of the regulator solution node is to create a rule with score (0.512). The results of the overall agreement of respondents amounted to (W: 0.012). This shows the low level of agreement of respondents in determining the priority of the regulator solution node.

## c. Strategy analysis results

The strategy of developing KJKS-BMT Kelurahan in Padang to be good and independent based on the results of the answers of all respondents can be seen in the table below:

Table 3.5
Priority Strategy for the Development of KJKS-BMT Kelurahan in Padang

| ITEM | PAKAR NR | R | REGULATOR NR | R | PRAKTISI NR | R | TOTAL NR | R |
|---|---|---|---|---|---|---|---|---|
| **Strategi** | **G-Mean** | | | | | | | |
| 1. Product innovation | 0.230877 | 3 | 0.21608 | 3 | 0.202153 | 4 | 0.21637 | 4 |
| 2. Insentive | 0.220097 | 4 | 0.293983 | 1 | 0.338543 | 1 | 0.284208 | 1 |
| 3. Intensive coaching | 0.299 | 1 | 0.27865 | 2 | 0.206153 | 3 | 0.261268 | 2 |
| 4.Sosialisation and promotion | 0.250027 | 2 | 0.211283 | 4 | 0.25315 | 2 | 0.238153 | 3 |
| **Rater Agreement** | **0.292818** | | **0.377778** | | **0.422222** | | **0,292** | |

Based on table 3.5 above, it can be seen that the priority (G-Mean) of the KJKS-BMT development strategy of Kelurahans Padang was an incentive with score (0.284). The results of the rater agreement amounted to (W: 0.148) which showed the variation of respondents' answers in determining the priority of the KJKS-BMT Kelurahan development strategies in Padang.

The priority of the incentive strategy in this research strengthens the research conducted by Subianto (2016) partially salary variables and incentives have a significant effect on employee performance, meaning that there is a significant influence between the independent variables (salary and incentives) on the dependent variable (employee performance). Muhdi (2019) that benefits affect employee performance. There is a linear relationship between benefits and employee performance. This means that each increase in one unit of benefits will result in increased performance. Qustolani (2017) compensation has a positive effect on employee performance. Obasan (2012) compensation strategy is seen as one of the most important strategies in human resource management because it affects productivity and organizational growth. A guarantee that higher wages will increase higher productivity and vice versa. Sims (2002) compensation also has a motivational value because organizations need to give appropriate and fair rewards to employees. Employees want to feel valued and want to be valued. Fair is in accordance with the level or position in the organization and the difference in compensation is not too big and small to avoid internal conflicts. Sims further said that compensation is one of the current organizational development strategies.

## 5. CONCLUSIONS AND SUGGESTIONS
### a. Conclusions
The results of this reserach indicated that the development of KJKS-BMT Kelurahan in Padang which became the priority as follows: 1) The priority of the problem of developing KJKS-BMT Kelurahan in Padang was internal aspects. Whereas internal problems that became Human Resource priorities and Human Resourceissues that become priorities were weak managerial skills. 2) Priority for developing KJKS-BMT Kelurahan in Padang was on the internal aspect. Whereas internal aspects, HR solutions were a priority and Human Resourcesolutions that prioritized were improving managerial skills. 3) KJKS-BMTKelurahan development strategy in Padang which was a priority to increase incentives.

### b. Suggestions
The recommendations that researchers can provide are: 1) For managers of KJKS-BMT Kelurahan in Padang to improve professional human resources and managerial skills to attend workshops, seminars and training. 2) To the Government of Padang to increase the incentive of the KJKS-BMT Kelurahan manager at least according to the West Sumatra Provincial Minimum Wage (UMP) of Rp.2,484,000.

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