

Education And Training To Improve The Performance Of Save And Loan Cooperative Employees In Bandung District West Java Province

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Abstract.

The function and role of cooperatives is to build and develop the economic potential and capabilities of members in particular and the community in general to improve their economic and social welfare, to actively participate in efforts to improve the quality of human and community life in accordance with Law Number 25 of 1992 concerning cooperatives. In producing cooperative members who are prosperous and competitive with other cooperatives, they must comply with the National Professional Certificate Agency (BNSP), as regulated in education, on the standards of educators and education personnel where the so-called trainer states that the trainer must have academic qualifications as an information agent, physically fit and spiritual, and have the ability to create healthy and quality cooperatives. As a trainer, the curriculum in education and training is set for those who are more experienced at least 2 years of service in the cooperative where they work. Employees who provide training in the organization's internal environment will contribute to producing competent employees and members who will replace when the savings and loan cooperative employees' term of office expires. In order to improve the competence of savings and loan cooperative employees, one of them is by developing capabilities, through education and training. This study aims to describe education and training as an increase in the competence of savings and loan cooperative employees through education and training carried out through several stages, namely: 1) Analysis of education and training needs of savings and loan cooperative employees, 2) Design and planning of education and training for savings cooperative employees, 3) Development of education and training curriculum for savings and loan cooperative employees, 4) Implementation of education and training for savings and loan cooperative employees, 5) Evaluation of education and training for savings and loan cooperative employees, 6) barriers and education and training support capacity of savings and loan cooperative employees. To achieve this objective, a qualitative approach was conducted using the case study method at KPRI and Primkoppabri, Cicalengka District. Data were collected using in-depth interviews, observation and documentation studies. The research data was checked for correctness, reliability through a triangulation process. The results showed that the process of implementing education and training for savings and loan cooperative employees in cooperatives was not supported by a complete analysis of education and training needs. In addition, the two cooperatives studied only carried out evaluations during training, had not carried out post-training evaluations and comprehensive program evaluations so they could not monitor change actions. The weak point that appears in the implementation of education and training for savings and loan cooperative employees is that there is no separate unit, so the lack of experience in managing education and training is abbreviated as education and training. The involvement and commitment of all parties, especially the management or management will be the key to the success of the training education program. the two cooperatives studied only conducted evaluations during training, had not carried out post-training evaluations and comprehensive program evaluations so they could not monitor change actions. The weak point that appears in the implementation of education and training for savings and loan cooperative employees is that there is no separate unit, so the lack of experience in managing education and training is abbreviated as education and training. The involvement and commitment of all parties, especially the management or management will be the key to the success of the training education program. the two cooperatives studied only conducted evaluations during training, had not carried out post-training evaluations and comprehensive program evaluations so they could not monitor change actions. The weak point that appears in the implementation of education and training for savings and loan cooperative employees is that there is no separate unit, so the lack of experience in managing education and training is abbreviated as education and training. The involvement and commitment of all parties, especially the management or management will be the key to the success of the training education program. The weak point that appears in the implementation of education and training for savings and loan cooperative employees is that there is no separate unit, so the lack of experience in managing education and training is abbreviated as education and training. The involvement and commitment of all parties, especially the management or management will be the key to the success of the training education program.

Keywords: Education and Training, Savings and loan cooperative employees.

I. INTRODUCTION

Education and training is a necessity to support one form of competency improvement activity and is an integral part of Human Resource Management (HRM). In terms of providing education and training, effective management and proper coordination between employees or the organizing committee for the education and training is required so as to produce human resources who are reliable and have certain competencies in accordance with the needs of the organization. In general, the purpose of education and training is to improve the performance of the apparatus in providing services to the community, especially in advancing the general welfare and educating the nation's life. In terms of service, if you want to improve, it is necessary to have excellent service, namely services that are in accordance with service standards. Implementing excellent service

is an effort to maintain and improve the quality of education and training services in a training institution. Training activities are an increase in employee competence in order to be able to produce optimal performance through the transfer of knowledge, attitudes and skills.

The role of Human Resources (HR) in an organization or company is a key to achieving the company's success. Competent and strategic human resources will provide added value as a benchmark for the company's success. If the ability of human resources owned by a company is getting better, then the company will become a productive company. Basically, education and training provides assistance to employees in order to improve their work skills and foster an understanding of their status and company goals. As stated by Priansa (2016) that, in order to develop and improve the quality of capabilities related to work ability, knowledge, attitudes, skills, and skills, the most important thing is that education and training are needed". according to Priansa (2016) that: Education is an activity effort to increase a person's general knowledge, including theory to decide issues related to goal achievement activities. While training is an activity to improve one's work ability through practical knowledge and its application in an effort to achieve goals related to economic activity. Education and training is an effort to improve and develop employee resources, especially to increase the professionalism of the abilities, talents, and skills possessed by education and training participants. Regarding education and training, there are similarities and differences between the two. What they have in common is that they are a vehicle or place to educate, and improve one's competence and expertise as a student, as well as a training participant. Educational institutions and training institutions always have a teaching-learning process that takes place proportionally and simultaneously in the form of knowledge (cognitive), skills (psychomotor) and science (affective), including cultural values and religious values. In both institutions, the teaching and learning process can all take place in the classroom, workshop or in the laboratory. Training participants receive training programs that are on campus and perhaps also outside the training institution, all of which are well planned, with the aim of fostering, increasing the abilities of training participants.

In the teaching and learning process in both educational institutions and in training institutions there is always a transfer of knowledge of new skills, from resource persons, namely instructor lecturers, or training teachers, to recipients or users, namely training participants or trainees or students. Academic qualification is the minimum level of education that must be met by an instructor as evidenced by a diploma and or certificate of relevant expertise. Trainers can be individuals or groups who provide a variety of training as expressed by (sHasibuan, 2005: 73):

A trainer or instructor is a person or team who provides training or education to employees and an instructor or trainer has an influence on the trainees. According to Presidential Regulation (PP) No. 24 of 2004 concerning the National Professional Certification Agency, BNSP is an independent institution that is responsible to the President. BNSP has the task of carrying out labor competency certification. BNSP consists of elements of the Government (10 people) and elements of the private sector (15 people) whose term of office is for 5 (five) years and can be extended for one period. Licensed LSPs must have work tools in accordance with BNSP regulations, including certification schemes, competency assessors and competency test sites (TUK). Certification schemes that can be used by LSPs can be KKNI certification schemes, occupational certification schemes and/or cluster schemes. To enter into an equality agreement in the MRA-ASEAN context, BNSP encourages LSPs to adopt the IQF scheme and/or occupation scheme. The development of the IQF scheme must refer to Presidential Regulation (Perpres) No. 8/2012 concerning the IQF and derivative rules from related agencies.

BNSP is responsible to two institutions, namely educational institutions and training institutions that have functional linkages that are equally important for a human being. Educational institutions have a broader meaning in the process of maturation of human children; Education can be carried out by adult humans, namely teachers or instructors, with immature humans, namely children or students who function as subjects or objects receiving teaching materials or materials. Educational institutions are usually grouped into three types of education, namely formal, informal and non-formal education. Formal education is education that is generally held by the government or private on school campuses. This non-formal education is attended by young people who do not enter the formal education pathway and some of them already have jobs and want to study to get a certificate of equal value. This non-formal education is also a bridge or a combination of coaching education with formal education; and has a strategic function, namely expanding access to education for Indonesian citizens to obtain the right to education. Education and Training Institutions (Diklat) generally have a more narrow or specific meaning. Education and training institutions are often referred to as training institutions or also coaching institutions. Education and training institutions as a place to get some form of training that may not have to have knowledge high theoretical. In education and training, the knowledge of skills offered is more practical by emphasizing the benefits for training participants. Training materials are generally arranged systematically and intensively in the form of learning program packages that can be completed in a short period of 1 week, 2 weeks or 1 month. Judging from the aspect of its implementation, Education and Training Institutions are generally organized by the government and private institutions, including the business world and the industrial world for certain purposes.

In the implementation of education and training at the education and training program holders, problems are still found that come from education participants. Of course, the participants of the education and training are people who are entitled to services in the form of education and training. Based on the final evaluation assessment conducted by the Education and Training Evaluation Division, so far in terms of education and training services at the Education and Training Program Holders, it has been fairly good and adequate in meeting the needs of the participants attending education and training. However, there are still findings related to services that must be improved, including:

1. Savings and loan service
2. Improvement of bookkeeping (accounting)

Sutopo & Suryanto (2006: 33) say "one indicator of customer satisfaction is the absence of complaints from customers". But in fact, in the education and training program holders, namely Bandung, there are still complaints that come from education participants. There are still presentations that are "underachieved" i.e. > from 65% - 85% in terms of external services such as delays at the opening of the training from the specified time, delays in providing manuals and teaching materials, consumption, facilities and infrastructure (bedroom), health services, sports facilities and complaints about the too short duration of the education and training itself.

Basically, training as an integral process is the implementation of a complete and comprehensive training management. According to Daryanto and Bintoro (2014: 33) "a training program is said to be of quality, if at the end of the training the former training participants can have a positive impact or have added value for organizations, programs and individuals". In training management according to Daryanto and Bintoro (2014: 35) there are several steps that must be taken, namely: assessing training needs (training needs assessment), formulating training objectives (training objectives), designing training programs (training design), implementing training program (training implementation) and evaluate the training program (training evaluation). From the last stage, namely the evaluation stage, which is an evaluation activity for the implementation of the training program which includes the assessment of the training participants, the assessment of the training organizers, and the achievement of the training objectives, it can be seen that the services provided by the institution have achieved the satisfaction and expectations of the training participants or vice versa. On the one hand, some experts believe that customer satisfaction leads to service quality. According to Bitner in Tjiptono and Chandra (2011: 310) "customer satisfaction with a particular service experience will lead to an evaluation or overall attitude towards service quality over time". So, the satisfaction felt by training participants can be seen in the results of the evaluation of training services. From the evaluation results, it can also be seen whether there are still complaints from customers or vice versa.

Another factor that can support the success of cooperatives to advance the business is the skills of Human Resources (HR). The level of human resource skills in cooperatives is usually still relatively low and this results in relatively stagnant products, both in terms of quality and quantity. The level of product quality is lacking or in sync with market share, of course the product is not selling well. This condition will cause the Cooperative to stagnate and even go bankrupt. On the other hand, the relatively small number of products, reflects the occurrence of inefficiency in the Cooperative business and of course this will have an impact on the main price of production which is increasingly expensive. Several aspects of human resources, including technology and education at Ocean and Education, are carried out and training and training will be carried out. according to Notoatmodjo (2009:16), education and training is an effort to develop knowledge and other knowledge. Planning of education and training, regularly by Balatkop and Dekopinda. Education and training programs as an aspect of improving cooperative performance are also carried out by Dekopinda, Bandung Regency. The implementation of education and training is prioritized for cooperative managers, both education in the field of operational management and financial management. Education and training programs in the field of operational management with the aim of relying on member participation. Education and training programs in the financial sector with the aim that managers are able to make effective use of their capital so that cooperatives can develop rapidly. A high cash turnover rate certainly provides a positive role for cooperative income and this can support the achievement of the cooperative's profit target (SHU). Notoatmodjo (2009:18), argued that: Education and training improve the ability or skills of employees, increase work productivity of employees. Employee productivity increases, meaning the organization concerned will benefit.

Based on this understanding, it can be interpreted that education and training will improve the performance of employees and the organization itself. Increasing employee performance has the implication that with the skills possessed, employees will be able to increase productivity and efficiency in financial management so that the company's profits. The increase in capital is certainly expected to be able to increase the company's profits effectively, where the addition of capital (marginal capital) must be able to provide a greater increase in profits (marginal profit). On the other hand, this management development is also expected to be able to develop market share because currently cooperatives only rely on the internal market. Education and training are needed to be able to create quality Human Resources (HR), which with the presence of quality human resources will be able to manage cooperatives well. This is in accordance with the research conducted by Veni Sara in her journal entitled: "Analysis of the Effect of Education, Training and Employee Development on the Work Performance of KUD Employees in Jayapura" found that education and training is one of the efforts to

develop human resources, especially to develop intellectual abilities and human personality, education and training are seen as one form of investment that requires great attention in an organization. The problem in this research is that there are several obstacles and factors that influence the policy of the two cooperatives on the competence of cooperative employees in improving performance.

The implementation of education is still low, especially seen from education and training in improving performance, such as: (1) the planning function is still not programmed in detail so that its implementation is not optimal. (2) The organization has not been fully implemented due to the limited insight and experience of human resources, (3) the implementation stages in the savings and loans carried out in the cooperative are still "Learning by Doing" because they are used to it, (4) Weak in the field of law and administration, (5) Lack of ability and honesty in assessing internal and external environmental factors, (6) Difficulty establishing commitments in improving performance. Education and training are needed to be able to create quality Human Resources (HR), which with the presence of quality human resources will be able to manage cooperatives well. This is in accordance with the research conducted by Veni Sara in her journal entitled: "Analysis of the Effect of Education, Training and Employee Development on the Work Performance of KUD Employees in Jayapura" found that education and training is one of the efforts to develop human resources, especially to develop intellectual abilities and human personality, education and training are seen as one form of investment that requires great attention in an organization. Based on these problems, this study took the title "Education and Training to Improve the Performance of Savings and Loan Cooperative Employees in Bandung Regency, West Java Province" (Case Study in KPRI and Primkoppabri, Cicalengka District).

II. LITERATURE REVIEW

Education Management

Educational management has the same basic management as management in general, only more emphasis is placed on management at the education level. Bush et al, in Usman (2009: 12) provide a definition of education management, namely: "Educational management is a field of study and practice concerned with the operation of educational organizations" From the above understanding, we can see that education management is one of the fields of study related to the practice of managing educational organizations. Meanwhile, according to Arikunto (2009:4) Educational management is a series of activities in the form of a collaborative effort management process for a group of people belonging to an educational organization, to achieve the educational goals that have been previously set to be effective and efficient. AR. Murniati (2009:12) interpreting education management as a process of planning, organizing, directing and controlling educational resources is defined as the process of utilizing school resources through the activities of planning, organizing, mobilizing and controlling functions more effectively and efficiently with all its aspects by using all available potential so that achieve organizational goals effectively and efficiently as well as quality school productivity.

Educational management as a process or system of organization and improvement of human quality in relation to the education system. Management activities in the education system, management in the education system aims to implement a good teaching process, including:

- 1) Curriculum program
- 2) Employment program
- 3) Program for procurement and maintenance of educational facilities and equipment
- 4) Financing program
- 5) Community relations program

Systems approach in education management as a result of the education systems approach. The education system in question is a unity of various elements that are interrelated and dependent in carrying out the task of achieving the goals of the education system. In general, the purpose of education management is to develop a system that includes:

- 1) Administration and organization of curriculum
- 2) Management of educators or educators
- 3) Management of facilities and infrastructure
- 4) Financing management
- 5) Educational media management
- 6) Management of relations with the community

If viewed more specifically, the purpose of education management is to achieve a management system that is relevant, effective, efficient to achieve goals with a structured pattern with a clear division of tasks and responsibilities between leaders and educators and education staff. Educational management aims to facilitate the management of educational programs and the implementation of the learning process with an active student learning approach. Educational management has an integrated function with the educational process, especially the management of the learning process. In this connection, there are several functions of education management (Hamalik, 2007), that is:

- 1) Planning Function. In education includes various activities of determining needs, strategies for achieving goals, content of educational programs and others. In managing education, it is necessary to make plans that can

reach, improve conditions and meet future needs, determine goals, develop programs that include approaches, types and sequences of activities, determine cost plans, and determine work schedules and processes.

- 2) **Organizational Functions.** In education, it includes manpower management, infrastructure, duties and responsibilities of each worker, and integrated management. For this purpose, it is necessary to identify the types and duties of the responsibilities and authorities as well as to formulate the rules for working relations.
- 3) **Coordination Function.** Coordination in the implementation of education is to stabilize the sharing of tasks, responsibilities and authorities to ensure the implementation and success of educational programs.
- 4) **Motivation Function.** Motivation in providing education which is intended to improve process efficiency and the success of the training program. This needs to be done in connection with the division of tasks and responsibilities and authorities, so that there is an increase in personal activities which in turn are expected to increase the success of educational programs.
- 5) **Control Function.** Control in the implementation of education is an effort to supervise, assess, monitor, improve on weaknesses in the education management system.

Thus it appears that human resource management plays a very important role in an organization, including in educational institutions such as schools that require effective human resource management in improving organizational performance. The demand for efforts to improve the quality of education basically implies that schools have educational human resources, both educators, and other human resources to perform optimally and this clearly results in the need to develop Human Resources in accordance with formal legal demands such as qualifications and competencies. as well as the demands of an increasingly competitive external environment in today's era of globalization, which demands the quality of human resources for educators to increase and have a creative and innovative attitude and are ready to face intense competition.

Education and Training Process

Education and training is a process that will result in changes in the behavior of the target of education and training. In fact, the change in behavior is in the form of improving the quality of the capabilities of the education and training targets. Factors that affect the education and training process are divided into two, namely software and hardware (Notoatmodjo, 2009:19). Software in the education and training process includes curriculum, training organization, regulations, teaching-learning methods, and teaching staff or educators or trainers themselves. Meanwhile, hardware which also has a big influence on the process are facilities, which include: buildings, libraries (reference books), educational aids, and so on. Another approach says that the factors of facilities, teaching staff or trainers, learning aids or teaching aids, teaching and learning methods are classified into resources consisting of 4 M (man, money, material, and methods). While the curriculum is a separate factor that has a huge influence on the training process. In human resource management, man, money, material, and method (4M) are included in the input, so that there are only 3 elements, namely: input, process, and output.

Work management

The company's goal is basically an increasing level of profit or profit. This increase in profits will be achieved if human resources work effectively and efficiently, have high motivation to produce quality products. The results of quality products will help achieve company goals because with quality products, consumers will buy the products offered so that income and operating profit will increase. In connection with the company, because this title relates to cooperatives, where it also sees that there are profits or benefits from cooperatives which are legal entities that are engaged in the economy based on the principle of people's economic movement based on the principle of kinship. Taking one example of a case regarding performance in a company with the aim of taking several concepts that are in line with the company, namely the economic movement of the people's economy. Where are some of the educational and training objectives related to performance indicators, namely:

1. Train and improve work mechanisms and sensitivity in carrying out tasks related to performance indicators, namely quality and initiative at work.

Where the quality here has an understanding of the level of good or bad or even the degree of something in addressing the problems faced. According to the Indonesian dictionary, the initiative to work in performance can also be concluded as the first action people take when they want to do something.

2. Improving knowledge and work skills related to performance indicators, namely knowledge.

Understanding knowledge is everything that is known to be clever in dealing with a problem.

3. Improving the personality and spirit of service to the organization and society related to performance indicators, namely responsibility.

Responsibility becomes human awareness of intentional or unintentional behavior or actions, one of the meanings taken in the Big Indonesian Dictionary, responsibility is a condition where one is obliged to bear everything so that the obligation to bear, bear responsibility, bear everything that is the result.

4. Increase knowledge, expertise, skills and attitudes to be able to carry out professional duties based on the personality and ethics of employees according to agency needs related to performance indicators, namely work discipline.

It can be defined as an attitude of respect, respect, obedience and obedience to the applicable regulations, both written and unwritten, as well as being able to carry it out and not evading receiving sanctions if he violates the duties and authorities given to him.

III. RESEARCH METHODS

This study uses a qualitative descriptive approach to obtain information about the existing situation (Moleong, 2007). This research design is considered appropriate to describe the competence of Cooperative Employees in the Bookkeeping of the Yearbook which will be presented at the Annual Budget Meeting (RAT). This research will be conducted in Bandung Regency, West Java, precisely in Cicalengka District where the Cooperative Service cooperates with the Indonesian Teachers Association, abbreviated as PGRI and the Indonesian National Armed Forces (TNI) Retired Retired Cooperative. The main informants of this research are Cooperative Employees who are carrying out tasks in the savings and loan process and bookkeeping. This informant was determined purposively, namely determining the informant with certain goals and considerations by determining certain criteria. These criteria include Cooperative Employees carrying out case response tasks in Cooperatives in Cicalengka District. Those who meet these criteria are seven Cooperative Employees at KPRI and Primkoppabri, Cicalengka District. The education and training program carried out by the Diskoperindag of Cicalengka District has not been able to provide significant results for the growth of cooperatives.

This is in accordance with the results of initial observations on KPRI and Primkoppabri Cicalengka District yang which is part of the participants of the education and training program held by the BalatKop of the West Java Provincial Government. Based on the opinion above, operationally this research aims to describe and analyze the activities of cooperative members in savings and loans. Cooperatives that have a value system and culture are very interesting to study because they are an integral part of the process of improving the performance of savings and loan cooperative employees in Bandung Regency. Researchers try to understand, understand, observe in depth interactions with their environment, interpret and interpret phenomena and events that are in accordance with the problem under study. Data were collected from a natural setting as a direct data source. The meaning of the data can only be done if the depth of the data obtained can only be done if the depth of the facts obtained is obtained. This research is expected to be able to find and describe data in a comprehensive and complete way about education and training in improving the performance of savings and loan cooperative employees. The research steps taken in this study are based on the opinion of Mohammad Ali (1993: 163) which states that there are 5 steps in this kind of research. The five steps are:

- a. Formulate focus. In this study, the main focus of the research is as stated in the formulation of the problem and research objectives.
- b. Develop a theoretical framework. The theoretical framework in this study is every concept or theory of education relating to the discussion of the problem, so it is used as a theoretical framework, either by quoting or by analyzing it.
- c. Collecting data, namely by collecting materials related to education, especially regarding thematic learning and competency-based learning as the main source, supported by other books as comparisons and complements. Other data is in the form of factual data obtained by careful objects through observation and interviews.

Data collection technique

In this study, an effort to gain a broad, in-depth understanding of the main issues of this research, data collection in this study was carried out in several ways: interviews, observations, literature studies, triangulation and member checks.

Data source

The sources of data in this study are: Informants, as initial informants selected purposively, research objects who master the problems studied by key informants. Further information is asked to the initial informant to indicate other people who can provide information and then this informant is also asked to show other people who can provide information and so on. That the data source is determined by using the snow balling technique. In this study, the first informants were seen as: Cooperative employees at KPRI and Primkoppabri, Cicalengka District, Bandung Regency, West Java. Furthermore, based on information from KPRI and Primkoppabri, Cicalengka District, it was developed for other related institutions, cooperative members and cooperative supervisors.

Data analysis

Data analysis in this study, using descriptive techniques. The analysis stages are: data collection, data reduction, data presentation, conclusion drawing and verification/interpretation.

IV. RESULTS AND DISCUSSION

Analysis of education and training needs of savings and loan cooperative employees

Training needs analysis (AKD) is a systematic process of activities to identify discrepancies between performance standards and employee competencies so that they can be improved through education and training. Before an education and training program is implemented by Cooperatives, it is necessary to conduct a clear analysis of education and training for needs. After seeing the need, it is necessary to make a program that is appropriate and actually achieves the target needs. Inadequate savings and loan cooperative employee competency program. The lack of knowledge of savings and loan cooperative employees can be solved through the need for education and training, in order to improve the quality of the competence of savings and loan cooperative employees. The analysis must be carried out carefully so that the results are really useful in the

implementation of education and training. According to the Ministry of National Education and Training Center (2003: 24), it is explained that: There are four steps in conducting an analysis of training needs. The four steps are: (1) conducting a gap analysis, namely examining the actual performance of the organization and its members compared to existing standards or new standards set in the context of growth and development, (2) identifying priorities, namely reviewing priorities in relation to their importance for goals, organizational realities and constraints, (3) identify the causes of performance problems or opportunities, namely it is necessary to know the performance that should be in order to be able to implement the right solution,

Analysis of training needs (AKD) for employees of savings and loan cooperatives at KPRI, Cicalengka District according to research on performance standards and employee competencies over time, many factors have been found to have organizational needs and self-development where there is an overlap between the two things. Where the organizational needs at KPRI require being able to complete the computerized accounting of savings and loans. While the self-development felt by the savings and loan cooperative employees themselves is difficult to develop themselves because of several perceived factors, namely age which is difficult to accept the knowledge provided, decreased vision, especially during a pandemic like this, information about education and training is provided virtually, of course, savings and loan cooperative employees find it difficult to participate in these activities. The competencies possessed by KPRI savings and loan cooperative employees are still limited and bookkeeping still uses manual bookkeeping. Analysis of the training needs of savings and loan cooperative employees in the two cooperatives that are the object of research, shows that it has not been implemented optimally. KPRI conducts a gap analysis through self-evaluation of the study program and then performs a SWOT. According to the Education and Training Center for Employees of the Ministry of National Education (2003: 24), it states that gap analysis is carried out by examining the actual performance of the organization and its members by comparing the standards set in the context of growth and development. KPRI checks the actual performance of the organization and compares it with the standards made in the self-evaluation report (evadir). However, in Evadir's report, it is more general about all fields and has not focused specifically on education and training.

Priority identification carried out at KPRI and Primkoppabri is done by selecting who has never been trained and the need for training is adjusted to the competencies required by members. Priority identification, according to the Ministry of National Education and Training Center (2003: 24), states that priority identification is carried out by reviewing priorities in relation to organizational goals, realities and constraints. KPRI and Primkoppabri have not identified priorities, that is, there are no specific documents resulting from the analysis of organizational goals, realities and constraints. Priority identification according to the Ministry of National Education and Training Center (2003: 24), is to know the performance that should be done to implement the right solution. KPRI has identified the causes of performance problems and or opportunities in the form of input from all members of savings and loan cooperatives related to their competencies. The input from the members is then brought into an evaluation meeting between the members, the chairman of the cooperative, and other stakeholders. Then after that, it is used as input as a needs analysis in member competency management. One of them is holding training for cooperative members who will replace employees who have served according to the period of the applicable law. Meanwhile, identification of the causes of performance problems and or opportunities at Primkoppabri has not been carried out.

Basically, the analysis of training needs for savings and loan cooperative employees conducted by the two cooperatives studied is still not optimal and has not been accompanied by documentary evidence. Training needs analysis or training descriptions still do not contain many aspects of the desired needs. This is reflected in the results of research in one of the cooperatives that was studied only based on the ability and availability of human resources owned. According to the Ministry of National Education and Training Center (2003: 25), needs analysis helps to ensure the accuracy of problem solutions, identify training issues, and ensure that training on certain topics has not been covered by existing training programs. Needs analysis includes four analyzes, namely: (1) Performance analysis is a systematic approach to identify gaps between actual and expected performance and the factors that hinder the realization of the desired performance; (2) Functional analysis is if what is being analyzed is a position that carries out a large number of tasks; (3) Job analysis is the process of compiling a list of all duties for a particular job or position; (4) Task analysis is an effort to analyze the work and describe all the tasks involved in its implementation. Analysis of the performance of KPRI and Primkoppabri performance in accordance with the needs of savings and loan cooperatives, namely being an employee who can operate the debit credit book, namely accounting related to the operational tools of cooperative employees, even though it is difficult to distinguish between debit and credit, even though in KPRI there is one employee, namely the treasurer who is used to it. make bookkeeping, even though it is only temporary, has not entered into computerized bookkeeping.

The function analysis was also analyzed by KPRI and Primkoppabri quite in accordance with the field where the two cooperatives that were the object of the study had carried out the goals and functions of the cooperative, namely the welfare of the members and their families of the cooperative even though the members still had loans. The job analysis also at KPRI has adjusted the work and compiled a list of all tasks for the work of each of its functions, even though only a few people are appointed to attend education and training and are

accustomed to the same employees with the reason that they are used to it as well as in Primkoppabri employees who work as the treasurer attends education and training (training), a job position that becomes a dual task for informants, although it will increase knowledge for employees and employees of Primkoppabri, Cicalengka District. Task analysis is an effort to analyze work and describe all the tasks included in the implementation of savings and loan cooperative employees at KPRI, there are still double jobs because they are still doing work that is not their field, even though the above discussion is in accordance with their duties and the implementation is not as expected because of the existence of this cooperative itself. This is the need for members of the teachers' union in Cicalengka District, which is abbreviated as KPRI, which is to accommodate teachers to make savings and loans or to save to use these funds at any time when it is urgent. Likewise in Primkoppabri, employees who have retired or are no longer in their productive age who work are also able to work because they are used to it and for reasons of filling free time so they don't go senile even though difficulties with bookkeeping are still felt by cooperative employees, through education and training. followed training.

Needs analysis is necessary if there are performance problems or inefficiencies, new equipment or procedures, development opportunities or requests for changes in current training or the need for new training due to new policies or to anticipate changes in the future. Analysis of training needs is needed to determine the implementation steps. Analysis of training needs (training needs assessment) aims to seek or identify the skills needed by savings and loan cooperative employees in order to support competency needs in order to improve the quality of cooperatives and members. Before an education and training program is implemented in both KPRI and Primkoppabri, it is necessary to conduct a clear analysis of education and training for the needs of the institution. After seeing the need, it is necessary to make a program that is appropriate and truly achieves the target of the institution's needs. Organizational maintenance aims to ensure the stability/smoothness of the availability of inadequate skills and competencies of human resources. Lack of knowledge or the need for a skill due to advances in information and technology will lead to a need for education and training to improve quality/skills and competencies, especially for employees of savings and loan cooperatives.

Dessler (2016: 80), suggests that the need for training is carried out through several important stages, namely:

Several stages in training needs: a) identify the specific job performance skills needed to improve performance and productivity, b) analyze students to ensure that the program is appropriate to the level of education, experience, skills, attitudes and motivation of employees, c) use research to develop measurable knowledge and performance goals. The needs analysis conducted in the cooperatives studied has not identified the skills or competencies of savings and loan cooperative employees and has not yet used research to develop measurable knowledge and performance targets. Needs analysis at KPRI and Primkoppabri needs to be carried out carefully, seeing that a needs analysis will help to ensure the accuracy of problem solutions, identify training issues, and ensure that training for savings and loan cooperative employees on certain topics has not been included in the existing training program. Needs analysis must be carried out in accordance with four stages, namely performance analysis, function analysis, job analysis and task analysis.

In meeting the needs of customers in this case are members of savings and loan cooperatives, as the first customer, namely by making a competency needs analysis used as an employee after receiving education and training, making it easier to practice their knowledge for subsequent periods. After comparing theory and policy with research findings, it turns out that the two cooperatives studied have carried out a needs analysis, but there are still many shortcomings that are encountered by savings and loan cooperative employees. The needs analysis, which is carried out together with other programs, does not focus solely on education and training because there is no special budget for training. Analysis of training needs is needed to determine the implementation steps. Training needs analysis (Training Need Assessment) aims to find or identify the skills needed by savings and loan cooperative employees in order to support competency needs in order to improve the quality of employees and members of savings and loan cooperatives.

Design and Planning of savings and loan cooperative employee education and training

The training design stage is the production of a training development plan that serves as a guide for the procurement of training strategy materials. This stage is the stage for systematically developing training programs. If the needs analysis stage is carried out carefully, it will produce a training program model. According to the Ministry of National Education and Training Staff (2003: 30), it is stated that: The things that need to be considered in preparing the training design are: (1) the objectives of the training are the overall results/competencies expected by the training on how to conduct the training which involves questions about the media used: (3) The learning objectives, what will the participants be able to do as the results of learning activities in certain topics: (4) what learning methods/activities will be carried out to achieve learning objectives, and (5) learning documentation/evidence, namely evidence produced during learning activities, this is the result that someone by seeing, hear, feel, read, do and so on; (6) Evaluation of the assessment and consideration of the quality of the evidence to conclude whether the participants achieved the learning objectives or not. KPRI and Primkoppabri set the goal of training for savings and loan cooperative employees to adhere to the vision and mission in carrying out each program. The position of the vision, mission, objectives and strategies are used as the basis for the preparation of educational and training programs and activities to increase the competence of

savings and loan cooperative employees. The results of the documentation study conducted by the researcher, show that the milestones in achieving the vision and mission are made in the annual indicators and targets, especially in the field of education and training.

KPRI and Primkoppabri do not yet have specific documents regarding the overall objectives or outcomes/competencies expected by participants. The documents obtained at KPRI and Primkoppabri only state what training objectives the participants will be able to do as a result of the training activities on certain topics. KPRI and Primkoppabri do not have a special unit that manages savings and loan cooperative employee training, therefore the planning of the savings and loan cooperative employee training program is carried out by the employee development section and coordinates with the training section by involving the supervisor, chairman, secretary, treasurer and other cooperative employees. The planning of the savings and loan cooperative employee training program at KPRI is carried out starting from the results of the needs analysis that has been carried out and then becomes input for program planning. In addition, program planning is also based on input from education and training, stakeholders and involves all employees of savings and loan cooperatives. The planning for training programs for employees of cooperative savings and loan cooperatives is documented in the strategic plan by involving the Chair, Secretary, Treasurer, Supervisor and approved by the Indonesian Teachers Association (PGRI) and Koramil 0903 Cicalengka. The KPRI cooperative employee development plan contains the Vision, Mission, Goals and Targets, KPRI profile, employee development policies and strategies for 5 years from 2015 to 2020, as well as recommendations for the development of KPRI manpower policies. This employee development plan is reviewed every five years in accordance with the law's policy regarding employees or cooperative employees. Employees have a very strategic function, role and position in national development in the field of education, namely empowering all citizens to develop into quality human beings needed by the Indonesian nation. This is in accordance with the mandate of Law No. 12 of 1967 Section 8 concerning employees/employees of cooperatives.

Cooperative employees are elected from and by members in a members' meeting, while for cooperative members consisting of legal entities consisting of cooperative legal entities, employees are elected from cooperative members. In the event that the members' meeting does not succeed in selecting all employee members from among the members according to provision (1), the members' meeting may elect to appoint non-members by taking into account the requirements of article (2) with a maximum number of one-third of the maximum number of one-third of the total number of term employees. The position of the employee is determined in the articles of association with the provisions that it cannot be more than 5 (five) years. Before starting to take office, employee members take an oath or promise. The mechanism for making tools or guidelines needed in the context of implementing the KPRI and Primkoppabri savings and loan cooperative employee training program is carried out by the Supervisor and the person in charge of program activities and coordinators. The two cooperatives in planning the education and training of savings and loan cooperative employees have referred to the vision and mission of each cooperative. KPRI in making tools or guidelines is made jointly based on input from various parties. The method of training activities for savings and loan cooperative employees is a small group discussion training system, made in groups to make it easier to provide material, while Primkoppabri is planning this by involving all employees of savings and loan cooperatives, stakeholders, members and even their family members.

The methods of training activities for savings and loan cooperative employees at KPRI and Primkoppabri are almost the same, namely theory, practice, simulation and roleplay with seminars. The cost or source of funds for the implementation of the savings and loan cooperative employee training program at KPRI comes from member deposits submitted through the annual budget meeting (RAT). While the cost or source of funds for the implementation of the Primkoppabri savings and loan cooperative employee training program and some are charged to the person concerned, namely the cooperative employee. In implementing the program in the two cooperatives studied, the time, schedule, materials and presenters have been planned according to the schedule and event rounddown that have been mutually agreed upon. The formation of the composition of the committee in the implementation of the savings and loan cooperative employee training program at KPRI and Primkoppabri was made at once with the required details. After determining the composition of the internal committee, the SK is then brought to the training preparation meeting. The rules for implementing the cooperative employee training program are outlined in the SOP. The evaluation plan, assessment and consideration of quality to conclude whether participants achieve the objectives of the training or not will be carried out through an evaluation at the end of the activity. George R. Terry, 1958 in his book *Principles Of Management* (Sukarna 2011: 10) divides four basic functions of management, namely Planning, Organizing, Actuating and Controlling. These four management functions are abbreviated as POAC.

Planning is selecting facts and connecting facts and making and using predictions or assumptions for the future by describing and formulating the activities needed to achieve the desired results. Basically the planning stage has been carried out in the two cooperatives that are used as research sites. The two cooperatives have planned education and training programs including background of activities, training objectives, education and training participants, costs/sources of funds, training time and place, training schedule (time, materials, and presenters), composition of the implementing committee, rules and regulations and resource persons. Both

cooperatives have planned these things, but because there is no special unit, program planning is mostly used to attend education and training outside the institution. The stage that has not been carried out in the design and planning is the goal of a comprehensive education and training program. The planned goals are only the objectives of the training results. In general, planning takes more time than implementation. In its implementation, several things that need to be considered by education and training providers are related to communication, facilitators, participants and other supporting infrastructure. This then became an obstacle for the two cooperatives because of the limited time and tight schedule so that planning was still not carried out optimally. *Strategy formulation* This is very important to be implemented because of the limitations faced by the organization such as limited sources of funds and capabilities, when compared to the desired goals. So it is necessary to develop strategies that must be carried out to achieve organizational goals in accordance with organizational capabilities. The main purpose of strategy formulation activities is the making of rational goals. This rationality in its development is increasingly complex due to the rapid development of the environment in which the organization is located. The development of this environment requires organizations to be innovative and creative to maintain the existence of the organization. The organization's internal capabilities and external change demands are the two main components that must be considered in the preparation of a strategy.

Reality in the sense of planning can show clearly the capabilities and goals to be achieved and how the organization wants to achieve these goals. Up to date or the latest developments, meaning that even though the strategy is made within a certain period of time (long, medium, short) it is always effective and appropriate with environmental developments (anticipatory to environmental changes) so as to maximize competitive advantage and minimize limitations. Strategic human resource management starts from planning, namely formulating and implementing HR systems, policies and activities that produce employee competencies and behaviors needed by the company to achieve strategic goals (Dessler, 2016). Strategy formulation is closely related to the main functions of the organization which are clearly stated in the organization's mission statement on actions based on the results of testing internal and external factors. Specifically (LAN, 2004: 79) identifies things that must be considered in strategy formulation, namely: 1) Determining the vision, mission, goals and objectives to be achieved, appropriately so that it can be used as an operational reference for organizational activities, especially in achieving the final goal. organization, 2) Recognize the environment in which the organization is located, 3) Perform a proper analysis of the organization's positioning to maintain its existence and carry out its objectives. Planning in the education and training of savings and loan cooperative employees is in accordance with the basic values, namely logic. Based on Sanusi in 2013 the six value systems state that:

Logic value is related to thinking by thinking, understanding and remembering is his job. Thought, understanding, understanding, warning (remembering) is the fruit. This value is the basis when we will do or act. Thinking is the basis for logical values that should continue to be improved for creative and innovative thinking by keeping away from egocentric thinking. In planning the education and training using logical values as a basis for thinking before it is implemented. In Islamic teachings, reason has a high position, so that humans are said to be the most perfect creatures and reason is often used in scientific, cultural and technological innovations. In planning the education and training there will be many creative ideas that emerge and innovations for the implementation of the training. As Muslims, we should always strive and try to take advantage of reason that can benefit both ourselves and the environment. After comparing theory and policy with research findings, it turns out that the two cooperatives studied have made designs and plans for the training program together with the training development party, but are in collaboration with the cooperative. Design and planning aims to formulate the expected capabilities of the training, namely changes in abilities. Cooperatives should create a special team that focuses on education and training.

Development of education and training curriculum for savings and loan cooperative employees

The curriculum plays an important role in the success of education and training. In order to meet the demands of the times as well as the situation and conditions in society, the development of the education and training curriculum needs to be carried out. Curriculum development according to Notoatmodjo (2009: 18) broadly has objectives, including: Curriculum development has the aim of determining the teaching and learning methods that will be used, as well as the learning aids needed in the training. In this stage all training programs, documents, and evaluation materials are revised, written or reproduced. When conducting training manuals, training materials and tools need to be evaluated to determine their effectiveness, cost efficiency and applicability to training needs. Development can mean using materials or revising existing materials and creating new materials. The development of the curriculum for the savings and loan cooperative employee training program in the two cooperatives studied has not been carried out. Both cooperatives already have guidelines and evaluation materials for the implementation of the savings and loan cooperative employee training program, but there are no supporting documents proving that these guidelines were developed, revised, written or reproduced. Document evidence of evaluation materials in the form of a point list also exists, but there is no evidence of development documents.

Competency-based training is held to overcome the competency discrepancy of savings and loan cooperative employees so that the training graduates' abilities are in accordance with the expected competencies. One of the components in competency-based training is a competency-based curriculum based on the needs of

the training participants' competencies. In order to meet the demands of the times as well as the situation and conditions in society, the development of the education and training curriculum needs to be carried out. Its development still adapts to the foundation of curriculum development, namely the philosophical, psychological, sociological and science and technology foundations. Competency-based education and training curriculum development also adapts to the desired curriculum model, so that the curriculum can later produce education and training graduates with the desired abilities. The development of a competency-based education and training curriculum is ultimately expected to build the professionalism and competence of savings and loan cooperative employees in responding to future challenges. Thus the education and training will produce graduates, in this case the employees of the savings and loan cooperatives who are professional and competent.

Training is a non-formal learning process that allows participants to come from different age levels. However, when viewed from the education and training objectives of savings and loan cooperative employees, it is followed by adult education. Where adults themselves are responsible for their own lives (Knowles, 1998). Under these conditions, the learning process cannot be carried out like formal education (children's learning) which tends to have a responsibility to the teacher. Teachers in the training, called trainers, provide knowledge as needed, namely where savings and loan bookkeeping and computerized accounting, where education and training are andragogic. Primkoppabri also does the same thing, namely learning using a formal approach where case examples must be carried out first to find out which debits and credits cannot be directly given the material. The material presented by the trainer must also be gradual and have not used computerization in savings and loan bookkeeping. The material has been previously prepared by the training program implementer. However, it has not been developed or modified using the training objectives compiled from the analysis of information that reflects the performance requirements. Before all training materials are used, they have not been reviewed, approved and defined. The training materials are developed with guidelines and structures that ensure consistent presentation and evaluation.

The method used in the education and training of savings and loan cooperative employees is through lectures given by internal trainers called internal trainers both within KPRI and Primkoppabri. They rely on their own employees to reduce the costs incurred by the cooperative, both KPRI and Primkoppabri. Even though as time goes by, they still invite employees between cooperatives (barter) in Cicalengka District to Dekopinda officials. Training aids and training materials for program implementation are provided in the context of developing the education and training curriculum, the implementation of the training program is held with training modules. The training material for the implementation of the savings and loan cooperative employee training program is a checklist. The exam questions are in the form of pretest and posttest which will be answered by the activity participants. Evaluation materials are carried out by taking values both at the time of theory and practice in the education and training of savings and loan cooperative employees. In addition, in the development there are evaluation materials and a documentation system in the form of photos of the activities of implementing the savings and loan cooperative employee training program. The level of formality and complexity of training materials is influenced by the level of complexity and risk of the job or task.

The elements of training development are as training materials developed or modified using the training objectives compiled from the analysis of information reflecting performance requirements, review and approval requirements established and implemented before all training materials are used. Training materials are developed with guidelines and structures that ensure consistency of presentation and evaluation, training aids, materials for participants, on-the-job training materials, training schedules, exam questions, program evaluation materials and training documentation systems. Based on the results of the study between theory and policy with research findings, it turns out that the two cooperatives studied have not carried out curriculum development because they are not supported by several supporting documents, this is because there is no special budget for the costs used for curriculum development. In addition, there is no special person who handles the training program. The cooperatives studied, in making guidelines, training materials, training aids for exam questions and program evaluation materials were not fully carried out by these cooperatives. Therefore, the process of developing the education and training curriculum cannot be carried out to a maximum extent. In the future, it is necessary to increase the competence of human resources who manage education and training, through training or workshops, especially to develop the education and training curriculum.

Implementation of education and training for savings and loan cooperative employees

Implementation of education and training is the next stage after analysis of training, design and planning as well as curriculum development. Achieving goals does not only depend on good planning and organizing but also depends on mobilization and supervision. In strategic management according to Akdon in 2011, stated that: The main goal of strategy implementation is rationality of objectives and resources. Strategy implementation is the actual action of the planned strategy in various optimal allocations of resources. In other words, in making an implementation strategy we use strategy formulation information to assist in the establishment of performance objectives, allocation and priority of resources. Planning and organizing is only a strong foundation for the existence of directed movement towards the intended target. Movement without planning is not effective because it is in planning that goals, budgets, standards, work methods, procedures and programs are determined (George R. Terry in Sukarna, 2011: 82-83). The implementation of the savings and loan cooperative employee

training program at KPRI and Primkoppabri was carried out according to a predetermined schedule. However, in its implementation there are several obstacles, such as the material being dense and time-consuming, the equipment being incomplete. In addition, the majority of savings and loan cooperative employee training is carried out outside the cooperative, such as attending education and training held by the training institute (BNSP), Dekopinda and other institutions.

During the implementation, the training process was well and the level of participants' achievement in achieving the training/training objectives was assessed. Participants who meet the requirements during the training process already have a set of competencies that will be determined in their workplace. They are ready to apply the results of their training in their respective cooperatives. According to the Education and Training Center for Employees of the Ministry of National Education (2003: 25) the products resulting from the implementation of the training may include the following training schedules, participant documents, evaluation notes in training: program, implementation, instructors and participants (learning outcomes), a list of trained participants. Based on the results of the documentation study conducted at KPRI and Primkoppabri, the documents on the results of the training are contained in the report and are complete. According to George R. Terry in his book *Principles of Management* (Sukarna, 2011: 82) says that: Mobilization is to arouse and encourage all group members so that they will and try hard to achieve goals sincerely and in harmony with the planning and organizational efforts of the parties involved. leader. The above definition shows that whether or not the goal is achieved depends on whether or not all members of the management group are moving, starting from the upper, middle to lower levels. All activities must be directed to the target, considering that activities that are not directed to the target are only a waste of labor, money, time and material or in other words a waste of tools of management. This is of course a mis-management.

Achieving goals does not only depend on good planning and organizing, but also depends on mobilization and supervision. Planning and organizing is only a strong foundation for the existence of directed movement towards the intended target. Movement without planning will not work effectively because it is in planning that goals, budgets, standards, work methods, procedures and programs are determined (Sukarna, 2011: 82-93). Training activities are basically to prepare competent resources so that they can work effectively and efficiently in accordance with the desired competency standards. All aspects of training need to be periodically evaluated to determine its effectiveness. Changes that occur as a result of the evaluation process must be well documented. In order for the education and training program to be implemented effectively, the program must be an appropriate solution to the problem in educational institutions, namely that education and training are intended to correct deficiencies. By holding the training, it is expected to increase the knowledge and competence of savings and loan cooperative employees. Based on the results of the study between theory and policy with research findings, it turned out that the two cooperatives studied were implementing the education and training program as planned, but there were several obstacles in their implementation. This is due to a lack of coordination and communication prior to the implementation of the training. The factors needed in the implementation of the program are Leadership, Attitude and morale, Communication, Incentive, Supervision, Discipline. Therefore, support from all parties is needed so that the implementation of the training runs smoothly.

Evaluation of education and training of savings and loan cooperative employees

Training activities are basically to prepare competent resources so that they can work effectively and efficiently in accordance with the desired competency standards. All aspects of training need to be periodically evaluated to determine its effectiveness. Changes that occur as a result of the evaluation process must be well documented. In order for the education and training program to be implemented effectively, the program must be an appropriate solution to the company's problem, namely that education and training are intended to correct deficiencies. According to the Ministry of National Education and Training Center (2003: 25) there are a number of evaluation activities that provide information on the effectiveness of training programs, namely: The activities commonly used are as follows: a) Evaluation in training, b) Evaluation of training facilitation, c) Post-training evaluation, d)) Change actions, e) Comprehensive evaluation of the training program. According to the products that are generally produced from training evaluations are evaluation results documents, corrective action documents, updated analytical data, even accurate and up-to-date training. KPRI and Primkoppabri have evaluated the savings and loan cooperative employee training but only on post and pretest or with questionnaires distributed to participants. The evaluation has not been completed with the evaluation result document, corrective action document and updated analysis data. The evaluation carried out has not been comprehensive, including post-training evaluation and monitoring of change actions as well as a comprehensive evaluation of the training program.

According to the 2011 training participant guidebook, an evaluation is held to see the qualifications, namely the statement given by an institution or training institution for competent trainees in the aspects of knowledge, skills and required behavior. KPRI and Primkoppabri are still evaluating from the knowledge aspect, namely from the questionnaire and pre-post test which are distributed to participants. Skill evaluation has been carried out during training, namely through demonstrations from the trainers then they practice in groups with the guidance of the trainer using a training guide, then practice on savings and loans and skills development

followed by accounting bookkeeping to bookkeeping cases. Practical evaluation at KPRI and Primkoppabri has not been carried out, this evaluation is carried out after training. Evaluation activities provide information on the effectiveness of the training program. Activities that are commonly used are as follows: evaluation in training, evaluation of training facilitation, evaluation of post-training, change actions and comprehensive evaluation of training programs. The evaluation products resulting from the training evaluation are as follows: evaluation result documents, corrective action documents, updated analysis data, accurate and up-to-date training materials.

The evaluation of the savings and loan cooperative employee training at KPRI is carried out through a questionnaire sheet. The effectiveness of the tools used in evaluating the implementation of the savings and loan cooperative employee training program is quite effective. The effectiveness of the tools used in evaluating the implementation of the savings and loan cooperative employee program is very helpful for the sustainability of the program. The progress of the training process for savings and loan cooperative employees is assessed on an ongoing basis and for knowledge performance, it is measured through a questionnaire in the middle of training. The progress of the process of skill transfer and the achievement of skill competencies in various savings and loan procedures and bookkeeping in training guidance or savings and loan bookkeeping. The performance evaluation of each participant is measured using a performance appraisal checklist, carried out by observing directly the bookkeeping skills they learn, both in accounting, savings and loans (practice until they are competent in the savings and loan book preparation model under direct training and training trainers until they reach the competent stage for participants). training). Based on several educational and training objectives that have been felt by savings and loan cooperative employees, there is a relationship between education and training and employee performance. The objectives of education and training related to performance indicators are as follows:

1. Savings and loan cooperative employees both at KPRI and Primkoppabri where after participating in the training their work initiatives increase because they want to improve their quality both in service to members and in sharing information with those who do not attend the training.
2. Knowledge increases both directly and indirectly, making the performance of savings and loan cooperative employees more useful because it holds cooperative principles based on the law.
3. The responsibility carried out by KPRI cooperative employees is not easy because the trust in controlling the finances of teachers in the Cicalengka sub-district as well as Primkoppabri which accommodates retired TNI soldiers who are already elderly must have difficulties to better regulate them where the role of responsibility is really being tested because they hold that trust. easy.
4. Work discipline is also one of the performance indicators that increases after training, accustomed to receiving assignments and must be completed quickly, making savings and loan cooperative employees more concerned with time in doing a job.

Based on the Regulation of the Head of the State Administrative Institution Number 3 of 2013 concerning Guidelines for the Implementation of Education and Training. Technical Analysis of Education and Training Needs states that the evaluation of the training program participants is carried out on the assessment of participants, performance of the organizers, widyaiswara and evaluation of training. The results of the evaluation of the implementation of the savings and loan cooperative employee training program at KPRI are used as consideration for improving the competence of savings and loan cooperative employees in the future. The results of the evaluation are brought to the meeting and solutions are sought for the future. Evaluation of education and training, evaluation of facilitation and evaluation of post-implementation of the savings and loan cooperative employee training program are carried out in management meetings. The education and training evaluation process starts from planning the training program, then during the implementation of the training and after the training is finished or after the participants return to their respective institutions. The education and training evaluation process cannot stand alone, the education and training evaluation process is a continuous process starting from the education and training plan.

The evaluation aims to assess the results of achieving the training objectives that have been carried out and to evaluate the abilities of the training participants. Implementation must be clear, it needs to be supported by evaluation guidelines, assessment guidelines and evaluation instruments. The two cooperatives studied have used assessment guidelines and evaluation instruments. The main purpose of evaluation is to know for sure the achievement of results, progress and obstacles encountered in the implementation of programs/activities, then studied in order to improve the implementation of programs/activities in the future. The function of evaluation is to determine the level of success and failure of an organization and provide input to overcome existing problems. Evaluation is very useful for improving plans, strategies, policies; for decision making; for the purpose of controlling programs/activities; for improvement of inputs, processes and outputs, improvement of order or system procedures. The focus of this performance evaluation includes: (1) input evaluation, (2) process evaluation, (3) output evaluation, (4) outcome evaluation, and (5) Impact evaluation. The majority of the two cooperatives studied were still evaluating not comprehensively, namely only the majority were still evaluating not comprehensively, namely only evaluating outputs and evaluating results.

Evaluation of the performance of activities and targets can be done by using an input-process-output analysis approach. This approach is carried out by researching and studying inputs, processes and outputs in

depth. In the implementation of education and training, input evaluation can be carried out on training participants, for example analyzing participants in terms of bookkeeping-based education, especially employees and cooperative employees, previous work experience for example in cooperatives, training experience and so on. In addition to looking at the input in terms of the training participants, it also looks at the input of non-human resources including equipment, supplies, or facilities and infrastructure, money and others. Software inputs such as committee structure, laws and regulations, job descriptions, education and training plans and others. Input expectations in the form of a vision, mission, goals and objectives to be achieved. The higher the level of readiness for educational input, it states that everything that must be available is because it is needed for the process to take place. Everything is in the form of human resources and non-human resources as the ongoing process of education and training.

Process evaluation is carried out while the program is running, and is more focused on the process of managing education and training programs, the training process for savings and loan cooperative employees, the monitoring and evaluation process. The process will be said to have high quality if the coordination and harmonization and integration of inputs are carried out in a harmonious manner, so as to create an enjoyable learning situation (enjoyable learning), able to encourage motivation and interest in learning and truly able to empower the training participants. Output evaluation is measured by its quality, effectiveness, productivity, efficiency, innovation and quality. Quality is the overall description and characteristics of a product or service that indicate its ability to satisfy stated or implied needs. Effectiveness is a measure that states the extent to which goals (quantity, quality and time) have been achieved. Productivity is the result of a comparison between output and input. Both the output and the input are in the form of a quantity. The quantity of input in the form of labor, capital, materials and energy. Evaluation of education and training output is the result or benchmark of an education and training process that will determine the good, bad or successful or unsuccessful of the implementation of the education and training program itself. Based on the results of the study between theory and policy with the findings of the research, it turns out that the two cooperatives studied have not carried out an evaluation of education and training. The evaluation is still evaluating from the knowledge aspect, namely from the questionnaire and pre-post test which is distributed to participants. Skill evaluation has been carried out during training, namely through demonstrations from the trainers. The post-training evaluation and behavior change evaluation of the participants have not been carried out. This happens because there are no priorities and programs in the post-training evaluation. In addition, there are no human resources that focus on handling training, and are not supported by costs. Therefore, in the future, there is a need for containers and facilities, both facilities and infrastructure as well as budget costs and competent human resources in managing education and training so that they develop properly.

Barriers and carrying capacity of savings and loan cooperative employees

Obstacles in the implementation of the savings and loan cooperative employee siklat at KPRI were more experienced before the training implementation such as difficulties in finding rooms, computer equipment for savings and loan bookkeeping cases. The obstacle in implementing the savings and loan cooperative employee training program is the time to get less knowledge or a lot of ignorance of organizational structure problems so many savings and loan cooperative employees can't try. In addition, the number of facilitators is also less. The activities were quite busy so that the implementation was delayed until the evening during the savings and loan bookkeeping training, while during the preceptor mentor training the obstacles experienced were difficulties in managing the participants' schedules because they were related to the practice area and not on time. Primkoppabri also experienced more obstacles, namely since the start of the analysis of the needs for the savings and loan cooperative employee training program, namely the lack of coordination and experience.

This is because there is no separate unit that holds training for employees of savings and loan cooperatives, obstacles in planning can also be seen in planning the training program for employees of savings and loan cooperatives because of the density of activities and the short time in the planning process. Obstacles in implementing the savings and loan cooperative employee training program are solid material and take a long time, incomplete equipment, difficult to get a place and a large room. In the implementation of savings and loan cooperative employee training, obstacles can be seen from the lack of communication and coordination before implementation. The steps taken in overcoming obstacles are: 1) Structural leaders or officials coordinate well with stakeholders starting from planning to the evaluation process, 2) Structural leaders or officials always garner support and establish good, smooth and effective communication. effectively with stakeholders, 3) The involvement and commitment of all parties, especially the management will be the key to the success of the training education program, because the commitment of the top leadership is a very important element, 4) Sense of urgency, namely the commitment of top management, the desire of the organization to perform high, the desire to link organizational strategies with organizational goals and activities must be improved in order to improve the quality of management and training for savings and loan cooperative employees.

V. CONCLUSIONS AND SUGGESTIONS

Conclusion

The last part of this dissertation consists of conclusions, implications and recommendations that need to be related to each other. The conclusions are the essences that are compiled based on discussions in the form of practical theoretical and empirical analyzes of field findings on research questions which include: 1) Analysis of the education and training needs of savings and loan cooperative employees, 2) Design and planning of education and training of savings and loan cooperative employees, 3) Development education and training curriculum for savings and loan cooperative employees, 4) Implementation of education and training for savings and loan cooperative employees, 5) Evaluation of education and training for savings and loan cooperative employees, 6) Barriers and carrying capacity of education and training for savings and loan cooperative employees.

Suggestion

Based on the results of the study report on education and training as an increase in the competence of savings and loan cooperative employees, the report on the results of the research put forward some specific recommendations that are considered important as follows:

1. *Head of Cooperative*

Training is part of educational activities according to the Law of the Republic of Indonesia Number 20 of 2003 concerning the National Education System Article 1 states that education is a conscious effort to prepare adult learners through guidance, teaching, and/or training activities for their role in the future. In this case, cooperative members are employees of savings and loan cooperatives who need to be prepared for human resource development through education and training programs as an effort to increase competence so that it will have an impact on the welfare of members. Therefore, there is a need for mutual commitment and seriousness such as the provision or allocation of funds for the education and training component.

The management of training management does not just happen but through a series of processes. In addition to the support for the allocation of funds, good management of education and training is also needed. As a process, the management or management of education and training is related to the trident of activities, namely planning, implementation and evaluation. Leaders direct education and training in cycles: a) training needs analysis, b) Preparation for implementation before education and training, c) Curriculum development, d) Preparation for implementation before education and training, e) Education implementation, f) Evaluation, g) Feedback and revision. The involvement and commitment of all parties, especially the management will be the key to the success of the education and training program.

2. *Savings and loan cooperative employees*

Savings and loan cooperative employees are expected to have a strong spirit in developing themselves through knowledge and skills on an ongoing basis. One form of self-development is in participating in education and training, especially in improving competence in their field. This will affect the results of the savings and loan bookkeeping process so that the welfare goals of members can be met. Employees of savings and loan cooperatives are also expected to always keep abreast of developments in science and technology, especially in the science of saving and loan bookkeeping which will support the improvement of the competence of savings and loan cooperative employees.

3. *Next researcher*

This dissertation research only describes the situation and conditions naturally regarding the education and training of savings and loan cooperative employees. For further researchers who are interested in studying the problem of saving and loan cooperative employee training in private cooperatives, it would be better to conduct research on the development of a savings and loan cooperative employee training model, based on studies in cooperatives that have carried out full training and prioritize the welfare of members.

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