



Employee Development Model through Education and Training: A Case Study in Credit Union in Sandya Swadaya in Yogyakarta

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Abstract

This study analyzes the theoretical framework and models related to the proposed employee development at Sandya Swadaya Credit Union in Yogyakarta. Further discussion most organizations do not consider employee development activities to be of much value. They only focus on achieving organizational goals. They do not care about employee development. If the organization will focus on employee development activities, this will help in improving employee skills. Based on this background, this research takes a case study approach. The purpose of this study is to apply the employee development model through training and education processes in the organizational environment with steps; determine the specific needs, specific goals, selection of delivery systems, program implementation and program evaluation with the employee training and development process.

Keywords: Development Model; Employee; Education and Training, SDM (Human Resources)

Introduction

Development of a nation requires basic assets called resources, both natural resources and human resources. Both of these resources are very important in determining the success of a development. Speaking of human resource development issues, it can actually be seen from two aspects, namely quantity and quality. Understanding quantity concerns the amount of human resources, while the quantity of human resources without being accompanied by good quality will be a burden for a development. Therefore, it takes human resources that have reliable quality and quantity, namely human resources that are able to compete in the times and are skilled and capable of mastering each field of work.

Quality concerns the quality of human resources concerning abilities, both physical abilities and non-physical abilities (intelligence and mental). Therefore, for the sake of accelerating development in any field, improving the quality of human resources is one of the main requirements.

Enhancing the abilities, knowledge and skills of the talented workforce has proven to be a major source of competitive advantage in the global market (McKinsey, 2006). The development of science and information technology in the current era of globalization, encourages organizations to be able to analyze and anticipate any changes in the environment or business climate by providing responsive responses

quickly, precisely, effectively and efficiently, therefore every organization is required to have Resources Humans (HR) who are reliable and qualified to carry out operational activities of the organization.

Getting competent and permanent employees, human resource management needs to design a development program. The development of human resources can be done through education and training. As revealed by the following experts.

Mondy (2008: 224) states the development (development) includes learning opportunities that aim to further enhance the knowledge (knowledge) and skills (skills) needed in the work being undertaken. Development is more focused for the long term. Furthermore, it is used to prepare employees according to organizational growth and change.

Elena (2000) says employee development is one of the most important functions of human resource management. Employee development means developing the individual abilities of employees and the organization as a whole. Employee development consists of individuals or employees and the overall growth of employees as when employees will develop the organization. The organization will develop more when employee performance will improve.

Armstrong (2009: 37) states that organizations can benefit from training and development through winning the 'hearts and minds' of their employees to make them identify themselves with the organization, to exert themselves more on their behalf and to stay with the organization. Training and development as a process of investing in people so that they are equipped to perform well and are part of the overall human resource management approach that is expected to produce people who are motivated to do their work.

Based on the theory above, that every organization must realize that the development of employee quality is the most important effort in an organization, because with that development the organization can progress and develop. In addition, the aim of employee development is to improve employee work performance in achieving specified work results.

Credit Union Sandya Swadaya (CUSS) Yogyakarta is one of the Credit Union (CU) that has served the community for eight years. This Credit Union stands on the belief that the realm of economy or real money is still the realm of humanity. Credit Union continues to improve the organization for the better. Credit Union has the responsibility in developing its human resources.

Development through training and education is a solution to improve employee skills. Programs to develop the performance of future employees and to achieve company goals. Loyld & Leslie (2006) explained that managers must conduct a needs assessment to help employees decide what kind of training program is needed for the company or organization.

Based on this background, this study takes the title of employee development models through education and training of case studies at Sandya Swadaya Credit Union. The purpose of this study is to apply the employee development system through training and education processes in the organizational environment with steps; determine the specific needs, specific goals, selection of delivery systems, program implementation and program evaluation with the employee training and development process.

The Importance of Training and Development for Organizations

Training and development is an effort to reduce or eliminate the gap between an employee's abilities and what the organization wants. The effort is carried out through improving the work capabilities of employees by increasing knowledge and skills and changing attitudes.

Katcher and Snyder (2003: 90) state that employee development is something that most people imagine as a disruptive, all-day group training session. Unfortunately, this frightening approach to employee development is just the opposite of how employee development should occur and be felt by employees. Employee development can manifest itself in various forms of training, evaluation, educational programs, and even feedback. If carried out properly, the effect of training on employee performance can drive growth within workers and the organization itself.

Employees are the most valuable organizational wealth, because with all the potential it has, employees can continue to be trained and developed, so that more efficient, their achievements become more optimal to achieve organizational goals. The gap between the ability of employees with the desired organization causes the organization to bridge the gap, one of the ways is through training and human resource development. Thus it is expected that all the potential possessed by employees, namely knowledge, skills and attitudes can be improved, eventually the gap is reduced or the gap does not occur again.

According to Sikula (1981: 188) training is a short-term educational process utilizing systematic and organized procedures, where managerial personnel learn conceptual and theoretical knowledge for general purposes. Focused and evaluated on the work currently owned by someone; training refers to bridging the gap between current performance and desired performance standards.

Mondy (2008: 210) argues that training and development are at the heart of ongoing efforts to improve employee competency and organizational performance. Training provides students with the knowledge and skills needed for their current work. On the other hand, development involves learning that goes beyond current work and has a more long-term focus. Development prepares employees to stay in line with organizational change and growth.

Based on the description above, it can be stated that training and development activities are the potential to align employees with the current corporate or organizational strategies. Some of the strategic benefits that might be derived from training and development include employee satisfaction, increased morale, higher retention rates, lower turnover, employee improvement and withdrawal, better outcomes, and the fact that satisfied employees will produce customers who are satisfied satisfied.

According to Mondy (2008: 212) there are a number of factors that influence and are influenced by training and development, namely;

1. Top management support

Without top management support, training and development programs will not succeed. The most effective way to achieve success is that executives must actively take part in training and provide the necessary resources.

2. Commitments of specialists and generalists

Besides top management, all managers, whether specialists or generalists, must commit to and be

involved in the training and development process. The main responsibility for training and development is inherent in line managers, from the president and chairman of the board to the bottom. The training and development professionals merely provide technical expertise.

3. Technological progress

There may be no factors other than technology that have a greater influence on training and development. Computers and the internet, in particular, dramatically affect the course of business functions. As emphasized, technology has played a big role by changing the way knowledge is conveyed to employees, and the change continues.

4. Organizational complexity

A flatter organizational structure because of the closer managerial level seems to make simpler the arrangement of people and tasks. Many organizations have changed dramatically as a result of downsizing, technological innovation, and customer demand for better products and new services.

5. Learning style

Although many things remain unknown about the learning process, some generalizations cited from behavioral sciences have influenced the way companies conduct training. The time to learn is when learning is useful. Global competition has dramatically increased the need for efficiency. One of the ways that this affects training and development is that training needs are based on time. Just-in-time training is training that is given whenever and wherever the training is needed. Depending on the type of training, it might be a wise step to provide pauses between training sessions.

Training and Development Process Model

Mondy (2008: 214) states that major changes in the external and internal environment drive corporate change. A general process of training and development can be seen that anticipates or responds to changes in Figure 2.1. First the organization must determine its specific needs. Then the specific goals need to be set. These goals can be very narrow if they are limited to the ability of a manager, or can be broad enough to encompass the improvement of management skills of all first-line supervisors. In ideal organizations, there is a close relationship between the company's strategic mission and the objectives of the training and development program. Periodic assessments and updates of these objectives are needed to ensure that these goals support the changing strategic needs of the organization. After setting training and development goals, management can determine the appropriate delivery methods and systems to use.

The main adjustments in the external and internal environment require changes in the company. The organization must determine its specific needs for training. As seen, needs are considered at the organizational, task and person level. Through specific development and training in anticipating or responding to change, it can be seen in Figure 1:

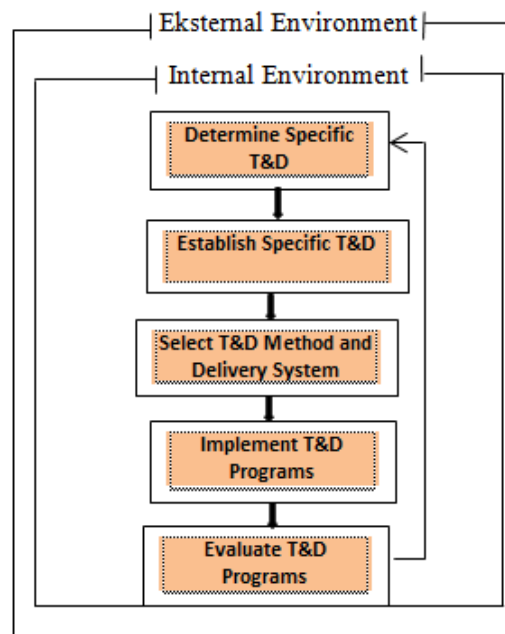


Figure 2.1. (Mondy, 2008: 214)

Achieve the level of performance you want to achieve faster and cheaper. Employee development as an asset that has value that can be increased through investment. In human capital, this aims to maximize the value of the organization by managing risk. If employee development increases, organizational performance increases, capacity increases, and value for customers and other stakeholders increases.

Employee development policies must be in accordance with the support of the organization's vision and mission, core values, and organizational goals, namely the mission and vision, goals and strategies have been defined as directives that have been designed to be implemented and assessed. From this information, one can assess whether training is important and if so what should be trained, why the training should be carried out, who should be trained and where the training should be carried out.

Determine Specific Training and Development Needs

The first step in the training and development process is the specific training and development needs. In today's highly competitive business environment, running a program just because other companies run it will cause problems. Mondy (2008: 215) has a systematic approach to finding the real needs that must be done. Training and development needs can be determined by conducting an analysis at the level.

- a. Organizational analysis: from the perspective of the organization as a whole, the company's missions, objectives, and strategic plans are studied, along with the results of human resource planning.
- b. Task analysis: the next level of analysis focuses on the tasks needed to achieve company goals. Job descriptions are an important source of data for this level of analysis.

- c. Analysis of people: determining individual training needs is the last level. The relevant questions are, "who needs to be trained?" And "What kind of knowledge, skills do employees need?" Performance appraisals and interviews or surveys of supervisors and job holders when helping at this level.

Establish Specific Training and Development Objectives

Averbook (2005) says training and development must have clear and concise goals and be developed to achieve organizational goals. Without these goals, it is not possible to design useful training and development programs. A meaningful evaluation of program effectiveness will also be difficult to carry out as well as possible.

Luis et al (2001) mapping the benefits of training programs is an important key that organizations will achieve and become successful because human resources are the strength of individuals who can contribute to an organization. Training is usually done when employees have a skill deficit or when an organization changes a system and employees need to learn new skills. Conclude about learning better ways to do business, and even focus on individual learning skills, moreover employees can learn from each other.

Developing training programs to address various strategic problems has become increasingly important for managers and contemporary leaders. Managers are constantly required to improve their skills / employees in solving customer service problems through mentoring and coaching employees effectively and efficiently. Kirkpatrick (1996) says with an organizational training program, employees can learn what skills are considered good service behaviors and subsequently provide good services for their customers. Therefore, to ensure customer satisfaction, companies can create competitive advantage and profitability by improving customer service for their customers. Based on the explanation above, thus the training objectives to develop an effective training program become an important factor for a manager. Such programs can improve the skills of their employees in solving customer service problems in situations where time and resources are limited.

Training and Development Methods

Various training and development methods. In some cases, it is not feasible to study while carrying out work. Although more training and development is being carried out on the job when employees need training, there are still many programs that are implemented outside the workplace. Mondy (2008) explains whether programs are implemented in-house or outsourced, companies use a number of methods to deliver knowledge and skills to their workforce usually with more than one method, called blended training, used to deliver training and development. Some training methods are as follows:

1. Instructor instructional method

The instructor-led method remains effective for many types of training and development. One of the benefits of training and development with instructor direction is that the instructor can convey a large amount of information in a relatively short time. The effectiveness of instructor-directed programs increases when the group is small enough to have discussions, and when the instructor is able to rely on the class's imagination and utilize multimedia appropriately. Besides that, the charisma or personality that the instructor brings to the class can stimulate students' desire to learn.

2. Case studies

Case study is a training and development method in which trainees learn information provided in a case and make decisions based on the decision.

3. Behavioral modeling

Behavior modeling is a training and development method that allows one to learn by imitating or predicting the behavior of other people to show managers how to handle various situations. Behavioral modeling has been used to train supervisors in tasks such as conducting performance appraisal reviews, improving poor performance, delegating work, overcoming rejection of change, giving orientation to new employees, and influencing conflicting people or groups.

4. Role-playing is a training and development method in which participants are asked to respond to specific problems that may arise in their work by imitating real-world situations. And instead of listening to instructors talk about how to solve a problem or discuss it, they learn by doing it (learning by doing). Role playing is often used to teach skills such as disciplinary action, interviews, handling disputes, conducting performance reviews, solving team problems, effective communication, and analyzing leadership styles. This method has also been used successfully to teach employees how to deal with people who are angry, to teach employees how to deal with people who are angry, raging, or out of control. Some restaurant chains use role playing to train waiters on how to deal with difficult situations such as couples arguing over a dining table.

5. Business games are training and development methods that allow participants to take on roles such as the president, controller, or vice president of marketing of two or more shadow organizations and compete with each other to manipulate selected factors in one certain business situations. Participants make decisions that affect price levels, production volumes, and inventory levels. Usually a computer program manipulates their decisions, with results that are simulations of events in real business situations. Participants can see how their decisions affect their groups and vice versa.

6. In-Basket training is a training method in which participants are asked to set priorities and then handle a number of business documents, e-mail messages, memos, reports, and telephone messages that usually pass a manager's desk. The messages, presented in no particular order, ask for various things ranging from urgent action to routine handling. Participants must act on the information contained in the messages. In this method, trainees set priorities in each particular situation before making a decision. This form of training is quite accurate in predicting the success of performance in management jobs.

7. On-the-job training are the four training methods and subsequent development involves learning by carrying out work-related tasks clearly. On-the-Job-Training (OJT) is an informal training and development method that allows an employee to learn work assignments by doing them in practice. The key to this training is the transfer of knowledge from highly skilled and experienced employees to a new employee, while maintaining the productivity of both employees.

8. Job rotation or also known as cross training is a method of training and self-development in which employees move from one job to another to broaden their experience. High-level tasks often require that scope of knowledge. Rotational training programs help employees understand the various jobs and interdependencies between these jobs, thereby increasing productivity. Job rotation is often used by organizations to encourage teamwork effectiveness.

9. Beginner training (apprenticeship training) is a training method that combines classroom instruction with On-the-Job Training. This training is generally in jobs that require a lot of skills, such as

plumbers, haircuts, carpenters, machinists, and printers. Because they are undergoing training, the employee concerned gets paid less than the high-interest employee who is the instructor. This beginner program lasts between two weeks to five weeks, with an average length of four years.

Implement a Training and Development Program

Implementing training and development programs is often difficult. One reason is that managers usually concentrate on actions (action control) and feel they are too busy for training and development.

Mondy (2008: 230) argues that another difficulty in program implementation is that qualified trainers must be available. In addition to having communication skills, the trainers must be familiar with the company's philosophy, objectives, informal and formal organization, and the objectives of training programs. Training and development may require more creativity compared to other resource functions.

Lloyd and Leslie (2006) define that needs assessment is a systematic analysis of the specific training activities that an organization needs to achieve its objectives. In general, five methods can be used to gather needs assessment information: interviews, surveys or questionnaires, observations, focus groups, and document checks.

Kirkpatrick (1996) explains the clear training's purpose of providing organizations to organize an outline of training, choosing effective methods, and determining the best way to provide training efficiency and success from training.

Based on the description above, it can be stated that the design of the training program must be adjusted to the company's development plan, organizational strategy, and company culture. The length of the plan must be identified by the process of exploring the need to enable training objectives. The explicit and different training objectives can not only bring convenience, to training efficiency to track the assessment of results, but also improve the confidence and performance of the trainees' services.

Development of Education and Training in Other Companies

Several sources have shown that employee development in several companies has a positive effect on company achievement. Following are the results of previous research on employee development through training and education in the company.

Franklin Dang Kum and Richard Cowden (2014) the results of this study indicate that working conditions and lack of resources influence employee training and development. It is recommended that certain areas be improved, i.e., management support, providing feedback to employees and implementing employee training on an ongoing basis. Abdul Hameed Aamer Waheed (2011) the results obtained are proposed that explain the relationship between employee development through (employee learning, skill growth, self directed, employee attitudes) and employee performance. Employee performance will affect organizational effectiveness. Janes O. Samwel (2018) the results of the study found that employee training had a significant effect on the performance of drilling companies. However, the results of the study found a lack of effective training and development policies in drilling companies.

Research Methods

Methodology

This research method uses a case study approach, which is conducting research on certain objects whose population is limited so that the conclusions drawn from this study only apply to the object under study and apply at a certain time. Aims to analyze employee development through education and training at Sandya Swadaya Credit Union in Yogyakarta.

Case study definition Yin (1984: 23) defines a case study research method "as an empirical investigation that investigates contemporary phenomena in the context of real life; when the boundary between phenomena and context is not clear; and where many sources of evidence are used. "In other words, case studies are a unique way to observe natural phenomena that exist in a data set. This means that only a very small geographical area or the number of subjects studied in detail. Unlike quantitative analysis which observes patterns in data at the macro level based on the frequency of occurrence of observed phenomena, case studies observe data at the micro level. The case study design according to Yin (1994) generalizes the results of case studies, whether from single or multiple designs, rooted in theory rather than population. By replicating cases through pattern matching, a technique that links some information from the same case with several theoretical propositions. There are several categories of case studies.

Yin (1984) noted three categories, namely explorative, descriptive, and explanatory case studies. First, exploratory case studies, which are set to explore phenomena in data that serve as points of interest for researchers. Second, descriptive case studies (descriptive), which are arranged to describe natural phenomena that occur in questionable data, for example, what different strategies are used by readers and how readers use them. The goal set by the researcher is to describe the data that occurred. Third, explanatory case studies (explanatory), namely examining the data carefully both at the surface level and in explaining the phenomena in the data.

Data Collection and Analysis

Current Conditions of Employee Development at the Credit Union Sandya Swadaya (CUSS) Yogyakarta. Employee development through education and training at CUSS can be obtained from the Office of Cooperatives, Internal CUSS, and seminar / training activities held outside the organization. Then for the development of internal CUSS, through some basic education and adjusting the abilities needed by an employee. Then, external development, CUSS employees are involved in education and training outside the organization such as, attending accounting seminars, leadership, and advanced education or higher education.

Employee development through education and training in the CUSS environment is mostly done outside the organization. As revealed by Yulia who claimed that there was no development at CUUS because the Resources Manager section was empty, "Considering our HRD has been empty since 2016, so we go directly to the General Manager. For employees, we follow the laws of cooperatives, because all of these structures must follow the so-called competency test conducted by the Cooperative Office. Here those who have followed the competence are Mr. Aris, for managerial. Then Agustina as finance and administration just follows the competence. "(W / YL / 23/07/19)

Based on Yulia's statement, employee development through education at CUUS is one of them following the competency test. Competencies held by the Cooperative Office and employee development through education and training at CUSS are tailored to the organization's capabilities.

The same thing was expressed, Yohanes, as the General Manager, "If CUSS is included in the SKKNI competency standard taking at the manager level, the unit head continues with the chief financial staff first. This is what we must meet next year to meet these requirements. For those who meet these standards will be included." (L / Joh / 24/07/19)

Basically a person who follows the competence seeks to answer the curiosity and work expertise relevant to the implementation of the duties and conditions of the specified office. Then the development through education and training internally (within the organization) of CUSS today. As stated by Yulia,

"We should have a human resource manager, but since we have resigned for 3 years, we have been held by the general manager and assisted by the management. Because why for our employees is not a company, if the employee here enters according to his ability later that distinguishes us ideology, he must understand about CU savings and loan cooperatives. So for three months new employees learn CU activities in the form of training. And it could be that in those three months he felt incompatible and then left, well that means he does not have the same ideology in the organization". (W / YL / 23/07/19)

The same thing also expressed, Mr. Aris:

"Here when recruiting, the first thing we prioritize is the members of the cooperative with the requirements and so on. Usually, announcing for example requires a cashier's part or requires a teller. With minimal requirements for completion of SMK, for example. We make announcements or in each unit, it can also be through the media and so on. The clear stage is that there is a person who submits an application letter at CUSS after that we process it according to which requirements are not, then they are called for pisikotes, now the pisikotes are filtered again directly to the user because the teller will be under the head of the unit then the one who interviewing the head of the unit, but if it's a manager, it's usually the user, a general manager and a manager, so that we announce it or not. After that, we will participate in training to understand the ideology and vision, mission of CUSS". (L / Ar / 12/11/19)

Based on the key informant's statement above, it can be concluded that the informant acknowledged the conditions of employee development at CUSS are still not well ordered. This is because employee development through education and training at CUSS is not included in the annual work program at the CUSS organization. However, through the recruitment process employees are only equipped with knowledge about their work duties.

Interview Results and Linked to Theory Study. In the process of analyzing data and describing the results with a qualitative approach, the analysis is carried out on the data from interviews, data from direct observations and data from study documents. Data analysis here is processed by compiling data so that it can be interpreted.

Arranging data means classifying them according to topics, questions, categories and parameters as well as the dimensions set by the researcher. This data analysis is the process of compiling, simplifying the data to be simpler and easier to read and easy to integrate. Through qualitative data analysis it is expected to be able to reveal and provide accurate information so that it greatly helps the process of interpretation of the data and information obtained.

In addition to this, it is hoped that meaning, description of phenomena, facts, and relationships to the employee development system can be obtained through education and training at the Sandya Swadaya Credit Union. Based on the data presented previously, the following is an analysis of the researcher based on the predetermined dimensions and parameters.

Kleiman (2000) explains that important parts of a proper employee training program are built based on employee orientation, management skills, and operational skills. Furthermore Kottke (1999)

states that employee development programs must consist of core expertise, an appropriate structure in which organizations develop their business at the company level.

It can be concluded that, employee development through education and training is the creation of an environment where employees can obtain or learn specific attitudes, skills, knowledge and behavior related to their current work. As stated by Mr. Aris, chairman of CUSS, "If CUSS employees are in accordance with their jobs and jobs, according to internal jobs there is something called basic education for employees through their education and training. For example, each new CUSS employee must participate in training such as on the job training, which can take up to three months. Usually every new employee moves around, like someone can help with credit or help with member services, or at tellers like that. "(L / Ar / 7/19)

Like Yulia, CUSS Unit Supervisor, "For me it is very important, because we can see to what extent we are on the right track or not. And we have reached our target or not. That's for sure, because for improvement to be better. But for capacity bulding alone I think it is also very necessary. Why do you need it? Because along with developments now see the conditions and the growing community situation. That means we as employees must upgrade ourselves. Considering we also come from different backgrounds. "(W / YI / 23/07/19)

A similar sentiment was expressed by this informant, Joni, "I need self-improvement especially in improving the skills that exist within me. Because my job as a marketing, I really need the name of traning before meeting members or prospective cooperative members or establishing cooperation with others. Moreover, I am active in the field. "(L / JN / 16/11/19).

Based on some of the statements above increasingly show that the word employee development through education and training is very important for an employee to increase employee knowledge, but also helps improve skills that affect productivity in work.

This is consistent with what was said by Nitisemito (1992: 117), "The goals of employee development through education and training are: (1) work can be completed faster and better; (2) responsibilities are expected to be greater; (3) mistakes in work are expected to decrease; (4) company continuity is expected to be guaranteed. "

Everything in the form of activities must have a goal to be achieved. These objectives are closely related to the type of company / organization. Companies must realize that employees are not dairy cows that are only used for their benefit only. But employees also become company assets that must always be improved in their abilities and skills to increase productivity. Besides that, it is also to anticipate the era of globalization and the implementation of free markets as it is today, as well as follow the rapid development of science and technology. From the results of interviews with CUSS informants, almost all of them said that they wanted to improve their abilities. As stated by Ms. Saras below, "I really want to develop my abilities, so that I can maximize my work and responsibilities as a teller. So that I can minimize the shortcomings in me. "(W / Sr / 02/19).

Saras's statement above shows that education and training provide or enhance abilities and skills and instill or adjust attitudes to employees or the process of helping employees to correct deficiencies in their past performance. The same thing was expressed by Mr. Aris, "If there are employees at managerial level, management is at the level of staff like that. In managerial management, we often participate in discussions and seminars on campuses and management institutions like that. If the staff is more involved in trainings such as the introduction of basic accounting or marketing fundamentals and so on. "(L / AR / 27/19)

Another case with Yulia, "Previously there was a basic accounting training, which provided material at that time by Mr. JM. And coincidentally graduated in an accounting program at one of the leading campuses in Indonesia. So at that time he gave materials about basic accounting such as how to manage cash, then the correct cash flow and terms in what the correct accounting was, then recording, transaction how to the ledger. So the material is delivered like that. "(W / Y1 / 23/07/19)

Based on Yulia's statement, employee development through education and training only intends to improve and develop skills. From the statements of the informants above, it can be seen that employees' understanding of the employee development system through education and training is very narrow because it identifies education and training with only skills. Such a narrow understanding of employee development through education and training. In fact, training activities intend to be able to improve and develop employee attitudes, behavior, knowledge and skills of employees themselves, in accordance with the support of the vision, mission of the organization, core values, and organizational goals. From that information, one can assess whether training is important and if so what should be trained, why the training should be carried out, who should be trained and where the training should be conducted.

Employee development through education and training can be seen as an ongoing effort to improve employee competency and organizational performance. Through training it gives employees the knowledge and skills needed for their work. This was revealed by Aris,

"Now, every year we have an annual member meeting. At the annual member meeting we then arrange a work program, on this occasion there is usually a work program that we arrange for employee development. Either in the form of school or courses, or he took the seminar anywhere. So the technical is like that. This program must be implemented, and must be accounted for every year. But in recent years we have lacked calm in the area of Resources Manager. "(L / AR / 27/19)

Indeed, the first training need is that through training it helps employees add skills and knowledge; the second objective is that the skills and knowledge must be closely related to the work, in which the employee is employed or with work, or the parts he is designated. And third, training must be planned and organized.

Education and training show each employee how to operate a financial system at CUSS or to supervisors how to schedule a daily work plan. On the other hand, development involves employees who have current jobs and have a more long-term focus. Development means preparing employees to stay in line with organizational change and growth. Mondy (2008: 211) states that, "Training and development activities have the potential to align employees with company strategies. Some of the strategic benefits that might be derived from training and development include: (1) satisfaction; (2) increase morale; (3) higher retention rates; (4) lower turnover; (5) improvements in employee withdrawals; (6) better final results; (7) and the fact that satisfied employees will produce satisfied customers. "

The definition of the importance of employee development through education and training deals with a variety of contexts. From the results of the interviews, several informants gave commensurate opinions. Employee development through education and training as a process of acquiring or learning the attitudes, abilities, expertise, and knowledge they have.

As stated by Mr. Aris: "In my opinion, education and training is what teaches and gives understanding to an employee to practice his attitude, develop capabilities, and hone skills, and enrich knowledge according to the field being handled." (L / Ar / 12/11/2018)

The same thing was said by Yulia, "It's different from me when I first entered, had to take part in the training for three days. Development through this training took place in 2016 after which there was no longer any development carried out by CUSS specifically for existing human resources. Most basic education as usual. Maybe this is one of our homework to rebuild the development system for employees. Although, not everyone gives training. In the past I was immediately given material by Mr. JM. First the first day of coming to work immediately followed the training for three days. Entering 2017 until now no longer follow the orientation period, recruit directly to work like that. So the application of CU and CU values themselves are starting to be effective again." (W / YI / 23/07/19)

From the statements of Mr. Aris and Yulia above it can be seen, employee development through education at CUSS is very much needed, intended to be able to teach and provide understanding to employees at CUSS. Another case with Edy: "Actually, education and training can be done according to the needs of an employee, yes if the employees want to follow." (L / Ed / 04/5/19)

Not much different from Edy, Yulia said, "We know that education and training if, for example, are scheduled every year, what needs to be prepared, or which employees in which units are involved in education and training." (W / YI / 23/07/19)

Education and training that suits the needs of employees makes them skilled in their work. Employees can find out everything related to training and development carried out by CUSS, including the consequences of not participating in existing training and development.

Employee development through education and training provides an understanding of successful organizations realizing that well-structured and significant employee development and training programs are closely linked to the long-term strategic success of a company or organization. Mondy (2008: 211) argues,

"Performance improvement, the ultimate goal of training and development, is a strategic goal for organizations. In connection with this goal, many companies have become or are trying to become learning organizations. A learning organization is a company that recognizes the importance of training and development related to sustainable performance and is willing to take appropriate action".

Understanding the purpose of education and training appropriately is an important thing that every employee must have. Not only as a skill fix but more than that. From the results of the interviews, several informants viewed the development of employees through education and training at CUSS as a necessity for every individual who wants to develop or increase knowledge according to the field being worked on. Education and training whatever the method and model regarding all matters relating to training and education. It is clear that through education and training of strategic resources; something that organizations must use to give peace to organizations in the 21st century.

As stated by Yulia, "Education and training must be given to new employees, there must be an output, like I previously finished communication studies. After attending the training, you will know what a balance sheet is, a big book like this, choose the journal like this and can understand the correct accounting terms. So, from that moment on use the terms accounting." (W / YI / 23/07/19)

Management development consisting of all training experience provided by the organization can result in increased skills and knowledge needed in managerial positions. Training refers to the methods used to give new employees or old employees the skills they need to do work. Training can mean paying attention to a new Web designer with various difficulties in creating a site, a new marketing force by selling company products, or a person. Gary (2004: 216) defines, "Training is a way of good management, and it's the manager's job to avoid the dangers. Having high-potential employees does not guarantee that

an employee is successful. Employees must know what managers want to do and how managers want employees to do it. If not, the employee will do the work their way, not the manager's. Or employees will improvise, or worse, not do anything productive. Good training is vital. More precisely, training as a process of teaching the skills that new employees need to do their jobs. "

As revealed by Yulia, "Organizational orientation is intended to the extent that employees know our own organization. Indeed, in my appointment, we have conducted orientation for three days. So starting from what is the history of credit union, who founded it, where did the spirit come from, to the values of the CU and the objectives of the CU what time we were given material for three days. Activities start from 8:00 to 4:00 in the afternoon. I have an Aprilia force, there is a Ferdinan mas who still participates. Through the development of training, we understand CU, maybe the implementation is less than the maximum for one reason or another. But after my generation (new employees) the next recruitment changed, more to the approach of the people closest to us. So it is more about recruitment, not open recruitment anymore. Now, at that time there was no orientation, like the introduction of the organization again. As about our own institutions, even though we ourselves learn to know the organization according to our own volition. Then we follow basic education as we provide basic education to members. It's only that. "(W / Y1 / 23/07/19)

Based on the description above, it can be stated that the development of training and education must identify the specific needs of an employee, which employees need to do their jobs. By identifying deficiencies that negatively affect performance, employee development programs through education and training can be developed to enable each employee to build on their strengths and minimize their deficiencies. For this reason, it is necessary to determine the employee's floating needs through education and training if all employee data is available.

In the context of this study, changes in the external and internal environment drive changes in the organization. The development system through employee education and training is measured using five indicators of the training and development process proposed by Mondy (2008: 214), said; The first stage in the training and development process is to determine the specific needs of the Sandya Swadaya Credit Union organization. There is a systematic approach to finding the needs needed by the organization, the next step is to set specific goals in designing training programs for employees.

Next, select the delivery method and system to be used in the training at CUSS. After that, the implementation of training programs for employees in CUSS. A perfectly formulated training program will fail if CUSS management is unable to convince participants of its benefits. In this case CUSS employees must believe that this program has value and will help them achieve their personal and professional goals. The final step is to evaluate training and development at CUSS. It is hoped that through training and development education, it can improve the integrity of employees within the company if the program shows tangible benefits for the organization and management of CUSS in Yogyakarta.

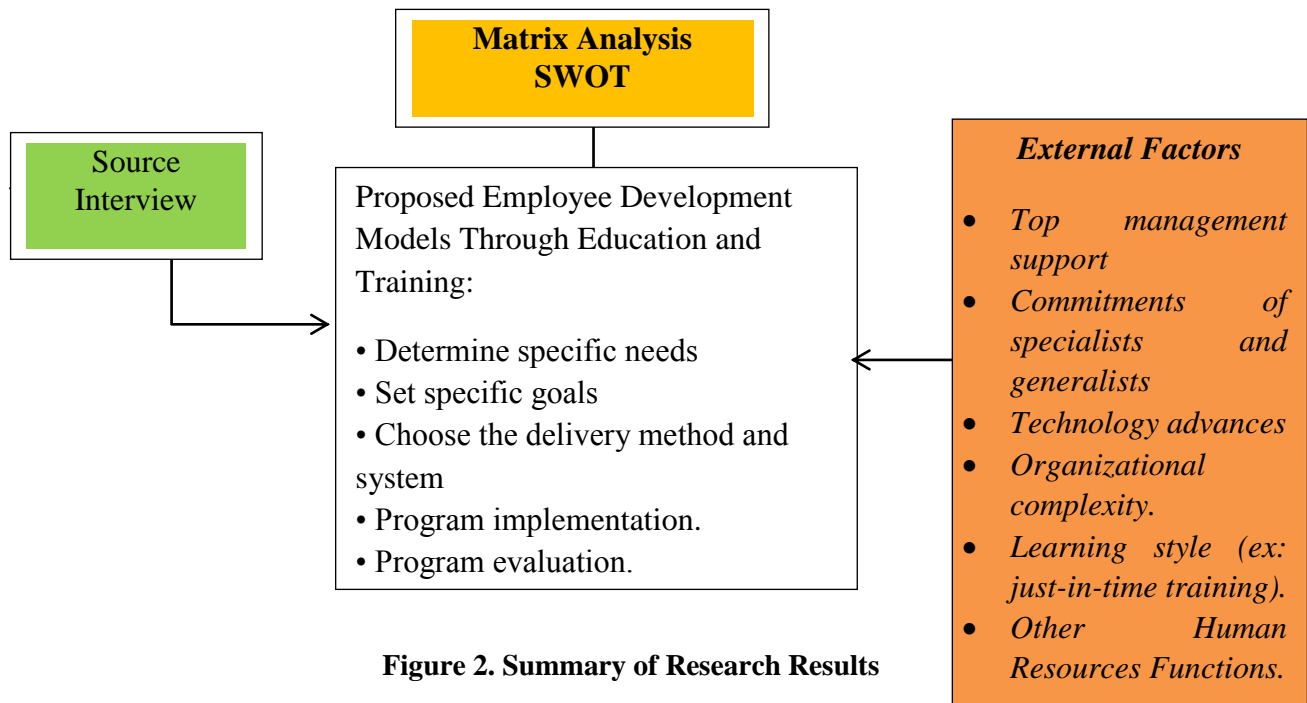


Figure 2. Summary of Research Results

Description of Research Results

Interview About the Need for SDM (Human Resource) Development. The views and suggestions of researchers based on the needs of SDM development through the collection and analysis of study results, reports, interviews, observations and books related to the study topic, the researchers found that managers in the CUSS organization did not recognize the importance of training and its effect on employee performance or still believed that training and education can result in company expenses. In an effort to fix the problem, management should decide that what is needed by these poor performers is training. But unless poor performance is caused by lack of knowledge or skills, training will have little or no effect on the problem. Through this research the researcher developed guidelines that were suitable for the CUSS organization in developing employees through education and training.

The researcher's approach in obtaining data on employee development through education and training for CUSS organizations is in accordance with the definition of Norman K. Denzin (2009) as follows; (1) method triangulation is done by comparing information or data in different ways. With the approach of interview, observation, and field survey to obtain reliable information truth. (2) inter-researcher triangulation is carried out by using more than one person in data collection and data analysis. (3) triangulation of data sources explores the truth of information through various methods and sources of data acquisition. Like, interviews, observations, historical documents, official records, pictures or photos and so forth. Where the results of a qualitative study in the form of an information formulation. The information is then compared with relevant theoretical perspectives to avoid the researchers' individual biases over the findings or conclusions produced.

Development of Education and Training

Mondy (2008) said that in the development and training model requires several things to consider first, determining specific needs (1) Organizational analysis: from the perspective of the organization as a whole, missions, goals, and the company's strategic plan is studied, together with human resource planning results. (2) Task analysis: the next level of analysis focuses on the tasks needed to achieve the company's goals. Job descriptions are an important source of data for this level of analysis. (3) People analysis: determining individual training needs is the final level. The relevant question is, "who needs to be trained? "And" What kind of knowledge, skills do employees need? "Performance appraisals and interviews or surveys of supervisors and job holders when helping at this level.

Second, Set specific goals; training and development must have clear and concise goals and be developed to achieve organizational goals. Third, choose the method and system; Regardless of whether the program is implemented in-house or outsourced, the organization uses a number of methods to convey knowledge and skills to its workforce.

Fourth, program implementation; a perfectly formulated training program will fail if management is unable to convince the participants of its benefits. Participants must believe that the program has value and will help them achieve their goals.

Fifth, criteria for evaluating training and development; managers must strive to develop and use training and development measures because this information can smooth the way for budget approval and executive acceptance. Training evaluation can be used by way of participant opinion, level of learning, behavior change (transfer of training to work), achievement of training and development objectives (influence on performance).

CUSS Organization SWOT Analysis

This section investigates CUSS organizations by systematically identifying factors for strengths and weaknesses in the organization and opportunities and threats as well as threats from the organizational environment and outside the organization. Furthermore, the authors analyze with the SWOT matrix to obtain organizational internal strategic factors that can clearly illustrate how external opportunities and threats faced by the organization can be adjusted to the strengths and weaknesses of the CUSS organization.

The SWOT analysis that is carried out is to determine internal factors, namely indicators of strengths and weaknesses. The following two indicators are evaluations of the current CUSS organization. Internal factors are all indicators that can be controlled. If these factors support the survival of the CUSS organization. Furthermore, external factors are all indicators that cannot be controlled. If these factors support the survival of the CUSS organization, they are classified as indicators of opportunity. Conversely, if it does not support the continuity of the organization, it will be classified into threat indicators. Training not only develops employees' abilities but also sharpens their thinking and creativity skills to make better decisions in time and in more productive ways.

Tabel 1. SWOT Organization CUSS

SWOT Analysis

Internal Factors	S	W		Strength		Weakness
brands	*		S1	Institutions grow and develop (members, savings and loans, assets)		
strategy		*			W5	The management and member analysis process is not yet supported by integrated data.
structure		*			W3	The existing SOPs do not cover all institutional needs
system		*	S2	Has its own financial system based on information technology	W6	The mentoring and supervision system has not been running optimally
staff		*			W2	Basic education and training for members is not optimal.
org. skills	*		S3	Full time management		
mngmnt. style	*		S4	The member is also the owner of the institution		
shared VMV		*			W1	VMV is poorly understood until the bottom line, seems forced.
financial		*			W4	Saving money is not yet a culture.
External Factors	O	T		Opportunity		Threat
competitors		*			T1	Expansion of banking services, especially access to loans to people in remote areas.
community	*		O1	People still need financial institutions such as credit unions		
government regulation		*			T2	government regulations that do not favor the credit union model financial institutions.credit union
customers			O4	Savings are not subject to administration fees and get deposit interest services		
market demand	*		O3	There are still many who need the title to enter the workforce		
economic		*			T4	Dude competition in the market
social	*		O5	Segmentation can be increased along with increasing economic capacity		
culture	*		O6	Savings and loan products can be tailored to the needs of members		
security		*			T3	As a minority, they are quite vulnerable to plural conditions.
advance technology	*		O7	Simplify CUSS promotions, transactions and services.		

Tabel 2. SWOT CUSS Matrix

S -O	GROWTH INITIATIVES (S x O) add, improve, develop	Wow	SUSTAIN INITIATIVES (W x O) improve, streamline, optimize, maximize
S1XO1	Add members	W1XO1	Improve member database
S1XO2, S4XO2	Add assets	W1XO2	Improve members' savings database
S1XO2, S4XO3	Increase revenue	W1XO3	Optimize member savings and loan databases
S2XO1	Improve the socialization of the vision, mission, and values of credit unions	W2XO1	Improve member service SOPs
S2XO2	Develop savings products	W2XO2XO3, W3XO2	Improve loan SOPs and member deposits
S3XO3	Adding savings and savings products	W3XO1	Optimizing monitoring and monitoring systems
S3XO1	Develop a member service system	W3XO3	Improve the financial system
S3XO2	Develop a financial reporting system to members	W4XO1, W5XO1	Optimizing employee development through training and development
S3XO3	Develop savings and loan products to members	W4XO2XO3, W5XO2XO3	Improve training and education development materials for employees
S4XO1	Raise awareness about members' rights and obligations		
ST	GROWTH INITIATIVES (S x O) add, improve, develop	WT	SURVIVE INITIATIVES (W x T) reduce, control, improve
S1XT1, S3XT1XT2	Optimizing member service systems	W1XT1XT2, W2XT1XT2, W3XT2	Control business risk (business)
S1XT2	Optimizing social marketing strategies	W1XT3, W2XT3, W3XT3, W5XT3	Improve the level of compliance with government regulations
S1XT3	Optimizing VMV institutions against government regulation	W3XT1	Improve organization
S2XT1	Increasing social marketing activities	W4XT1, W5XT1	Streamline the number of staff in the field of member services

S2XT2	Improve basic education activities		
S2XT3	Improve the institutional policy pattern towards government regulations		
S4XT2XT2	Optimizing the role of members as the spearhead of social marketing		

Source: Interview Results

To get competent and appropriate employees, CUSS through human resource management needs to design a development program. Human resource development can be done through education and training, comparative studies, scouting, and counseling, task enrichment, job expansion, rotation of rotation, and promotion of positions.

External Factors

1. Top management support; for training and development programs to be successful, leadership support from the top is needed.
2. Commitments of specialists and generalists; Besides top management, all managers, whether specialists or generalists, must commit to and be involved in the employee training and development process.
3. Technological progress; there may be no factors other than technology that have a greater influence on training and development. Computers and the internet, in particular, dramatically affect the functioning of business functions.
4. Organizational complexity; in recent years, rapid changes in technology, products, systems and methods have had a significant influence on work requirements. Thus, successful employees continually improve their skills and develop attitudes that may not only adapt to change, but also accept and even seek change.
5. Learning style (ex: just-in-time training); the best time is when learning is useful. Global competition has dramatically increased the need for efficiency. One of the ways that this affects training and development is the need for timeliness-based training.
6. Other Human Resources (HR) functions: the successful implementation of other human resource functions also has an important influence on training and development.

Proposed / Planned model of Employee Development through Systematic Education and Training

a) On-the-Job-Traning

The purpose of training sessions at the workplace is to give employees specific task knowledge and skills in the work area. The knowledge and skills presented during work are directly related to job requirements. Job instruction techniques, job rotations, training and apprenticeship training are common forms of job training methods. On-the-Job-Traning (OJT) in this training is the transfer of knowledge from highly skilled and experienced employees to new employees. The coach is the supervisor. This OJT has several advantages. This method is relatively inexpensive because people are trained to learn while working. No need for expensive outside facilities such as classrooms or certain learning equipment. Using this method provides learning to employees, because employees who are trained to learn while doing it and get quick feedback on achievement can be seen in the following example;

b) Job rotation and self-development training

Job rotation and self-development training in CUSS organizations where employees move from one job to another to broaden the experience of CUSS employees. Strengths, giving a general background about the organization, encouraging cooperation between departments, introducing a fresh perspective periodically, encouraging organizational flexibility, and gaining excellence in every situation. Woods (1995: 188) says job rotation is the systematic transfer of employees from one job to work or project to project in an organization, as a way to achieve different human resource goals such as: only job placement staff, orienting new employees, preventing boredom or work boredom, respect for employees, enhance career development, expose employees to diverse environments. An excellent job rotation program can reduce training costs while increasing the impact of training, because job rotation is a direct experience. Job rotation makes individuals more self-motivated, flexible, adaptable, innovative, eager to learn and able to communicate effectively. One problem that might occur with rotation programs is cost, because job rotation increases the amount of management time spent on lower level employees. This can increase workloads and reduce productivity for rotating employee managers and for other employees.

c) Internship

Internship as a structured process whereby a person becomes a skilled worker through a combination of lessons in class and direct training is hired. The advantages of enriching experience, building discipline, adding skills, adding to the network of CUSS employees. Gary (2003: 224) argues that apprenticeship is a structured process in which people become skilled workers through a combination of classroom lessons and hands-on training. It is widely used for training and direct training in employment.

d) Beginner training

Beginner training is one of the training methods that combines classroom instruction with On-The-Job Training. Training that is more focused on skills.

e) Coaching

Coaching is a way of conducting training where superiors teach expertise and work skills to their subordinates. The advantage of facilitating the transfer of learning to employees can also create a direct relationship between employees and trainers. One-on-one guidance and instruction process to improve work knowledge, skills and performance. Coaching becomes a very popular development tool, and often includes working privately with students to assess needs, set main goals to achieve, develop action plans,

and support students to complete the plan. Students drive these activities and the trainer provides ongoing feedback and support. Coaching is usually directed at employees with performance deficiencies, but it is also used as a motivational tool for those who are performing well. Training methods solve the right problems such as communication, time management and social skills.

f) Off-the-Job Training

Off-the-Job Training that takes place in an environment other than the actual workplace is called off-field training. Off-the-job training is usually designed to meet group learning needs rather than specific individual needs. Lectures, computer-based training, games, and simulations are common forms of non-work training methods. Some examples are as follows;

1. Simulated Training (Simulated Training) a situation or event that is displayed as closely as possible to the actual situation, but is only an imitation and the trainers must respond. The use of this simulation is more effective than the presentation method because it is closer to the real situation. But this simulation method is more time and material in its preparation. In the short term it may not be fast, but it will be very efficient in the long run.
2. Off-the-job training through seminars outside of this activity CUSS can see many companies and universities offering seminars and management development conferences using the web. The fields that can be followed are basic skills in finance, information systems, communication, leadership, finance, marketing and so on.

Development Analysis

This research development analysis is intended to present the data held in accordance with the main issues that will be examined in the research, namely the employee development system through education and training, the resources used by employees to obtain training education, and training knowledge about organizational development needed by CUSS employees.

From the results of the interviews, several informants viewed employee development through education and training at CUSS organizations as an organizational requirement. The development of training and education is called a necessity because through education and training it is expected to be able to provide knowledge, hone skills, extensive, clear and true information about all matters relating to Credit Union. These needs can be seen in the following education and training needs table:

Tabel 3. Implementation of Employee Development through CUSS Education and Training

No	Field Training Needs	Training Materials
1	Take the Managerial Competency Test at the manager, unit head, chief financial officer level.	Adjust the material for the cooperative service and cooperative law.
2	Equipping new employees	Credit Union Ideology (CU), Vision, Mission, Values of CUSS
3	Include new employees in on-the-job training	Basic education of employees changing jobs (rotation) such as; in member services, the credit department, as well as tellers.
4	Capacity building for CUSS employees	DIKLAT (Competency-based education and training), fostering clear career patterns, study assignments, and outbound or clear game patterns, all of which are to improve the performance of SDM in CUSS employees.
5	Equipping units in the CUSS marketing field	The basic principles of effective communication in the Selling process Credit UNION, Techniques influence and convince customers in sales presentations, negotiations with prospective members, and so forth.
6	Improving the ability of self-tellers / cashiers CUSS	Improving the quality of cashiers through the transformation of knowledge and skills supported by professional work attitudes, improving the skills of cashiers managing cooperatives based on the National Work Competency Standards (SKKN) and so on.
7	Development of new employees or old employees (off-the-job-training)	Take courses, schools, or attend seminars outside the organization. Material to adjust the needs of CUSS employees.
8	Equipping new employees to follow orientation	CUSS Values, CUSS Vision and Mission, Understanding CU savings and loan cooperatives, to accounting terms.

Source: Interview Results

Based on the description above, when an employee wants to learn, he will learn more and more, the employee will participate in many other activities such as attending seminars, workshops and other training sessions, both at work (on-the-job-training) or outside of work (off-the-job-training). This will indeed lead to employee development, and employee development will lead to improved employee performance.

Development of greater human resources is done through training with the aim of increasing knowledge, skills, and changing the attitudes of prospective employees and old employees who will occupy new positions. After attending training and education (DIKLAT), employees are expected to be able to carry out the work or task for which they are responsible.

In the context of employee development through education and training at CUSS, things that need to be developed are tailored to the needs of the organization for example based on competence. This competency-based training covers (1) knowledge, (2) skills, and (3) attitude change. The process of

developing human resources through education and training can facilitate employees to obtain capabilities to help achieve organizational goals.

Summary of Field Findings

Based on the research results of the employee development system through education and training taking place at Sandya Swadaya Credit Union in Yogyakarta, it can be stated as follows:

1. Employee development through education and training is the development of employees who are seen by CUSS employees as important, positively developing their abilities, and influencing the behavior and skills they have that affect performance. In other words, CUSS employees consider employee development through education and training to be made in such a way that it does not only achieve its objectives but also has optimistic consequences for employees and the organization.
2. CUSS basically places the highest value on its employees, but lacks on developing programs and practices that can demonstrate commitment to CUSS employees. In fact, the employee development system through education and training provides positive results and intentions in an employee's work. In addition, the findings in the field should gather positive results from education and training programs for the organization. On the contrary, there has been no employee development through education and training that truly has a well-organized and well-organized system and method of development.
3. Education and training for employees is needed, such as marketing, leadership, communication skills and information technology fields and so on.
4. CUSS has not improved the effectiveness and efficiency of the preparation of training programs for the development of its employees within a certain period, for example an annual plan, two years, and so on.
5. CUSS has not been able to align development programs with the competency requirements required for certain positions at CUSS.
6. It is important that CUSS conducts an evaluation after conducting a job training because not necessarily the knowledge and learning experience gained can be applied to work, but good behavior at work is a combination of the knowledge, skills and attitudes of an employee.

Conclusion

Based on the description and analysis of data obtained about the employee development system through education and training of case studies at Sandya Swadaya Credit Union, it can be concluded as follows:

1. Employee development through education and training is seen by employees as important, positive, and beneficial for employee development in helping to correct problems at work. Through education and training an employee is able to carry out his work so as not to experience difficulties. In other words, employees view employee development through education and training as a way to understand work and improve, develop employee attitudes, behavior,

knowledge, and employee self-skills. Therefore employees consider education and training as a necessity and to hone their skills.

2. There is an opportunity to get education and training through access to existing standards-based national certification.
3. Benefits of development for CUSS organizations as an effort to make decisions in the organization to be more confident because employees already have the skills that will be obtained when attending education and training.

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