Building Employee Improvement and Organizational Change Through SWOT Analysis for Commercial Banking Center of Mandiri Bank Surabaya

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Abstract: This research aims to study and analyze changes in the organization and improve the organization's values in Commercial Banking Center Mandiri Bank Surabaya. The collection of primary data through individual interviews, focus group and secondary data from the investigation of corporate documents and observation of existing employees. Analysis using SWOT matrixaims to analyze about the strengths, weaknesses, opportunities and threats as well as to improve and redesign the existing activities. Based on the SWOT matrix made it can produce 20 strategies that can be used as an alternative to Mandiri Bank Surabaya improve its performance.

Key words: Improved performance, SWOT matrix, organizational, changes, data

INTRODUCTION

Kasmir (2008) argues that the Bank is a financial institution whose activities raise funds from the public in the form of deposits and then channeled back to the community and provide other banking services. Bank to collect funds from the public in the form of savings and channel them to the public in the form of credit or other forms in order to improve the standard of living of the people (the Banking Act No. 10 of 1998). In the banking industry, particularly credit, SLA or service level agreement is one of the important factors that shape the competitive advantage of companies how and how long the management wants a business process or activity carried out (Islam and Ahmed, 2012). In this study will be further examined with a qualitative approach on the factors that may hinder the business process, especially in the service industry (banking) and a nationwide company. In this study conducted in Mandiri Bank because it is one of the Largest bank in Indonesia with the area of research at the regional level commercial area of Surabaya. Parties to the management of bank X's own attempts to understand more about the phenomenon that occurs at this time regarding the compliance operations of credit are still experiencing problems in the process, therefore the researchers raised the problems that occur in Bank X's own attempts to identify more about the credit process in Mandiri Bank Commercial Banking Center in Surabaya, evaluation enabler factors in the credit process in Mandiri Bank and how to do process improvement in the credit process in Bank X which is expected in the future to find the best solution for all parties concerned. Each agency has its own way to measure how much the contributions made by pegawaianya. One of the instruments used to measure the contribution is to measure the performance of staff members. Performance by Rivai and Sagala (2013) is a function of motivation and ability. The performance assessment refers to a formal and structured system used to measure assess and affect the properties associated with the work, behavior and outcomes including absenteeism. Thus, the performance appraisal is the result of the employee within the scope of his responsibilities. To measure the performance of each employee to have Key Performance Indicators (KPI) to be achieved each of the stages. Target KPI divided every quarter to evaluate its achievements. This performance evaluation will spur employees to improve its performance in order to reach and even exceed the targets to be achieved. However, if you see the plan and the realization of KPIs, it can be said that the performance of employees is still low even though the measure of success of an organization lies in the performance achieved. Impact not achieved this performance is not acquired incentives and will even get an extra target in the next year a number of targets that fail to be realized. Objective as follows:

- To analyze the position of the quadrant of the SWOT analysis
- To analyze the items into strengths and weaknesses
- To analyze the items that became opportunities and threats
- To determine the strategy that should be implemented to improve performance

Literature review
Performance: The company's performance is the description or assessment of a company's ability to manage existing resources so as to provide value to the company to determine the performance of a company can know the level of efficiency and productivity

perusahaa. It also can be seen the extent to which the development of the company in question (James *et al.*, 1996). John and Joyce (1993) defines performance as a note of the outcome resulting from a specific activity during a specific time period. Performance is an organizational behavior that is directly related to the production of goods and services. According to Rivai and Sagala (2013) noted that the assessment of the performance is a function of motivation and the ability to complete a task or a job someone should have a degree of willingness and a certain level of ability. While the performance assessment refers to a formal and structured system used to measure assess and influence the properties associated with the research, behavior and outcomes including absenteeism.Wayne and Noe (1990) says that the performance appraisal is a formal system for checking or reviewing and periodically evaluate the performance of a person where the performance can also be viewed as a combination of research (what should be achieved by a person) and competence (how does one achieve it). Sedarmayanti (2014) provide an understanding of the definition of assessment research execution is a system used to assess and determine whether an employee has been carrying out the research as a whole. Assessment implementation of the research is a guideline in terms of employees who are expected to show the performance of employees routinely and regularly so beneficial for the career development of employees are assessed as well as for the organization as a whole. Performance appraisal system (and more importantly), discussions between superiors and subordinates about performance, it can also affect the behavior and performance of employees. Processes affecting the behavior is an important part of the organization's efforts to develop human resources in the future and it is the most important thing for managers in their efforts to get results in which they hold responsibility. According to Van Scotter (2000) that rating the value of task performance and the performance of contextual consistently shows that for employees who survived the organization is higher than the rating performance of employees out of the organization which means that the negative correlation between the performance with the intention of moving, employee performance contextual higher stated that they felt more satisfied with their jobs and more committed to the organization. Porter *et al.* (1976) says that the performance will tend to rise when the established commitment of all employees on workplace behavior and management should continuously strive to encourage employees to improve their performance. Kopelman and Thompson (1976) explained that the predictions of work performance affect the five conditions

that bind to each other 1. The time, the initial level criteria. The level of rewards, task-specific ability, organizational control system response. Assessment of performance (performance appraisal) is a term that was once associated with the basic processes that involve line managers in making the annual report on the performance of subordinates and in the judgment does not usually discuss with subordinates. Performance is one measure of actual behavior in the workplace that are dimensional, where dimensions of job performance include. The quality of output, the quantity of output, working time and cooperation with colleagues Johnston (1991).

MATERIALS AND METHODS

Indicators of performance assessment: General assessment indicators that can be used to measure the performance of employees according to Suyadi (2012) including. Job quantity that is related to the quantity or amount of research that the employee is able to be completed in accordance with existing standards. Job quality that is related to the quality or the quality of research that can be completed employees including thoroughness in research and the absence of errors in the work. The knowledge that is related to the knowledge of an employee on the job. Team workthat relates to the ability of employees to collaborate with colleagues and superiors or leaders in completing the work. Responsibility is related to the ability of employees completing the work is its responsibility properly and on time. Attitute at work that is related to the instinctive nature possessed an employee may affect performance because it has the ability menyeseuaikan and assess menjujung duties in the organization's goals. Initiative that is associated with the initiative (morale) owned by an employee to the completion of the job duties. DuBrin *et al.* (1989) says that the usability assessment of performance, namely: to help maintain people's attention to focus on the research to determine salary increases and bonus payments, determining compliance with an employee to be promoted and to facilitate career development as well as measure the success of the organization.

SWOT analysis: SWOT analysis according to Freddy (2013) is the identification of various factors systematically to formulate the company's strategy. This analysis is based on the logic that maximizes strength (Strenghts) and opportunities (Opportunities). But at the same time to minimize the weaknesses (Weaknesses) and threats (Threats). Strategic decision making process is always associated with the development of the mission,

goals, strategies and company policies. Thus, planners strategy (strategic planner) should analyze the compa's strategic factors (strengths, weaknesses, opportunities and threats) in the conditions that exist today. It is called the situation analysis. The most popular models for the analysis of the situation is the SWOT analysis. According to Erwin (2014) SWOT analysis is a strategic planning method used to evaluate the strengths, weaknesses, opportunities and threats in a project or a business venture. This process involves determining the specific objectives of the business venture or project and identifying the internal and external factors that support and that is not in achieving that goal. Elucidation of these factors are as follows: Strenghts or strength is a situation or condition that is the strength of an organization or a program at this time. Strength is the internal factors that support the company in achieving its goals. Supporting factors may include the resources, expertise or other advantages that may be obtained thanks to financial resources, image edge in the market as well as good relations between the buyer to the supplier. Weakness or weakness is the organization's activities are not operating properly, or resources needed by the organization but not owned by the organization. The weakness was sometimes easier to see than a strength but there are some things that make the weakness was not given a proper solution is not maximized due to the strength of the existing ones. Weaknesses are internal factors that hinder the company in achieving its goals. Inhibiting factors may be incomplete facilities, the lack of financial resources, management capabilities, marketing expertise and the company's image. Opportunity or opportunity is a positive factor that emerged from the environment and provide an opportunity for the organization or program us to use. Opportunity is not just a policy or opportunities in terms of getting capital in the form of money but it could also be a response to the public or issue that is being raised. Opportunity is external factors that support the company in achieving its goals. Support external factors in the achievement of policy objectives can be, alteration of competition, technological changes and the development of supplier and buyer relationships. Threat or menace is the negative factors of the environment that presents obstacles to the development or the passage of an organization and program. This threat is sometimes always overlooked because many who want to try to controversy or against the current. However, in reality the organization more withered before it develops. Threat is an external factor that inhibits the company can be the entry of new competitors, market growth slow, increasing bergaining power than the main suppliers and buyers, changes in technology and new policies.
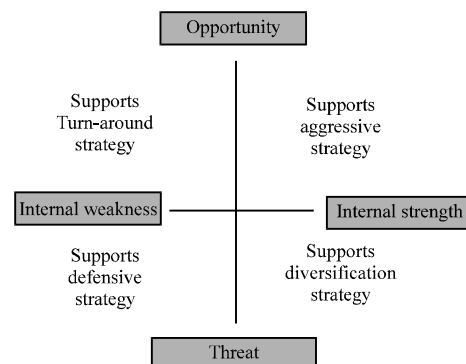

Fig. 1: SWOT analysis

How to make a SWOT analysis: Research shows that the company's performance can be determined by a combination of internal and external factors. Both of these factors should be considered in a SWOT analysis. SWOT stands for Strenghts and Weaknesses Internal environment and external environment Opportunities and Threats facing the business world. SWOT analysis comparing between external factors opportunities (Opportunities) and threats (Threats) by a factor of internal strength (Strenghts) and weakness (Weaknesses) (Fig. 1).

Quadrant 1: This is a very favorable situation. The company has the opportunity and strength so that it can take advantage of existing opportunities. The strategy should be applied in these circumstances is to support an aggressive growth policy (growth-oriented strategy).

Quadrant 2: Company have experienced a huge market opportunity but on the other hand, it faced several problems/weakness on BCG matrix. The focus of the company's strategy is to minimize the company's internal problems so that they can seize market opportunities better. For example, Apple uses a strategy review of the technology used by offering new products in the microcomputer industry.

Quadrant 3: This is a very unfavorable situation, the company is facing various threats and internal weaknesses.

Quadrant 4: Despite facing various threats, the company still has the strength of the internal aspect. The strategy should be applied is to use force to take advantage of opportunities by way of a long-term diversification strategy (product/market).

Changing organizations: Changing organizations is as messy as it is exhilarating as frustrating as it is satisfying as muddling-through and creative a process as it is rational one, (Palmer and Dunford 1997). Rather than pretend that they do not exist, it confronts them head on, identifying why of they are there how they can be managed and the limits they create for whwt the manager of organizations change can achieve. It shows about how change should be managed and of what we think our role should be as a manager of change, affects the way we approach change and the outcomes that we things are possible, (Palmer and Dunford 1997). Manager are faced with a paradox. They are told to change their organizations or risk them perishing at the same time, they are told that their organizations are at risk of perishing because of the discruptive impact of change, (Abrahamson, 2000). Therefore, building in the capacity to both respond to and shape, external change is an alternative rationale for explaning why managers conduct change. Some commentators suggest that whereas organizational change prior to the mid-late twentieth century was likely to be incremental and infrequent by the latter part of the century such change was likely to be significant and traumatic (Amis *et al.*, 2004). More generally, others suggest that too much attention has focused solely on large-scale transformational change without appropriate acknowledgement of the role of other changes in maintaining organizational survival (Eriksson and Sundgren 2005).

Population and sample of research: Population research The research in this study is a qualitative research triangulation among the sources of different data to improve the accuracy of a different data to improve the accuracy of a study. Triangulation is a process of strengthening the evidence from different individuals, the type of data in the description and themes in qualitative research, Emzir (2012). Population according Sugiyono (2014) is a generalization region consisting of the objects/subjects that have certain qualities and characteristics specified in the research to be studied and then drawn conclusions. In qualitative research because the population does not use qualitative research departs from particular cases that exist in certain social situations and the study results will not be applied to the population but transferred to another place on the social situation has similarities with the social situation in the cases studied.

Research samples: Sugiyono (2014) explains that the samples are part of the population. Samples in qualitative research is not named respondent but as resource persons or participants, informants, friends and teachers

in research. The determination of the sample unit is considered adequate if it had been up to the level of "redundancy" (data has been saturated, plus samples again does not provide new information), it means that by using the next respondent may be said again obtained new information means.

RESULTS AND DISCUSSION

Data analysis: Responses speakers on the statements in the questionnaire are described.

Factor of strength: Strength factor consists of indicators into organizational strength obtained from the characteristics of the organization and interviews with internal party organization.

Table 1 shows the calculation of the weights, rating and scores for the power factor of the organization where the total score for analyzing the power factor is equal to 2.960. There are 3 scores highest indicator which is the greatest power in the organization that remuneration to the employee (score 0.210) then the vision and mission of the organization (score 0193) and the goals and objectives of the organization's performance (score 0.189). These three factors are based on the results of the questionnaire are divided into factors that give a considerable role in the organization because of the questionnaires based on the condition that felt directly by resource persons who are perpetrators or internal party organization. However, there are also three lowest scores are an indicator of the strength of an organization that needs improvement is that surveillance systems/control employees such as whistle-blower (score 0.116) then the employee performance appraisal systems (score 0.128) and the mutation pattern of employees (score 0.136). These three factors are necessary to get more attention because of the bias potential to become an obstacle to the organization in the implementation of its activities later.

Factor of weakness: Weakness factor consists of indicators considered to be the weaknesses of the organization that obtained from the understanding of the characteristics of the organization and interviews with internal party organization, separti shown in the data in Table 2.

Table 2 shows the total score for analyzing the power factor = -2.114. The highest indicator scores which is a weakness that can be minimized and could potentially turn into the strength of the organization is at -0.137 ie motivation. While the lowest scores are an indicator of the weakness of the organization that needs serious attention is at -0.266 which benefits relating to employee welfare (health insurance, life insurance).

Table 1: Internal questionnaire factor analysis strategy to learn the strength

Description	Weight	Rating	Score	Ranking improvement
The existence of organizational vision and mission	0.059	3.267	0.193	17
Goals and objectives of the organization performance	0.059	3.200	0.189	16
Provision of remuneration to employees	0.062	3.400	0.210	18
Regulation of employment as employment guideline	0.059	3.200	0.189	15
Increased competence of employees	0.059	3.133	0.185	14
The provision of compensation to employees	0.053	2.800	0.150	6
The provision of facilities and infrastructure	0.056	3.067	0.172	10
Commitment of employees	0.056	3.133	0.176	11
Professionalism of employees	0.059	3.133	0.185	13
Synergies with fellow employees	0.053	2.867	0.153	7
The formation of the organizational structure	0.052	2.933	0.154	8
The involvement of employees in organizations	0.050	2.800	0.139	4
The division of workload	0.055	2.867	0.159	9
The pattern of mutation	0.052	2.600	0.136	3
Number of employees currently owned	0.055	2.667	0.147	5
Employee performance appraisal system	0.051	2.533	0.128	2
Working atmosphere	0.061	2.933	0.179	12
System monitoring/control such as whistle blower employee	0.047	2.467	0.116	1
Total	1.000		2.960	

Table 2: Internal questionnaire factor analysis strategy to learn weakness

Description	Weight	Rating	Score	Ranking improvement
Understanding the vision and mission of the organization	0.088	-1.733	-0.153	9
The difference in interpretation of the rules of banking	0.077	-2.000	-0.154	8
The motivation of employees	0.085	-1.600	-0.137	12
Coordination between section	0.083	-1.667	-0.138	11
The workload	0.083	-2.467	-0.204	3
Determination of Key Performance Indicators (KPI) in top down	0.081	-1.800	-0.146	10
Understanding the SOP	0.085	-1.933	-0.165	7
IT on the implementation of employment	0.085	-2.133	-0.182	5
competency enhancement program to all employees	0.080	-2.200	-0.176	6
The benefit relating to employee welfare	0.091	-2.933	-0.266	1
Power implementing	0.084	-2.467	-0.207	2
The system of recruitment for certain positions	0.077	-2.400	-0.185	4
Total	1.000		-2.114	

Table 3: Questionnaires external factor analysis strategy to learn opportunity

Description	Weight	Rating	Score	Ranking improvement
Awareness customers to save money	0.104	2.933	0.311	7
Regulation on banking	0.108	3.133	0.337	10
Economic conditions	0.106	2.667	0.278	4
Sector breakdown region	0.095	3.067	0.290	5
Target revenues	0.096	2.867	0.276	3
Providing incentives to customers	0.091	2.800	0.256	1
The development of IT	0.101	3.200	0.324	8
The emergence of a new company	0.103	3.200	0.329	9
The opening of MEA	0.091	2.867	0.262	2
There are synergies between some of the bank	0.104	2.800	0.292	6
Total	1.000		2.955	

Factor of opportunity: Opportunity factor consists of indicators bisai into opportunities organization that obtained from observations of the external factors that affect the organization and interviews with internal party organization as shown in Table 3.

Table 3 shows that the total score for analysis chance factor = 2.955. Factors chances are the external factors that enable the organization to improve its performance. However, the chance factor is also a factor that can not be controlled by the organization so that it can contribute beneficial or detrimental. The highest score of indicator which is the greatest opportunity for the organization to improve its performance = 0.337 which made banking regulations by governments that support implementation of the research. In addition, the opportunity is also open to the emergence of new businesses that have the potential to increase revenues (score 0.329) and the rapid development of IT so that, information can be accessed widely taxation (score 0.324). While the lowest indicator scores which is an opportunity organizations that need attention to be maximized = 0.256 which is the provision of incentives to customers, opening the era of free trade between countries (score 0.262) and a revenue target that has been set (score 0.276).
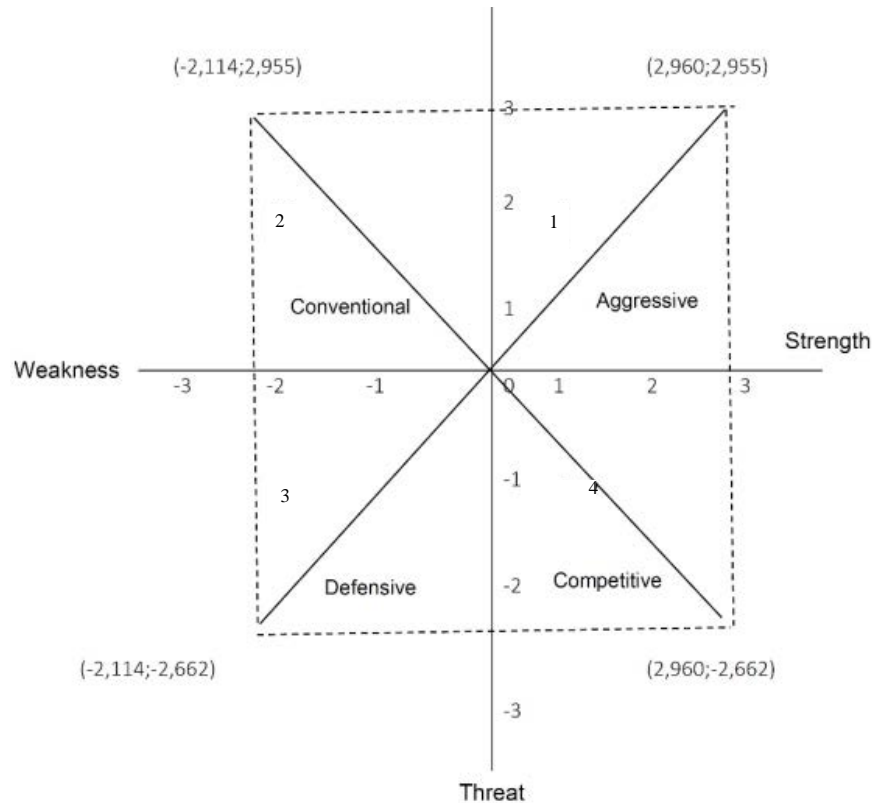
Fig. 2: SWOT diagram

Table 4: Questionnaires external factor analysis strategy to learn threat

Description	Weight	Rating	Score	Ranking improvement
Customer trust	0.111	-2.667	-0.296	6
Procedure service	0.097	-2.267	-0.219	8
global economic conditions	0.107	-2.600	-0.279	7
Awareness investors to save money	0.116	-2.733	-0.318	4
Target acceptance	0.120	-3.133	-0.375	1
Using IT	0.104	-2.000	-0.208	9
Competitors	0.113	-2.867	-0.323	3
Coordination between Bank	0.114	-2.600	-0.298	5
Cooperation and agreements with other parties	0.118	-2.933	-0.346	2
Total	1.000	-	-2.662	-

Table 5: Size and priority matrix strategy

Quadrant	Position point	Size matrix	Ranking	Priority strategy
1	(2.960;2.955)	8.747	1	Aggressive
2	(-2.114;2.955)	6.247	3	Conventional
3	(-2.114;-2.662)	5.627	4	Defensive
4	(2.960;-2.662)	7.880	2	Competitive

Factor of threat: Factors threat consists of indicators threaten the organization obtained from the observation of external factors that affect the organization and interviews with internal party organization as shown in Table 4. Table 4 shows that the total score for the analysis of the threat factor = -2.662. The highest indicator scores which is a threat that is not too serious but needs to be addressed is the use of IT by -0.208 namely that it is less user friendly for customers. While the lowest indicator scores which are a threat organizations that

need serious attention at -0.375 which is the targetacceptance every year the increase is not realistic.

Diagram SWOT: Based on the total score of each strategic factor resulting from the questionnaire data processing then further data is entered into the SWOT diagram as Fig. 2.

Area of each quadrant and priorities chosen strategy shown in Table 5. SWOT diagrams and calculations based on extensive matrix it can be seen that the area of greatest
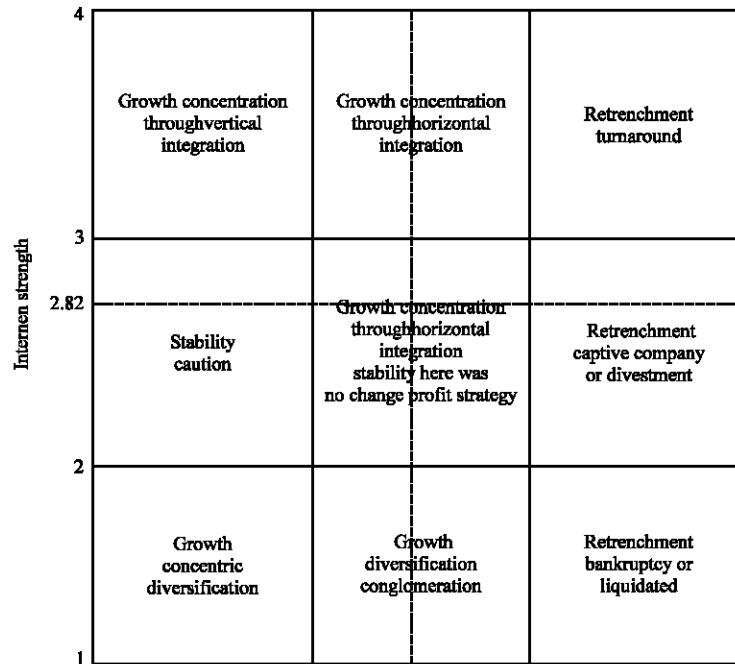
Fig. 3: Matrrix internal-external

Table 6: Scores acquisition internal-external

Factor	Values
Factor internal score	
Strenghts+Weakness	2.960+(-2.114) = 0.0846
Factor externalscore	
Opportunities+Threats	2.955+(-2.662) = 0.293

matrix in quadrant I with an area of 8.747 with a priority matrix chosen strategy is the conventional strategy.

Matrix analysis of internal-external: Matrix analysis of internal-external done using calculations from internal scores (strenghts scores plus weakness scores) and external (opportunities scores plus threats scores) as shown in Table 6. Scores internal factors and external factors further scores are converted to a scale of 1-4 with the calculation as follows:

Conversion factor internal:

$$\frac{1-Y}{1-4} = \frac{-4-(0.846)}{-4-4}$$

$$\frac{1-Y}{-3} = \frac{-4.846}{-8}$$

$$-8+8Y = 14.538$$

$$8Y = 22.538$$

$$Y = 2.82$$

Conversion factor external:

$$\frac{1-X}{1-4} = \frac{-4-(0.293)}{-4-4}$$

$$\frac{1-X}{-3} = \frac{-4.293}{-8}$$

$$-8+8X = 12.989$$

$$8X = 20.989$$

$$X = 2.62$$

The conversion result of internal factors and external factors further implemented in the internal matrix-external, then the results obtained as Fig. 3.

External strength: Based on Fig. 3, it can be seen that the position of Mandiri bank was at the point of intersection of cell number 5.

SWOT matrix analysis and alternative strategies organizational performance improvement: Furthermore, by using SWOT matrix that compares the variables of internal and external factors, the strategic alternatives specified in Table 7.

Table 7: SWOT matrix alternative performance improvement strategies

IFAS EFAS	Strengths (S) variables institutional strength	Weakness (W) variables institutional weakness
Opportunities (O) variables opportunity institution	SO srategies: Strengthening surveillance systems of employees through the application system that can be accessed direct supervisor The scoring system used as a basis for employee compensation and promotion intensify activities in the framework of the opening extending MEA Create policies to provide incentives for customers Making the achievement of revenue targets as a major indicator of employee performance appraisal and supervision The pattern of mutations made more transparent	WO strategies: Formulate policies relating to the provision of benefits such as employee welfare insurance Stresses the sexy executive placement and extension services Utilize workload analysis application to seek solutions uneven workload Prioritize recruitment implementers to address the lack of implementing prepare employees in the framework of the opening of the MEA bank Making an agreement with another
Threats (T) variables threats institutions	ST srategies: Change the targeting of revenues every year from the top down bottom up into a more realistic Provide strict punishment for customers who do not comply with banking regulations Create clear rules so that the implementation is not overlapping with legislation Propose the formulation of rules for open access to collaboration with other agencies	WT strategies: Directing customers to take advantage of the system as a solution-based reporting shortages executive Create SOP simpler. Easier and accommodate uneven division of tasks Socializing and open discussions on regulation means giving rise to the perception that cooperation between the bnk and the customer Instill values of the organization through outbound activities such as efforts to improve motivation and counteract threats that can interfere with the performance of employees

CONCLUSION

The conclusion is as follows: Position Mandiri bank is the first quadrant diagram SWOT means that Mandiri bank has the internal strength that can be relied on to take advantage of opportunities that are open in an effort to improve performance. Matrix internal-external indicate that Mandiri bank is at position 5 means the cells are in a growth phase so as to develop the potential of the internal factors that are owned and utilize the conditions on external factors. Internal factors related to the organization there are 18 variable power generated from research interviewing and distribution of questionnaires to the informant. A very powerful force is the remuneration to the employee while the power of the less powerful and in need of repair is the system monitoring/control employees as whistle-blowers. In addition there are 12 variable weakness resulting from the research which is slightly weaker is the motivation of employees while very weak is the provision of benefits relating to employee welfare (health insurance, life insurance). Related to external factors there are 10 variables opportunities generated from research, interviewing and distribution of questionnaires to the informant. A significant opportunity owned Mandiri bank is made by the government banking regulations that support the implementation of job opportunities while slightly open and require effort to be improved is the provision of incentives to encourage customers to deposit money. In addition, there are 10 variables threat resulting from the research which is a slightly threatening is reporting on the use of IT to guarantee that it is less user friendly for customers while very threatening is

assigned banking revenue target every year the increase is less realistic. Based on the SWOT matrix made with mengkomparasi Strengths-Opportuinities (SO), Strengths Threats (ST) Weakness-Opportunities (WO) and Weaknesses-Threats (WT), it can produce 20 strategies that can be used as an alternative to Mandiri bank to increase performance.

SUGGESTIONS

Advice can be given is as follows: Mandiri bank must harness the power of the organization to seize opportunities to improve its performance. In accordance with the results of comparative Strength-Opportunities (SO) analysis SWOT matrix, the strategies suggested are: to tighten the monitoring system of employees through the application system that can be accessed direct supervisor and assessment system of employees used as the basis of compensation and promotion as well as to intensify the activities extending within the framework of the opening MEA 2. Varibel-variables that score the lowest, the perceived need to be repaired immediately to conduct an evaluation that is related to the current system and a formula designed to create an effective monitoring system such as creating an internal compliance unit per section thereby minimizing the occurrence of errors early on. Further, enhanced the role of employer bias to perform control to their employees as to the granting authority that is absolute value which affects the career path for the employee 3. Variabel weakness of the provision of benefits relating to employee welfare (health insurance, life insurance) recommended working with a trusted insurance company to provide a collective insurance program with

affordable premiums and claims procedure easy. This allowance can motivate employees because employees feel the protection of working.

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