



# CONFERENCE PROCEEDINGS

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## National and International Conference

**Proactive Management of Cooperatives  
and Social Enterprises Reacting to the Challenges  
of New Social Dynamics**

**July 21 - 22, 2022**

**Cooperatives Department  
Faculty of Economics, Kasetart University**



The 3<sup>rd</sup> National and International Conference 2022

“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”



The 3<sup>rd</sup> National and International Conference 2022

“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

Message from Kasetsart University

DR. Chongrak WACHRINRAT

President, Kasetsart University

Opening Ceremony to the COOP National and International Conference 2022

“Proactive Management of Cooperatives and Social Enterprises

Reacting to the Challenge of New Social Dynamics”

Dear Excellencies, Conference Participants - Distinguished Presenters and Guests, Ladies and Gentlemen.

Conducting academic conferences is one of the important ways that institutions of higher education achieve their missions. Kasetsart University recognizes the value of its comprehensive academic degree programs and its many research projects. In addition to these aspects of academic life, KU recognizes the value of academic conferences, which assist the university to broaden its intellectual prosperity and serve the well-being of society.

We are pleased you have joined us for this conference, focusing on the role of co-operatives in responding to the challenges of a rapidly changing world, and societies with new social dynamics. Academic conferences such as this provide optimal opportunities to share ideas, to brainstorm to explore important issue in-depth, leading to the discovery of new ways resolving the challenges.

The agenda of this conference is broad and impressive. I am confident that the presenters experts in diverse fields will provide stimulate discussion and promote creative insights. Kasetsart University appreciates your participation. The benefit of an academic conference often is the opportunity the conference provides to build strong collaborative networks for research achieving the integrate of the knowledge collected into sustainable social development.

On behalf of the university, I thank the conference committee, and the speakers and researchers, who have contributed to the success of this academic conference.

Respectfully,

(Dr. Chongrak Wachrinrat)

President, Kasetsart University



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**Message from Kasetsart University**

**Assistance Professor Dr. Wisith LIMSOMBUNCHAI**

**Dean, Faculty of Economics, Kasetsart University**

**At the Opening Ceremony of**

**COOP National and International Conference 2022**

**“Proactive Management of Cooperatives and Social Enterprises**

**Reacting to the Challenge of New Social Dynamics”**

The twenty-first century ushers in a world fueled by technology and innovation. Industries and agricultural sectors are rapidly changing. As a result, to survive and compete, everyone including local community and cooperatives is necessary to prepare for the disruption and concomitantly adapt to the new environment.

Research is a tool that assists researchers in educational institutions in developing a body of knowledge to assist in the development of units in society that have the potential and readiness to cope with sudden and unexpected changes in the environment.

We believe that Quality research is a result of experienced professors, skilled academics, and competent students who produce academic results on a continuous basis and publicize them in various forms. Moreover, they must exchange their knowledge and establish the network among researchers from various educational institutions.

Evidently, the Department of Cooperatives Faculty of Economics, Kasetsart University organized a national academic conference and an international conference for the year 2022 under the theme "Proactive Management of Cooperatives and Social Enterprises Reacting to the Challenges of New Social Dynamics" to serve as a forum for academic work by dividing presentations into 11 groups as follows: 1) Socio-Economic 2) Sustainable Development 3) Financing, Accounting, and Risk Management 4) Social Business 5) ICTs, Information Society 6) Knowledge Management 7) Cooperatives, Social Enterprises, Laws and Social Policies 8) Organizational and Good Governance 9) Corporate Social Responsibility 10) New Business Model, and 11) Agricultural Cooperatives and Non-Agricultural Cooperatives.



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We hope that attendees will use this forum to exchange knowledge and perform extensive research for the benefit of society as a whole.

Your Faithfully,

Assistance Professor Dr. Wisith Limsombunchai  
Dean, Faculty of Economics,  
Kasetart University



The 3<sup>rd</sup> National and International Conference 2022

“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

Message from Kasetsart University

Dr. Pornchai SUPAVITITPATTNA

Head, Department of Cooperatives,

Faculty of Economics, Kasetsart University

At the Opening Ceremony of

COOP National and International Conference 2022

“Proactive Management of Cooperatives and Social Enterprises  
Reacting to the Challenge of New Social Dynamics”

It is my pleasure to welcome you to the 3<sup>rd</sup> International Cooperative Conference under the theme "Challenges of Sustainable Development and Social Impacts on Cooperatives and Social Enterprises". This conference is hosted by Department of Cooperatives, Faculty of Economics Kasetsart University, with the collaboration and sponsorship from various institutions related to cooperative movement both in Thailand and foreign countries including The Cooperative League of Thailand. (CLT), Cooperative Promotion Department. (CPD), Association of Asian Confederation of Credit Unions (ACCU), the Federation of Savings and Credit Cooperatives of Thailand Limited. (FSCT), the Agricultural Co-operative Federation of Thailand Limited. (ACFT), Credit Union League of Thailand Limited. (CULT), Graduate School of Biosphere Science, Hiroshima University, Faculty of Economics, UNISSULA, A Choolifah School, Indonesia, and the Cooperative Economics Society of Thailand. The contributions and assistance of each has been generous.

Department of Cooperatives is one division of Faculty of Economics at Kasetsart University, Thailand. Our department offers 2 degree programs including bachelor's degree and master's degree in Cooperative Economics.

Four primary missions of our department consist of producing scholars who develop wisdom and ethical mindsets of mutual benefit, constructing and developing a body of knowledge in cooperatives, community, and social economics, providing academic service in the area of cooperatives, community, the sufficiency economy, and social economics and pursuing an academic policy pertaining and maintaining to the national art and culture of Thailand.



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I believed that we are gathering here because we all share the common goal of solving the problems and enhancing the stability of cooperative system. However, we also know that this cannot be done without better understanding on the cooperative system, as well as applying the concept of sustainable development so as to facilitate the development of these enterprises at the local, national and international levels.

I am convinced that this conference will create a session for sharing knowledge and for creating a network for future collaborations.

Before I conclude, I would like to take this opportunity to warmly thank all cohosts for supporting this conference, and also thanks the distinguished speakers and the participants. In particular, I thank the organizing teams for their excellent arrangements.

As the representative of Department of Cooperatives, I warmly welcome you to our conference, and wish you a pleasant stay in Bangkok. Welcome! Thank you very much.

Dr. Pornchai Supavititpattna  
Head of Cooperatives Department,  
Faculty of Economics  
Kasetsart University  
Thailand





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ผลกระทบจากปริมาณสินทรัพย์ที่ธนาคารกลางสหรัฐอเมริกา ถือครอง และปัจจัยทางเศรษฐกิจต่อ  
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## Conference Information



## 1. Conference Theme:

Since the declaration of UN’s sustainable development goals (SDGs) in 2015, the surge of sustainable development has been challenged by capitalism and globalization. The rapid development of information technology concomitant with the recovery of the world economy make the whole economies to focus mainly on the target of economic growth but leaving other targets such as equally distribution of income and the better standard of livings to be the second priorities. Slowdown economic and troublesome social circumstance affected from COVID-19 became aggravate drivers to challenge cooperatives and social enterprises management and capabilities. Moreover, the arising of the notorious social issues related cooperatives and social enterprises such as the abandonment of original purposes, the perception of large member dominance, corruption, poor management, overly sensitive to member concerns and etc. will deteriorate the significance of these organizations as the core organizations employed to promote SDGs and as the business organizations to promote benefits for their members.

Although, there exist the scandalous cases of cooperatives and social enterprises, there also empirically exist the successful cases of these organizations to promote the sustainable development such as Mondragon Corporation (a corporation and federation of worker cooperatives in Spain), Coop Swiss (The largest retail and wholesale cooperative society in Switzerland), Arla Foods (an international cooperative based in Denmark, and the largest producer of dairy products in Scandinavia) and etc. The presence of these outstanding cooperatives and social enterprises reveal the facts that the implementation of cooperative principles and the idea of the sustainable development must work together so as to make these enterprises to survive and steadily grow under the intense level of competitiveness. Nowadays, people cherishing in cooperative principles believe that cooperatives and social enterprises can be used to solve the fundamental problems related to the well beings of human lives. Moreover, all of these enterprises play a key role in achieving the SDGs in many fields including food securities, poverty and inequality reduction, economic growth spurring, productivity improvement, production and consumption responsibilities, and etc. Due to these reasons, Department of Cooperatives, Faculty of Economics, Kasetsart University will host the 3<sup>rd</sup> national and international conference 2022 under the theme “Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”. The conference will be held online with based in Bangkok, Thailand, from July 21 – 22, 2022.

We welcome researchers, policy makers, practitioners, students, social enterprises and social economy sectors to share their experiences in any issues related to co-operatives and sustainable





development. We hope that this conference will bring together various concerned groups to discuss about the prospects, the conditions and the key success factors of cooperatives and social enterprises to apply the concept of sustainable development to overcome the scandalous issues in these enterprises as well as to facilitate the development of these enterprises at the local, national and international levels.

## 2. Objectives

2.1 To promote and utilize the concept of SDGs for cooperative and social enterprise management

2.2 To learn and determine the key success factors of cooperatives and social enterprises

2.3 To strengthen academic cooperation in the fields of cooperative economics and related social science

## 3. Expected Results

3.1 Lessons learned from various executive’s national cooperative, multi – disciplinary scholars and researchers

3.2 Enhance academic coordination among researchers and cooperative organizations

3.3 An exchange of different opinions and cultures toward the improvement of cooperative organization

## 4. Call for paper and session proposals

Papers are welcome in theory, policy, and practice related to co-operatives and other social enterprises. The research areas including:

- Socio Economic Issues for Sustainable Development
- Financing, Accounting and Risk Management for Sustainable Development
- Social Business and Multidisciplinary in Cooperative and Social Enterprise
- ICTs, Information Society and Sustainable Development
- Education and Knowledge Management in Cooperative and Social Enterprise
- Cooperative and Social Enterprise Laws and Social Policies
- Organizational Forms and Good Governance of Social Enterprises
- Corporate Social Responsibility



The 3<sup>rd</sup> National and International Conference 2022

“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

- New Business Model of Cooperative and Social Enterprise
- Contemporary Issue in Agricultural Cooperative and Non-Agriculture Cooperative

## 5. Participants

A 180-person group including native and international researchers in the fields of cooperative businesses and cooperative economics and the officers and the executives from the national and international cooperative organizations.

## 6. Schedule

Conference Program	
<b>Date: July 21, 2022</b>	
<b>Venue: Online session</b>	
08:15 a.m. – 08.45 a.m.	Conference Registration
08:45 a.m. – 09.00 a.m.	Opening Remark
09:00 a.m. – 10.30 a.m.	Keynote Speaker (English)
10:30 a.m. – 10.40 a.m.	Refreshment
10:40 a.m. – 12.15 p.m.	Seminar related to Agricultural cooperative and Saving cooperative Seminar in Thailand (in Thai)
12:15 p.m. – 1.00 p.m.	Lunch
1:00 p.m. – 4.00 p.m.	Parallel Session (Allocated 6 Rooms)
<b>Date: July 22, 2022</b>	
<b>Venue: Online session</b>	
08:30 a.m. – 09.30 a.m.	Conference Registration
09:30 a.m. – 11.45 a.m.	Round Table Seminar
11:45 a.m. – 12.00 p.m.	Closing Session

## 7. Important Dates

Events	Date
Abstract Submission Deadline	<i>June 30, 2022</i>
Abstract Acceptance Notification	<i>July 10, 2022</i>
Registration Deadline	<i>July 10, 2022</i>
Date of Conference	<i>July 21 – 22, 2022</i>



## 8. Organization Host

Department of Cooperatives, Faculty of Economics, Kasetsart University.

### Co-Host

- Cooperative Promotion Department (CPD)
- The Federation of Savings and Credit Cooperatives of Thailand Limited. (FSCT)
- The Agricultural Co-operative Federation of Thailand Limited. (ACFT)
- Credit Union League of Thailand Limited. (CULT)
- Association of Asian Confederation of Credit Unions. (ACCU)
- Graduate School of Biosphere Science, Hiroshima University
- Faculty of Economics, UNISSULA, A Choolifah School, Indonesia
- The Cooperative Economics Society of of Thailand

## 9. Reviewers

- Professor Dr.Masahiro Yamao, Graduate School of Biosphere Science, Hiroshima University
- Professor Dr.Christopher Gan, Professor in Accounting and Finance, Faculty of Agribusiness and Commerce, Lincoln University
- Professor Dr.Duncan Boughton, Professor of Department of Agricultural, Food, and Resource Economics, Michigan State University.
- Dr.Nirach Suapa, Faculty of Student Development, Thompson Rivers University, Kamloops, British Columbia, Canada.
- Professor Dr.Olivia Fachrunnisa, Faculty of Economics, UNISSULA, A Choolifah School, Indonesia
- Nurhidayati, S.E., M.Si., Ph.D, Faculty of Economics, Universitas Islam Sultan Agung, (UNISSULA), Indonesia
- Dr. Ardian Adhiatma, SE., MM Ketua Jurusan/Program Studi Manajemen, Faculty of Economics, Universitas Islam Sultan Agung (UNISSULA), Indonesia
- Dr. Luluk Muhimatul Ifada, SE., M.Si, Akt., CSRS., CSRA, Faculty of Economics, Universitas Islam Sultan Agung (UNISSULA), Indonesia
- Asst.Prof.Dr. Krisana Visamitanan, Commerce Department, Chulalongkorn Business School
- Dr.Burin Sukphisal, KMITL Business School, KMITL Business School, King Mongkut's Institute of Technology Ladkrabang



- Asst.Prof.Dr.Sutti Sooampaon, KMITL Business School, King Mongkut's Institute of Technology Ladkrabang
- Assoc.Prof.Dr.Kaewta Rohitratana, Head, Department of Management, Thammasat Business School
- Asst.Prof.Dr.Komn Bhundarak, Department of Operations Management, Thammasat Business School
- Dr.Rachapong Khiewpan, Rajamangala University of Technology Thanyaburi Faculty of Liberal Arts, Tourism
- Dr.Piyaporn Chucheep, Director of Master of Management (Entrepreneurship) Program Rangsit University, Faculty of Business Administration, Department of Management
- Dr.Nakamol Chansom, Director of MBA Program Rangsit University, Faculty of Business Administration, Department of Management
- Assoc.Prof.Dr.Siwapong Dheera-aumpon, Associate Dean for Academic Affairs and Educational Development, Faculty of Economics Kasetsart University
- Asst.Prof.Dr.Thanaporn Athipanyakul, Associate Dean for Research and Social Development Director of Applied Economics Research Center, Faculty of Economics Kasetsart University
- Assoc.Prof.Dr.Chonlatis Darawong, Graduate College of Management, Sripatum University
- Dr. Mukdashine Sandmaung Head of Business Administration Department, School of Business Administration. Sripatum University
- Asst.Prof.Dr.Siriwan Kitchot Faculty of Business, Economics and Communications, Naresuan University
- Pornchai Supavititpattana, D.B.A., Department Head of Cooperative Department, Faculty of Economics, Kasetsart University, Thailand
- And members from Cooperative Department, Faculty of Economics, Kasetsart University, Thailand

## 10. Registration Fee and Information

No Registration fee for all paper presenters



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“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

## 11. Major Contact Point

- Asst.Prof.Dr.Nakhun Thoraneenitiyan, Associate Department Head for Administrative Affairs of Cooperative Department,
- Asst.Prof.Dr.Phimphorn Sowawattanukul, Associate Department Head for Academic Affairs of Cooperative Department,
- Asst.Prof.Dr.Sasipa Pojawatee, Cooperative Department, Faculty of Economics, Kasetsart University, Thailand

Faculty of Economics, Kasetsart University

50 Ngam Wong Wan Rd., Chatuchak, Bangkok, Thailand, 10900.

Tel: +66 2940 6511, +66 2561 3468

Fax: +66 2940 6511, +66 2561 3468 Ext. 102

E-mail: [coopecon@ku.th](mailto:coopecon@ku.th), Web: <http://coop.eco.ku.ac.th>



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“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

## The 3<sup>rd</sup> COOP INTERNATIONAL AND NATIONAL CONFERENCE 2022

### Proactive Management of Cooperatives and Social Enterprises

### Reacting to the Challenges of New Social Dynamics

July 21, 2022

Online: Zoom meeting, 8.30 am - 4 pm BKK time

#### Conference Schedule

08.15 - 08.45	Register
08.45 - 09.00	Opening speech by Assistant Professor Dr. Wisit Limsomboonchai, Dean of the Faculty of Economics
09.00 - 10.30	Panel Discussion (in English) on the topic “Proactive Management of Cooperative and Social Enterprise Reacting to the Challenges of New Social Dynamics”, Panelists: * Dr. Junichi Naito, President and CEO of the Shikumi Banks Association of Japan (SBAJ), the largest credit union network in Asia * Prof. Masahiro Yamao, Expert on Agriculture Socio-Economics and Community development Graduate School of Biosphere Science, Hiroshima University
10.30 - 10.40	Break
10.40 - 12.15	Panel Discussion (in Thai) on the topic “Proactive Management of Cooperatives to Challenges for Sustainable Growth Opportunities” panelists: * Khun Sirichai Orsuwan, Chairperson of the Agricultural Cooperative Community Board of Thailand Co., Ltd. * Special Associate Professor Lieutenant General Dr. Weera Wongsan, Chairman of the Savings Cooperative Association of Thailand Limited * Mr. Somsong Yodnil, Member of the Operations Committee and Secretary to Representative of the Credit-Union Cooperative Association of Thailand Limited
12.15 - 13.00	Lunch Break
13.00 - 16.30	Paper present parallel session



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## The 3<sup>rd</sup> COOP INTERNATIONAL AND NATIONAL CONFERENCE 2022

### Proactive Management of Cooperatives and Social Enterprises

### Reacting to the Challenges of New Social Dynamics

July 21, 2022

Online: Zoom meeting, 8.30 am - 4 pm BKK time

#### กำหนดการประชุม

- 08.15 - 08.45 น. ลงทะเบียน
- 08.45 - 09.00 น. กล่าวเปิดงานโดย ผู้ช่วยศาสตราจารย์ ดร.วิศิษฐ์ ลิ้มสมบุญชัย คณบดีคณะเศรษฐศาสตร์
- 09.00 - 10.30 น. เสวนาภาษาอังกฤษในหัวข้อ “Proactive Management of Cooperative and Social Enterprise Reacting to the Challenges of New Social Dynamics” ผู้ร่วมเสวนาโดย
- \* Dr.Junichi Naito President and CEO of the Shikumi Banks Association of Japan (SBAJ), the largest credit union network in Asia
  - \* Prof. Masahiro Yamao Expert on Agriculture Socio-Economics and Community development Graduate School of Biosphere Science, Hiroshima University
- 10.30 - 10.40 น. พักรับประทานอาหารกลางวัน
- 10.40 - 12.15 น. เสวนาภาษาไทยในหัวข้อ “การจัดการเชิงรุกของสหกรณ์ต่อความท้าทายเพื่อโอกาสในการเติบโตอย่างยั่งยืน” ผู้ร่วมเสวนาโดย
- \* คุณศิริชัย ออสุวรรณ ประธานที่ปรึกษาคณะกรรมการชุมนุมสหกรณ์การเกษตรแห่งประเทศไทย จำกัด
  - \* รองศาสตราจารย์พิเศษ พลโท ดร.วีระ วงศ์สรรค์ ประธานคณะกรรมการดำเนินการชุมนุมสหกรณ์ออมทรัพย์แห่งประเทศไทย จำกัด
  - \* คุณสมทรง ยอดนิล กรรมการดำเนินการและเลขานุการ คณะกรรมการดำเนินการชุมนุมสหกรณ์เครดิตยูเนียนแห่งประเทศไทย จำกัด
- 12.15 - 13.00 น. พักรับประทานอาหารกลางวัน
- 13.00 - 16.30 น. แบ่งห้องนำเสนอบทความทางวิชาการ

## ห้องนำเสนอบทความภาษาไทย

### ZOOM ONLINE: ROOM – 01

Chairman – ดร.พรชัย ศุภวิทิตพัฒนา และ Moderator – ดร.ธิดารัตน์ คุ่มกิก

วันที่ 21 กรกฎาคม พ.ศ. 2565 เวลา 13.00-16.30 น.

ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
1	008	13.00 - 13.15 น.	เบญจวรรณ สุทธдук อนุชา วิทยาการ-ภริพันธ์ภูมิญา และสุจิตรา รอดสมบุญ	การวิเคราะห์ประสิทธิภาพเชิงเทคนิคและการเปลี่ยนแปลงเทคโนโลยีในการดำเนินงานของสหกรณ์ออมทรัพย์ในจังหวัดตาก
2	014	13.15 - 13.30 น.	ยุพาวรรณ ภัทรไชยโชติ, ชิตพล สลับ, ณภัทร จินเดหาวา และ ศิริวรรณ กิจโชติ	การจัดการห่วงโซ่อุปทานของสวนยางพารา วังทอง พิษณุโลก
3	015	13.30 - 13.45 น.	พรพรพรรณ ชาญบัณฑิตนันท์ เออวดี เปรมัชเชียร และ อภิชาติ ตะลุมเพรย์	ปัจจัยที่มีผลต่อการยอมรับเทคโนโลยีเกษตรแม่นยำ ฟาร์มอัจฉริยะ (Handy Sense) ของเกษตรกรในอำเภอพระพุทธบาท จังหวัดสระบุรี
4	018	13.45 - 14.00 น.	ญานิกา ปลอดภัย กุลภา กุลติลก และ เดชรัต สุขกำเนิด	ความสามารถในการปฏิบัติตามมาตรฐานการผลิตสัตว์น้ำอินทรีย์ของเกษตรกรผู้เลี้ยงปลานิลในอำเภอเทิง จังหวัดเชียงราย
5	033	14.00 - 14.15 น.	ศันสนีย์ เหล่าขวัญสถิตย์ สุวรรณา สายรวมญาติ กุลภา กุลติลก และ บวร ตันรัตนพงศ์	การจัดกลุ่มลูกค้าโดยใช้เทคนิคการทำคลัสเตอร์ เพื่อวางแผนกลยุทธ์ทางการตลาดของบริษัทเคมีเกษตร
6	034	14.15 - 14.30 น.	จนพร จันทรสุวรรณ กฤษณรัตน์ ทวีวงศ์ และ สุวรรณา สายรวมญาติ	กลยุทธ์ขับเคลื่อนเกษตรกรในการเลือกพันธุ์ข้าว กข79 เพื่อการเพาะปลูก
7	003	14.30 - 14.45 น.	ณัฐกร สุจริต และ พิมพ์พร โสววัฒนกุล	การศึกษาห่วงโซ่อุปทานธุรกิจรวบรวมและส่งออกกล้วยหอมทองของสหกรณ์การเกษตรบ้านลาด จำกัด
8	007	14.45 - 15.00 น.	อดิศร อุ่มชู และ พิมพ์พร โสววัฒนกุล	การศึกษาปัจจัยที่ส่งผลต่อการเติบโตของสหกรณ์ภาคการเกษตรในเขตพื้นที่กรุงเทพมหานคร
9	017	15.00 - 15.15 น.	ศิริวิภา กองลุน เออวดี เปรมัชเชียร และ สุวรรณา สายรวมญาติ	การวิเคราะห์ต้นทุนประสิทธิภาพในการลงทุนสร้างระบบการป้องกันโรคทางชีวภาพในฟาร์มสุกรขนาดใหญ่ สำหรับการป้องกันโรคคหิวหวัดแอฟริกาในสุกร





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ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
10	035	15.15 - 15.30 น.	พัชราภรณ์ แก้วสระแสน กุลภา กุลติลก และ อภิชาติ ตะลุดนเพรย์	การพัฒนาการตลาดผลิตภัณฑ์น้ำมันไพลสำหรับ วิสาหกิจชุมชนกลุ่มแปรรูปสมุนไพร ทับทิมสยาม 05
11	036	15.30 - 15.45 น.	ชญานันท์ สืบผาสุข สุวรรณา สายรวมญาติ และวิศิษฐ์ ลิ้มสมบุญชัย	คุณลักษณะของผลิตภัณฑ์ฟ้าทะลายโจรชนิดแคปซูลที่ ส่งผลต่อการตัดสินใจซื้อของผู้บริโภค
12	010	15.45 – 16.00 น.	เสาวคนธ์ หนูขาว	การพัฒนาแพลตฟอร์มตลาดกลางออนไลน์สำหรับ สินค้าเกษตรสินค้าโอท็อป และผลิตภัณฑ์จากสับปะรด ศรีราชา เพื่อเพิ่มขีดความสามารถในการแข่งขันอย่าง ยั่งยืนและส่งเสริมการเป็นผู้ประกอบการออนไลน์แก่ เกษตรกรและวิสาหกิจชุมชน อำเภอศรีราชา จังหวัด ชลบุรี



## ห้องนำเสนอบทความภาษาไทย

## ZOOM ONLINE: ROOM – 02

Chairman – ดร.พัฒนา พิสิษฐเกษม และ Moderator – ผศ.ดร.พิมพ์พร โสววัฒน์กุล

วันที่ 21 กรกฎาคม พ.ศ. 2565 เวลา 13.00 - 16.30 น.

ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
1	001	13.00 - 13.15 น.	นันทพร เครือทราย อภิชาติ ตะลุมเพรย์ และ เออวดี เปรมัษเฐียร	คุณลักษณะที่มีผลต่อการตัดสินใจซื้อมะม่วงดิบ ฟรีชตราย
2	002	13.15 - 13.30 น.	เจียรระโน กิจไทยสงค์ อภิชาติ ตะลุมเพรย์ และ เออวดี เปรมัษเฐียร	ปัจจัยที่มีผลต่อการตัดสินใจซื้อผลไม้สดของผู้บริโภค ผ่านช่องทางออนไลน์
3	004	13.30 - 13.45 น.	ณิชากร วรติลก และ เสาวลักษณ์ กุ้เจริญประสิทธิ์	ปัจจัยที่มีผลต่อการชำระสินค้าโดยใช้ QR-Code ของ ผู้บริโภคในเขตกรุงเทพมหานคร
4	011	13.45 - 14.00 น.	ปณัฎฐ์ ลักษณะประณัย และนนทร์ วรพานิษฐ์	การศึกษาพฤติกรรมผู้บริโภคและปัจจัยที่ส่งผลต่อการ ตัดสินใจใช้บริการของร้านบุฟเฟ่ต์ปิ้งย่าง ชาบูใน สถานการณ์ COVID 19 ในเขตพื้นที่ กรุงเทพมหานคร และปริมณฑล
5	019	14.00 - 14.15 น.	นิจารวรรณ คงสมจิตต เดชรัตน์ สุขกำเนิด และ เออวดี เปรมัษเฐียร	การแบ่งกลุ่มผู้บริโภคข้าว กข43 บรรจุถุง ในจังหวัด สุพรรณบุรี
6	021	14.15 - 14.30 น.	ชญัญลักษณ์ ภูผา เออวดี เปรมัษเฐียร และ สุวรรณมา สายรวมญาติ	การศึกษาเปรียบเทียบการรับรู้ ทัศนคติ และการ ตัดสินใจซื้อเนื้อสัตว์จากฟาร์มของผู้บริโภคใน กรุงเทพมหานครและต่างจังหวัด
7	027	14.30 - 14.45 น.	ทิพรัตน์ ประทีปปรีชา สุวรรณมา สายรวมญาติ และ ชญาดา ภัทราคม	การรับรู้ ความเข้าใจและการใช้ประโยชน์จาก สัญลักษณ์ทางเลือกสุขภาพ
8	030	14.45 - 15.00 น.	เมทินี พยอมหอม, สุวรรณมา สายรวมญาติ และ เดชรัตน์ สุขกำเนิด	คุณลักษณะที่มีผลต่อการตัดสินใจชมบราวนี่กรอบที่ ผลิตจากแป้งกล้วย
9	032	15.00 - 15.15 น.	กิตติศักดิ์ รุ่งธนเกียรติ โสภณ แยมกลีน และ กฤษณรัตน์ ทวีวงศ์	ปัจจัยที่มีความสัมพันธ์ต่อการตัดสินใจเลือกซื้อ ผลิตภัณฑ์เนื้อสังเคราะห์จากพืช



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ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
10	037	15.15 - 15.30 น.	นายศรีษัฐ เกตุสถิตย์ เออวดี เปรมัชเชียร และอภิชาติ ตะลุดนเพรย์	การตัดสินใจบริโภคเครื่องดื่ม ที่มีส่วนผสมจากกัญชา ของกลุ่มผู้บริโภค Gen Y
11	040	15.30 - 15.45 น.	ธีรภัทร พานิชการ วิศิษฐ์ ลิ้มสมบุญชัย และอภิชาติ ตะลุดนเพรย์	ปัจจัยที่มีผลต่อการตัดสินใจซื้อทุเรียนผ่านช่องทาง ออนไลน์
12	042	15.45 - 16.00 น.	ฉัตรธิดา บุญประเสริฐ อุซุก ต้วงบุตรศรี และจักรกฤษณ์ พจนศิลป์	คุณลักษณะผลิตภัณฑ์ที่ส่งผลต่อการตัดสินใจซื้อ ข้าวโพดหวานแปรรูปพร้อมรับประทาน



## ห้องนำเสนอบทความภาษาไทย

### ZOOM ONLINE: ROOM – 03

Chairman – ผศ.ดร.ณคุณ ธรณินิติญาณ และ Moderator – ผศ.ดร.ศศิภา พงษ์วาที

วันที่ 21 กรกฎาคม พ.ศ. 2565 เวลา 13.00 - 16.30 น.

ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
1	005	13.00 - 13.15 น.	กนกรัตน์ คงวัฒน์ และ เสาวลักษณ์ กู้เจริญประสิทธิ์	พฤติกรรมกรรมการออมและปัจจัยที่มีผลต่อการเลือก แผนการลงทุนในกองทุนสำรองเลี้ยงชีพ ของพนักงานธนาคารไทยพาณิชย์ จำกัด (มหาชน)
2	009	13.15 - 13.30 น.	พิสิษฐ์ พยัคฆ์พงษ์ และ วุฒิยา สาหร่ายทอง	ปัจจัยที่ส่งผลกระทบต่อตัดสินใจลงทุนในหุ้น OR ที่ ออกจำหน่ายแก่สาธารณชน
3	012	13.30 - 13.45 น.	พีระยา ทองเย็น และ พรวรรณ นันทแพศย์	ปัจจัยที่ส่งผลกระทบต่อความเชื่อมั่นในการเลือกลงทุน ในสกุลเงินดิจิทัล ของบุคคลกลุ่ม GEN XYZ ในเขต กรุงเทพมหานคร
4	016	13.45 - 14.00 น.	พรวรรณ นันทแพศย์	อิทธิพลของความรู้ทางการเงิน ทักษะคิดทางการเงิน ตัวแทนทางสังคมที่มีต่อ การวางแผนการเงินส่วนบุคคล และการอยู่ดีมีสุขทางการเงินของประชาชนในเขต กรุงเทพมหานคร
5	020	14.00 - 14.15 น.	ปิยรัตน์ มั่นทองขาว และ เอกภัทร มานิตขจรกิจ	ปัจจัยที่มีผลกระทบต่ออัตราผลตอบแทนของกองทุน รวมอสังหาริมทรัพย์ กรณีมีการจัดเก็บภาษีที่ดินและสิ่ง ปลูกสร้าง
6	023	14.15 - 14.30 น.	ศุภาพิชญ์ วงศ์แปง และ ณัฐวุฒิ คุ้มฉนวนเขียว	อิทธิพลของอัตราส่วนทางการเงินต่อผลการดำเนินงาน ของบริษัทที่จดทะเบียน ในตลาดหลักทรัพย์แห่ง ประเทศไทย กลุ่ม SETCLMV ในช่วงก่อนและหลัง ประกาศใช้พระราชบัญญัติเขตพัฒนาพิเศษภาค ตะวันออก (EEC)
7	024	14.30 - 14.45 น.	กฤษมา จารุณี และ ธนารักษ์ เหล่าสุทธิ	การศึกษาความสัมพันธ์ระหว่าง Private Consumption Search Interest Index กับข้อมูล ด้านการอุปโภคบริโภคภาคเอกชน
8	025	14.45 - 15.00 น.	ธนัสภรณ์ ธนสิริธนากร และ รัฐวิภา ชัยวัฒน์	การประเมินความเสี่ยงของกลุ่มหลักทรัพย์ลงทุนโดยใช้ ทฤษฎีค่าสุดขีดหลายตัวแปร



ลำดับ	CCN	เวลานำเสนอ	ชื่อผู้ส่งบทความ	ชื่อเรื่อง
9	026	15.00 - 15.15 น.	อำไพ พิบูลย์ และภัทรกิตต์ เนตินิยม	การศึกษาความสัมพันธ์ระหว่างความรู้ทางการเงินและ ประกันสุขภาพต่อส่วนประสมทางการตลาดของการซื้อ ประกันสุขภาพออนไลน์
10	029	15.15 - 15.30 น.	นิตยา สมานมิตร และ ภัทรกิตต์ เนตินิยม	ปัจจัยที่ทำให้เกิดหนี้ที่ไม่ก่อให้เกิดรายได้ (NPLs) สินเชื่อจำนองสถาบันการเงินของรัฐ
11	031	15.30 - 15.45 น.	วสุกานต์ ประจง และ ภัทรกิตต์ เนตินิยม	ปัจจัยที่มีผลต่อการวางแผนการเงินเพื่อการเกษียณอายุ กรณีศึกษาการไฟฟ้าส่วนภูมิภาค
12	038	15.45 - 16.00 น.	ธีรตนย์ คณินการณภยภาส และ พรวรรณ นันทแพทย์	ผลกระทบจากปริมาณสินทรัพย์ที่ธนาคารกลาง สหรัฐอเมริกาถือครอง และปัจจัยทางเศรษฐกิจต่อราคา ทองคำแห่งประเทศไทย
13	028	16.00 - 16.15 น.	นายอิสรพงศ์ ศรีคราม และ พรวรรณ นันทแพทย์	อิทธิพลของปัจจัยทางเศรษฐกิจมหภาคและปัจจัย เฉพาะของกองทุนรวมที่มีต่ออัตราผลตอบแทน ของกองทุนรวมอสังหาริมทรัพย์และกองทุนรวม โครงสร้างพื้นฐาน



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“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

### International conference

ZOOM ONLINE: ROOM – 04

Chairman – Prof.Dr. Poomthan RANGKAKULNUWAT / Moderator – Dr. Jedsadaporn SATHAPATYANON

July 21, 2022 - 13.00 - 16.00

No.	CCI	Time	Author	Title	Country
1	001	13.00 - 13.15	Anucha Wittayakorn- Puripunpinyoo	The Technical Efficiency of Savings Cooperatives in Kalasin Provincial Area :The Stochastic Frontier Approach	Thailand
2	002	13.15 - 13.30	Supharoek Siriphen, Tirapot Chandarasupsang, Annop Thananchana, Nopasit Chakpitak and Siva Shankar Ramasamy	Real Estate Fundraising Using the IDO Process Based on Blockchain Technology	Thailand
3	003	13.30 - 13.45	Ali Sukru Cetinkaya	The Impact of Job Analysis on Employee Selection: A Research in Industry Enterprises	Turkiye
4	021	13.45 – 14.00	Ernawati Setyo Nugraheni, Olivia Fachrunnisa	Ethical Authentic Leadership: A New Concept of Leader Style to Reduce Fraud in Education Sector	Indonesia
5	016	14.00 – 14.15	Filiz Demir	Proactive Management as a Strategic Management Tool in Crises	Turkiye
6	025	14.15 – 14.30	Ali Sukru Cetinkaya and Shafiq Habibi	VUCA Business Environment: A Review	Turkiye
7	028	14.30 – 14.45	Khayal Hajiyev and Ali Sukru Cetinkaya	Artificial Intelligence Review	Turkiye
8	029	14.45 –15.00	Dilek Sağlık and Ali Sukru Cetinkaya	Examining the Concept of Organizational Intelligence with Content Analysis	Turkiye
9	012	15.00 – 15.15	Ratih Candra Ayu and Olivia Fachrunnisa	Halal Social Networking: An Integration Between The Theory Of Social Resources And Islamic Values To Improve Organizational Performance	Indonesia



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No.	CCI	Time	Author	Title	Country
10	006	15.15 – 15.30	Imam Triyuniadi and Ardian Adhiatma	Readiness for Change in the High Prosecutors of Central Java Towards a Corruption-Free are (WBK) and a Clean Service Bureaucracy are (WBBM)	Indonesia
11	007	15.30 – 15.45	Muhammad Gilang Geovano	Focus on Group Training (FGT): A New Approach in Training and Development Program	Indonesia
12	036	15.45 – 16.00	Surahmat, Olivia Fachrunnisa and Ika Nurul Qomari	Building Resilience for Health Care Organization Good Corporate Governance and Good Clinical Governance	Indonesia



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### International conference

#### ROOM – 05 (EC 5515)

Chairman - Asst.Prof.Dr. Auttapol SUEBPONGSAKORN /

Moderator – Dr. Lalita CHANWONGPAISARN NGUITRAGOOL

July 21, 2022 - 13.00 - 16.00

No.	CCI	Time	Author	Title	Country
1	004	13.00 - 13.15	Sunoto and Hendar	Adaptation of Sultan Agung Islamic University (UNISSULA) Semarang In Facing Online Learning in the COVID-19 Era (Study on UNISSULA Students)	Indonesia
2	005	13.15 - 13.30	Ismalia Febriana	MyID system Application to Supports Work from Home’s Employee Performance	Indonesia
3	008	13.30 - 13.45	Amalia Annisa Dwiana	Virtual Reality for Employee Skills Training and Development in the Post-COVID 19 Era	Indonesia
4	015	13.45 - 14.00	Mutiaramaulinaa and Mutamimah	Digital Promotion For Bank Muamalat Semarang In Increasing the Millennial Generation Market	Indonesia
5	027	14.00 - 14.15	Widyawaty Cahyaningrum and Khoirul Fuad	The Effect of Reward, Morality, and Hexagon Fraud on Fraud Behavior on GO-JEK Online -Based Transportation Services in Semarang City	Indonesia
6	032	14.15 – 14.30	Atina Labibah	A Digital Technology Approach to Improving the Efficiency and Effectiveness of Standard Operating Procedure (SOP) for Billing Letters for Value Added Tax Restitution (VAT) in CV Solusi Arya Prima	Indonesia
7	013	14.30 – 14.45	Veri Prasetyo and Drs. Bomber Joko Setyo Utomo, MM	Effectiveness of Event Marketing Strategy in Increasing Brand Awareness and Brand Image (Case Study of PT. Bank Muamalat Indonesia, Tbk Semarang Branch Office)	Indonesia





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No.	CCI	Time	Author	Title	Country
8	023	14.45 – 15.00	Farshella Aprilyanti and Winarsih	The Influence of Green Accounting and Islamic Corporate Social Responsibility (ICSR) on Financial Performance of Mining Companies Listed in the Jakarta Islamic Index ( JII ) Conceptual Paper	Indonesia
9	026	15.00 – 15.15	Hardian Rakhmanto	The Influence of Customer Value and Service Innovation on Customer Satisfaction with Brand Preference (Study on Consumer Burn Dower Semarang)	Indonesia
10	034	15.15 – 15.30	Alifah Ratnawati and Herri Triono	Implementation of Corporate Social Responsibility in Community Empowerment Effort as a Measure of Company Value and Profitability PT Pegadaian (Persero) Regional Office XI Semarang Indonesia	Indonesia
11	035	15.30 – 15.45	Niakurnilatifa Zaenuddin	Effectiveness of Tourism Program Planning and Activities (Case study at the department of youth, sports, and tourism, Province of Central Java)	Indonesia



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### International conference

#### ROOM – 06 (EC 5606)

Chairman - Dr.Prapaipim SUTHEEWASINNON / Moderator – Dr.Lokweetpun SUPRAWAN

July 21, 2022 - 13.00 - 16.00

No.	CCI	Time	Author	Title	Country
1	009	13.00 – 13.15	M. Asyrofar Rusly	OACIE: A Method to Minimizing Failure in Employee Training and Development	Indonesia
2	010	13.15 – 13.30	Afrina Atha Amalina	Psychological Test as an Analysis of Employee Training And Development Needs	Indonesia
3	011	13.30 – 13.45	Kurniawan Wicaksono and Olivia Fachrunnisa	Human Resource Based Gamification and Organizational Support to increase Employee Engagement: A Conceptual Model	Indonesia
4	014	13.45 – 14.00	Helena Agustanty and Alifah Ratnawati	Human Resources Development and Management at BPRS Gala Mitra Abadi	Indonesia
5	018	14.00 – 14.15	Sekar Ayu Indraswari and Ardian Adhiatma	Implementation of Quality Of Work Life and Social Capital as aspects of improving Organizational Citizenship Behavior through Employee Engagement at PT. Central Java Regional Development Bank (BPD Central Java) Head Office	Indonesia
6	022	14.15 – 14.30	Nailis Saadah and Winarsih	The Effect of Islamic Social Reporting and Good Corporate Governance on the Company's Sustainability Report Listed in the Jakarta Islamic Index (JII) (Conceptual Model)	Indonesia
7	030	14.30 – 14.45	Irfan An Naufal	Pragmatic Learning and Education: A New Model to Develop Human Softskill	Indonesia
8	031	14.45 – 15.00	Fadhlurrahman	Elaboration of Spiritual Learning Organization : A Strategy for Organizational Development Based on Islamic Perspective	Indonesia



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No.	CCI	Time	Author	Title	Country
9	033	15.00 – 15.15	Slamet Sulistiono	The Moderating Role of Charity Action on Dividend Policy and Good Corporate Governance to Firm Value	Indonesia
10	019	15.15 – 15.30	Erna May Wulandari and Maya Indriastuti	Diversification Strategy Towards Sustainable Entrepreneurial Orientation Performance Islamic	Indonesia
11	020	15.30 – 15.45	Alisia Suci Azizah and Winarsih	Digital Business Transformation and Soft Selling Marketing Strategy to Increase MSME Product Sales: a conceptual paper	Indonesia



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## INTERNATIONAL CONFERENCE



The 3<sup>rd</sup> National and International Conference 2022

“Proactive Management of Cooperative and Social Enterprises Reacting to the Challenges of New Social Dynamics”

# Human Resources Development and Management at BPRS Gala Mitra Abadi

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## **Abstract**

In the current era of globalization, companies cannot avoid competition with other companies in running their business. The banking industry is being demanded to maintain its existence in order to have strong competitiveness with other banking companies, considering that the banking industry has very tight competition. Human resource management in a company is one of the main keys in maintaining the existence of a company. The company should provide training for new employees or employees who have worked regularly so that employees can develop and gain new knowledge that will affect the quality of employees. If the employees are qualified, the resulting performance for the company will be better, but if the quality of employees is low then the performance generated is also not optimal. In providing services to customers, the company should provide a variety of job training for new employees or old employees to support employee performance in order to provide maximum results. It also aims to help realize both the company's vision and mission as well as the main objectives of the company's establishment.

**Keywords** : Development, Management, Human Resources

## I. INTRODUCTION

The company is a forum which contains a group of people who work together with the intent and purpose of being able to realize common goals. The essence of establishing a company is to get maximum profit. The welfare of the company's founders, company employees and investors who invest in the company depends on the success of the management in running the company. A company is required to be able to adapt and have strong competitiveness in the midst of the onslaught of the globalization era with the goals and expectations of a company still being able to survive in the face of

increasingly fierce business competition between competitors.

In the current era of globalization, companies cannot avoid competition with other companies in running their business. One of the companies experiencing competition with other companies is a banking company in Indonesia. The banking industry is being demanded to maintain its existence in order to have strong competitiveness with other banking companies, considering that the banking industry has very tight competition. Human resource management in a company is one of the main keys in maintaining the existence of a company. Having adequate human resources and having good quality is a valuable capital for the company in running its business and business. Of course, to obtain superior quality human resources, the company must carry out a series of certain stages.

The Islamic People's Financing Bank (BPRS) Gala Mitra Abadi, is a sharia banking financial institution which in its operational activities is based on the sharia system. This company in carrying out its company activities implements a profit sharing system and does not provide services in payment transaction activities. As with BPRS in general, the Islamic People's Financing Bank (BPRS) Gala Mitra Abadi in running its company provides various services that can be utilized by the community, such as collecting funds from the community and distributing funds to the community. To provide optimal service to the community, human resources are needed that have superior quality so that the community gets maximum service.

Various ways can be taken to obtain quality human resources, one of which is to provide job training for all employees, including employees who have just been accepted by the company. This job training is carried out in stages and periodically with the aim of developing the ability of the company's

employees in completing their respective job responsibilities. Because achieving targets in a company is not an easy thing to achieve, therefore human resource development is very important to do which is not only for the benefit of the company but also for the benefit of employees. In essence, the development of human resources is something that is done with the intent and purpose of improving the quality of human resources themselves.

Human resource management is important to do with the aim of knowing how effective human resources are in a company. This helps the company in making a decision about how the company is able to be developed. Because with good and proper human resource management, the company will be able to be managed properly in accordance with the quality and quantity of its human resources. It is important for companies to know and understand the ins and outs of their human resources, such as the expertise or background of the company's employees. so that later the company can determine the work that is in accordance with the capacity of its employees and employees are not burdened with the work received because it is not in accordance with their background and expertise and from this a good synergy is created between the company and employees so as to help achieve the company's targets. (Nasution, 2020 )

Because of the importance of human resource factors in supporting the success of a company, it is important for companies to manage existing human resources. Human resources in a company can be a benchmark for how other resources owned by the company. Companies that have quality human resources, then other resources also have the same quality capacity in accordance with the fields in it. The existence of quality human resources has a vital role in a company, because of these human resources the company's activities can run well and help the company achieve the targets and goals that have been determined at the time of the company's initial establishment. The

company can have human resources with superior quality when carrying out the procurement process in accordance with the theory of human resource procurement and managing human resources properly and correctly. The job responsibilities given by the company to employees will be more easily completed quickly and efficiently by good quality human resources. Not only that, various problems with a fairly high level of complexity that exist in the company are also able to be solved and solutions are obtained for their completion. This of course will greatly help the performance of a company.

## II. METHODOLOGIES AND DATA

This case analysis report uses a survey method with descriptive analysis through data collection tools in the form of stakeholder interviews to obtain information about the required problem. This is in accordance with the opinion of Sugiyono (2016) which says that interviews are used as a data collection technique to find out the problems that need to be researched and also if researchers want to know more in-depth information from respondents about the behavior and meaning of these behaviors.

The method used in this company's research report is interviews. According to Banister in Poerwandari (1998), the interview is an activity to talk or ask other people with a specific purpose. The purpose of the interview is to collect knowledge about the subjective meaning understood by the individual related to the topic under study. The main thing from the interview is that there is direct contact between the researcher and the resource person. Through this interview, the researcher obtained the information and data needed for this research through sources. The interview technique used is a guided free interview, a question and answer document that is prepared without following the principles of interviewing and can be deepened or expanded depending on the situation and conditions that occurred at the scene.

The population of this business case report research is all employees of the Islamic People's Financing Bank (BPRS) Gala Mitra Abadi Undaan Cash Office, totaling 11 people. While the sampling used is purposive sampling which is sampling based on certain goals or considerations (Husaini Usman, 1995). The sample used in accordance with the research topic is employees who have worked for less than 2 years at the Gala Mitra Abadi Sharia People's Funding Bank (BPRS).

## III. RESULTS

### Human Resource Development

Development is a process that is passed to gain skills and knowledge to be able to carry out work and other responsibilities now and in the future. According to Hasibuan (1990) what is meant by development is an effort to increase the technical, conceptual, theoretical and moral abilities of employees in accordance with the needs of the position or work pursued through education and training programs. Meanwhile, Sumarsono (2003) argues that human resources have two explanations or understandings. The first, human resources means services or efforts that can be provided during the production process. In other words, human resources are a reflection of the quality of the effort given by these human resources during the process of producing goods or services. Second, human resources are related to humans who can work to



provide the work effort. Being able to work can be interpreted as being able to carry out activities that have economic activities, where these economic activities are able to meet the needs of the community in the form of goods or services.

Mathis and Jackson (2006) in their opinion about the development of human resources, namely, the efforts taken to increase the ability of employees who are useful for completing various kinds of tasks and aims to improve skills beyond the skills required for the job at this time. Rowley and Jackson (2012) provide their opinion on human resource development, which is a series of steps taken to increase employee knowledge, abilities and expertise, as well as other capabilities that are also developed through organizational learning, training, leadership training and other management that are useful for the need to improve employee performance (Rowley, 2012)

Werner and De Simone (2011) explain in the development of human resources in a broad sense, namely the efforts made to develop experience, abilities, knowledge, productivity, expertise and also employee satisfaction. Human resource development can be said as a planned and structured activity made by a group or organization in order to provide opportunities for its employees to deepen the skills and expertise needed to support the demands of work responsibilities in the present era and in the future. Another opinion came from Price, who gave his opinion that human resource development is a strategic approach that aims to invest in available human resources. The development carried out on human resources here is by providing a separate work scheme that functions as self-development, then there is training that has been adapted to the needs and skills of human resources for future needs.

Priansa (2014) in his opinion states that human resource development can be interpreted as the process of preparing human resources to carry out duties and responsibilities with a heavier or higher burden on an organization. This development is generally related to the development of emotional abilities as well as the development of intellectual abilities, both of which are useful and necessary to complete work responsibilities to the fullest. In the human resource management system, this development is also included in the management system which further contains career development, development and training, as well as development within the organization. (Nuryanta, 2008)

## Human Resource

Training Training is an important part of learning. To train employees effectively, it is

important to understand how people learn. In an organization concerned with productivity, education and training are the most important facts. Everyone is educated and trained to provide the best service. With education and training, it is hoped that everyone can continue to develop and improve their skills and knowledge from time to time. It is clear that skilled people with high work motivation are highly productive. There is a big difference between education and training (Alfabeta Ravianto, 2001).

Training is specific and the benefits can be directly practiced in the workplace, while education is general and indirect benefits are suggestions to increase knowledge, ideas and theoretical knowledge. The objectives of employee training and development described above can basically be concluded that the purpose of training and development is basically to increase employee capacity both mentally (attitude), cognitive (knowledge) and psychological (behavior) and to prepare employees to face the changes that occur so that can overcome obstacles that may arise at work. Training is aimed at mastering various skills and techniques in order to be able to do certain jobs in detail and regularly (Handoko, 1995: 104).

Training is a short-term educational process for operators to acquire systematic operation skills. Meanwhile, according to Wijaya (1995: 5) education and training will help in the future by developing a state of mind and action, competence, understanding and having the right attitude and understanding to do the job. One of the efforts that can be made to increase the potential of human resources is through education and training. These two terms have different opinions, as explained by Notoatmojo (1998:21), education is often associated with the preparation of future workers needed by an organization or institution, in terms of training involves increasing the abilities or skills of employees who have occupied a position. Flippo (1979: 53) asserts that education is associated with increasing understanding of general knowledge and understanding of the entire environment around us, while the notion of training is an activity aimed at increasing the knowledge and skills of employees in their daily work.

There are several objectives and benefits of training, first, namely productivity, with training it will be possible to increase capacity, knowledge, skills and behavior change. This will increase the productivity of the organization. Second, the quality of implementation, training not only improves the quality of employees but also reduces the possibility of errors at work. Thus, the quality of the resulting product will be maintained and even increased. The third, namely Human Resource Planning Training, will help employees easily fill vacancies in the

organization, so that employee planning can be carried out as well as possible. In human resource planning, one of them relates to the quality and quantity of workers with the right quality according to the guidelines. Fourth, there is Moral (spirit), training is expected to improve employee work efficiency which can lead to an increase in employee salaries. This will increase employee morale so that they are more responsible for their duties.

Then the fifth is indirect remuneration (compensation), providing opportunities for employees to take part in training can be interpreted as compensation for past achievements, when participating in the program, the employee concerned has the opportunity for further development. The sixth, namely occupational health and safety, is the best step to minimize the opportunity for work accidents in an organization to create a calm and safe working atmosphere and mental stability. The seventh is to prevent obsolescence. Training will encourage employee initiative and creativity, this step is said to prevent employee obsolescence. This means that the skills possessed by employees can adapt to rapidly changing technological changes. And the last is personal development, giving employees the opportunity to improve their knowledge and abilities, including enhancing their personal development. (Siregar, 2018)

#### Concept of Human Resource Management

In other terms, Umi Sukanti (1989) states that human resource management is also referred to as personal management, personal administration, or human resource administration. Among these terms in the world of education is one of the essences of educational management.

Some experts have their own opinions regarding the concept of human resource management. The first opinion is from Edwin B. Filippo (1984), in his opinion it is stated that human resource management is the direction and control of manpower procurement, organization, planning process, compensation, development, integration, maintenance and termination of employment that aims to achieve individual targets. and society.

Haneman (1981) also argues that human resources or also known as personal management is a set of functions and activities in an organization broadly which are used to influence employees while in the organization. Then Wayne Mondy (2008) explained that human resource management is the attraction of selection, development and utilization of human resources in order to achieve the targets of individuals and organizations.

Human resource management is essentially an elaboration or explanation of education management. Arranged so that the goals between individuals and organizations can be interrelated, educational management plays a role by identifying its functions as a process of administrative regulation or education management. Castetter (1982) argues that the administrative or management process consists of planning, recruitment process, selection process, assessment, induction, development, security, bargaining, continuity, and also compensation (Castetter, 1982). According to Randall (1987), these functions are identified as planning, training, staffing, appraisal, and compensation (Schuler, 1987).

From several opinions about the definition and concept of human resource management that have been mentioned, it can be concluded that in order to achieve the targets and goals that have been determined for both individuals and organizations or companies, human resource management is the main factor and has an important role in it. This is because in human resource management, indicators of human resource management functions are interconnected with each other (Erlangga. Hasibuan, 1990).

For an organization, human resource management is concerned with all the work of the organization and its stated goals. For this reason, all constituent parts, especially managers with various activities, must focus on planning related to personnel preparation, professional training development, and others. This needs to be done to anticipate short-term and long-term developments in an organization, especially in terms of the readiness of human resources. Another reason is that human resource management in an organization cannot separate the internal and external environment, which at any given time can affect the existence of the organization. (Putra & Sobandi, 2019)

#### Work Quality

According to Mangkunegara (2011), work quality is a measure to evaluate how effectively an employee does the things he or she should do. Two things are assessed in employee performance evaluation based on the above definition, namely employee behavior and work quality. By behavioral assessment, we mean loyalty, honesty, leadership, teamwork, loyalty, dedication and employee engagement. While the quality of work is a material standard that is measured as a result of the work carried out or carried out by workers in carrying out their duties. (Mangkunegara, 2012)

Siagian (1999) argues that work quality is a systematic effort in organizational life through ways

in which employees get the opportunity (placeholder) to take a role in determining how they work and what they contribute to the organization to achieve its goals, goals and objectives that have been set (Siagian, 1999).

#### IV. DISCUSSION

The Islamic People's Financing Bank Gala Mitra Abadi is a Sharia People's Financing Bank that operates in the Purwodadi, Grobogan and surrounding areas. BPRS Gala Mitra Abadi is engaged in sharia people's financing where this company provides loans to customers with a profit sharing system between customers and banks and collects funds from customers in accordance with sharia principles. In running its business, BPRS Gala Mitra Abadi is directly supervised by the Financial Services Authority (OJK) and guaranteed by the Deposit Insurance Corporation (LPS).

Human resource development is an effort made by the company to improve the skills and expertise possessed by human resources in order to increase the company's overall productivity within a certain time. Human resource development can be understood as an effort to prepare employees to be able to assume great responsibilities in a company. The purpose of human resource development is to increase employee performance productivity, time efficiency at work and foster leadership attitudes owned by employees. (Toyang & Prajarto, 2015)

BPRS Gala Mitra Abadi has quite a lot of human resources and almost every year there are additional new employees who come in to join as employees. However, it is not balanced with good human resource management. One of them is the lack of development of existing employees, even new employees are not given job training to understand the work that will be their job responsibilities but are immediately given work so that during the process of doing their job the employee cannot do his job properly. This is very detrimental to employees because new employees should have the right to get job training so that they have the provisions to be able to complete their work.

If BPRS Gala Mitra Abadi provides training for new employees or employees who have worked regularly, the impact that will occur is that employees will develop and gain new knowledge that will affect the quality of employees. If the employees are qualified, the resulting performance for the company will be better, but if the quality of employees is low then the performance generated is also not optimal. It also not only benefits employees but the company will benefit greatly because having quality human resources is a very valuable asset for the company because it will be easier to be able to

provide the best performance for the company so that it will be easier for the company to achieve the goals it wants to achieve. created.

What BPRS Gala Mitra Abadi can do for new employees is to provide *employee* regarding the introduction of the corporate environment . Employee training on the introduction of the corporate environment. Training materials for new employees upon entering the company will focus on introducing the company environment. The purpose of this training for new employees is to help them adapt more quickly to their work environment. This introduction covers the state of the work environment, company regulations and company culture. Training for new employees can be carried out in a class or through face-to-face orientation in the field.

Employee training on 5R and K3. This type of 5R and K3 employee training is also very important for new employees. Of course, with the introduction of 5R and K3, new employees will be able to do their jobs more easily and increase their productivity. The 5R training consists of, concise, neat, clean, caring and also diligent. Employees can apply it in the work environment to increase work comfort in the company. On the other hand, K3 or Occupational Safety and Health can equip new employees with an understanding of work safety procedures and prevent work accidents in the future.

Employee training related to standard operating procedures and work instructions. The function of this employee training is to provide work instructions, duties and responsibilities, as well as reports to the parties involved in the task. The benefits of this new employee training will help employees better understand the work instructions they must follow, better manage their work, and comply with company standards. New employee training for continuous improvement. This employee training module discusses the improvement of programs implemented by the company. By providing ideas for improvement of work programs and implementing these ideas.

In order to be able to meet the targets and goals that have been determined by both individuals and organizations or companies, human resource management is the main factor and has an important role in it. This is because in human resource management, indicators of human resource management functions are interconnected with each other.

In providing services to customers, BPRS Gala Mitra Abadi should provide a variety of job training for new employees or old employees to support employee performance in order to provide

maximum results to BPRS Gala Mitra Abadi. It also aims to help realize both the company's vision and mission as well as the main objectives of the company's establishment. And employees should apply for their rights to get job training in accordance with their job responsibilities.

### ACKNOWLEDGMENT

Thank you to my supervisor, Dr. Dra. Hj. Alifah Retnawati, MM who has provided direction for the author in completing the preparation of this research and also all Lecturers of the Faculty of Economics, Sultan Agung Islamic University who have provided useful knowledge for the author so that the author can complete this research properly. As well as classmates MJ C Class of 2019 who have provided support and motivation to the author to be enthusiastic in completing this research.

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