

The Optimization of Human Resource's Performance in Islamic Microfinance Institutions Through Job Analysis and Competency Model

Verni Y. Ismail*, Efendy Zain and Zulihar
Faculty of Economics, YARSI University, Jakarta, Indonesia

Abstract. *This study aims to develop a standard job analysis and human resource competency model for Islamic Micro Finance Institutions (Baitul Maal wat Tamwil), so it could be a reference for others, providing a standard professional human resources management on MFIs. This research is a field study designed as a survey, through the method of interviewing job holders and the supervisor with direct observation of the activities of field staffs. The data was analysed in the form of a verbal description of qualitative data. The main activity of the staff of MFIs is to encourage the low economic community through the activities of saving and financing. MFIs main characteristic is the principle of being directly in the field thus forming networks through regular meetings and maintaining a reliable service. MFIs personnel competency model consists of a cluster model based on teamwork/collaboration, customer focus, and communication competencies; technical cluster includes technical expertise and managing work competencies; and personal cluster is integrity, achievement orientation, and self-control competencies.*

Keywords: *Baitul Mal Wattamwi, competency model, job description, job specification, micro finance institution*

1. Introduction

Islamic Micro Finance is one of the financial institutions that conduct financial services for micro-enterprises and low-income people. *Baitul Maal Wat Tamwil* (BMT) is one of them. BMT has two backgrounds of establishment and activities which almost equally strong, ie, as a microfinance institution and as an Islamic financial institution. *Baitul Maal Wat Tamwil* has two main functions at once, which is a function of business (*baitul tamwil*) and social functions (*baitul maal*) (Madjid et al, 2008).

In daily life, microfinance means a defense mechanism for low economic (grass roots) community. This kind of institution seeks to develop microfinance services for a group of poor people that is active economically, often called micro sector, which is considered as the largest constituent, both for the community based and national economy in general. According to Rizky (2010), from a distribution focus on this sector, the productivity of society as a whole is expected to be increased. In the next stage, the quality

of economic growth, supported by the real sector, will strengthen the fundamentals of Indonesia's economy.

The rapid development of BMT has not shown a significant optimization of potential. There are many obstacles and challenges faced by these institutions with the result that the optimal performance has not been achieved in the last five years. One of the most important internal challenges is the professionalism of the management and the development of human resources in managing BMT (Rizki, 2010). BMT has a specific characteristics of business that require appropriate human resources. The coverage of business and professional services are very broad. It requires certain human resource which are capable of managing BMT with high mobility and "proactive" to provide the out-of-office services. It requires a high degree of social and spiritual commitment in addition to technical skills. Therefore, the problems faced by BMT from year to year are those of limited ability and low quality of human resources management (Rukijo, 2007), plus

*Corresponding author. Email: verniismail@yahoo.com

Received: May 13, 2015 ; Revised: June 30, 2015, Accepted: July 6, 2015

DOI: <http://dx.doi.org/10.12695/ajtm.2015.8.1.6>

Print ISSN: 1978-6956; Online ISSN: 2089-791X.

Copyright©2015. Published by Unit Research and Knowledge
School of Business and Management-Institut Teknologi Bandung

the need for enforcement of human resources for the sustainability of BMT (Nuryadin, 2007). Some BMT which have been successful (Seibel and Agung, 2005) can be used as a model using internship opportunities to train the staff and managers of other BMT candidates who have not been successful.

To generate superior performance in BMT in order to maintain its existence in the environment, competent human resources are also required. But, unfortunately, the competence of human resources in the BMT is not in accordance with requirements. Therefore, the issue of human resources is the main problem that occurs in the management of BMTs in Indonesia.

Islamic Micro Finance Institution has an important role in improving the real sector economics in the community, while on the other side, attention to research on the human resources development, especially for IMFI's staff is still limited. In order to optimize the superior performance of IMFI's human resources, this research needs to be done to develop a IMFI' human resources core competency model. The objective of this research is to get job description and job specification information from the job analysis identification. Then, based on job analysis information, is developed a core competency model for IMFI's field staff to produce the superior performance.

Competence is a particular characteristic of a person which produces effective or superior performance (Gilley, 2009). With competent human resources, BMTs in Indonesia can achieve optimal results. Therefore, the first step to being identified is conducting a job analysis. Through job analysis of the employee's job description, qualifications, and evaluation, human resource competencies can be structured for each job in BMT. Job analysis and identification of human resource competencies is important because it provides the information needed for professional human resources management activities such as planning, program recruitment and selection,

compensation, training, employee development and performance appraisal system (Riggio, 2009).

2. Literature Study

2.1. Islamic Microfinance

Institutions/ Baitul Maal wat Tamwil

Research in Nigeria shown that Islamic mode of financing is a new development which if patronize it will go a long way in solving financing problems of SMEs in the country. The Islamic modes of financing are suitable, viable, feasible, effective and efficient (Bazza, Maiwada, & Daneji, 2014). In Indonesia Baitul Maal wat Tamwil (BMT) is a microfinance institution based on Islamic principal. BMT evolved based on donation given by the founders of the local community. BMT accesses aghnia (the rich) to provide financing loans of micro-entrepreneurs around the location of BMT. BMT can be developed in a factory environment, markets, rural, urban, mosques, residential complex, companies or offices (Majid, 2008).

As an Islamic Microfinance Institution (IMFI), BMT has two main functions, namely: (a) *Baitut Tammwil* (House of Treasure Development), which functions for conducting productive business development and investment in improving the quality of micro and small-entrepreneurs economies. Furthermore, to encourage saving and financing of economic activity; (b) *Baitul Maal* (Treasure House) whose functions are the receiving of deposits (*zakat*) or donations (*sadaqah*) and optimizes distribution of these monies in accordance with the rules and the mandate.

In accordance with the visions and missions, the main principles (the values of the organization) that must be shared by every member of the organization in carrying out the functions of BMT are: (1) Faith and devotion to Allah by implementing the principles of *Shariah and Islamic muamalah* into real life; (2) Integration (*kaffah*), where the spiritual value directs the moral ethics into dynamic, proactive, progressive, fair, and noble characters; (3) Kinship/cooperative; (4)

Mutual; (5) Independence; (6) Professionalism with the 'pick up the ball' principle and '*absanu amala*' (best service); (7) *Istiqomah*: consistent, sustainable, endlessly and without despair. After reaching each stage, advanced to the next stage; and finally the wishes are directed only to Allah; (8) Building the 'armies of ants' based on the consciousness and the strength of the network (Majid, 2008).

Those principles (values) are distinguished by the characteristic of BMT compared with other financial institutions. It is a microfinance institution with business and social functions. These principles should be translated into job descriptions and a requirement for employees to do the job which eventually will become a competency of employees in order to achieve superior performance. Research on poor rural households in India, conducted by Morgan and Olsen (2011), has shown that micro-finance lending is facilitating grassroots economic activity. The aim of micro-finance and by using Self-Help Groups (SHGs) is to provide a cheap source of capital for investment in self-sustaining economic practices.

2.2. Job Analysis

Sugiantoro research results (2010) showed that employees feel a greater conformity between the job description and actual conditions when compared to the correspondence between job requirements and real conditions. Operational employees must accurately ascertain the details of the duties of each section within the company and know the requirements needed by an employee to be able to carry out these tasks. This has an impact on the ability of the company to establish and implement appropriate human resources strategies in order to produce qualified human resources for the operations of the company.

Job analysis is one of the human resource practices which play a fundamental component. It is obtained through data collection which include working conditions, working requirements (such as skills and

behaviors), and the work environment (Gilley et al, 2009). The results of the job analysis produce a job description, specification (qualification) positions, job evaluation, and performance criteria. The elements which are generally contained in the job description are as follows: job title, job activities and procedures, working condition and the physical environment, social environment, and employment condition. Meanwhile, the job specification provides information about: human characteristics which needed to carry out a job; such as physical and personal characteristics, work experience, and education. Typically, job specification provides an acceptable minimum qualification of an employee to perform a particular job (Riggio, 2009).

2.3. The Competency of Human Resources

Competency is a specific characteristic of a person which produces effective or superior performance (Gilley, 2009). Meanwhile, Armstrong (2006) considered competency as knowledge, skills, and mind-set. Competency can be used individually or in various combinations, results as a successful performance. One of the competencies that are widely used as a model is the McBear model or Hay Model (Fletcher, 2005).

Competency is obtained through the use of incident analysis method. The research object is the employees who are very successful in their field of work. In this model, the competence is defined as an individual characteristic, which is 'controlled' or 'owned' by individual and taken in carrying out their work role. The implementation of human resources competency management aims to achieve the superior performance of human resources. In addition, the use of competency-based human resources management produces the articulation of the values of the company so that compliance can be formed in HR practice and can be understood more easily by individuals and teams within the organization.

Five fundamental characteristics revealed by Hay-McBer group (pioneered by McClelland, Boyalzis, Spencer & Spencer) are as follows

(Spencer & Spencer 1993): (1) Motives: something that is consistently considered by someone which led to the emergence of an action; (2) Traits: physical characteristics or habits of a person in response to a situation or specific information, such as self-confidence; (3) Self-concept: the attitudes and values of a person; (4) Knowledge: information of a person in a particular field; and (5) Skills: the ability to perform physical and mental activity (analytical thinking and conceptual thinking).

Knowledge and skills are part of the hard competency which tends to be more visible in a person, so it is relatively easy to develop. In contrast with the self-concept, traits and motives are included in soft competency which is more hidden, deeper and become the person's core personality so, it is relatively more difficult to develop. A competency model can be developed for an office, a group of offices, business unit, or organization as a whole. Therefore, there is need to create a culture which includes the development of a competency model within the organization. Some organizations develop a core competency model based on organizational objectives that apply to all positions in the organization or most portion of the work and then add the specific job competencies in a small group of work.

Based on the survey results of the company (Armstrong, 2006), the terms of minimum competencies used by 20%. Generally the framework of competency for an enterprise are: (1) team orientation; (2) communication; (3) people management; (4) customer focus; (5) result orientation; (6) problem solving; (7) planning-organizing; (8) technical skill; (9) leadership; (10) business awareness; (11) decision-making; (12) change-orientation; (13) developing others; (14) influence and persuasion; (15) initiative; (16) interpersonal skill; (17) strategic orientation; (18) creativity; (19) information management; (20) quality focus; (21) self-confidence and assertiveness; (22) self-development; (23) managing.

Aimin Yan (2009) research has found 9 distinctive competencies of the sales staff

were identified: achievement orientation, information seeking, interpersonal understanding, impact and influence, relationship building, professional knowledge, self-confidence, teamwork, vision and strategic thinking. Meanwhile, Vathanophas and Thai-ngam (2007) recommended 7 Job Competency Model for the Chief of General Administrative Sub-Division position level, an Entry-Level Manager position in the Department of Agriculture : Motives : service-minded, concern for order, quality, and accuracy, team leadership, achievement orientation, development of others, information seeking, self-concept, and integrity. Skills and Ability: organizational awareness, self-control. Goffin and Woycheshin (2006) have been determining employee competencies from task-based job analytic procedures. Competencies derived from the six principal components: ability to detect and resolve problems and conflicts, participation, understand rules and regulations and other written material, communicate in writing, monitor and control and improve staff performance, scheduling, and prioritization, and development of staff (includes recognizing strengths and weaknesses).

Research about human resource competency of the small and medium enterprises in the upper Northeastern Region of Thailand, shown that the entrepreneurial competency consists of four components including skills (change agent/change leader, team motivation, and resource allocation), expertise (human resource management, personal motivation, and general knowledge), problem-solving (context clarification, problem analysis, problem analysis, and information sharing), and adaptability competencies (flexibility, and intelligence) (Dullayaphut & Untachai, 2013). Study also has conducted by Irawan (2011) showed that order of spencer competency importance for requirements of banking supervisors positions : expert in task fields, achievement orientation, impact and influence of supervisors, conceptual thinking, analytic thinking, initiative, self-confidence,, comprehension, concern with supervisory

process system, getting information, cooperation, and customer-orientated service.

3. Research Method

This research is a field study that conducted in three Islamic Microfinance Institutions (BMT). The first phase of the study is to conduct job analysis which is contained in the organizational structure in order to conduct effective management of BMT. The method used interview technique for job analysis identification and the Behavioral-Event Interview to develop the competency model (Aimin Yan, 2009; Vathanophas and Thai-ngam, 2007). To support the results of the interviews we were also conducted observations of the activities which carried out by the job holder (Tyson, 2006; Riggio, 2009).

Instrument for job analysis includes: (a) job titles; (b) a summary of the work; (c) standard performance, consists of job dimension, which consists of supervision responsibilities, production (quantity of work/product that must be completed/produced within a certain time), quality (standard quality of work/product that must be completed/produced), financial (responsibility for finance-related jobs); (d) internal relations; (e) external relations; (f) the main tasks; (g) other additional tasks; (h) the job qualifications; (i) the requirements which must be possessed by the job holders, consisting of physical and mental condition (limitation of age, physical conditions, mental conditions, education, expertise supervision, internal experience, external experience and special skills. The questionnaire instrument was used as a standard of reference for conducting interviews and observation.

The informant to be interviewed were the IMFI's field staff in three IMFIs. The selection of IMFIs is based on IMFIs with best practices. This IMFIs election is in accordance with the purpose of the research, which is to determine job analysis and create a human resources competency model to generate superior performance based on certain criteria. BMT is derived from three

different regions, namely BMT Al-Azhar from Jakarta, Koperasi Baytul Ikhtiar of Bogor West Java, and KJKS BMT Bina Ummah Sejahtera of Rembang, Central Java. BMT zoning is based on the assumption of differences in the characteristics of BMT in these areas.

The development of a competency model was research-based, using the employee's high-performance behaviors (benchmarking). Competency based interview was used to get detailed data of the employee competencies from interviewee has been done in the job analysis design process. The process of competency model development is as follows:

- Know the vision, mission, work values, business characteristic, and fundamental principle of organization.
- Identify the need of field staff expertise and behavior.
- Determine the competence in accordance to the behaviors, consisting of a hard competencies (knowledge and skills) and soft competencies.
- Compose the competency model, consisting of the type of competency, definition, and behavioral indicators compiled by referring to Spencer & Spencer (1993), Rosier Jr. (1996), and Harvard University Competency Dictionary.

4. Finding and Discussion

4.1. Organization of Islamic Microfinance Institutions

Description of the identity of each institution can be seen in Table 1. The establishment of BMT was relatively similar, which is around the mid until late of 1990 with the legal entity as a cooperation. It is seen that the most develop BMT in terms of assets and number of branches owned by BMT KJKS BUS.

Table 1. The Descriptions of the IMFIs Identity

Criteria	Koperasi BAIK	BMT Al-Azhar	KJKS BMT BUS
Date of Establishment	Year 1999	August, 26 1995	November, 10 1996
Legal entity	Cooperatives (Year 2008)	Cooperatives Sharia (Year 1999)	Islamic Financial Services Cooperatives (Year 1998)
Number of Branch Offices	3 offices (11 unit)	1 office	92 offices
Number of Members	22.837 members	9.193 members	124.951 members
Total Assets	IDR 23,8 Billions (per June 2013)	IDR 10,9 Billions (per Des 2013)	IDR 413 Billions (per 13 Nov 2013)

The vision and mission of the three IMFIs focus on improving public welfare through community economy empowerment, especially for Moslems from middle to lower class. Economic empowerment through the use of the principles of *Islamic* economics and Islamic microfinance institution. The BMT BAIK concerns with the empowerment of women from low-income families. BMT BAIK adopted the concept of "Grameen Bank" from Bangladesh.

The IMFI which is formed as BMT generally has the legal form of Islamic financial services cooperatives or *shariah* savings and credit cooperatives. Therefore, the IMFI management follow the cooperative management system which consists of: (1) Board of Trustees: generally consist of a chairman, secretary, and treasurer; (2) Sharia Board : generally consist of a chairman and members; and (3) Manager : depends on the needs of the organization. In general, BMT have two backgrounds of the establishment, moreover, the activities almost equally strong, *i.e.*, as a microfinance institution and as an Islamic financial institution. Although IMFI has a cooperative legal entity and has the same basic organizational structure of cooperatives management, but in terms of operational management, IMFI tends to use the structure and terms of banking financial institutions. Some of the job titles use

different terms, but the substance of the job description is similar.

The organizational structures of IMFIs are different. Horizontally, the structure indicates the number of departmentalization of the existing jobs, and vertically shows the levels of the managerial hierarchy of an organization. The degree of business scale also determines the magnitude of this structure. IMFIs which have a large number of members and several branch offices, naturally also requires a large number of managers to handle the number of jobs which are more specialized.

IMFI is an institution which takes a side on the economic welfare of the people in lower classes and uses a direct public service as a principle. Therefore, a manager with a high commitment to work will be required. The motivation of IMFI staff to work within the framework of worship and seek the blessings of Allah realized in the values of the Islamic of *Shariah* which was also manifested by the founders of IMFI. Table 2 shows the work culture at IMFIs Koperasi BAIK and KJKS BMT BUS which describes the values espoused by the staffs. IMFIs have organizational values which are relatively the same in term of principle, because it is derived from Islamic principle although using different terms. Those are *shidiq, fathonah, tabligh, dan amanah*.

Tabel 2. Work Culture of IMFIs

Koperasi BAIK	KJKS BMT BUS	Competency
1. Intergrity	1. <i>Shidiq</i> (righteousness)	1.Teamwork/collaboration
2. Fair		2. Customer focus
3. Harmonious	2. <i>Fatbonah</i> (smart)	3.Communication
4. Responsif		4.Technical expertise
5. Opennes	3. <i>Tablig</i> (communication)	5.Managing work
6. Transparancy	4. <i>Amanab</i> (trustworthy)	6.Integrity
7. <i>Istiqomah</i> (constancy)		7.Achievement orientation
		8.Self-control

4.2. Job Analysis on Field Staff of IMFIs

The principle of professionalism is one of the main principles or values which should adhere by every member of the organization in carrying out the activities of BMT and its function in accordance with the vision and mission. The main activities of IMFI managers are mobilizing lower economic communities through saving and financing activity. The characteristics that made the IMFIs difference with other financial institutions are the principle of 'pick up the ball' or go directly to the community, and do 'absanu amala' or do the best services to the community. They form networks through regular meetings and kinship systems by maintaining reliable financial services.

The same working principle was generally owned by the manager in performing services to the community. The difference lies in the position which manages the job. In general, the managers of IMFIs run the activities with the principle of "proactive", ie direct-signed activity of members in the field. It is good for the financial services, as well as to conduct training and mentoring members of the business which carried by members. The activities consist of three stages: preparation, surveys, and implementation.

Types of positions which are analyzed for this IMFIs were focused on specific positions, which the work related directly with members or prospective members in the field. Other positions, ie other operational work (teller/cashier, administration, HR) whether in managerial or staff were relatively similar to the position in other financial

institutions or business organizations. So it is not discussed further here.

Job analysis produces two outputs, namely the a job description and job specification. A job description is a written statement of the duties, responsibilities, required qualifications and reporting a relationship with a particular job. Here is a description of the position for BMT managers which perform tasks in the field.

- Job identity: field staff
- Job summary
Maintaining good relations to the members of by conducting group meetings, financial services, guidance and assistance to all members.
- Standards performance (dimensional positions): (1) Making projections (annual and monthly) for savings and financing; (2) Conduct regular meetings for members of financial services; (3) Improve the ability of members about the business management; (4) Improving the welfare of members and their families; (5) Perform transactions (savings, mortgage, financing) with the member.
- The working relationship
Internal relationships: (1) the manager, regarding the work plan; (2) supervisor, regarding reporting and coordination in the field; (3) teller/cashier, regarding the withdrawal and deposit of money from members; (4) finance administration and recapitulation input regarding financing and administration of members' savings.

External relations: The agencies involved with the coaching and learning to improve the ability of members of a particular field.

- The main tasks
 - At the beginning of the year, the employees begin to prepare the financing projections, annual savings and work planning for the achievement
 - Providing reinforcement to the group through regular meetings
 - Conducting financial services (savings or financing) for the members and entering the administrative record in member's passbook
 - Conducting business guidance and welfare improvement through training of members
 - After regular meetings, coordinating the teller to deposit the money and communicate the financing with the administration financing for the transaction records
 - To process the new financing proposal in accordance with the regulation
 - To process the recruitment of new members in a group
- Other additional tasks
 - To organize the meetings between groups for training and networking of the members
 - To conduct mandatory training for new members
 - To organize regular meetings across groups (in the village)

- Mental: integrity (honesty), achievement orientation, and self-control
- Supervisory expertise: simple management capabilities (planning, organizing, and controlling) for activities of the members in the field
- Special skills: teamwork/collaboration, customer focus, and communication.

4.3. The Competency Model of IMFI's Field Staff

Competency model of IMFI's field staff is based on the vision and mission of the organization, work culture, and analysis. From the results of research, the competencies that reflect the vision, mission, and the work culture were also developed. Therefore, the behaviors of every staff which reflects basics IMFI organization were expected by these competencies. The work culture which is reflected on the competency model for IMFI's field staffs can be seen in Table 2. The core competency model is designed into three groups, namely, relations, technical, and personal group (See Fig.1). The competencies which are included in personal/personnel group is usually identified as a soft skill related to mental aspects. On the other hand, the competencies in technical groups and relations which must be mastered are considered hard skills. All of these required competencies are necessary to produce a high performance of IMFI staff.

Job specification describes the minimum requirements of job and the competence of that must be fulfilled by the job holders to be able to perform the task successfully. The minimum requirements of positions for BMT field staff are as follows :

- Physical: good stamina and the ability to use the vehicle to conduct regular meetings in the field
- Knowledge: products and financial services of BMT, simple accounting, feasibility analysis

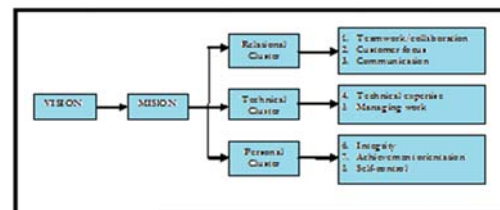


Figure 1. Competency Model of IMFI's Field Staff

The technical Group is necessary because every field staff must master each financial product and service provided to the community. Technically, every staff must also have the ability to manage each job as well. Explanation of technical competencies can be seen in Table 3.

Table 3. Technical Cluster Competencies

Competency	Definition	Behavioral Indicators
Technical expertise	The mastery of a body of job related knowledge , and also the motivation to expand, use, and distribute work related knowledge to others	Primary - the knowledge of financial products and services of the organization Elementary vocational -the knowledge of standards and procedures of financial products and services. Preeminent authority
Managing work	Effectively managing one's time and resources to ensure that work is completed efficiently	Prioritizes - Identifies more critical and less critical activities and tasks; adjusts priorities when appropriate. Makes preparations - Ensures that required equipment and/or materials are in appropriate locations so that own and others' work can be done effectively. Schedules - Effectively allocates own time to complete work; coordinates own and others' schedules to avoid conflicts. Leverages resources —Takes advantage of available resources (individuals, processes, departments, and tools) to complete work efficiently. Stays focused —Uses time effectively and prevents irrelevant issues or distractions from interfering with work completion.

The most important competencies of IMFPI's field staff which included in the personal group are integrity, honesty and consistency regarding the attitude (fair). As the field staff, everyone has goals of work in quantitative and qualitative which must be accomplished. The achievement orientation is required for

the attainment. The job of dealing with the community does not always produce good behavior. Therefore, self-control ability is required in managing the emotions and stress. The overview of the expected behavior of the personal competencies is described in Table 4.

Table 4. Personal Cluster Competencies

Competency	Definition	Behavioral Indicators
Integrity	Behaving in accordance with one's principles and beliefs despite obstacles	- Act ethically and honestly in all business practices. - Makes clear to others what is and is not negotiable. - Stand up for beliefs, even in the face of adversity. - Keeps promises. - Demonstrate consistency between words and actions.
Achievement orientation	A concern for working well or for competing against a standard set by management.	- Continuously improves working procedures to increase efficiency - Sets work plans and takes actions to reach challenging goals for self or subordinates - Takes advantages of available resources to complete work efficiently
Self-control	The ability to keep emotions under control and to restrain negative action when temper, or when working under condition of stress	- Resists temptation - Control emotions - Responds calmly - Manages stress effectively - Responds constructively - Calms others

IMFI's field officers are served as frontliner which associated with the members of the community. The capabilities which included in relations group is absolutely necessary requirements. How to build collaboration and working in a team, with the good communication skills, and the ability to serve

the members (customer focus) are the competency which must be mastered. Table 5 describes the explanation of these competencies and the behaviors that demonstrate achievement of the competencies.

Table 5. Relational Cluster Competencies

Competency	Definition	Behavioral Indicators
Teamwork/ collaboration	Developing and using collaborative relationships to facilitate the accomplishment of work goals.	<p>Seeks opportunities - Proactively tries to build effective working relationships with other people.</p> <p>Clarifies the current situation - Probes for and provides information to clarify situations.</p> <p>Develops others' and own ideas - Seeks and expands on original ideas, enhances others' ideas, and contributes own ideas about the issues at hand.</p> <p>Subordinates personal goals - Places higher priority on team or organization goals than on own goals.</p> <p>Facilitates agreement - Gains agreement from partners to support ideas or take partnership-oriented action; uses sound rationale to explain value of actions.</p> <p>Uses effective interpersonal skills - Establishes good interpersonal relationships by helping people feel valued, appreciated, and included in discussions (enhances self-esteem, empathizes, involves, discloses, supports).</p>
Customer focus	Making customers and their needs a primary focus of one's actions; developing and sustaining productive customer relationships.	<p>Seeks to understand customers - Actively seeks information to understand customers' circumstances, problems, expectations, and needs.</p> <p>Educates customers - Shares information with customers to build their understanding of issues and capabilities.</p> <p>Builds collaborative relationships - Builds rapport and cooperative relationships with customers.</p> <p>Takes action to meet customer needs and concerns - Considers how actions or plans will affect customers; responds quickly to meet customer needs and resolve problems; avoids over commitments.</p> <p>Sets up customer feedback systems - Implements effective ways to monitor and evaluate customer concerns, issues, and satisfaction and to anticipate customer needs.</p>
Communication	Clearly conveying information and ideas through a variety of media to individuals or groups in a manner that engages the audience and helps them understand and retain the message.	<p>Organizes the communication - Clarifies purpose and importance; stresses major points; follows a logical sequence.</p> <p>Maintains audience attention - Keeps the audience engaged through use of techniques such as analogies, illustrations, humor, an appealing style, body language, and voice inflection.</p> <p>Adjusts to the audience - Frames message in line with audience experience, background, and expectations; uses terms, examples, and analogies that are meaningful to the audience.</p> <p>Ensures understanding - Seeks input from audience; checks understanding; presents message in different ways to enhance understanding.</p> <p>Adheres to accepted conventions - Uses syntax, pace,</p>

volume, diction, and mechanics appropriate to the media being used.

Comprehends communication from others - Attends to messages from others; correctly interprets messages and responds appropriately.

5. Conclusion and Implications

IMFI's main characteristic is to improve the welfare of the community through some efforts in the economy through the principles of Islamic Economics. This characteristic requires core competencies of personnel which associated with the ability to establish good relations with the members of IMFI in the field. In addition to technical knowledge of financial products and services which must be mastered, it also takes soft skills as the competence of that support personal capability to deal with the job.

This study uses three IMFIs as the subject. Although in term of principle they have a common vision, mission, and culture, but in the other hand, there are differences in the characteristics of each IMFI. To get a more comprehensive analysis on position, additional research should be done by using the single subject of BMT/IMFI. These behavioral indicators are the key behaviors that can predict the success of IMFI's field staff. This competency model can also be a benchmark for other IMFIs to develop the ability of their staff work. It is possible to do because in general the IMFIS having the same business characteristics and fundamental principle of organization. Specifically, this competency model was developed for the staff who has tasks to have a direct relationship with a customer in the field and get involved in the public welfare development. This competency model can also be used to other service institutions, as long as the organization has the same business characteristics and fundamental principle of organization.

If job analysis and competency models can be used as the basis of a professional standard in human resource management for IMFIs in Indonesia, it would formulate a competency measuring instrument model of IMFI's field staffs that can be used to detect

the technical, personal, and relationships competencies which should be provided by every staff. By that instruments, further research on other IMFI's staffs can be conducted, so that they can be assessed and developed.

Acknowledgments

We would like to acknowledge from the Ministry of National Education of Indonesia for this research was supported by The Competitive Grant Research.

References

- Aimin Yan, Yulei Rao, Cuimeng Liao, and Chao Gao (2009). Competency Identification of Sales staff in the Agricultural Seed Industry: Evidence from Seed Firms in China. *Social Behavior And Personality* 37(4), 513-524.
- Amstrong, M. (2006). *A Handbook of Human Resources Management Practices* – 10th Ed. London and Philadelphia: Kogan Page.
- Bazza, M.I., B.Y. Maiwada, & B. A.h Daneji. (2014). Islamic Financing: A Panacea To Small and Medium Scale Enterprises Financing Problems In Nigeria. *European Scientific Journal* 10 (10),432 – 444.
- Dullayaphut, P. and S.Untachai. (2013). Development the Measurement of Human Resource Competency in SMEs in Upper Northeastern Region of Thailand. *Procedia - Social and Behavioral Sciences* 88, 61 – 72. www.sciencedirect.com
- Fletcher, S. (2005). *Competence-Based Assesment Techniques* (translate). Jakarta: PT Gramedia.
- Gilley, A.M. et al. (2009). *The Praeger Handbook of Human Resources Management*. London: Praeger Publisher.
- Goffin, R.D. and D.E. Woycheshin (2006). An Empirical Method of Determining Employee Competencies/KSAOs From Task-Based Job Analysis. *Military*

- Psychology* 18 (2), 121–130.
- Harvard University Competency Dictionary. DevelopmentDimensions International, Inc. www.campus-services.harvard.edu.
- Irawan. (2011). The Design Of Spencer Generic Competency As A Model for Banking Supervisors Position Specification In Surabaya. *Journal of Economics, Business and Accountancy Ventura* 14 (3), 217 – 224.
- Madjid, B.A. dkk. (2008). *Pedoman Pendirian, Pembinaan dan Pengawasan LKM BMT*. Jakarta: Penerbit Laznas BMT.
- Morgan, J. and W. Olsen. (2011). Aspiration problems for the Indian rural poor: Research on self-help groups and micro-finance. *Capital & Class* 35 (2), 189 –212.
- Nuryadin, D. (2007). *Keunggulan Koperasi Syariah*. Makalah Seminar Lembaga Keuangan Mikro Syariah Universitas Muhammadiyah Jakarta. Jakarta.
- Riggio, R.E. (2009). *Introduction to Industrial/Organizational Psychology* - 5th Edition. New Jersey: Pearson Education.
- Rizky, A. (2010). Eksistensi BMT dari Tahun ke Tahun”. BMT Center: <http://permodalanbmt.com> (accessed 14 Maret 2012).
- Rosier Jr, R (Editor) (1996). *Competency Model Handbook* Vol 2 & 3. Lexington: Linkage Incorporated.
- Rukijo. (2007). *Keunggulan Kompetitif Baitul Maal wat Tamwil (BMT)*. Jakarta: Program MM Universitas Muhammadiyah.
- Seibel, H.D & W.D Agung, (2005). *Islamic MicroFinance in Indonesia*. Deutsche: Development Research Centre, University of Cologne.
- Spencer & Spencer Jr. (1993). *Competence at Work: Model for Superior Performance*. Canada: John Wiley & Son Inc
- Sugiantoro, B. (2010). Persepsi Karyawan tentang Penerapan Analisis Jabatan. *Bisnis & Organisasi, Jurnal Ilmu Administrasi dan Organisasi* 17 (1): 61-69.
- Tyson, S. (2006). *The Behavioural Bases of Human Resources Management* – 5th Ed. Oxford: Elsevier Ltd.
- Vathanophas, V. and J. Thai-ngam. (2007). Competency Requirements for Effective Job Performance in The Thai Public Sector. *Contemporary Management Research* 3 (1), 45 – 70.