

Human Resource Development at BMT Binamas Purworejo

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Abstract: This study aims to describe the process of human resource development (HRD) at BMT Binamas Purworejo, the challenges faced, and the impact of HRD on employee performance. This research used a qualitative descriptive method through field study, involving direct observation, interviews with management and staff, as well as documentation review. The findings show that HRD at BMT Binamas is implemented through routine coaching activities such as SABIT (Sabtu Bina Iman dan Taqwa), MABIT (Malam Bina Iman dan Taqwa), weekly Islamic studies, and joint sports, which focus on strengthening employee capacity in technical, moral, and spiritual aspects. However, HRD programs are still informal and have not been systematically structured into certified training or formal workshops. The main challenges include limited training budgets, lack of specialized trainers, and suboptimal use of digital learning systems. Despite these constraints, HRD has a positive impact on employee loyalty, work ethic, and overall performance. This study highlights the importance of structured, competency-based HRD programs supported by adequate resources and

Abstrak: Penelitian ini bertujuan untuk mendeskripsikan proses pengembangan sumber daya manusia (SDM) di BMT Binamas Purworejo, kendala yang dihadapi, serta dampaknya terhadap kinerja karyawan. Penelitian ini menggunakan metode deskriptif kualitatif melalui studi lapangan, dengan teknik pengumpulan data berupa observasi langsung, wawancara dengan pihak manajemen dan karyawan, serta telaah dokumen. Hasil penelitian menunjukkan bahwa pengembangan SDM di BMT Binamas dilakukan melalui kegiatan pembinaan rutin seperti SABIT (Sabtu Bina Iman dan Taqwa), MABIT (Malam Bina Iman dan Taqwa), kajian pekanan, dan olahraga bersama yang menitikberatkan pada penguatan kapasitas karyawan secara teknis, moral, dan spiritual. Namun, program pengembangan SDM masih bersifat informal dan belum terstruktur dalam bentuk pelatihan bersertifikat atau workshop formal. Kendala utama meliputi keterbatasan anggaran pelatihan, minimnya pelatih khusus, serta pemanfaatan sistem pembelajaran digital yang belum optimal. Meskipun demikian, pengembangan SDM berdampak positif terhadap loyalitas, etos

digitalization.

Keywords: Human Resource Development; BMT; Employee Performance; Coaching; Islamic Work Culture.

kerja, dan kinerja karyawan. Penelitian ini menekankan pentingnya perancangan program pengembangan SDM yang terstruktur, berbasis kompetensi, serta didukung sumber daya memadai dan digitalisasi.

Kata Kunci: Pengembangan Sumber Daya Manusia; BMT; Kinerja Karyawan; Pembinaan; Budaya Kerja Islam.

A. Introduction

Menurut According to the Qur'an, human resources are the potential that every individual possesses to fulfill their role, both as servants of Allah SWT and as viceroys on earth. This potential manifests as the capacity for thinking and creativity inherent within human beings, which must be uncovered, nurtured, and developed to be utilized optimally for the creation of a prosperous life. Thus, human resources encompass fundamental capabilities of a potential nature, including the ability to think, communicate, act, and maintain moral integrity in carrying out various activities, whether technical or managerial (Khalil and Rindaningsih 2023).

Human resource management is a strategic factor that determines the sustainability and growth of an organization. Human resources are not only viewed as assets that must be maintained, but also as the main drivers that guide the achievement of the organization's vision and mission. In the context of Islamic financial institutions, human resources play an important role in ensuring that the services provided are by Sharia principles while optimally meeting the needs of members (Suryani, Rindaningsih, and Hidayatulloh 2023). According to Apriliana & Nawangsari (2021), planned human resource development will produce a competent workforce, has integrity and is able to compete amid dynamic changes in the business environment (Apriliana and Nawangsari 2021).

To improve competitiveness, competent human resources are needed, namely individuals who have extensive knowledge and diverse skills, enabling them to adapt to the dynamics and changes in the work environment (Ismunandar and Munir 2022). In the business world, especially in the Islamic finance sector, such as Baitul Maal wa Tamwil (BMT), human resource development plays an important role as the key to success in achieving competitive advantage. BMT itself is an institution that has a strategic role for the community (Ikda Asulthoni and Alifa Rahmasari 2024).

However, in many financial institutions, especially micro-scale ones such as BMTs, issues related to employee performance are still commonly encountered. Research by Zulkifli et al. (2022) indicates that low performance may be attributed to the absence of ongoing training programs, limited facilities, and an evaluation system that is not yet optimized based on competencies. These conditions result in low productivity, delayed completion of tasks, and a decline in the quality of services provided to members (Rusby et al. 2022). Fitriani emphasized that without adequate human resource development, the institution risks stagnation and even a decline in competitiveness, especially amid increasingly fierce competition in the Islamic finance sector (Fitriani, Sudiarti, and Lubis 2023).

BMT Binamas Purworejo is one of the BMTs that implements human resource development based on regular training and Islamic values. As a sharia cooperative established in 1995, BMT Binamas has grown into one of the microfinance institutions that plays a significant role in empowering the economy of the community in Purworejo and its surrounding areas. The human resource development strategy implemented not only focuses on improving technical skills but also on moral and spiritual development through activities such as SABIT (Saturday Spiritual Development), MABIT (Evening Spiritual Development), weekly studies, and group sports activities. These activities are designed to cultivate employees with integrity, discipline, and a strong work ethic under Sharia principles. Although most of the training programs are conducted internally and have not yet taken the form of formal certified training, this approach has become an

integral part of the organization's culture and a competitive advantage for BMT Binamas in maintaining employee loyalty and productivity.

This study aims to identify the human resource development process at BMT Binamas Purworejo, analyze the obstacles faced, and evaluate its impact on employee performance. The results of this study are expected to provide practical benefits for BMT Binamas in designing more effective human resource development programs, as well as academic benefits in the form of contributions to the literature on human resource management in sharia microfinance institutions.

B. Research Methods

This study uses a field research approach with a qualitative descriptive method, which aims to describe certain social conditions as they are (Azhari 2021). Qualitative research is a type of research based on inductive reasoning, with objective and participatory observation of a social phenomenon as its foundation.

This research was conducted at the BMT in Purworejo, namely KSPPS BMT Binamas Purworejo, located at Jl. Urip Sumoharjo No. 80, Purworejo District, Purworejo Regency, Central Java. The research was conducted from June 9, 2025, to July 24, 2025.

This study uses qualitative data analysis techniques. The data obtained is in the form of images or words, and the data collection techniques used by the researcher in this study are as follows:

1) Interview

The interviews were conducted using a guideline in the form of a systematically compiled list of questions. In practice, researchers not only brought interview guidelines, but also utilized tools such as tape recorders, cameras, or other media to support the smooth collection of data (Sugiyono 2020).

2) Observation

Observation is the most basic and oldest method in research, because humans are inherently involved in the act of observing. Therefore, every research study, whether qualitative or quantitative, inevitably includes an observational component (Imam Gunawan 2013).

3) Documentation

The documentation method comes from the word “document,” which means written materials. In implementing the documentation method, researchers analyze written materials such as books, magazines, documents, regulations, meeting minutes, daily notes, and so on. Researchers use documentation techniques by collecting data related to training methods and employee performance development at BMT Binamas Purworejo.

4) Hands-on practice

Hands-on practice is a training approach where we are directly involved in real tasks, not just listening to theory. This facilitates understanding and strengthens skills through experience. One of the practices carried out is participating and getting directly involved in social gatherings and meetings with members of BMT Binamas Purworejo.

C. Research Result and Discussion

1. Profile of BMT Binamas Purworejo

Around 1992, an Islamic student community called the Purworejo Islamic Student Brotherhood Forum (FUMIP) emerged. Initially, this organization served as a gathering place for Islamic students from Purworejo, but behind that, FUMIP was brimming with brilliant ideas. The organization also demonstrated sensitivity to various emerging issues and phenomena, including the discussion about establishing a Sharia Microfinance Institution (LKMS). FUMIP responded to this idea and sought to establish an LKMS in Purworejo.

The initial steps began when FUMIP participated in a profit-sharing system training program in Semarang at the beginning of 1995. This training was followed by concrete efforts to establish a Sharia-based financial institution. With high spirits despite limited capital, on April 4, 1995, the LKMS was officially declared by 20 founders and named BMT Bina Masyarakat, more commonly known as BMT BINAMAS (BMT BINAMAS 2022).

Before obtaining legal status as a cooperative, BMT Binamas was a Community Self-Help Group (KSM) and obtained operational legality from Dompot Dhuafa Republika (DD), an NGO based in Jakarta that actively fosters partners in various regions. This was marked by the issuance of DD Decision Letter No. 023/FES.DD.VII/1995. In its operations, BMT Binamas coordinates with DD Yogyakarta through the Yogyakarta Sharia Economic Forum (FESY). Subsequently, BMT Binamas operates under the guidance of FESMA, which is located in Magelang.

On January 29, 1996, BMT Binamas officially obtained an operational certificate from PINBUK with decree number: 1120001/PINBUK/I/1996. The first year was full of challenges, with losses and administrative problems due to the managers' lack of focus. In May 1996, an evaluation and improvement process was conducted, and in June 1996, the organization moved to a new location at Jalan Urip Sumoharjo 128 with four full-time managers. As a result, losses of approximately 2.5 million were covered, and the break-even point (BEP) was achieved by early 1997. Since then, BMT Binamas has continued to grow and now has its building at Jalan Urip Sumoharjo 80, Purworejo (BMT BINAMAS 2022).

2. Human Resource Development Process at BMT Binamas Purworejo

Based on the results of field research conducted at BMT Binamas Purworejo, the human resource development process at this institution is carried out through a series of coaching activities oriented towards strengthening technical, moral, and spiritual

competencies. This development is not limited to job skills training, but also includes the formation of Islamic character, which is the identity of the institution.

One of the regular programs that is a hallmark of the company is SABIT (Saturday Faith and Piety Development), which is aimed at male employees, and MABIT (Night Faith and Piety Development), which is intended for female employees. Both programs are held every month and are designed to strengthen Islamic values, work ethics, and loyalty to the institution. Activities within these programs include brief studies, thematic discussions, and motivational sharing sessions relevant to the sharia-based world. The human resource development strategy implemented not only focuses on improving technical skills but also on moral and spiritual development through activities such as SABIT, MABIT, studies, and group sports activities. This aligns with Khalil's (2020) view that continuous development can strengthen employee loyalty and foster a positive work culture (Khalil and Rindaningsih 2023).

In addition, weekly studies are held every Tuesday afternoon except for the second week of each month. These activities are held as a forum for education and strengthening of faith for all employees. Isnaini et al. also found that human resource development at BMT UGT Nusantara includes recruitment, training, motivation, and evaluation, thereby fostering discipline and commitment (Mukarromatul Isnaini, Retna Anggitaningsih, and Nurul Setianingrum 2024). Bariqi added that training is more of a long-term endeavor to prepare human resources for greater responsibilities. Thus, BMT Binamas' strategy of combining technical training and spiritual guidance is in line with human resource development practices at other Islamic financial institutions (Siregar 2018).

The study was led by internal speakers such as supervisors or BMT advisors, who discussed topics related to Islam, work ethics, and motivation. This activity not only broadens employees' knowledge of Islamic economics but also serves as a means to strengthen relationships among staff members. Although most training is conducted internally, this approach has become an integral part of the organization's deeply rooted

culture. According to Wiliandari (2014), the effectiveness of training programs is greatly influenced by thorough planning and the relevance of the material to job requirements (Wiliandari 2018).

BMT Binamas also integrates physical and social aspects through joint sports activities held every weekend. Sports activities, including gymnastics for female employees and volleyball, futsal, and badminton for male employees, are expected to improve fitness, build teamwork, and strengthen emotional bonds between members of the institution.

3. Challenges in Human Resource Development at BMT Binamas Purworejo

However, even though various coaching activities have been carried out regularly, the human resource development process at BMT Binamas is still informal and has not been documented in the form of a structured training program. This is similar to the results of Suriadi's research at BMT Mataram, which found that budget constraints and a lack of experts often hinder the formulation of formal development programs. The institution does not yet have a standardized training curriculum or competency certification programs for employees (Irwan Suriadi, Hailudin, and Siti Sriningsih 2021). On-the-job training is typically provided directly by supervisors or senior colleagues without formal modules, resulting in varying quality of content delivery across departments. Training activities also rely heavily on face-to-face methods and have not yet leveraged systematic digital learning platforms.

The results of the study also show several obstacles encountered in human resource development. The main obstacle is the limited budget for external formal training. This situation forces institutions to rely on simple internal coaching that focuses more on direct knowledge transfer in the workplace. The limited availability of human resources with specialized expertise in training also poses a unique challenge. Haryati (2019) emphasizes that inadequate human resource development can hinder productivity and reduce the quality of organizational services (Suryani et al. 2023).

Most of the coaching activities are guided by senior employees or administrators, so the material presented tends to rely on personal experience and does not yet follow professional training standards. On the other hand, the use of information technology in human resource development is still limited. Although BMT Binamas has used the “Kerjoo” application for managing employee attendance and leave, online learning systems and digital training management have not been optimally implemented.

In addition, the use of digital technology for training is still minimal (Arus, Industri, and Hardi 2020). emphasizes that in the era of the Industrial Revolution 4.0, BMTs are required to adapt to technology to survive competition with fintech. This condition shows that BMT Binamas needs to innovate, for example, by developing a more systematic e-learning platform or digital training modules.

4. The Impact of Human Resource Development on Employee Performance at BMT Binamas Purworejo

Nevertheless, the positive impact of this coaching program on employee performance is quite significant. Based on the researcher's observations, employees showed high enthusiasm in participating in internal activities, whether spiritual coaching, sports, or regular meetings. This has contributed to the creation of a harmonious work environment, a strong sense of togetherness, and increased loyalty to the institution.

Islamic values-based coaching activities have proven to be effective in shaping the character of employees to be disciplined, have integrity, and possess a strong work ethic. This is reinforced by Usman's (2020) findings that consistent human resource development will have a positive impact on both individual and team performance (Wiliandari 2018). Employee evaluations are not only based on work performance, but also on their participation in training activities, which is one of the indicators in the process of appointing permanent employees.

The coaching activities carried out have proven to have a positive impact on employee performance. The high level of enthusiasm for participating in internal programs shows the formation of a harmonious work environment and increased loyalty to the institution. These findings are in line with (Savitri and Suherman 2018). research, which proves the significant influence of talent management on employee performance. Similarly, Asulthoni et al. (2024) emphasize the importance of recruitment, training, and performance-based reward systems in creating a productive work culture at BMT NU Barokah Blora.

This study also found that the absence of a measurable competency-based performance appraisal system has resulted in the potential of individual employees not being fully mapped. This can have an impact on the slow process of career development planning and the determination of targeted training needs (Ismunandar and Munir 2022). explains that human resource development plays a major role in creating competitive advantage, so a more structured assessment and career planning strategy is needed. Therefore, although the current training programs have provided tangible benefits, BMT Binamas still requires a more structured, measurable, and competency-based human resource development strategy to enhance employee performance and strengthen the institution's competitiveness in the future.

D. Conclusions

Based on the results of research on human resource development at BMT Binamas Purworejo, several conclusions can be drawn. First, the human resource development strategy at this institution is implemented through routine coaching activities that are integrated with Islamic values, such as SABIT, MABIT, weekly studies, and group sports. These programs are not only focused on technical skills but also aim to cultivate the moral, spiritual, and Islamic character of employees, thereby fostering loyalty, discipline, and a harmonious work culture.

Second, despite having various training programs, human resource development at BMT Binamas remains informal and lacks a structured training system based on a curriculum or competency certification. This situation results in employee competency standards not being fully mapped out and limited career development opportunities.

Third, budget constraints, a shortage of professional trainers, and the suboptimal use of digital learning technology are the main obstacles to implementing development programs. This aligns with previous research emphasizing that resource constraints are a serious challenge in improving the quality of human resources in Islamic microfinance institutions (Fitriani et al. 2023).

Fourth, despite limitations, human resource development at BMT Binamas has proven to have a positive impact on employee performance. High enthusiasm for participating in internal activities contributes to the creation of a productive, solid, and competitive work environment. In other words, human resource development based on Islamic values has become a unique strength for BMT Binamas in maintaining the sustainability of the institution.

Based on the research results, BMT Binamas Purworejo needs to strengthen its human resource development strategy through several important steps. First, the institution should begin developing more structured and competency-based training programs with clear performance indicators, so that employees' skills can be effectively mapped and career development can be more targeted. Second, the use of digital technology in the form of e-learning or online learning modules should be enhanced to make training activities more effective, efficient, and accessible to all employees. Third, a dedicated budget for human resource development should be allocated as a strategic investment, such as by providing professional training, workshops, or benchmarking studies.

Additionally, a competency-based performance evaluation system should be developed so that evaluations focus not only on work outcomes but also on technical skills, soft skills, and employee integrity. Collaboration with educational institutions,

BMT associations, or HR practitioners can also enrich training materials and provide professional mentors. Finally, human resource development should maintain a balance between the Islamic work culture that has become a hallmark of BMT Binamas and modern professionalism that demands digital literacy, managerial skills, and adaptability to change. With these steps, BMT Binamas is expected to be able to improve the quality of its human resources sustainably while strengthening its competitiveness amid the challenges of the digital era.

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