# Phase New Normal Strategy to Increase AOM's Productivity ULaMM at PT. Madani National Capital

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Abstract:- Maintaining employee productivity during the Covid-19 pandemic is a challenge for the company. Maintaining employee productivity is also a challenge for the Micro Capital Service Unit (ULaMM) of PT. National Capital Mandani (Persero). The company's effective strategy is expected to have an important role in keeping the Micro Account Officer (AOM) productive during the pandemic. This study provides an overview of the company's strategy that can be understood and applied by all stakeholders in order to maintain employee productivity. Long-term implementation can be more optimal when we can all anticipate and adapt better to this concept. This concept is expected to be part of the new order (new normal) for employees in carrying out our daily lives so that productivity during the pandemic becomes a necessity.

*Keywords:* New Normal Phase, Leader Participation, Employee Productivity.

## I. INTRODUCTION

The Covid-19 pandemic that has hit almost all over the world has forced countries in the world to formulate strategies for how daily activities can run side by side with the existing pandemic and this condition also applies in Indonesia. In response to this situation, the Indonesian government took strategic steps to stop the spread of Covid-19. Not long ago, the World Health Organization (WHO) released a report related to the condition of Covid-19 in every country in the world. One of them is Indonesia. In the WHO Indonesia Situation Report published on June 10, 2020, one of the points mentions the New Normal. Responding to the WHO report, the Indonesian government immediately took strategic steps amidst the ups and downs of the spread curve in every region in Indonesia and tends to increase and is still not safe. Taking into account the economic recovery and avoiding a recession, the Indonesian government has no other choice to immediately implement the New Normal or commonly called a new adaptation for living for the community. The purpose of implementing the New Normal phase is to break the chain of the spread of Covid-19, but on the other hand, it has an impact on the sustainability of companies in Indonesia. PT. National Capital Mandani (Persero) as a non-bank financing institution with a business line for distributing financing to Micro businesses through the Micro Capital Service Unit (ULaMM) also had an impact on the pandemic that occurred. The Covid-19 pandemic forced the company to temporarily suspend financing distribution for the period March to May 2020. This

temporary suspension had an impact on the performance of the Micro Capital Service Unit (ULaMM) of the ULaMM Business Development Division 1 (PBU 1) as shown in the table below:

TABLE 1. PBU 1	PERFORMANCE
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Month	Cair Nett	Outstanding	Income	Os PAR	Os NPL	Os 3R
March 2020	121,261	3,450,352	65,564	1,107,883	157,430	394,323
April 2020	0	3,365,820	43,428	1,092,351	151,524	799,037
May 2020	0	3,305,505	42,413	1,109,806	147,909	1,291,865
Grand Total	121,261	10,121,677	151,405	3,310,040	456,863	2,485,225

The implementation of the New Normal received various responses from the community and of course for PT. Madani National Capital (Persero) which in its daily activities must deal with the application of regulations in support of this New Normal. The company continues to explore strategic steps on how to run its business and keep employees productive while still supporting government regulations related to the New Normal. This is the beginning of a new order in carrying out daily activities where we are required to continue to carry out normal and productive activities and fight the spread of the Covid-19 outbreak. The company has also developed a strategy for implementing the New Normal phase and balanced with employee productivity to support the company's performance. The formulation of an effective corporate strategy in the midst of the New Normal phase is very dependent on the company's readiness to prepare a new order to support the New Normal phase. In the current New Normal phase, every company will implement effective strategies to create stable productivity. In achieving the desired productivity of the company, several factors include: level of education, motivation, age and work experience of employees. However, the challenge is to ensure that these factors can run side by side with natural conditions, namely the implementation of the New Normal phase as part of an effort to break the chain of spread of the Covid-19 virus in Indonesia.

Furthermore, the increase in productivity for employees is to meet the needs of self-actualization which has an impact on improving the quality of life of each individual. Meanwhile, for companies, increasing employee productivity is used as a tool to measure whether the strategies set during the implementation of the New Normal Phase have had a good impact on the company.

The focus on maintaining employee productivity during the implementation of the New Normal phase is also the business focus of the Micro Capital Service Unit (ULaMM) of PT. Permodalan Nasional Madani (Persero) which is engaged in the distribution of non-Bank financing for Micro entrepreneurs. The company is trying to increase productivity amidst the restrictions that occur in the field as a result of the implementation of the New Normal phase.

The purpose of this study was to determine the factors that affect the productivity of Micro Account Officer (AOM) Micro Capital Service Unit (ULaMM) PT. Madani National Capital in DKI Jakarta and Tangerang Branches in the midst of implementing the New Normal phase. The analysis that will be presented is how the employees of the Micro Account Officer of the Micro Capital Service Unit (ULaMM) of PT. Madani National Capital (Persero) can carry out daily activities while still implementing health protocols according to the New Normal phase productively, namely: Can it increase the target of achieving Number of Accounts (NoA), how much AOM can manage Number of Accounts and AOM Productivity

## II. LITERATURE REVIEW

# A. Grand Theory

Productivity is a patriotic mental attitude that looks at the future optimistically, rooted in the belief that today's life is better than yesterday and tomorrow is better than today. Productivity can be defined as a comparison between the totality of output at a certain time with the totality of inputs during that period, or a level of efficiency in producing goods and services, Sinungan (1997). According to Simanjuntak, (2001) there are three factors that influence labor productivity, namely the quality and physical ability of employees, supporting facilities and motivation and better future orientation. Meanwhile, Anoraga (1992) states that there are ten factors that make workers want to increase their work productivity, namely: attractive work, good wages, security and protection at work, good work environment or atmosphere, promotion that continues to grow, feels involved every activity. organization, understanding and in understanding of personal problems, loyalty of leaders to workers and hard work discipline.

#### Corporate Strategy

According to David, (2010) strategy is a shared means with long-term goals to be achieved. It is an action potential that requires top management decisions and a large amount of company resources. Strategy affects the long-term development of the company and is oriented towards the future. Long Term Goals are needed both at the corporate, division or business unit level, as well as at the functional level. The strategies of the three organizational levels are: Corporate strategy at the corporate level (parent company) Generic strategies at the division or business unit level. Functional strategy at the departmental level. Corporate strategy, also called Grand Strategy, is a strategy used to determine what business a corporation will choose. The goal of strategic management is to exploit and create new and different opportunities for long-term planning and seeking to optimize current trends for the future.

#### Implementation of Phase New Normal

According to Buheji & Ahmed, (2020) new normal is a term used to describe conditions that are different from previous conditions which will eventually become a new normal thing. New normal is here to ensure the response of various aspects in society starting from the macro, meso, and micro and the efficiency of adaptation to the changes that occur. This will ensure the community's readiness to rebuild what has been created by a crisis or pandemic with stronger conditions. In Indonesia, the implementation of the New Normal phase is stated in the Decree of the Minister of Health number HK.01.07/MENKES/328/2020 concerning Guidelines for the Prevention and Control of Covid-19 in Office and Industrial Workplaces in Supporting Business Continuity in a Pandemic Situation.

#### Business Sustainability During the New Normal Phase

Through circular letter No. M/7/AS.02.02/V/2020 The Ministry of Manpower issued a policy on Ensuring Business Continuity When Facing the COVID-19 Pandemic and the Protocol to Prevent the Spread of the COVID-19 Pandemic in Companies that have resumed operations, stating that every company must prepare various things that must This is done to prevent the spread of COVID-19, which has a high risk of spreading back en masse under New Normal conditions.This Circular is intended to provide protection for workers and business continuity from the impact of the pandemic and prevent the spread of Covid-19 in companies that are still carrying out business activities and producing in accordance with the provisions of laws and regulations.

## Health Protocols in the New Normal Era

In addition to the complex problems of handling the COVID-19 pandemic, the challenge currently being faced by the government is how to ensure that health protocols are implemented in every daily economic activity. The New Normal will actually boomerang with the increasing number of positive COVID-19 if health protocols are not implemented strictly.

## B. Key Concept

In connection with the implementation of the New Normal phase and in order to break the chain of transmission of Covid-19, the Indonesian government made a policy of restrictions for all citizens and workers, Nasution, (2020). This restriction causes workers to have to deal with new arrangements such as: working from home every day and a shifting system in carrying out their activities. There is a disruption in carrying out daily activities such as limited space for work. The implementation of the New Normal Phase can be done in a gradual manner and adjusts to conditions that occur in the field. This is simply so that employees can adapt to new habits.

In relation to these new habits, employees are expected to be able to understand well the implementation of the New Normal phase in carrying out daily activities, namely that each individual and his environment is able to adapt to current

conditions. For example, in the work environment, every employee who is carrying out activities always applies health protocols such as wearing masks, diligently washing hands and always keeping a distance. The practice of implementing health protocols that have become new habits must be applied from the family environment and the workplace environment so that the new norms in the implementation of the New Normal phase also support daily work activities.

The implementation of the New Normal for employees in carrying out daily activities must of course be supported by company regulations. The company is required to carry out the function of continuous monitoring and review of each regulation in order to be effective in responding to new conditions. The key word is that employee productivity is maintained even during the Pandemic.

Adapting to digital use and working remotely, companies must maintain employee opportunities to improve the knowledge and skills of a team. Webinars, virtual talk shows, and virtual workshops are currently popular among the public as a means to share educational and informative content virtually.

According to Hardesty, (1986), the actual adaptive process as far as possible is a combination of several biological mechanisms and cultural modifications, so that adaptation can be called an active human strategy. Adaptation can be seen as an attempt to maintain living conditions in the face of change. In the end, the implementation of the New Normal in daily life is an obligation for employees and their families in breaking the chain of the spread of Covid-19. The shifts that occur require companies to formulate effective ways of working for their employees. A survey conducted by Agrawal, (2020), companies have not been able to effectively determine the appropriate work patterns and tend to be confused. The shift in the work system by prioritizing technology has forced companies to adapt. Furthermore, that at this time workers must be able to make adjustments quickly and companies are required to make new work patterns that are adapted to the duties and responsibilities of their employees during the pandemic. In order to obtain a good work pattern during the New Normal phase, the leadership factor becomes a determinant in carrying out reskilling and upskilling programs. The existence of new cultural dynamics at work and the need to formulate strategic steps in making policies that support company performance to be more effective and able to adjust to future economic uncertainties, the role of the Human Resources department becomes more important Yawson, (2020).

The research questions that were asked based on the above conditions were:

1. What are the shifts in job skills that occurred during the Covid-19 pandemic?

2. How can the concept of strategy flexibility analysis (SFA) be used by HRD to answer the trend of shifting worker skills during the Covid-19 pandemic?

## C. Theoritical Framework

Based on these theory above, it could be described a theoritical framework for these titles as follows:

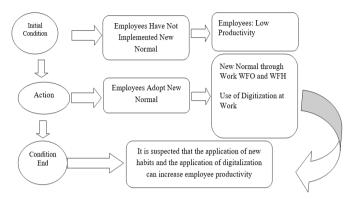


Fig 1: -Theoritical Framework

### III. METHODOLOGY

This type of research is qualitative research. This research has the intention that in its preparation through the process of summarizing various scientific articles from across fields in order to provide a comprehensive review of an ongoing phenomenon Whittemore & Knafl, (2005). There are six steps taken by researchers in compiling an integrative review Souza, (2010). Based on this explanation, it is related to the Implementation of the New Normal Phase Strategy to Increase AOM ULaMM Productivity at PT. Madani Nasional Permodalan (Persero) in the Madani National Capital Branch Tangerang and DKI Jakarta, which the author arranged, the research design using indicators of increasing employee productivity in the New Normal phase. These indicators include: indicators of increasing the Number Of Account (NOA) target and increasing AOM ULaMM productivity.

The data analysis method that will be used in this research is Qualitative Data Analysis. A type of research in which the findings are not obtained through statistical procedures or other forms of calculation. Trying to understand and interpret the meaning of an event of human behavior interaction in certain situations according to the researcher's own perspective. Done in a reasonable situation (natural setting). Qualitative methods are more based on the nature of logical phenomena that prioritize appreciation.

## IV. RESULTS AND DISCUSSIONS

Based on the various study findings that have been discussed, the researcher tries to integrate the theory, Yawson, (2020) with other references that can support the writing of this integrative review. The COVID-19 pandemic leaves various challenges for HRD to be able to maintain its operational activities. There is a trend of shifting worker skills that are rapidly changing along with the emergence of a pandemic such as the emergence of the concept of remote working, economic digitization, and changes in the supply chain.

#### A. Shift at scale and Meaning of Work

According to Yawson (2020), HRD activities that can be carried out by HRD in shifting workers to new normal conditions are by redesigning work that focuses on flexibility and speed of work. Cooperating with all stakeholders related to the learning process to adjust work patterns to suit the health protocols imposed by the local government. This collaboration can also be in the form of delivering updates regarding the condition of the spread of the virus so that the company's operational activities can be monitored, McLean & Jiantreerangkoo (2020).

## B. New Normal Leadership

Leadership in the New Normal period by Prideaux et al., (2020) is a leadership pattern that is able to calm his subordinates not to dissolve in conditions of mass panic. Leaders are able to process their emotions to stay calm in making every decision related to saving business and are able to form communication with their subordinates. The workers expect a harmonious and humane communication network from the company leadership (including HRD) related to providing motivation and enthusiasm in facing the pandemic era Dirani et al., (2020). More specifically, Salanova (2020) in her article stated that to overcome the post-traumatic impact caused by the Covid-19 pandemic, it is expected that company leaders are able to guarantee three things, namely resilience strengthening worker through positive psychological interventions, positive emotional conditions, optimism. , and flexibility can be the most influential resource in the effort to survive during the pandemic and Leaders through their organizational tools must foster positive relationships among their employees as a strength to help them deal with adverse situations.

## C. Healthy Organizational Practices

During a pandemic like this, leaders are expected to be able to maintain healthy organizational practice practices, such as maintaining a balance between work and home (work–family balance practices), enforcing protocols to protect workers from various psychological disorders, ensuring communication patterns remain positive, and leaders who are positive. able to continue to inspire workers and be able to instill courage during periods of crisis.

## D. Contactless Commerce and Education

In supporting a comprehensive digital transformation of the field of transactions and knowledge transfer within the company, HRD must be able to guarantee several components related to the contactless commerce and education process, including ensuring data security, conversation security, data transfer security, security guarantees with financial guarantee institutions if transactions occur. involves using corporate accounts, and ensuring application sites are free from hackers (Waizenegger et al., 2020).

## E. Shift at scale and Meaning of Work

HRD plays an important role in maintaining solidarity between workers and companies to jointly face COVID-19. This form of volunteerism can be realized by forming a donation collection team to provide compensation to workers who are struggling to recover from COVID-19. In addition, this activity can also be realized by volunteering to be part of the team for virus prevention starting from the worker health screening team and the emergency response team if there are incidents that arise during the pandemic (Yawson, 2020). In essence, this pandemic is a momentum for mutual concern for fellow workers because this pandemic is a humanitarian disaster that requires cooperation and volunteerism from all parties to be able to resolve it.

# V. CONCLUSSION AND SUGGESTIONS

#### Conclusion

The Covid-19 pandemic leaves various challenges that must be faced by the company's HRD. Various challenges that arise such as changes in work patterns, digitalization of the economy and changes to the supply chain system create an urgency for HRD to re-skill and up-skill all of its employees. The SFA concept used includes worker shifting arrangements, leadership patterns and coordination patterns, operational arrangements without going through physical contact and setting workers to take part in handling the pandemic, which is the right step to take considering the level of uncertainty when this pandemic will end is very high. This uncertainty is of course also very threatening the company's operational activities considering that there is not a single company that is not affected by the pandemic (Agrawal et al., 2020).

#### Suggestions

For further researchers, it is hoped that they will be able to specifically investigate the impact of the COVID-19 pandemic on remote working/work from home because this variable is strongly influenced by many things and there are many paradoxes related to remote working. On the one hand, this kind of work pattern is very helpful for companies in suppressing the spread of the virus, but on the other hand this kind of work pattern causes the inability of workers to divide roles fairly between work and domestic life. Boundaries are biased and raise a lot of pros and cons including the relation to data security which is very interesting to discuss.References

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