

Value proposition design at training & consulting services company in sharia financial banking Lampung Province at CV. Acceleration Indonesia Juara

Hengki Yuliansyah

Telkom University, Indonesia

spirithengkiyuliansyah@gmail.com

Article History

Received on 2 November 2023

1st Revised on 11 November 2023

Accepted on 28 November 2023

Abstract

Purpose: The study aims to identify the causes of the existing business performance gap and design a Value Proposition Design for Training and Consulting Services Companies in the Sharia Financial Sector in Lampung Province at Cv. Akselerasi Indonesia Juara.

Research methodology: The model of this research is exploration research, which is research that begins to observe phenomena and problems occur and to develop initial ideas about them which then move towards refining the research questions.

Results: CV Akselerasi Indonesia Juara created a sustainable program to provide training services. Because BPRS likes the service, they don't like it when the service is only limited to the classroom. The ongoing program can be made by providing alumni forums, sharing forums, and even to the ongoing program.

Limitation: The company, AKIRA, provides training and consulting services to various institutions and companies, including UKMs, and has three divisions: Public Training, In House Training, and CCC (Coaching, Consulting & Co-management).

Contribution: The company has faced challenges in developing its business due to the COVID-19 pandemic, which disrupted the industry of training and consulting services.

Keywords: *Value Proposition Design, Value Map, Customer Profile, Banking*

How to cite: Yuliansyah, H. (2024). Value proposition design at training & consulting services company in sharia financial banking Lampung Province at CV. Acceleration Indonesia Juara. *Review of Multidisciplinary Academic and Practice Studies*, 1(2), 165-179.

1. Introduction

CV. Akselerasi Indonesia Juara experienced challenges in developing its business. When I first started building the company in 2019-2020, the covid-19 pandemic was present and disrupted the training services industry, which used to be all done face-to-face, finally had to change with online methods and LMS (learning management system), plus the efficiency carried out by various companies that used to organize training was an additional challenge in the training and consulting services industry. After passing through the covid 19 pandemic, to be precise in 2022 after the government began to loosen restrictions on community activities or known as ppkm, at that time CV. Akselerasi Indonesia Juara restarted normal activities in its business operations, which started from gathering and re-forming the team again and tidying up its business administration.

In the process of running its business, CV. Akselerasi Indonesia Juara has annual business targets to be achieved, such as in the period June 2022 - June 2023, CV. Akselerasi Indonesia Juara has a revenue target of 2 billion rupiah. But in reality, the amount achieved was Rp 411,193,553. From the results of internal evaluations conducted by management, one of the factors causing the target not to be achieved is because the company has not maximized the market segment of Corporations, Large Businesses, Medium Businesses, BUMN and BUMD, and still focuses a lot on retail sales. So that in the period June 2023 - June 2024, CV. Akselerasi Indonesia Juara wants to rebuild its business model and overhaul

its strategy, which begins by validating the value proposition in one of its segments. One of the main segments that CV. Akselerasi Indonesia Juara will focus on is the Islamic banking segment, because the banking industry is one of the industries that often organizes training. Therefore, CV. Akselerasi Indonesia Juara needs a value map design process that is in accordance with its customer profile, namely Islamic banking which is a member of the Islamic banking association or asbisindo in the Islamic people's credit bank compartment or bprs in Lampung province.

CV. Akselerasi Indonesia Juara has an idea to design a sustainable training program for members of the bprs asbisindo compartment of Lampung province either offline in the form of scheduled face-to-face training or online with the approach of program modules in the LMS (Learning Management System). Even these ideas and plans need to be validated so that later evidence can be obtained - real evidence whether this model of offline and online continuous training programs is feasible to run, so that good ideas do not end in concepts and hallucinations (Alexander Osterwalder & Pigneur, 2012). Osterwalder and Pigneur wrote the book "Value Proposition Design, How to Create Products and Services Customers Want" which can be used as a guide to measure the value proposition of a business idea so as to reduce risk and reduce uncertainty that occurs.

For companies providing training and consulting services in Indonesia, the banking sector is the sector that most often holds human resource capacity building programs in it, ranging from service excellence training, selling skills, marketing skills to soft skills programs such as leadership, teamwork, and also the ability to communicate effectively and efficiently. In Lampung itself, one of the growing banking sectors is Islamic banking. Based on data from the Lampung Province OJK, the growth of Islamic banks year on year (YoY) from 2021 to 2022 YoY growth in third party funds (DPK) for Islamic banks was 7.2%, while conventional banks grew by 4.5%. Then the YoY development of credit in Islamic banks increased by 19.8% and in conventional banks it increased by only 4.5%.

Islamic banking itself, has an association called Asbisindo (Indonesian Islamic Bank Association), which in Lampung consists of 5 Islamic Commercial Banks (BUS), 4 Islamic Business Units (UUS), and 11 Islamic Rural Banks (BPRS). With the number of Asbisindo members reaching 20 institutions, Akira training itself has not managed clients of Asbisindo members. In fact, the banking sector is one of the sectors that most often shop for training services for human resources. From the gap in the number of Asbisindo members and also the fact that CV. Akselerasi Indonesia Juara has never provided services to its members, there are 3 questions about the gap: (1). Why CV. Acceleration Indonesia Juara has not been maximized in providing training services to Asbisindo members? (2). Are the services that have been provided to Asbisindo not interesting and do not solve the problems of Asbisindo members? (3). What services or business processes need to be innovated by CV. Acceleration Indonesia Juara?

From this background, researchers are interested in finding out what are the causes of the existing business performance gap, and designing a Value Proposition Design for Training & Consulting Services Companies in the Sharia Financial Sector in Lampung Province at CV. Acceleration Indonesia Juara.

2. Literature Review

2.1. Value Proposition Design

The essence of Value Proposition Design or value proportion design is how to design and create services or products that fulfill the desires of consumers. Value proposition design is based on a collection of products and services that create value for the customer segment and also the business (Osterwalder, Pigneur, Bernarda, & Smith, 2014). Why are so many products and services from a business not developing and not a few who eventually die or close their services and products, because these services and products are not appropriate or relevant to what the customer or market actually wants. A lot of businesses create their services or products based on what they know, what they want, and also the ideas that exist in the company's mind. Whereas the end of a service or product is the level of use from the

market, therefore to make a product or service survive and even develop is to ensure that the market really needs and wants it.

Value propositions are used to better understand the wants and expectations of the market and consumers, including in developing each service and feature within it. Thus, studying the value propositions design is primarily to realize, plan and test a service according to what consumers want. The value proposition canvas according to Yahya and Yani (2023) has two sides of the view, namely the consumer profile to clarify consumer understanding and the value map to explain how we are going to create value for consumers. Susilo and Hidayat (2021) explain that compatibility arises when aspects of the consumer profile and value map meet in the middle and match each other. And the business model canvas is a tool or tool that is needed in designing value propositions. Value propositions design is a process that never stops for companies. It encourages actors to continue to develop their products, both goods and services, so that they are relevant to their consumers. Proposition design also helps organize business ideas so that they are more organized and more logical.

This value proposition is part of the business model canvas developed by Putra and Suprpti (2019) in which there are nine blocks consisting of key partners, key activities, key resources, value proposition, customer relationships, channels, customer segments, cost structure, and revenue streams. In a business model, the first key to the successful launch of a service or product is the acceptance of the service or product created. Therefore, the role of value propositions design is a key role in developing or creating services to consumers. When a business knows very well what the obstacles, problems, anxieties and difficulties of the target market are, and also what their wishes and expectations are, then the product that solves the problem and meets these expectations is called a product fit or fit, which will be further known as product market fit or product and market fit. Therefore, understanding and exploring what the target market thinks and feels is the first step and is the key to the successful creation of a product or service. In the process of designing the value proportion, the first step is to explore the profile of the target market or customer.

2.2. Framework

The scope of this research focuses on finding and finding the needs of users of training and consulting services based on the problems experienced and producing a suitable solution to create a service that is needed so that in this study researchers used a value proposition design approach designed by Osterwalder to get a match or match between the consumer profile and the value map. With the use of this Value Proposition Design, it can make it easier for companies to find out the real needs, expectations and desires desired by consumers so that the product or service provided can be appropriate. In addition, in the process of creating products and services, the process of fulfilling the elements of reducing pain, difficulty and even solving customer problems is important. The value proposition design itself is divided into Customer Profile and Value map. The customer profile relates to the services and products that will be created by a business. The consumer profile itself consists of jobs, pains, & gains. The object of this research is

CV. Akselerasi Indonesia Juara, one of whose services is a training and consulting service provider with one of its segments being Islamic banking. Customer jobs analysis is carried out to get all the information needed that is related to the work and activities of customer segments from CV Acceleration Indonesia Juara. Customer pain analysis is carried out in order to realize, know and understand what difficulties, unrest, anxiety and problems are experienced in work and activities. While Customer Gain analysis is carried out in order to realize, know and understand what is desired and expected to occur in the process of work and activities. This is done as part of the fit analysis from the consumer's point of view. The value map itself relates to a series of values that exist in the company that will be offered to customer segments. Value itself consists of pain relievers, gain creators, and products & services. Pain relivers analysis is done to find out how to reduce the difficulties faced by customers, and obstacles that can be removed. Meanwhile, gain creators are done to find out all the achievements that fulfill the

desires and expectations of consumers. While the product and service analysis is done to find out what will be given to the customer. All of that is illustrated in Figure 2.2 below

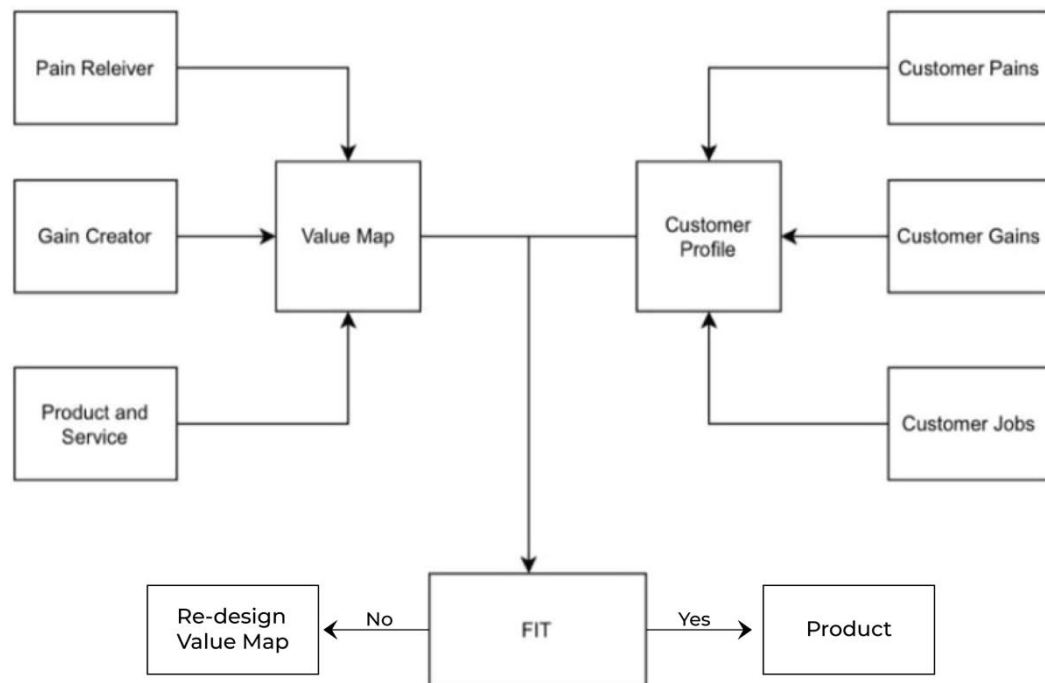


Figure 1. Framework

By knowing and analyzing the customer profile, it is hoped that the services offered can match or match (fit) with the value map so as to reduce the gap between consumer expectations and the value provided by CV Akselerasi Indonesia Juara on the training services it offers. In this study, the variables used were taken from Osterwlder and Pigneur. This research focuses on designing a value map of training & consulting services created and delivered by CV Akselerasi Indonesia Juara, so that service products can be suitable and suitable for the needs of its customer segmentation.

3. Methodology

3.1. Research Type

The model of this research is exploration research, which is research that begins to observe phenomena and problems occur and to develop initial ideas about them which then move towards refining the research questions (Neuman, 2014). This research is based on a training and consulting service provider business from CV Akselerasi Indonesia Juara. The paradigm used in this research is interpretivism, which is a view of the world as something that is constructed, interpreted, and experienced by people in their interactions with others and in the wider social system. Based on this paradigm, the nature of research is interpretation which aims to understand certain phenomena, symptoms and problems and not to generalize from a population. The research will begin with an interpretation of the problems that occur at CV Akselerasi Indonesia Juara with its service products in the form of training and consulting service providers. Then proceed with making a field trip by making questions that will be asked to the customer segmentation in the form of representatives of Asbisindo members (Indonesian Islamic bank association) in Lampung province.

The approach used in the development of tepri in this research is inductive. Where this approach starts with a general topic and some ideas that are less clearly illustrated, then improvements are made and elaborated so that it becomes a more precise concept (Neuman, 2014). The research conducted is based on the fact that no ideal conditions have been found regarding the training and consulting service business sector of CV Akselerasi Indonesia Juara. The strategy that will be used in this research is a

case study. A case study is an empirical inquiry that analyzes a phenomenon in real life where there are boundaries between phenomena that occur and situations that are not so clearly visible and the use of sources of evidence (Yin, 2015). So that this research uses case studies to be able to investigate the symptoms, phenomena and problems experienced by the world of Islamic banking in Lampung province with various sources in the field..

While the methodology chosen in this research is qualitative methodology, which involves descriptive data analysis, but the data is not directly quantified. In this research tries to convert the object of research into a neat format, such as field notes or field notes, interviews, talks, photos, notes, and memos (Indrawati, 2015). In research based on the Islamic banking sector that has not conducted validation to the field to match the problems, difficulties and obstacles experienced with the solutions that will be offered by CV acceleration Indonesia champion. Therefore, the research uses qualitative methods in order to investigate and explore basic facts in the field and an overview of current conditions. The research background used is non-contrived. Studies conducted with non-contrived settings can be said to be field studies (Sekaran & Bougie, 2016) So that in the study there is no involvement of researchers in creating or designing an environment, a particular situation. Everything is run normally as usual.

Based on the time of implementation, this research uses cross-sectional where only in one period of data collection but may be done in some time to find answers to research questions. Researchers only investigate what problems and needs and wants are needed and desired by Islamic banking using training & consulting services. Therefore, this method is used in this research so that the research results obtained are real by being supported by direct involvement with the object of research so that it is more clearly illustrated and obtains a deep understanding of the phenomenon being studied.

The characteristics of the research are described in table 1 below

No.	Karakteristik Penelitian	Jenis
1.	Berdasarkan Tujuan	Eksploratif
2.	Berdasarkan Paradigma	Interpretivism
3.	Berdasarkan Pendekatan terhadap pengembangan teori	<i>Inductive</i>
4.	Berdasarkan Metodologi	Kualitatif
5.	Berdasarkan Strategi	<i>Case Study</i>
6.	Berdasarkan Unit Analisis	Individu
7.	Berdasarkan keterlibatan peneliti	<i>Moderate Interface</i>
8.	Berdasarkan Latar Penelitian	<i>non-contrived</i>
9.	Berdasarkan Waktu Pelaksanaan	Cross Sectional

3.2 Variable Operationalization

Research variables are anything that allows researchers to determine in several ways, so as to obtain information about it and then draw conclusions (Sugiyono, 2018). Meanwhile, according to Noufal (2020), variables are anything that has value, where the value can be different and can change. Because

the value of an object can differ in different times, and different objects at the same time can have different values (Indrawati, 2015).

Variable is something that explains about a state of the object of research abstract, therefore research needs to be described so that the abstract variable can be something that can be measured into a process that can be called operational variables. In the following table 3.2, it is explained about the variables. There is a purpose of the operational definition, namely to avoid differences in interpretation and understanding of the terms contained in the title of this research, namely “Value Proposition Design at Training & Consulting Services Company in the Sharia Banking Sector of Lampung Province at CV. Acceleration Indonesia Juara” then the operational definition based on the title that needs to be explained is: Value proposition design is a tool that can be used to find a value proposition based on what consumers expect. So that this value can be in accordance with what consumers want. (Osterwlder & Pigneur, 2014)

3.3. Data Collection and Data Sources

Data sources are places to obtain data and information related to research. The main data sources in qualitative research are sentences, words, actions, and additional data such as documents and others (Meoleong, 2014). In this study, data sources were obtained from primary and secondary data, as follows:

1. Primary Data

Primary data is a data source that directly provides data in general with data collection techniques in qualitative research emphasizing observation, interviews, and documentation studies (Juliyanti & Wibowo, 2021).

2. Interview

Interviews can be used to find out more deeply based on data that has been obtained from observation. Interviews in qualitative research are in-depth. Interviews in this case are defined as activities carried out to obtain information directly by asking questions to sources to obtain in-depth information, the interview itself is a conversation that does occur with a specific purpose in which this is carried out by the researcher as the interviewer (interviewer) to several samples as (interviewee) who will provide answers to the questions and also focus on certain problems (Indrawan, Rully., Yaniawati, 2014). In this study, interviews were conducted in a semi-structured manner to related sources who were the customer segment of CV Acceleration Indonesia Juara.

3.4. Validity and Reliability Test

In qualitative research, if a finding or data there is no difference between what the researcher reports and what actually happens to the object of research, then the findings or data can be said to be valid (Sari, Sulchan, & Mutamimah, 2021). In qualitative research includes credibility (internal validity), transferability (external validity), dependability (reliability) and confirmability (objectivity) tests.

3.5. Data Analysis Technique

Data analysis in research on qualitative research, carried out during data collection and after completion of data collection in a certain period (Fatchurrohman & Saputri, 2023). In qualitative data analysis is carried out interconnected and continuously until it is complete and the data is saturated. Activities in data analysis are data reduction, data display, and conclusion drawing / verification.

1. Data Reduction

The data obtained must be recorded and scrutinized because the data obtained in the field is quite a lot. Therefore, data analysis must be carried out through data reduction. Reducing data means summarizing data, choosing things that corner, focusing on important things, and looking for themes and patterns. Data reduction aims to clarify the picture and make it easier for researchers to collect further data, and search for it when needed (Hasan & Nurhuda, 2023).

2. Conclusion Drawing/ Verification

The initial conclusions put forward are still temporary, and if no strong and supporting evidence is found at the next data collection stage, the initial conclusions will change. However, the conclusion

can be said to be credible if the conclusion is valid and consistent when the researcher returns to the field to collect data and is consistent when the researcher returns to the field.

4. Results and discussions

4.1. Respondent Characteristics

Respondents who are managing directors of Bprs have variations in the duration of their positions as managing directors. The longest is 10 years, and the shortest is 5 years.

Table 2. The characteristics of respondents from BPRS are as follows:

No	Name	Instances	Leading Duration
1	Mat Amin , SE., Akt	BPRS MITRA AGRO USAHA	
2	Rafiq Kautsar S.Kom	BPRS AMAN SYARIAH	
3	Kamino , S.EI	BPRS METRO MADANI	
4	Suryanti , S.E., MM	BPRS WAY KANAN	
5	Herwanto , S.H., MM	BPRS RAJASA	
6	Tony Ardyansyah	BPRS LAMPUNG TIMUR	

4.2. Research Results

In this research, the presentation of research data is carried out by presenting the results of the data obtained from interviews with sources. At this stage, audio interviews will be converted into text form known as verbatim transcription. Verbatim transcriptions are then grouped into 2, namely groups of data originating from the main sources, namely the main directors of BPRS and the second group of data, namely the CV. Acceleration Indonesia Juara.

4.3. Discussion of Research Results

4.3.1. Customer Jobs

According to Osetwalder et al. (2014) explain that customer jobs are tasks or roles that you want to complete in your life. In forming a consumer profile, it can be done through several stages.

1. The first stage, is to select a customer segment.
2. The second stage, identifying customer jobs
3. The third stage, identifying customer pains
4. The fourth stage identifies customer gains
5. And the last stage is sorting customer jobs, pains, and gains based on a priority scale using ranking (Susilo & Hidayat, 2021).

At the initial stage, the process of identifying customer jobs, pains and gains has been carried out by researchers by conducting interviews, documentation and observation of sources who are the target consumers of CV Akselerasi Indonesia Juara. So that the next stage is the process of verifying the consumer profile that has been identified until the data analysis stage is complete.

Every consumer has various tasks to fulfill, problems to solve, or needs to satisfy to ensure their lives run smoothly. These include

1. What are the functional tasks that the BPRS CEO wants to accomplish?
2. What emotional work does the BPRS President Director want to accomplish?
3. What social work does the BPRS President Director want to do?
4. What are the basic needs that the President Director of BPRS wants to fulfill?

Based on researcher interviews with BPRS President Directors, data related to how important training & consulting services are for the Islamic banking sector, 66.7% answered very important and 33.3% answered important. Training & consulting services were raised by Mr. Mat Amin as follows:

“Very important. Even a year at least 2x. because training is like recharging the battery of self-motivation “

The same thing was also stated by Mr. Rafiq Kautsar as follows:

“Very important. Training is not only for personal needs, but also for the organization. because training can explore potential and grow a person's character.”

The same thing was also conveyed by Mr. Kamino as follows:

“Very important. Because in banking services, human resources are the key. Because if at the beginning the human resources are not convincing, how will people use our services “

Meanwhile, according to Mrs. Suryanti, although she did not answer with very important language diction, we translated the words very important in the very important group as follows:

“Very important. Because with the development of the ability and capacity of the existing human resources in the company, it will improve its performance and competence.”

All of the above shows that the President Directors of BPRS in Lampung province have actually realized that the development of human resources and organizations by using third parties through training & consulting services is very important and needed.

1. Customer Jobs: Functional Job

The functional work that BPRS CEOs want to accomplish includes increasing company value and company revenue. There are 50% of Managing Directors who are very optimistic that training & consulting services can directly increase the company's opinion by answering definitely, and there are 50% of Managing Directors who state that the impact of the increase will occur but not directly, as stated by Mr. Mat Amin, as follows:

“Certainly, because the training of human resources is an investment. If the Sdm is qualified, has good abilities, he will be able to find the best customers and increase sales.”

Likewise conveyed by Mr. Kamino, as follows:

“Sure. If the training is good, the service will improve and eventually have an impact on the company's benefits.”

The same thing was also conveyed by Mrs. Suryanti, as follows:

“It must be possible. Because training that has an impact on employees, will have an impact on the company”

The conclusion of the Functional Work that must be completed as a President Director to increase company revenue is to increase the knowledge, capacity and competence of the human resources in the organization being led. Some Managing Directors believe that there is a direct impact and some are of the opinion that the impact occurs but not directly.

2. Customer Jobs: Emotional Job

The emotional work that BPRS CEOs want to complete includes broadening your horizons in operating a business, increasing literacy in managing business, human resources, organization, marketing to product innovation. As stated by Mr. Mat Amin as follows:

“Because even though those invited are staff, after the training they will be asked to share in the office with others. So that what is obtained becomes new knowledge and inspiration in the office “

A similar opinion was also expressed by Mr. Rafiq Kautsar, as follows:

“because training can add new knowledge, new ideas and also the ability to something”.

Likewise conveyed by Mr. Kamino, as follows:

“Training will bring up ideas that have not sometimes never appeared before, and will have an impact on certain abilities”

3. Customer Jobs: Social Job

The social work that a BPRS President Director wants to do includes getting an assessment, recognition that leads to self and organizational reputation by stakeholders both internal who are shareholders, or external who are regulators, to work partners.

As stated by Mr. Mat Amin, as follows:

“Because good human resources will reduce potential problems such as fraud, and be able to work professionally, so that it will have an impact on the good name of the organization in the eyes of stakeholders.”

The same thing was also conveyed by Mr. Rafiq Kautsar, as follows:

“When the human resources in this organization grow, the organization will grow, which in turn builds a good image in the eyes of internal or external stakeholders.”

Likewise conveyed by Mr. Herwanto, as follows:

“It will increase the assessment of stakeholders due to the performance of human resources in the organization. In addition, because this is a government company, there is often collaboration with the local government, and that's where the assessment will be directly visible.”

4. Customer Jobs: Basic Needs

The last basic requirement needed by BPRS is the competitiveness of the organization and its business in the market. Winning the hearts of the community to be able to give trust to BPRS as a financial partner and its business growth is important in its business model. In addition, the battle with Islamic Commercial Banks and Conventional Banks is also an important thing that needs to be considered, not only about benefits, products and company brands, but also the people in the organization are also important issues to pay attention to.

As said by Bapal Mat Amin, as follows:

“If human resources are good, then the development and competition of the business will be better”

Likewise conveyed by Mr. Rafiq Kautsar, as follows:

“Of course, because what is experienced, the team that has been trained has a different character in selling their products, from their ethics to their communication skills.”

In line with the previous opinions, Mr. Kamino also had a similar opinion, as follows:

“After the training, there must be new ideas, which then from this will be seen the shortcomings and weaknesses, after that product development will be carried out and there will be changes”.

4.3.2. Customer Pains

According to Pramono and Safarini (2022) explains that customer pains describe unwanted situations, obstacles and risks faced, as well as other negative things that interfere with consumers using the products / services offered by the company. These include:

1. What are the things that are considered difficult in finding solutions to BPRS governance problems?
2. What are the things that are considered unsupportive in the process of increasing the capacity of human resources?
3. What are the obstacles that occur when looking for solutions to the needs of improving the company's human resources?

1. Customer Pain : Things that are considered difficult in finding solutions

All BPRS Directors that researchers interviewed, said that they tend to find it easy to find solutions to any problems faced, by recalling experiences that have occurred in his life during his career at the bank, internal organizational discussions, and asking the Islamic banking association, especially in the BPRS compartment, which in fact are all actors in the same field. Third party solutions, which in fact are training & consulting service companies, will only be taken when the problem is related to human resource development, reading future trends, and when solutions that are tried to be sought through internal and organizational resources are no longer sufficient.

As said by Mr. Mat Amin as follows: “Depending on the problem. Usually I try to solve it with the skills I have first, or share it with other friends, and then consult and train if the problem is heavy enough to solve”. Mr. Herwanto is of the opinion that the problems experienced will generally be tried to be solved by himself first, as the following statement: “If it is general in nature, it will be resolved independently within the company. However, if there are things that have not been resolved, then training will be required.”

2. Customer Pain: HR capacity building process

Although now it has led to the industrial revolution 5.0, online learning has become commonplace, especially since it was accelerated by the covid 19 pandemic yesterday, then the majority of staff who are gen z and millennials, but the unique fact that researchers found was that the desire of the BPRS President Directors in increasing the capacity of their human resources still had to be totally offline, with various beliefs and assumptions held by the President Directors.

As said by Mr. Mat Amin, as follows:

“Offline, because it feels different and the energy is different”

From this statement we can know that it is strongly believed that offline meetings in training will have a different impact.

The same thing was also conveyed by Mr. Rafiq Kautsar, as follows:

“Offline, because there is direct interaction and you can feel the positive response, besides that there is also the value of friendship”.

Mr. Kamino also briefly stated that:

“Offline. Because face to face is different from online”

Mrs. Suryanti has the following opinion:

“Offline face-to-face is more powerful, more inclusive, you can get the tik tak an”.

And all Directors stated that face-to-face meetings in the process of training and developing their human resources is the best way and version for them..

3. Customer Pain : obstacles that occur when finding solutions

In finding a solution to the need to improve human resources in their organization, the CEOs are not too difficult. Only one of the six interviewees had searched for training programs on the internet. When asked why they searched through the internet, it was because there were certain capabilities needed by their organization to achieve a certain achievement, which the program was not provided by the association, and it was rarely known who the speaker was by the association.

The majority of BPRS always use reference associations and fellow BPRS in taking training speaker references, as said by Mr. Mat Amin as follows:

“On average through recommendations from friends or associations, or have met in certain sessions before. So we don't look for it ourselves”

The same thing was also conveyed by Mr. Rafiq Kautsar, as follows:

“We have never searched on the internet, usually we get training consulting as a result of communication and referrals from friends who have been there”.

It is slightly different from Mr. Kamino, who sometimes looks for training solutions for his team himself with the following information:

“Ever Search, if there is a certain training need and it is not available in the association, then I will look for the program independently”

4. Customer Gain: Experience Benefits felt by BPRS

The banking world is a common and frequent sector for organizing human resource training, so the experience in using training & consulting services is quite a lot. Then from the experience that has been obtained, the researcher explores what good experiences have been obtained while conducting training, one of the answers is a sustainable program and does not stop only at the meeting and totality in providing learning, as said by Mr. Mat Amin, as follows:

“The resource person does not only share knowledge during the session, but there is also a continuation for sharing and questions and answers, for example through the WhatsApp group.”

Similarly, Mr. Rafiq Kautsar said that the totality of a speaker in providing knowledge and the ability of the audience is the key thing from the best experience he got, as follows:

“During the training, the trainer is indeed totality, no knowledge is kept secret. Even if the time runs out and the material has not been completed, the trainer asks for additional time for sharing.”

The same thing was also conveyed by Mr. Kamino, as follows:

Mr. Herwanto's opinion directs his experience to a certain ability, as follows:

“the training can get more knowledge on how to convince customers or convince the public in the socialization agenda of products”.

And Mr. Tony Ardyansyah said the following:

“Training that has an impact on knowledge and changes in oneself first, after that being able to transmit to his friends”

5. Customer Gain: What kind of quality is BPRS looking for?

The quality sought by BPRS, represented by its Managing Directors, states that the program makes a real contribution either in the form of new knowledge or up to the behavioral stage. As stated by Mr. Mat Amin, as follows:

“Which does not just provide knowledge, but also guidance until it becomes behavior, so that the existing knowledge does not just become an archive.”

From this we can understand that training is preferred which is not just a transfer of knowledge and experience, but also able to change mindsets, behavior to financing that can be adjusted.

6. Customer Gain: Training services expected by BPRS?

Training services preferred by BPRS are those where the learning process is fun, not rigid like in a classroom, but also has an impact on its participants.

“Training that encourages a person to be able to master a skill, and be able to do it with *istiqomah* so that it becomes an example for others”

Similarly, Mr. Rafiq Kautsar said, as follows:

“Which can adjust between needs, budget and service quality”

The same thing was also conveyed by Mr. Herwanto, as follows:

“Which can have an impact on the ability and behavior of the participants”

And Mr. Tony Ardyansyah also conveyed the same thing, as follows:

“Programs that are able to change their mindset and character, then their behavior. In accordance with the output that is needed”

7. Customer Gain: What kind of service BPRS likes?

The tendency of BPRS likes a fluid training process, sustainability and material that is brought in accordance with the situation of conditions experienced by BPRS. As stated by Mr. Mat Amin as follows:

“Primarily services that have an impact on the marketing team, which is not just knowledge, but morals as well”

Likewise conveyed by Mr. Kamino, as follows:

“His wishes are medium and long term such as mentoring, but must adjust the budget”

The same thing was conveyed by Mr. Herwanto, as follows:

“The training process is fluid, can be *tik-tak*, and fun”

8. Customer Gain: What kind of services can increase trust?

Training & Consulting services that increase BPRS trust are services that have a reputation and portfolio in teaching, recommended by the association. This was stated by Mr. Mat Amin, as follows:

“Programs that are recommended by many people, and also selected by friends - friends of the association”

Likewise conveyed by Mrs. Suryanti as follows:

“The portfolio of the training institution, has brought the program anywhere and anything”

And also conveyed by Mr. Tony Ardyansyah, as follows:

“Which is proven to be able to change people, both from mindsets to behavior patterns”

However, there are interesting things conveyed by Mr. Rafiq Kautsar, that good relationships, interactions, have known Training & Consulting services are important points, with the following information:

“It's not about the price, but good, intense and smooth communication”

9. Pain Relievers : Things that are considered difficult in finding solutions

Product Manager Public Speaking said as follows:

“...For the banking world, we usually assess the world of training before we train, we first assess what their problems are and then we find out the ingredients or structure of the material that we will convey to them.”

Similarly, COO Akira said the following:

“..we first look at the front office first. That's what they really need is actually service excellence.”

From the answers conveyed by the BPRS Directors with what is perceived by CV. Akselerasi Indonesia Juara, there is conformity but not yet significant. The existing suitability includes CV. Akselerasi Indonesia Juara conducting an assessment first, whether its presence is really needed, and also helping to prepare human resources in the future with various services such as leadership, service excellence, communication skills that are useful for its human resources to develop themselves.

a. HR capacity building process

Product Manager Public Speaking said as follows:

“...For Akira itself there are online services and also for offline”

While Product Manager Public Training said the following:

“... the services we provide to banks are offline. That is the training. It also does not rule out the possibility of the process we follow up with online”

When viewed from the answers of the Director of BPRS and also CV. Acceleration Indonesia Juara, there is conformity in the implementation process. CV. Akselerasi Indonesia Juara prepares a flexible human resource development model, which can be done online or offline, while BPRS wants the implementation to be offline.

b. Obstacles that occur when finding solutions

Product Manager Public Speaking said as follows:

“...because for Akira itself, there is already a channel in digital. Digital, especially now, is more focused on digital marketing. So not only the banking world, even all of these companies can know that finally there is a solution from social media itself.”

Similarly, COO Akira said the following:

“In the early days, we were still going through the M2M approach if our language is word of mouth. So people know Akira from the experiences of their friends. That's one sir. In the last year, in the end, I think we can introduce more widely through social media.”

From the answers of CV. Acceleration of Indonesia Juara and BPRS seem to be incompatible. BPRS usually gets training recommendations through associations and friend referrals, but CV. Akselerasi Indonesia Juara is mostly present on online platforms, although also through word of mouth strategies, the reality is that referrals have not yet reached the association's recommendation to use its services.

c. Gain Creators: Desired benefits

Product Manager Public Speaking said as follows:

“...Usually, for our own experience, we have three divisions, namely cognitive, affective, psychomotor. Usually, the most memorable of these 3 is in our psychomotor when training or during workshops. It is more needed is how the audience is happy first before they get material like that”

Similarly, COO Akira said the following:

“When we ask them, they feel there is a change of spirit in them. There is a change in mindset that is felt. So that what used to be can be full of things that are not empowering. And when after being trained by akira, he appeared a sense of optimism with the inputs or inputs that helped to change their mindset”.

Judging from the BPRS statement and also the CV Acceleration Indonesia Juara, there is a match between what BPRS expects and what AKIRA does and provides. Such as the desire for totality in learning, the material provided is appropriate, the class is fun, can be fulfilled by always measuring every service process to ensure the impact of the program is achieved, besides that the mood of the participants and the pleasant atmosphere of the class are also a priority, and 40% theory & 60% practice have answered their needs.

d. Quality of Service sought

Product Manager Public Speaking said as follows:

“...Usually before inviting, we assess first, we assess what their needs are and what their obstacles are. Then we know what is the most suitable concoction, the most suitable to be given to them. But usually, for invitations or trainings, we usually approach more about NLP and hypnotherapy plus things that might be different from other trainers. Because our language is our language, maybe in akira, many of the trainers are still millennials. So it's more interesting than other trainers, it could be like that”

Meanwhile, the Product Manager of Public Training said as follows:

The first thing we do before we decide and conclude a training process, we first assess the needs of loyal companies or banks by of course we ask what the needs are, what are the problems that exist in the company or in the bank, until then when the head of the company or bank has conveyed the conditions and problems that exist in the company, then we design a curriculum that suits the needs, until then when we have designed a curriculum that suits the needs, then we will communicate.

From the existing data, there is a match of expectations desired by BPRS with CV Akeselerasi Indonesia Juara Services, where the COO states that Akira's main ability is character building & mindset and can be adjusted services and measurements to become a skill.

5. Conclusions

Based on the results of the discussion previously described, the author will present the following conclusions:

1. Customer Job is something that consumers want to complete in their lives, including functional work, social work, emotional needs and basic needs. And the hall that BPRS wants to complete is to increase the capacity and ability of its human resources. By increasing the ability of human resources in the organization, then directly or indirectly, the company's income will increase (functional work). In addition, broadening horizons in operating the business, increasing literacy in managing the organization, human resources, organization, marketing to product innovation (emotional needs). Then, get an assessment, recognition that leads to self and organizational reputation by stakeholders, both internal who are shareholders, or external who are regulators, to

- work partners (social work). And finally, the competitiveness of the organization and its business in the market (basic needs).
2. Customer pains are things that are considered inappropriate, including when facing uncommon problems such as digital and organizational transformation. Because BPRS is used to getting references and program directions from associations, so sometimes the solutions provided are not always in accordance with the problem.
 3. Customer Pains, in the process of implementing employee capacity building is more mainstream and preferred offline. And not too interested if done online
 4. Indonesia Champion with BPRS in solving Pains to find solutions to existing problems. BPRS is accustomed to looking for references through friends or associations, while CV Acceleration Indonesia Juara relies on social media, so that the communication lines do not converge
 5. Customer Gains, experience the benefits felt by BPRS in the form of sustainable programs and totality
 6. Customer Gains, the quality desired and expected in the form of visible changes from program participants
 7. Customer Gains, expected services in the form of customized products that are very suitable for the problems and situations experienced, as well as program costs
 8. There is conformity between the perceptions of CV Akselerasi Indonesia Juara and BPRS (Customer Gains and Gains Creator) in the implementation of the program, the type of service, the ability to serve, and also the desired expectations.
 9. CV Akselerasi Indonesia Juara improves the channels in communicating to its market and prospects. Since the majority of decision makers and stake holders are held by Gen X and Baby Boomers, it cannot only rely on social media and the internet. But introductions, meetings and meetings are needed.
 10. CV Akselerasi Indonesia Juara in providing its training services, needs to adjust the program packages that can be adjusted to the budget of BPRS.
 11. CV Akselerasi Indonesia Juara create a sustainable program in providing training services. Because BPRS likes the service, they don't like it when the service is only limited to the classroom. The ongoing program can be made by providing alumni forums, sharing forums, even to the ongoing program.

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