



THE APPLICATION OF MAINTENANCE FUNCTIONS IN THE HUMAN RESOURCES MANAGEMENT OF ISLAMIC FINANCIAL INSTITUTIONS (Case of KSP BMT Surya Abadi Jenangan Ponorogo)

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Abstract: Sharia Savings and Loan Cooperatives are unique in that they must balance their business principles with high and volatile work demands. The care function of human resource management is an essential aspect of ensuring employee well-being and job satisfaction within organizations, including sharia savings and loan cooperatives. This study specifically focuses on examining the application of maintenance functions at KSP BMT Surya Abadi Jenangan Ponorogo, an esteemed Islamic financial institution that has experienced rapid development in Indonesia and has contributed to economic improvement through its diverse financing products. This research aims to provide valuable insights into the organization's practices and contribute to the broader understanding of human resources management in Islamic institutions and ultimately improve the quality of their workforce and service performance. Through a comprehensive analysis, this study has illustrated the practices carried out by the organization in maintaining employee welfare and retention. KSP BMT SURYA Abadi Jenangan Ponorogo demonstrates efforts in prioritizing employee welfare and retention, with notable aspects including occupational health and safety, communication, and human resource welfare programs, although improvements are needed, particularly in the area of occupational health and safety.

Keywords: *care function, human resource management, islamic financial institution, sharia savings and loan cooperatives, workforce welfare.*

Abstrak: Koperasi Simpan Pinjam Syariah memiliki keunikan tersendiri karena harus menyeimbangkan antara prinsip-prinsip bisnis dengan tuntutan kerja yang tinggi dan fluktuatif. Fungsi pemeliharaan dalam manajemen sumber daya manusia merupakan aspek penting untuk memastikan kesejahteraan dan kepuasan kerja karyawan dalam organisasi, termasuk koperasi simpan pinjam syariah. Penelitian ini secara khusus berfokus untuk meneliti penerapan fungsi pemeliharaan di KSP BMT Surya Abadi Jenangan Ponorogo, sebuah lembaga keuangan syariah terkemuka yang telah mengalami perkembangan pesat di Indonesia dan telah memberikan kontribusi terhadap peningkatan ekonomi melalui produk pembiayaan yang beragam. Penelitian ini bertujuan untuk memberikan wawasan yang berharga ke dalam praktik-praktik organisasi dan berkontribusi pada pemahaman yang lebih luas tentang manajemen sumber daya manusia di lembaga-lembaga Islam dan pada akhirnya meningkatkan kualitas tenaga kerja dan kinerja layanan mereka. Melalui analisis yang komprehensif, penelitian ini telah menggambarkan praktik-praktik yang dilakukan oleh organisasi dalam menjaga kesejahteraan dan retensi karyawan. KSP BMT SURYA Abadi Jenangan Ponorogo menunjukkan upaya dalam memprioritaskan kesejahteraan dan retensi karyawan, dengan aspek-aspek penting termasuk

kesehatan dan keselamatan kerja, komunikasi, dan program kesejahteraan sumber daya manusia, meskipun masih diperlukan perbaikan, terutama di bidang kesehatan dan keselamatan kerja.

Kata kunci: fungsi perawatan, kesejahteraan tenaga kerja, koperasi simpan pinjam syariah, lembaga keuangan syariah, manajemen sumber daya manusia.

INTRODUCTION

The care function of human resource management is an essential aspect of ensuring employee well-being and job satisfaction within organizations¹, including Sharia Savings and Loan Cooperatives². Employee well-being and job satisfaction are key indicators of organizational success³. Sharia cooperatives are unique in that they must balance their business principles with high and volatile work demands⁴. Therefore, it is imperative for Sharia Savings and Loan Cooperatives to properly manage their employees' work-life balance as this would have significant implications for their attitudes, behavior, welfare, organizational citizenship behavior, and overall job performance⁵.

In line with the Society of Human Resource Management's basic functions, Sharia Savings, and Loan Cooperatives must implement a comprehensive human resource plan that includes human resource development, employee relations, compensation and benefits, and the care function⁶. The care function, which centers on employee well-being, health, and safety, is crucial in ensuring the optimal performance of employees⁷. The

¹ Vaida Jaskeviciute et al., 'The Relationship between Employee Well-Being and Organizational Trust in the Context of Sustainable Human Resource Management', *Problems and Perspectives in Management* 19, no. 2 (21 May 2021): 118-31, [https://doi.org/10.21511/ppm.19\(2\).2021.10](https://doi.org/10.21511/ppm.19(2).2021.10).

² Rifqi Muhammad and Peni Nugraheni, 'Sustainability of Islamic Banking Human Resources Through the Formulation of an Islamic Accounting Curriculum for Higher Education: Indonesian Perspective', *SAGE Open* 12, no. 1 (7 January 2022): 215824402210798, <https://doi.org/10.1177/21582440221079838>.

³ B.Arul Senthil, 'Impact of Employee Well-Being on Organizational Performance in Workplace', *Wesleyan Journal of Research* 14, no. 30 (1 October 2021): 27-38.

⁴ Eva Fathussyaadah and Yulia Ratnasari, 'Pengaruh Stres Kerja Dan Kompensasi Terhadap Kinerja Karyawan Di Koperasi Karya Usaha Mandiri Syariah Cabang Sukabumi', *Jurnal Ekonomak* V, no. 2 (1 August 2019): 16-35, <https://ejournal.stiepgri.ac.id/index.php/ekonomak/article/view/3>.

⁵ Fathussyaadah and Ratnasari; Muafi Muafi, Yuni Siswanti, and Mohammad Ziad Anwar, 'Work Life Balance in Islamic Perspective (WLBIP) and Its Impact on Organizational Citizenship Behavior in Islamic Perspective (OCBIP) and Service Performance', *International Journal of Research in Business and Social Science* (2147- 4478) 10, no. 3 (1 May 2021): 223-30, <https://doi.org/10.20525/ijrbs.v10i3.1150>.

⁶ Muafi, Siswanti, and Anwar, 'Work Life Balance in Islamic Perspective (WLBIP) and Its Impact on Organizational Citizenship Behavior in Islamic Perspective (OCBIP) and Service Performance'.

⁷ Matthew J. Grawitch, Melanie Gottschalk, and David C. Munz, 'The Path to a Healthy Workplace: A Critical Review Linking Healthy Workplace Practices, Employee Well-Being, and Organizational Improvements.', *Consulting Psychology Journal: Practice and Research* 58, no. 3 (2006): 129-47, <https://doi.org/10.1037/1065-9293.58.3.129>.

implementation of the care function involves a number of strategies that can be adopted by Sharia Savings and Loan Cooperatives⁸. Firstly, providing employees with excellent medical insurance and ensuring that they have access to quality healthcare services will go a long way in promoting their well-being⁹. Secondly, establishing a supportive work environment that fosters positive employee relationships and promotes open communication will ensure employees feel valued and motivated to perform their responsibilities effectively¹⁰. Thirdly, implementing wellness programs and other initiatives that promote healthy working environments can help to reduce health costs and lower absenteeism rates¹¹. Fourthly, the provision of family health benefits can also help to promote loyalty among employees as it demonstrates that the organization is invested in their well-being¹².

The papers suggest that the care function of human resource management can be implemented in sharia savings and loan cooperatives through various practices. Al-Qosimi found that human resource management in Indonesian waqf savings wallets for the poor is implemented by sharia, both in planning, recruitment, nazir selection, training, development, supervision, performance appraisal, and employee compensation¹³. Fitriana found that recruitment and selection, training and development, and performance appraisal in Islamic perspective positively influence service performance in Sharia savings and loans cooperatives¹⁴. Rohprihati suggest that Islamic law is the basis for implementing human resource development strategies in Islamic banking institutions, and that regular training is necessary to improve the quality of the

⁸ Muafi, Siswanti, and Anwar, 'Work Life Balance in Islamic Perspective (WLBIP) and Its Impact on Organizational Citizenship Behavior in Islamic Perspective (OCBIP) and Service Performance'.

⁹ Mari Ryan et al., "'Working on Wellness:' Protocol for a Worksite Health Promotion Capacity-Building Program for Employers', *BMC Public Health* 19, no. 1 (2019): 1-9, <https://doi.org/10.1186/s12889-019-6405-1>.

¹⁰ Muhammad Toseef et al., 'Inspirational Leadership and Innovative Communication in Sustainable Organizations: A Mediating Role of Mutual Trust', *Frontiers in Psychology* 13 (2022), <https://doi.org/10.3389/fpsyg.2022.846128>.

¹¹ Ryan et al., "'Working on Wellness:' Protocol for a Worksite Health Promotion Capacity-Building Program for Employers'.

¹² Lisa Michelle Fiksenbaum, 'Supportive Work-Family Environments: Implications for Work-Family Conflict and Well-Being', *The International Journal of Human Resource Management* 25, no. 5 (2014): 653-72.

¹³ M. Munawwir Al-Qosimi, Amrin Amrin, and Didin Saepudin, 'WAKF OF MONEY IN SHARIA ECONOMIC LAW PERSPECTIVE: Study of Human Resource Management in Indonesian Waqf Savings Dompot Dhuafa', *Profetika: Jurnal Studi Islam* 23, no. 2 (25 August 2022), <https://doi.org/10.23917/profetika.v23i2.19659>.

¹⁴ Yasifa Fitriana and Muafi Muafi, 'The Influence of Human Resource Practices in Islamic Perspective on Service Performance', *International Journal of Business Ecosystem & Strategy* (2687-2293) 4, no. 4 (2022): 13-23, <https://doi.org/10.36096/ijbes.v4i4.370>.

workforce¹⁵. Finally, Mufraini found that human resources are the main factor ensuring the efficiency of Indonesian Islamic banks, with highly skilled employees ensuring promising performance in dealing with disruptions and pandemics¹⁶. Overall, the papers suggest that implementing human resource practices in Islamic perspective and providing regular training can improve the quality of the workforce and service performance in sharia savings and loan cooperatives.

Based on the above studies, it appears that studies analyzing the specifics of Islamic savings and loan cooperatives are yet to be found. Therefore, research to study the care function as part of the human resources program is still needed in the context of Islamic savings and loan cooperatives. By addressing this gap, future research can contribute to improving the care function of human resource management in these institutions and ultimately improve the quality of their workforce and service performance.

This study specifically focuses on examining the application of maintenance functions at KSP BMT Surya Abadi Jenangan Ponorogo, an Islamic financial institution that has experienced rapid development in Indonesia and has contributed to economic improvement through its diverse financing products¹⁷.

KSP BMT Surya Abadi was established in early 1997 as a collaborative effort between the Muhammadiyah Regional Leader of the Ponorogo Economic Assembly and the Muhammadiyah Regional Leader. The institution aimed to operate a financial business based on the profit-sharing system (Sharia). Over time, it underwent incorporation in 2000 to comply with the Cooperative Law, following the fulfillment of various requirements set by the Ponorogo Cooperative Department¹⁸.

The significance of implementing maintenance functions at KSP BMT Surya Abadi lies in the successful realization of its goals, which heavily rely on the effective functioning of its employees. These maintenance functions encompass occupational health and safety, communication, welfare, and retention, with physical and spiritual

¹⁵ Rohprihati Rohprihati, 'Implementation and Planning of Human Resource Management in Islamic Banking Institutions', *Journal of Humanities, Social Science, Public Administration and Management* 1, no. 3 (2021): 397427, <https://doi.org/https://dx.doi.org/10.51715/husocpument.v1i3.119>.

¹⁶ M Arief Mufraini, MURODI Murodi, and Ahmad Tibrizi Soni WICAKSONO, 'The Efficiency of Human Resources Management During the Disruption and Pandemic Era', *The Journal of Asian Finance, Economics and Business* 8, no. 6 (2021): 437-46.

¹⁷ Siswanto ((Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result' (Ponorogo, Indonesia, 2021).

¹⁸ Siswanto ((Employee of KSP BMT SURYA Abadi Jenangan Ponorogo).

conditions closely intertwined with these aspects. By adequately maintaining these conditions, the organization can positively impact employee performance.

To analyze the identified problems effectively, a field research approach is considered the most relevant. Field research involves conducting studies in real-life settings, enabling a comprehensive examination of the actual application of care functions at KSP BMT Surya Abadi Jenangan Ponorogo. This research adopts a qualitative approach and utilizes interview techniques to gather data. The study draws upon the theory of Human Resource Management Care Function as a framework for analyzing the application of maintenance functions at the organization.

The main objective of this study is to conduct an in-depth analysis of the application of maintenance functions at KSP BMT Surya Abadi Jenangan Ponorogo. By exploring and evaluating the implementation of these functions, this research aims to provide valuable insights into the organization's practices and contribute to the broader understanding of human resource management in Islamic institutions and ultimately improve the quality of their workforce and service performance.

DISCUSSION

The discourse presents a comprehensive analysis of diverse facets pertaining to occupational health and safety, communication, human resources welfare programs, and employee retention within the realm of KSP BMT SURYA Abadi Jenangan Ponorogo, an esteemed Islamic economic institution. Noteworthy is the institution's diligent endeavors to enact stringent measures concerning occupational health and safety; however, it is disconcerting to observe a dearth of adequate insurance coverage. Within the organization, communication is characterized by an affable and egalitarian approach, fostering an atmosphere of positivity and congeniality. Although employee welfare programs, comprising of allowances and benefits, are in place, they have yet to be formalized. Concerning retention, the familial and egalitarian communication style, coupled with welfare programs, substantially contribute to fostering employee loyalty. Nevertheless, it is imperative to address the pressing need for further enhancements in the domain of occupational health and safety.

1.1 Occupational Health and Safety

Employee safety programs involve providing employees protection from injuries caused by work-related accidents¹⁹. The *employee health* program refers to the freedom of

¹⁹ Seca Gandaseca and Tetsuhiko Yoshimura, 'Occupational Safety, Health and Living Conditions of Forestry Workers in Indonesia', *Journal of Forest Research* 6, no. 4 (2001): 281-85; Budi Setiyono and Ian

employees from physical or emotional illnesses that can occur due to the work they do²⁰. Especially in an Islamic economic institution such as KSP BMT SURYA Abadi Jenangan Ponorogo, because its main purpose is to run a business in the financial sector, it will not be separated from activities outside the BMT to offer financing and conduct funding activities. So that the worst risk in the aspect of occupational safety and health may occur.

In terms of legal regulation on this matter, Indonesia has given serious attention as evidenced by the issuance of several regulations related to occupational safety and health. Laws Related to OHS Law No. 1 of 1970 concerning Occupational Safety²¹. In particular, Law No. 24 of 2011 concerning the Social Security Organizing Agency in Chapter V article 15 paragraph (1) states that the Employer is gradually obliged to register himself and his Workers as participants to the BPJS according to the Social Security program followed²².

Based on information from the BMT Manager, it is unfortunate that this BMT has not registered its employees in the BPJS program because it is only in the process of submitting files even in response to the appeal of the Cooperative Office and the Manpower Office to provide employee health insurance.

There is no BPJS yet but it is already in the submission stage because there has been an appeal for the submission²³.

So that the health insurance program specifically does not yet exist because according to the BMT manager, there is a social fund which can be used to handle when things happen that are not desirable such as the risk of occupational safety for employees and members²⁴.

Chalmers, 'Labour Protection Policy in a Third World Economy: The Case of Indonesia', *Development and Society* 47, no. 1 (2018): 139–58, <https://doi.org/10.21588/dns/2018.47.1.006>.

²⁰ Setiyono and Chalmers, 'Labour Protection Policy in a Third World Economy: The Case of Indonesia'.

²¹ International Labour Organization, 'Law No. 1 of 1970 on Occupational Safety', *Labour Legislation in Indonesia*, 1986, https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=5257&p_country=IDN&p_count=61 1.

²² International Labour Organization, 'Law No. 24 of 2011 on Social Security Organizing Agency Law', *Labour Legislation in Indonesia*, n.d., https://www.ilo.org/dyn/natlex/natlex4.detail?p_lang=en&p_isn=91169.

²³ Siswanto ((Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

²⁴ Sunyoto (Manager of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result' (Ponorogo, Indonesia, 2021).

As for health insurance, it means that when there are employees who get the risk of health has not been covered by BMT, only get sick leave and then seek treatment at their own expense, after they recover they are required to return to work as usual²⁵.

For this, what I feel as an employee is that there is no BPJS health program, but it is in the process of being applied for. Then if we employees are sick, we are given permission to seek treatment until we recover and can re-enter work. So far there has been no allowance for sick employees²⁶.

So it can be concluded that there have been efforts to implement the occupational health and safety function but it has not been fully implemented at KSP BMT SURYA Abadi Jenangan Ponorogo, because for health and safety insurance in the form of BPJS is still in the submission stage. But at least there has been an effort towards improvement, namely by following the direction that it must register with BPJS Health and Employment.

1.2 Communication

Organizational communication has several directions, namely communication that flows from superiors to subordinates, subordinates to superiors or communication that flows at the same level. Communication can flow vertically or horizontally²⁷. The vertical dimension can be further divided into downward and upward directions²⁸. It seems that the communication patterns mentioned above have been implemented well at KSP BMT SURYA Abadi Jenangan Ponorogo because the forms of communication above are natural.

However, it is more profound that in this BMT uses non-formal communication traits and tends to be more familial to communicate certain issues, so there are minimal complaints to superiors because everything can be communicated properly²⁹.

The nature of communication here tends to run in a family manner, there is often even small talk related to salary increases to superiors as well. But everything flows without pressure so that there is minimal conflict, and the superiors are also not over-authoritarian, just naturally and the superiors can also accept input from their subordinates³⁰.

Even requests for salary increases are carried out with a non-formal system, namely by starting with small chats with managers who are authorized in this aspect, because they apply more family ways. So that it is more egalitarian between superiors and

²⁵ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result' (Ponorogo, Indonesia, 2021).

²⁶ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo).

²⁷ Widodo Winarso, 'Organizational Communication; A Conceptual Framework', *SSRN Electronic Journal*, 2018, <https://doi.org/10.2139/ssrn.3171979>.

²⁸ Winarso.

²⁹ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

³⁰ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo).

subordinates, there are no barriers, let alone in the authoritarian direction, all things can be discussed properly so that it can build a good working atmosphere as well³¹.

For our communication, it is more of a family form of communication, because everything can be discussed properly. It doesn't have to be authoritarian, a boss who always pressures his subordinates like that. We are open to constructive input and avoid disputes³².

So it can be concluded that the communication function in this BMT can be applied well, especially in ways that are familial and egalitarian so that it can create a good work environment and then can realize good mental health for employees and all members.

1.3 Human Resources Welfare Program

Employee welfare programs are provided by the company in the form of financial and non-financial economics. Its implementation must be programmed as well as possible so that it is beneficial for company employees and the community. In this aspect, KSP BMT SURYA Abadi Jenangan Ponorogo has tried to fulfill but it is not yet written, which includes holiday allowances, visits for employees who get married, benefits for family members of employees who die, benefits for employees who give birth, and there are also transportation facilities in the form of motorized vehicles as well as maintenance³³.

Employee welfare programs can be categorized into two main groups, as discussed by Husnan, an expert in Human Resources Management at BMT Surya Ponorogo. The first group is the Employee Economic Welfare Program, which includes a pension scheme and various insurance options. The pension program entails providing a regular monetary amount to retired employees or those who have reached a certain age limit. While KSP BMT SURYA Abadi Jenangan Ponorogo is in the process of applying for BPJS Employment to implement a pension-like fund, it is not currently available. Similarly, the company is in the process of applying for BPJS Health to offer insurance coverage to employees in case of accidents, disability, or death³⁴.

Another aspect of the Employee Economic Welfare Program involves providing financial assistance to employees through credit facilities. This can be done through management or by establishing savings and loan associations or cooperatives. While KSP BMT SURYA Abadi Jenangan Ponorogo does offer this assistance on a case-by-case basis, there is no regular program in place³⁵.

³¹ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo).

³² Sunyoto (Manager of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

³³ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

³⁴ Husnan (Human Resources Management at BMT Surya Ponorogo), 'Interview Result' (Ponorog, Indonesia, 2021).

³⁵ Husnan (Human Resources Management at BMT Surya Ponorogo), 'Interview Result'.

The second group of welfare programs is the Entertainment and Recreation Program. This includes sports activities aimed at maintaining employees' health or encouraging their achievements. The company provides sports facilities to facilitate these activities. Additionally, social activities are organized by the company to refresh employees and promote camaraderie. Examples of such activities include excursions to foster organizational bonding, blood donation drives, and celebrations of religious holidays.

Due to the ongoing pandemic, KSP BMT SURYA Abadi Jenangan Ponorogo has suspended most of these activities, considering the limitations and safety concerns. However, the company occasionally conducts social activities to assist members facing hardships or experiencing calamities, utilizing social funds³⁶.

1.4 Retention

According to Susilo³⁷, employee retention is also the desire of employees to stay with the company for a long period of time. Employees must be seriously considered and maintained by managers, otherwise employee morale, loyalty, attitude and discipline will decrease.

In order to maintain employee retention, KSP BMT SURYA Abadi Jenangan Ponorogo focuses on various strategies. Firstly, they prioritize establishing a familial and egalitarian communication approach within the organization. This allows for effective communication of issues, both vertically and horizontally, resulting in minimal complaints to superiors. The supportive and inclusive communication atmosphere contributes to a positive work environment, making it more likely for employees to choose to remain with the company³⁸. Additionally, the company implements employee welfare programs that encompass both financial and non-financial aspects. Although specific details have not been documented, these programs encompass various benefits such as holiday allowances, allowances for marriage, allowances for bereaved family members, and allowances for employees who become parents. These welfare initiatives serve as further incentives for employees to stay in their current workplace³⁹.

For benefits, there are many such as holiday allowances, marriage, childbirth, motorcycle facilities and also when a family experiences a disaster, we have a social fund for it all. For ease of financing

³⁶ Husnan (Human Resources Management at BMT Surya Ponorogo), 'Interview Result'.

³⁷ A. Susilo, 'Pengaruh Retensi Karyawan Dengan Kepuasan Pelanggan Terhadap Kinerja', *Jurnal Studia Akuntansi Dan Bisnis* 1, no. 3 (2013): 247-61, <https://ejournal.latansamashiro.ac.id/index.php/JSAB/article/view/31>.

³⁸ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

³⁹ Siswanto ((Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

is also already there, such as employees who want motorcycle loans for example are also well served by BMT⁴⁰.

We have a social fund for incidental matters, for example for members who experience a disaster, we will help with that. For other social programs aimed at refreshing employees, we usually hold field trips, but since the pandemic we haven't held them again, they are still being programmed⁴¹.

There are many benefits here, such as holiday benefits, benefits for employees who get married, benefits for employees who give birth, and benefits for employees whose families experience disasters such as death⁴².

Finally, it can be seen from these two aspects that there have been efforts by KSP BMT SURYA Abadi Jenangan Ponorogo to maintain good employee retention, but there is one other side, namely about occupational health and safety which has not been fulfilled properly because there is no occupational health and safety insurance, although there have been efforts to get there which are still in the process of submitting to the BPJS health and employment, but it seems that communication that is familial and egalitarian can create very good mental health and then this will be more meaningful for employees in terms of consideration to stay in this BMT.

CONCLUSION

This research highlights various aspects of KSP BMT SURYA Abadi Jenangan Ponorogo, including occupational health and safety, communication, human resource welfare programs, and employee retention. The institution has shown dedication to enforcing strict measures for occupational health and safety, yet there are still issues regarding the lack of adequate insurance coverage. Communication within the organization is characterized by a friendly and egalitarian approach, thus fostering a positive work environment. While employee welfare programs are available in the form of perks and benefits, they are yet to be formalized. These initiatives, coupled with the familial and egalitarian nature of communication, contribute significantly to employee loyalty and retention. However, there is an urgent need to improve occupational health and safety. Overall, KSP BMT SURYA Abadi Jenangan Ponorogo shows efforts to prioritize employee welfare and retention, although improvements are still needed in certain areas, especially occupational health and safety.

In conducting this research, it should be kept in mind that this study was only conducted in one single institution, that is the KSP BMT SURYA Abadi Jenangan Ponorogo. Therefore, the findings presented in this study cannot directly represent all Sharia Savings and Loan Cooperatives in Indonesia. As a single institution, the

⁴⁰ Wasis (Employee of KSP BMT SURYA Abadi Jenangan Ponorogo).

⁴¹ Sunyoto (Manager of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

⁴² Siswanto ((Employee of KSP BMT SURYA Abadi Jenangan Ponorogo), 'Interview Result'.

characteristics and conditions at KSP BMT SURYA Abadi Jenangan Ponorogo may be different from other institutions, so generalizations must be made with caution.

Nevertheless, this research has an important contribution to proving facts about the care function in Sharia Savings and Loan Cooperatives. Through a comprehensive analysis, this study has illustrated the practices carried out by KSP BMT SURYA Abadi Jenangan Ponorogo in maintaining employee welfare and retention.

For future research, it is recommended to involve a number of representative Sharia Savings and Loan Cooperatives from various regions in Indonesia. This will provide a broader understanding of the existing practices within these institutions and allow for better generalization. In addition, future research could also involve more detailed measurements of the effectiveness of employee welfare programs and their impact on employee retention.

DISCLOSURE

Conflicts of Interest

The author declares that there is no conflict of interest regarding the publication of this paper.

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Disclaimer Statement

All individuals mentioned and interviewed in the context of KSP BMT SURYA Abadi Jenangan Ponorogo have provided informed consent and agreed to have their names clearly disclosed. The purpose of this consent is to ensure that the information and insights shared in this academic work are accurately attributed to the respective individuals. Their voluntary participation in the study demonstrates their willingness to contribute to the research and be identified as participants. It is essential to respect their consent and recognize their contributions in order to uphold the principles of ethical research conduct and safeguard the privacy and rights of the individuals involved.

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Author Bionote

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