

Employee Performance Improvement and Organizational Change with SWOT Analysis Positioning for Commercial Banking Center in Mandiri Bank Surabaya Indonesia

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Abstract This research aims to study and analyze changes in the organization and improve the organization's values in Commercial Banking Center Mandiri Bank Surabaya. The collection of primary data through individual interviews focus group and secondary data from the investigation of corporate documents and observation of existing employees. Analysis using SWOT matrix aims to analyze the strengths, weaknesses, opportunities and threats as well as to improve and redesign the existing activities. Based on the result of this research using SWOT matrix analysis, it produce 20 strategies that can be used as alternative to improve its performance for Mandiri Bank Surabaya.

Index Terms: Improved Performance, SWOT Matrix, Organizational Changes.

I. INTRODUCTION

Kasmir (Kasmir, 2008) argues that the Bank is a financial institution whose activities raise funds from the public in the form of deposits and then channeled back to the community and provide other banking services. Bank to collect funds from the public in the form of savings and channel them to the public in the form of credit or other forms in order to improve the standard of living of the people (Indonesia, 1998). In the banking industry, particularly credit, and service level agreement is one of the important factors (Islam, 2012) that shape the competitive advantage of companies, how and how long the management wants a business process or activity carried out (Shin, 2002). In this study, will be further examined with a qualitative approach on the factors that may hinder the business process, especially in the service industry (banking) and a nationwide company. In this study conducted in Mandiri Bank one of the largest bank in Indonesia, with the area of research at the regional level commercial area of Surabaya. Parties to the Management of Mandiri Bank own attempts to understand more about the phenomenon that occurs at this time regarding the compliance operations of credit are still experiencing problems in the process, therefore the

researchers raised the problems that occur in Mandiri Bank own attempts to identify more about the credit process in Mandiri Bank Commercial Banking Center in Surabaya, evaluation enabler factors in the credit process in Mandiri Bank and how to do process improvement in the credit process in Mandiri Bank, which is expected in the future to find the best solution for all parties concerned. Each agency has its own way to measure how much the contributions made by employees. One of the instruments used to measure the contribution is to measure the performance of staff members. Performance by (Rivai, 2013) is a function of motivation and ability. The performance assessment refers to a formal and structured system used to measure, assess, and affect the properties associated with the work, behavior and outcomes including absenteeism. Thus, the performance appraisal is the result of the employee within the scope of his responsibilities. To measure the performance of each employee to have Key Performance Indicators (KPI) to be achieved each of the stages. Target KPI divided every quarter to evaluate its achievements. This performance evaluation will spur employees to improve its performance in order to reach and even exceed the targets to be achieved. However, if you see the plan and the realization of KPIs, it can be said that the performance of employees is still low even though the measure of the success of an organization lies in the performance achieved. The impact is not achieved this performance is not acquired incentives and will even get an extra target in the next year a number of targets that fail to be realized. The objective if this result can be summarize as follows: 1. to analyze the position of the quadrant of the SWOT analysis. 2. To analyze the items into strengths and weaknesses. 3. To analyze the items that became opportunities and threats. 4. To determine the strategy that should be implemented to improve performance.

II. LITERATURE REVIEW (HEADING 1)

A. Performance

The company's performance is the description or assessment of a company's ability to manage existing resources so as to provide

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value to the company, to determine the performance of a company level of efficiency and productivity. It also can be seen the extent to which the development of the company in question (Stoner and Freeman, 1994, Hitt et al., 2007). Bernardin, and Russell (Bernardin and Russell, 1998) defines performance as a note of the outcome resulting from a specific activity during a specific time period. Performance is an organizational behavior that is directly related to the production of goods and services. According to Rivai (Rivai, 2013) noted that the assessment of the performance is a function of motivation and the ability to complete a task or a job someone should have a degree of willingness and a certain level of ability. While the performance assessment refers to a formal and structured system used to measure, assess and influence the properties associated with the work, behavior and outcomes including absenteeism. Mondy (Mondy and Mondy, 2010) says that the performance appraisal is a formal system for checking or reviewing and periodically evaluate the performance of a person where the performance can also be viewed as a combination of work (what should be achieved by a person) and competence (how does one achieve it). Berman (Berman et al., 2012) provide an understanding of the definition of assessment work execution is a system used to assess and determine whether an employee has been carrying out the work as a whole. Assessment implementation of the work is a guideline in terms of employees who are expected to show the performance of employees routinely and regularly so beneficial for the career development of employees are assessed as well as for the organization as a whole (Lee and Sai On Ko, 2000). Performance appraisal system, discussions between superiors and subordinates about performance, it can also affect the behavior and performance of employees (Jackson et al., 2003). Processes affecting the behavior is an important part of the organization's efforts to develop human resources in the future, and it is the most important thing for managers in their efforts to get results in which they hold responsibility (Houben et al., 1999). According Scotter (Van Scotter, 2000), rating the value of task performance and the performance of contextual consistently shows that for employees who survived the organization is higher than the rating performance of employees out of the organization, which means that the negative correlation between the performance with the intention of moving, employee performance contextual higher stated that they felt more satisfied with their jobs and more committed to the organization. Porter et al (Porter et al., 1976) say that the performance will tend to rise when the established commitment of all employees on workplace behavior and management should continuously strive to encourage employees to improve their performance. Kopelman and Thompson (Kopelman and Thompson, 1976); explained that the predictions of work performance affect the five conditions that bind to each other. 1. The time, 2. The initial level criteria 3. The level of rewards, 4. Task-specific ability, 5. Organizational control system response. Assessment of performance (performance appraisal) is a term that was once associated with the basic processes that involve line

managers in making the annual report on the performance of subordinates and in the judgment does not usually discuss with subordinates. Performance is one measure of actual behavior in the workplace that is dimensional, where dimensions of job performance include: 1. The quality of output, 2. The quantity of output, 3. working time, and 4. cooperation with colleagues, (Johnston, 1991).

B. Indicators of Performance Assessment

General assessment indicators that can be used to measure the performance of employees according to Noe (Noe et al., 2006), including 1. Job quantity that is related to the quantity or amount of work that the employee is able to be completed in accordance with existing standards. 2. Job quality that is related to the quality or the quality of work that can be completed employees including thoroughness in work and the absence of errors in the work. 3. The knowledge that is related to the knowledge of an employee on the job. 4. Teamwork that relates to the ability of employees to collaborate with colleagues and superiors or leaders in completing the work. 5. Responsibility is related to the ability of employees completing the work is its responsibility properly and on time. 6. The attitude at work that is related to the instinctive nature possessed an employee may affect performance because it has the ability adjusting and assesses duties in the organization's goals. 7. An initiative that is associated with the initiative (morale) owned by an employee to the completion of the job duties. Andrew J. Dubrin (DuBrin et al., 1989) says that the usability assessment of performance, namely: to help maintain people's attention to focus on the work, to determine salary increases and bonus payments, determining compliance with an employee to be promoted and to facilitate career development as well as measure the success of the organization.

C. SWOT analysis

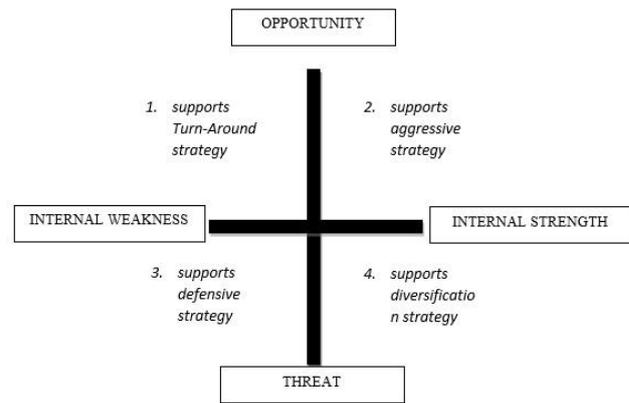
SWOT analysis according to Fujii (fujii, 2013) is the identification of various factors systematically to formulate the company's strategy. This analysis is based on the logic that maximizes strength and opportunities. But at the same time to minimize the weaknesses and threats. Strategic decision-making process is always associated with the development of the mission, goals, strategies, and company policies (Houben et al., 1999). Thus, planners strategy (strategic planner) should analyze the company's strategic factors (strengths, weaknesses, opportunities, and threats) in the conditions that exist today, it is called the situation analysis (Palmer and Dunford, 1997). The most popular models for the analysis of the situation is the SWOT analysis (Helms and Nixon, 2010). According to Pahl (Pahl and Richter, 2009), SWOT Analysis is a strategic planning method used to evaluate the strengths, weaknesses, opportunities and threats in a project or a business venture. This process involves determining the specific objectives of the business venture or project and identifying the internal

and external factors that support and that is not in achieving that goal. Elucidation of these factors are as follows:

1. Strengths is a situation or condition that is the strength of an organization or a program at this time. Strength is the internal factors that support the company in achieving its goals. Supporting factors may include the resources, expertise, or other advantages that may be obtained thanks to financial resources, image edge in the market, as well as good relations between the buyers to the supplier.
2. Weakness or weakness is the organization's activities are not operating properly, or resources needed by the organization but not owned by the organization. The weakness was sometimes easier to see than a strength, but there are some things that make the weakness was not given a proper solution is not maximized due to the strength of the existing ones. Weaknesses are internal factors that hinder the company in achieving its goals. Inhibiting factors may be incomplete facilities, the lack of financial resources, management capabilities, marketing expertise, and the company's image.
3. Opportunity or opportunity is a positive factor that emerged from the environment and provides an opportunity for the organization or programs us to use. Opportunity is not just a policy or opportunities in terms of getting capital in the form of money, but it could also be a response to the public or issue that is being raised. Opportunity is external factors that support the company in achieving its goals. Support external factors in the achievement of policy objectives can be, alteration of competition, technological changes, and the development of supplier and buyer relationships.
4. Threat or menace is the negative factors of the environment that present obstacles to the development or the passage of an organization and program. This threat is sometimes always overlooked because many who want to try to controversy or against the current. However, in reality, the organization more withered before it develops (Lee et al., 2000). The threat is an external factor that inhibits the company can be the entry of new competitors, market growth slow, increasing bargaining power than the main suppliers and buyers, changes in technology and new policies.

D. How to Make a SWOT Analysis

Research shows that the company's performance can be determined by a combination of internal and external factors. Both of these factors should be considered in a SWOT analysis. SWOT stands for Strengths and Weaknesses Internal environment and external environment Opportunities and Threats facing the business world. SWOT analysis comparing between external factors opportunities and threats by a factor of internal strength and weakness.



Diag 1. Swot Analysis

Quadrant 1: This is a very favorable situation. The company has the opportunity and strength so that it can take advantage of existing opportunities. The strategy should be applied in these circumstances is to support an aggressive growth policy (growth-oriented strategy). Quadrant 2: Company has experienced a huge market opportunity, but on the other hand, it faced several problems / weakness on BCG matrix. The focus of the company's strategy is to minimize the company's internal problems so that they can seize market opportunities better. For example, Apple uses a strategy review of the technology used by offering new products in the microcomputer industry. Quadrant 3: This is a very unfavorable situation, the company is facing various threats and internal weaknesses. Quadrant 4: Despite facing various threats, the company still has the strength of the internal aspect. The strategy should be applied is to use force to take advantage of opportunities by way of a long-term diversification strategy (product / market).

E. Changing Organizations

Changing organizations is as messy as it is exhilarating, as frustrating as it is satisfying, as muddling- through and creative a process as it is rational one (Palmer and Dunford, 1997). Rather than pretend that they do not exist, it confronts them head on, identifying why of they are there, how they can be managed, and the limits they create for what the manager of organizations change can achieve (Abrahamson, 2000). It shows how change should be managed, and of what we think our role should be as a manager of change, affects the way we approach change and the outcomes that we things are possible (Amis et al., 2004). Manager is faced with a paradox. They are told to change their organizations or risk them perishing; at the same time, they are told that their organizations are at risk of perishing because of the disruptive impact of change (Armenakis and Harris, 2002). Therefore, building the capacity to both responds to, and shape, external change is an alternative rationale for explaining why managers conduct change (Huang et al., 2002). Some commentators suggest that whereas organizational change prior to the mid-late twentieth century was likely to be incremental and infrequent, by the latter part of the century such change was likely to be significant and traumatic (Amis et al., 2004). More generally, others suggest that too much attention has

focused solely on large-scale transformational change without appropriate acknowledgment of the role of other changes in maintaining organizational survival (Eriksson and Sundgren, 2005).

III. METHODOLOGY/MATERIALS

A. Population Research

The research in this study is a qualitative research triangulation among the sources of different data to improve the accuracy of a different data to improve the accuracy of a study. Triangulation is a process of strengthening the evidence from different individuals, the type of data in the description and themes in qualitative Research (Patton, 2005). Population according to Sugiyono (Sugiyono, 2014) is a generalization region consisting of the objects / subjects that have certain qualities and characteristics specified in the research to be studied and then drawn conclusions. In qualitative research because the population does not use qualitative research departs from particular cases that exist in certain social situations and the study results will not be applied to the population but transferred to another place on the social situation has similarities with the social situation in the cases studied.

B. Research Samples

Sugiyono (Sugiyono, 2014) explains that the samples are part of the population. Samples in qualitative research are not named respondent but as resource persons or participants, informants, friends, and teachers in research. The determination of the sample unit is considered adequate if it had been up to the level of "redundancy" (data has been saturated, plus samples again do not provide new information), it means that by using the next respondent may be said again obtained new information means.

Paragraph text/ Tables Figures etc.

IV. RESULTS AND FINDINGS

Data analysis

Responses speakers on the statements in the questionnaire are described in detail below:

A. Factor of Strength

Strength factor consists of indicators of organizational strength obtained from the characteristics of the organization and interviews with internal party organization. As shown in Table 1

TABLE 1. INTERNAL QUESTIONNAIRE: FACTOR ANALYSIS STRATEGY TO LEARN THE STRENGTH

No	Description	Weight	Rating	Score	Ranking Improvement
1	The existence of organizational vision and mission	0,059	3,267	0,193	17
2	Goals and objectives of the organization	0,059	3,200	0,189	16
3	Performance Provision of	0,062	3,400	0,21	18

	remuneration to employees			0	
4	Regulation of employment as employment guideline	0,059	3,200	0,189	15
5	Increased competence of employees	0,059	3,133	0,185	14
6	The provision of compensation to employees	0,053	2,800	0,150	6
7	The provision of facilities and infrastructure	0,056	3,067	0,172	10
8	Commitment of employees	0,056	3,133	0,176	11
9	Professionalism of employees	0,059	3,133	0,185	13
10	Synergies with fellow employees	0,053	2,867	0,153	7
11	The formation of the organizational structure	0,052	2,933	0,154	8
12	The involvement of employees in organizations	0,050	2,800	0,139	4
13	The division of workload	0,055	2,867	0,159	9
14	The pattern of mutation	0,052	2,600	0,136	3
15	Number of employees currently owned	0,055	2,667	0,147	5
16	Employee performance appraisal system	0,051	2,533	0,128	2
17	Working atmosphere	0,061	2,933	0,179	12
18	System monitoring / control such as whistle blower employee	0,047	2,467	0,116	1
	Total	1		2,960	

B. Factor of Weakness

Weakness factor consists of indicators considered to be the weaknesses of the organization that obtained from the understanding of the characteristics of the organization and interviews with internal party organization, as shown in the data in Table 2.Paragraph text/ Tables Figures etc.

TABLE 2 .INTERNAL QUESTIONNAIRE: FACTOR ANALYSIS STRATEGY TO LEARN WEAKNESS

No	Description	Weight	Rating	Score	Ranking Improvement
1	Understanding the vision and mission of the organization	0,088	-1,733	-0,153	9
2	The difference in interpretation of the rules of banking	0,077	-2,000	-0,154	8
3	The motivation of employees	0,085	-1,600	-0,137	12



4	Coordination between section	0,083	-1,66 7	-0,13 8	11
5	The workload	0,083	-2,46 7	-0,20 4	3
6	Determination of Key Performance Indicators (KPI) in top down	0,081	-1,80 0	-0,14 6	10
7	Understanding the SOP	0,085	-1,93 3	-0,16 5	7
8	IT on the implementation of employment	0,085	-2,13 3	-0,18 2	5
9	competency enhancement program to all employees	0,080	-2,20 0	-0,17 6	6
10	The benefit relating to employee welfare	0,091	-2,93 3	-0,26 6	1
11	Power implementing	0,084	-2,46 7	-0,20 7	2
12	The system of recruitment for certain positions	0,077	-2,40 0	-0,18 5	4
Total		1		-2,11 4	

Table 2 shows the total score for analyzing the power factor is equal to -2.114. The highest indicator scores which are a weakness that can be minimized and could potentially turn into the strength of the organization is at -0.137 e.g. motivation. While the lowest scores are an indicator of the weakness of the organization that needs serious attention is -0.266 which benefits relating to employee welfare (health insurance, life insurance).

C. Factor of Opportunity

Opportunity factor consists of indicators that obtained from observations of the external factors that affect the organization and interviews with internal party organization, as shown in table3.

TABLE 3.QUESTIONNAIRES EXTERNAL: FACTOR ANALYSIS STRATEGY TO LEARN OPPORTUNITY

No	Description	Weight	Ratio	Score	Ranking Improvement
1	Awareness customers to save money	0,104	2,93 3	0,31 1	7
2	Regulation on Banking	0,108	3,13 3	0,33 7	10
3	Economic conditions	0,106	2,66 7	0,27 8	4
4	Sector breakdown region	0,095	3,06 7	0,29 0	5
5	Target revenues	0,096	2,86 7	0,27 6	3
6	Providing incentives to customers	0,091	2,80 0	0,25 6	1
7	The development of IT	0,101	3,20 0	0,32 4	8
8	The emergence of a new company	0,103	3,20 0	0,32 9	9
9	The opening of MEA	0,091	2,86 7	0,26 2	2
10	There are synergies between some of the Bank	0,104	2,80 0	0,29 2	6
Total		1		2,95	

Table 3 shows that the total score for analysis chance factor is equal to 2.955. Factors chances are the external factors that enable the organization to improve its performance. However, the chance factor is also a factor that can not be controlled by the organization so that it can contribute beneficial or detrimental. The highest score of indicator which is the greatest opportunity for the organization to improve its performance is equal to 0.337 which made banking regulations by governments that support the implementation of the work. In addition, the opportunity is also open to the emergence of new businesses that have the potential to increase revenues (score 0.329) and the rapid development of IT so that information can be accessed widely taxation (score 0.324). While the lowest indicator scores which is an opportunity organization that need attention to be maximized is equal to 0.256 which is the provision of incentives to customers, opening the era of free trade between countries (score 0.262) and a revenue target that has been set (score 0.276).

D. Factor Of Threat

Factors threat consists of indicators threaten the organization obtained from the observation of external factors that affect the organization and interviews with internal party organization, as shown in Table 4.

TABLE 4. QUESTIONNAIRES EXTERNAL: FACTOR ANALYSIS STRATEGY TO LEARN THREAT

No	Description	Weight	Ratio	Score	Ranking Improvement
1	Customer trust	0,111	-2,66 7	-0,29 6	6
2	Procedure service	0,097	-2,26 7	-0,21 9	8
3	global economic conditions	0,107	-2,60 0	-0,27 9	7
4	Awareness investors to save money	0,116	-2,73 3	-0,31 8	4
5	Target acceptance	0,120	-3,13 3	-0,37 5	1
6	Using IT	0,104	-2,00 0	-0,20 8	9
7	Competitors	0,113	-2,86 7	-0,32 3	3
8	Coordination between Bank	0,114	-2,60 0	-0,29 8	5
9	Cooperation and agreements with other parties	0,118	-2,93 3	-0,34 6	2
Total		1		-2,66 2	

Table 4 shows that the total score for the analysis of the threat factor is equal to -2.662. The highest indicator scores which are a threat that is not too serious, but needs to be addressed is the use of IT by -0.208 namely that it is less user-friendly for customers. While the lowest indicator scores which are a threat organizations that need serious attention at -0.375 which is the



target acceptance every year the increase is not realistic.

Based on the total score of each strategic factor resulting from the questionnaire data processing then further data is entered into the SWOT diagram as Figure 2

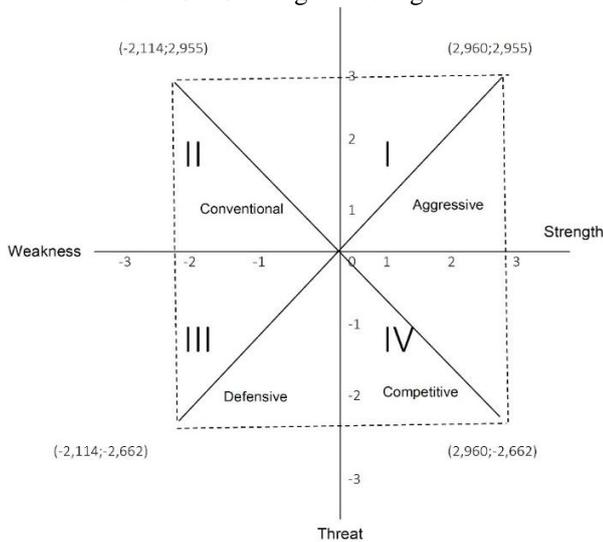


Fig 2.SWOT Diagram

Area of each quadrant and priorities chosen strategy shown in Table 5

TABLE 5. SIZE AND PRIORITY MATRIX STRATEGY

Quadrant	Position Point	Size Matrix	Ranking	Priority Strategy
I	(2,960;2,955)	8,747	1	Aggressive
II	(-2,114;2,955)	6,247	3	Conventional
III	(-2,114;-2,662)	5,627	4	Defensive
IV	(2,960;-2,662)	7,880	2	Competitive

SWOT diagrams and calculations based on extensive matrix it can be seen that the area of the greatest matrix in quadrant I with an area of 8.747 with a priority matrix chosen strategy is the conventional strategy.

Matrix Analysis of Internal – External

Matrix Analysis of Internal - External was done using the calculations from internal scores (strength scores plus weakness scores) and external (opportunities scores plus threats scores) as shown in Table 6.

TABLE 6. SCORES ACQUISITION INTERNAL – EXTERNAL

Factor Internal	Strenghts + Weakness	2,960 + (-2,114) = 0,846
Factor External	Opportunities + Threats	2,955 + (-2,662) = 0,293

Scores internal factors and external factors further scores are converted to a scale of 1 to 4 with the calculation as follows:

Conversion Factor Internal

$$1 - Y = -4 - (0,846)$$

$$1 - 4 = -4 - 4$$

$$1 - Y = -4,846$$

$$-3 = -8$$

$$-8 + 8Y = 14,538$$

$$8Y = 22,538$$

$$Y = 2,82$$

Conversion Factor External

$$1 - X = -4 - (0,293)$$

$$1 - 4 = -4 - 4$$

$$1 - X = -4,293$$

$$-3 = -8$$

$$-8 + 8X = 12,989$$

$$8X = 20,989$$

$$X = 2,62$$

The conversion result of internal factors and external factors further implemented in the internal matrix - external, then the results obtained, as Figure 3

1) External Strength

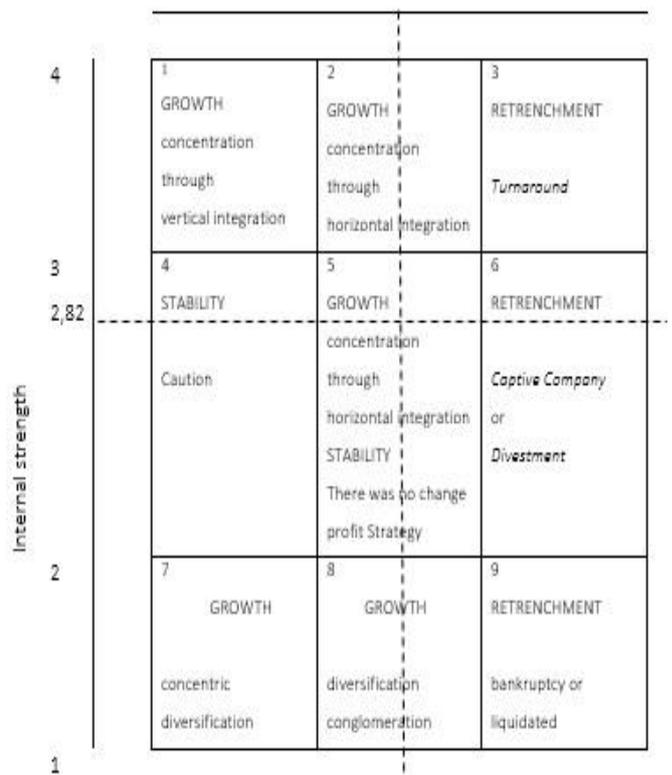


Fig 3.Matrix Internal – External

Based on Figure 3 it can be seen that the position of Mandiri Bank was at the point of intersection of cell number 5.

E. SWOT Matrix Analysis and Alternative Strategies Organizational Performance Improvement

Furthermore, by using SWOT matrix that compares the variables of internal and external factors, the strategic alternatives specified in Table 7.



TABLE 7. SWOT MATRIX ALTERNATIVE PERFORMANCE IMPROVEMENT STRATEGIES

IFAS	Strengths (S) Variables	Weakness (W) Variables
EFAS	Institutional strength	Institutional weakness
Opportunities (O) Variables opportunity Institution	<p>SO Strategies:</p> <ol style="list-style-type: none"> 1. Strengthening surveillance systems of employees through the application system that can be accessed, direct supervisor 2. The scoring system used as a basis for employee compensation, and promotion 3. intensify activities in the framework of the opening extending MEA 4. Create policies to provide incentives for customers 5. Making the achievement of revenue targets as a major indicator of employee performance appraisal and supervision 6. The pattern of mutations made more transparent <p>ST Strategies:</p> <ol style="list-style-type: none"> 1. Change the targeting of revenues every year from the top down bottom up into a more realistic 2. Provide strict punishment for customers who do not comply with banking regulations 3. Create clear rules so that the implementation is not overlapping with legislation 4. Propose the formulation of rules for open access to collaboration with other agencies 	<p>WO Strategies:</p> <ol style="list-style-type: none"> 1. Formulate policies relating to the provision of benefits such as employee welfare insurance 2. Stresses the sexy executive placement and extension services 3. Utilize Workload Analysis application to seek solutions uneven workload. 4. Prioritize recruitment implementers to address the lack of implementing 5. Prepare employees in the framework of the opening of the MEA 6. Making an agreement with another bank <p>WT Strategies :</p> <ol style="list-style-type: none"> 1. Directing customers to take advantage of the system as a solution-based reporting shortages executive 2. Create SOP simpler, easier and accommodate uneven division of tasks 3. Socializing and open discussions on regulation mean giving rise to the perception that cooperation between the Bank and the customer 4. Instill values of the organization through outbound activities such as efforts to improve motivation and counteract threats that can interfere with the performance of employees
Threats (T) Variables threats Institutions		

V. CONCLUSION

The conclusion is as follows: Position Mandiri Bank is the first quadrant diagram SWOT means that Mandiri Bank has the internal strength that can be relied on to take advantage of opportunities that are open in an effort to improve performance. Matrix Internal - External indicate that Mandiri Bank is at position 5 means the cells are in a growth phase so as to develop the potential of the internal factors that are owned and utilize the conditions on external factors. Internal factors related to the organization, there is 18 variable power generated from research, interviewing and distribution of questionnaires to the informant. A very powerful force is the remuneration to the employee, while the power of the less powerful and in need of repair is the system monitoring / control employees as whistle-blowers. In addition, there is 12 variable weakness resulting from the research, which is slightly weaker is the motivation of employees, while very weak is the provision of benefits relating to employee welfare (health insurance, life insurance). Related to external factors, there are 10 variables opportunities generated from research, interviewing and distribution of questionnaires to the informant. A significant opportunity owned Mandiri Bank is made by the government banking regulations that support the implementation of job opportunities while slightly open and require effort to be improved is the provision of incentives to encourage customers to deposit money. In addition, there is 10 variables threat resulting from the research, which is a slightly threatening is reporting on the use of IT to guarantee that it is less user-friendly for customers while very threatening is assigned Banking revenue target every year the increase is less realistic. Based on the SWOT matrix made with comparing Strengths-Opportunities (SO), Strengths-Threats (ST), Weakness-Opportunities (WO) and Weaknesses-Threats (WT), it can produce 20 strategies that can be used as an alternative to Mandiri Bank to increase performance.

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