

# Value proposition design at training and consulting services company in Sharia financial banking Lampung Province at CV. Acceleration Indonesia Juara

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## Abstract

**Purpose:** This study aims to identify the causes of the existing business performance gap and design a value proposition for training and consulting services companies in the Sharia financial sector in Lampung Province at CV. Akselerasi Indonesia Juara.

**Research Methodology:** This research is exploratory, beginning with observations of phenomena and problems and developing initial ideas about them, which then move towards refining the research questions.

**Results:** CV Akselerasi Indonesia Juara has created a sustainable program to provide training services. Because BPRS likes the service, they do not like it when the service is limited to the classroom. Ongoing programs can be created by providing alumni forums, sharing forums, and even ongoing programs.

**Conclusions:** CV Akselerasi Indonesia Juara should extend its training beyond classrooms through sustainable engagement programs while strengthening its divisions and innovating post-pandemic to enhance competitiveness in the sharia financial sector of Lampungn.

**Limitations:** 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 faced challenges in developing its business due to the COVID-19 pandemic, which disrupted the training and consulting services industry.

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

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## 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 ([Lim, Martin, Adnyana, Achmad, & Sutoyo, 2023](#)). 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 ([Miftah, Widianingsih, Muhtar, & Sutriadi, 2023](#)). Akselerasi Indonesia Juara restarted normal business operations, which began with gathering and reforming the team and tidying up its business administration ([Obrenovic et al., 2020](#)).

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 ([Sihite et al., 2024](#); [Zhenjing et al., 2022](#)). 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 that 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. Therefore, 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 of 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 ([Sanasi, Ghezzi, & Cavallo, 2023](#)). 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 ([Shahid, Bhatti, Mohtesham, & Mahadi, 2022](#)).

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 Learning Management System (LMS) ([Doe, Dhanabagiyam, Boopathy, Irfan, & Naidu, 2024](#)). These ideas and plans need to be validated so that evidence can be obtained, 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 ([Damschroder, Reardon, Widerquist, & Lowery, 2022](#); [Holtrop et al., 2021](#)). 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 to reduce risk and uncertainty ([Neuhüttler, Woyke, & Ganz, 2017](#)).

For companies providing training and consulting services in Indonesia, the banking sector is the sector that most often holds human resource capacity building programs, ranging from service excellence training, selling skills, and marketing skills to soft skills programs such as leadership, teamwork, and the ability to communicate effectively and efficiently ([Soeprajitno, Setyawan, & Wihara, 2019](#)). Islamic banking is one of the growing banking sectors in Lampung. Based on data from the Lampung Province OJK, the growth of Islamic banks year on year (YoY) from 2021 to 2022, the 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 five Islamic Commercial Banks (BUS), four 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 the clients of Asbisindo members. In fact, the banking sector is one of the sectors that most often shops for training services for human resources. From the gap in the number of Asbisindo members and the fact that CV ([Mangundjaya, Wulandari, & Wardhani, 2015](#)). 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 maximized its training services to Asbisindo members? (2). Are the services 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?

Given this background, researchers are interested in determining the causes of the existing business performance gap and designing a value proposition for training and 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 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 the business ([Osterwalder, Pigneur, Bernarda, & Smith, 2014](#)). Why are so many products and services from a business not developed, and why do some eventually die or close their services and products? This is because these services and products are not appropriate or relevant to what the customer or market wants. Many businesses create their services or products based on what they know, what they want, and the ideas that exist in the company's mind. 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, it is necessary 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 the development of each service and feature within it. Thus, studying the value proposition 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. The business model canvas is a tool that is needed in designing value propositions. Value proposition 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 remain relevant to their consumers. Proposition design also helps organize business ideas to make them more organized and logical.

This value proposition is part of the business model canvas developed by [Putra and Suprpti \(2019\)](#), which consists of nine blocks: 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. Therefore, the role of value proposition design is key in developing or creating services for consumers. When a business knows the obstacles, problems, anxieties, and difficulties of the target market, as well as their wishes and expectations, 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 key to the successful creation of a product or service. The first step in designing the value proportion is to explore the profile of the target market or customer.

### 2.2. Framework

The scope of this research focuses on identifying 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. In this study, the researchers used a value proposition design approach designed by Osterwalder to obtain a match between the consumer profile and value map. With the use of this Value Proposition Design, it can be easier for companies to determine the real needs, expectations, and desires of 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 is divided into Customer Profile and Value map. The customer profile relates to the services and products created by a business. The consumer profile consists of jobs, pains, and 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 job analysis is carried out to obtain 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 to realize, know, and understand the difficulties, unrest, anxiety, and problems experienced in work and activities. Customer Gain analysis is performed to realize, know, and understand what is desired and expected to occur in the process of work and activities. This was done as part of the fit analysis from the consumer's perspective. The value map 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 and services. Pain reliever analysis is performed to determine how to reduce the difficulties faced by customers and obstacles that can be removed. Meanwhile, gain creators are used to determine all the achievements that fulfill the desires and expectations of consumers. Product and service analysis is performed to determine what will be provided to the customer. All of that is illustrated in Figure 2.2 below

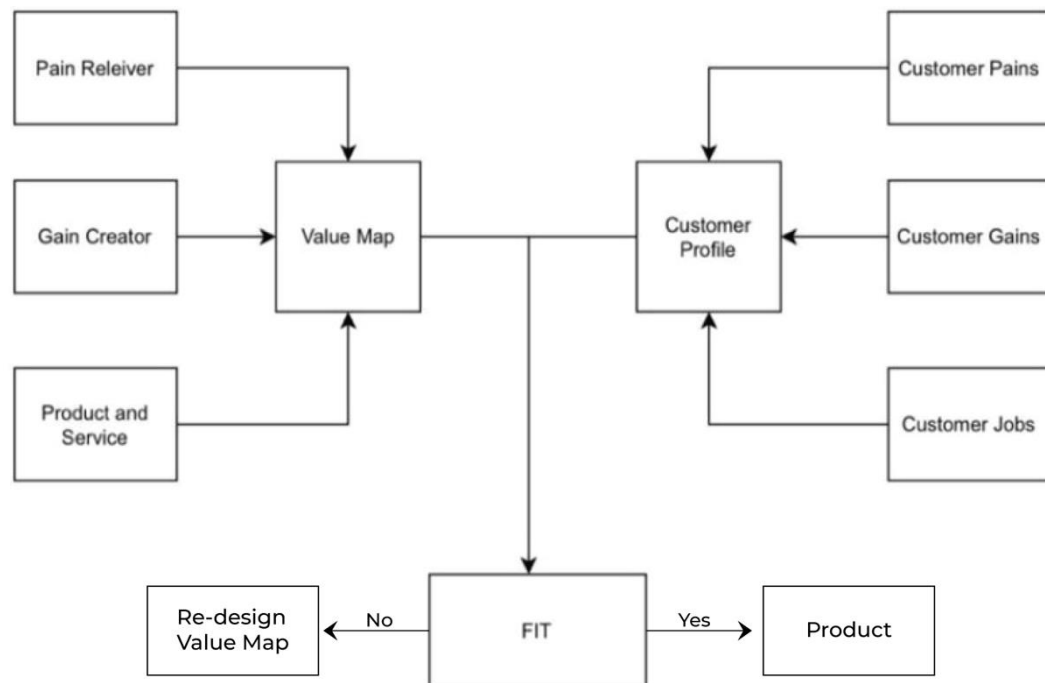


Figure 1. Framework

By knowing and analyzing the customer profile, it is hoped that the services offered can match or match (fit) the value map 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 Osterwalder and Pigneur. This research focuses on designing a value map of training and consulting services created and delivered by CV Akselerasi Indonesia Juara, so that service products can be suitable for the needs of its customer segmentation.

### 3. Research Methodology

#### 3.1. Research Type

The model of this research is exploratory research, which begins by observing phenomena and problems and developing 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. The paradigm used in this research is interpretivism, which views 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 begins 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 asking questions regarding 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 study was inductive. This approach starts with a general topic and some ideas that are less clearly illustrated, and then improvements are made and elaborated so that it becomes a more precise concept (Neuman, 2014). The research 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. A case study will be used in this research. A case study is an empirical

inquiry that analyzes a real-life phenomenon 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). Therefore, this research uses case studies 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, which involves descriptive data analysis, the data are not directly quantified. This research attempts 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). Research based on the Islamic banking sector has not been validated to match the problems, difficulties, and obstacles experienced with the solutions offered by the CV acceleration Indonesia champion. Therefore, this study uses qualitative methods to investigate and explore basic facts in the field and provide an overview of current conditions. The research background is non-contrived. Studies conducted with non-contrived settings can be said to be field studies ([Sekaran & Bougie, 2016](#)); thus, in the study, there is no involvement of researchers in creating or designing an environment or a particular situation. Everything is run normally.

Based on the time of implementation, this research uses cross-sectional data, where only one period of data collection was used, 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.

Table 1. Characteristics of the research

No.	Research Characteristic	Type
1.	Based on Objective	Exploratory
2.	Based on Paradigm	Interpretivism
3.	Based on Approach to Theory Development	Inductive
4.	Based on Methodology	Qualitative
5.	Based on Strategy	Case Study
6.	Based on Unit of Analysis	Individual
7.	Based on Researcher's Involvement	Moderate Interface
8.	Based on Research Setting	Non-contrived
9.	Based on Time Horizon	Cross Sectional

### 3.2 Variable Operationalization

Research variables are anything that allows researchers to determine in several ways 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. The value of an object can differ at different times, and different objects at the same time can have different values (Indrawati, 2015).

A variable explains the state of the object of research abstract; therefore, research needs to be described so that the abstract variable can be measured into a process that can be called operational variables. Table 3.2 explains the variables. The purpose of the operational definition is 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. Therefore, 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 the research. The main data sources in qualitative research are sentences, words, actions, and additional data such as documents (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 gain deeper insights based on data obtained from observations. Interviews in qualitative research are in-depth interviews. Interviews in this case are defined as activities carried out to obtain information directly by asking questions to sources to obtain detailed information. The interview itself is a conversation that occurs with a specific purpose in which the researcher conducts the interview (interviewer) with several samples (interviewee) who will provide answers to the questions and also focus on certain problems (Indrawan & Yaniawati, 2014). In this study, interviews were conducted in a semi-structured manner with related sources who were customers 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](#)). Qualitative research includes credibility (internal validity), transferability (external validity), dependability (reliability), and confirmability (objectivity) tests.

### **3.5. Data Analysis Technique**

Data analysis in qualitative research is carried out during and after data collection in a certain period ([Fatchurrohman & Saputri, 2023](#)). Qualitative data analysis is carried out interconnected and continuously until it is complete and the data are saturated. The 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 are quite extensive. Therefore, data analysis must be performed through data reduction. Reducing data means summarizing data, choosing things that are important, 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 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**

The respondents who are managing directors of BPRS have variations in the duration of their positions as managing directors. The longest was 10 years, and the shortest was 5 years.



**Table 2. The characteristics of the 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 study, the presentation of research data was 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 were then grouped into two groups: 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

Osetwalder et al. (2014) explain that customer jobs are tasks or roles that one wants to complete in their life. A consumer profile can be formed 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. The final stage involves 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 was carried out by researchers through interviews, documentation, and observation of sources who are the target consumers of CV Akselerasi Indonesia Juara. Therefore, 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 that their lives run smoothly. These include

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

Based on interviews with BPRS President Directors, data related to the importance of training and consulting services for the Islamic banking sector, 66.7% answered very important, and 33.3% answered important. Mr. Mat Amin raised the following training and consulting services:

“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 conveyed by Mr. Kamino as follows:

“Very important. Human resources are the key in banking services. 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.”

The above shows that the President Directors of BPRS in Lampung Province have realized that the development of human resources and organizations by using third parties through training and 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 revenue. There are 50% of Managing Directors who are very optimistic that training and 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 Amins:

“Certainly, because training 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, Mr. Kamino stated:

“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:

“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, while others 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 their horizons in operating a business and increasing their literacy in managing business, human resources, organization, and marketing to product innovation. As stated by Mr. Mat Amin:

“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:**

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

**Likewise, Mr. Kamino stated:**

“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, and work partners.

As stated by Mr. Mat Amins:

“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. 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, Mr. Herwanto stated:**

“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 for 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 Bapal Mat Amin stated:**

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

**Likewise, Mr. Rafiq Kautsar stated:**

“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 previous opinions, Mr. Kamino also had a similar opinion:**

“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 \(2022\)](#), customer pain describes 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 obstacles occur when looking for solutions to improve the company's human resources?

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

All BPRS Directors interviewed said that they tend to find it easy to find solutions to any problems faced by recalling experiences that have occurred in their lives during their careers at the bank, internal organizational discussions, and asking the Islamic Banking Association, especially in the BPRS compartment, which are all actors in the same field. Third-party solutions, which are training and consulting service companies, will only be considered 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 Mr. Mat Amin said, “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 believes 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 it has led to Industrial Revolution 5.0, online learning has become commonplace, especially since it was accelerated by the covid 19 pandemic yesterday, and the majority of the staff are Gen Z and Millennials. However, the unique fact that researchers found was that the desire of the BPRS President Directors to increase the capacity of their human resources still had to be totally offline, with various beliefs and assumptions held by the President Directors.

As Mr. Mat Amin stated:

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

From this statement, we can conclude that offline meetings during training are believed to have a different impact.

The same thing was also conveyed by Mr. 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 expressed the following opinion:

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

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

Finding a solution to the need to improve human resources in their organization, the CEOs are not too difficult for CEOs. Only one of the six interviewees searched for training programs on the Internet. When asked why they searched the Internet, they stated that there were certain capabilities needed by their organization to achieve a certain achievement, which the association did not provide, and it was rarely known who the speaker was.

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

“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. 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 sector is a common and frequent sector for organizing human resource training; therefore, the experience in using training and consulting services is quite high. 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 Mr. Mat Amin stated:

“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 had, 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 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”.

Mr. Tony Ardyansyah stated 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 does the BPRS seek?

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 Amins:

“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 and behaviors 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 the following:

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

The same thing was conveyed by Mr. Herwanto:

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

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

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

#### 7. Customer Gain: What kind of service does BPRS like?

The tendency of BPRS is like 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:

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

Likewise, Mr. Kamino stated:

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

The same thing was conveyed by Mr. Herwanto:

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

#### 8. Customer Gain: What services can increase trust?

Training and consulting services that increase BPRS trust are services that have a reputation and portfolio in teaching and are recommended by the association. This was stated by Mr. Mat Amins.

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

Likewise, Mrs. Suryanti stated the following:

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

Mr. Tony Ardyansyah also conveyed the following:

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

However, Mr. Rafiq Kautsar conveyed that good relationships and interactions with 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

**The Product Manager Public Speaking stated the following:**

“...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 stated the following:**

“.. We first examine the front office. That's what they really need is actually service excellence.”

**The answers conveyed by the BPRS Directors are perceived by CV. Akselerasi Indonesia Juara,** there is conformity but not yet significant. **The existing suitability includes the 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

**The Product Manager Public Speaking stated the following:**

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

**The Product Manager Public Training stated 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 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

**The Product Manager Public Speaking stated the following:**

“...because for Akira itself, there is already a channel in digital. Digital, especially now, is more focused on digital marketing than before. 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 stated the following:**

**“In the early days, we were still going through the M2M approach if our language is word-of-mouth. Therefore, people know Akira from their friends' experiences. 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. The acceleration of Indonesia Juara and BPRS seems to be incompatible. BPRS usually receives 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

**The Product Manager Public Speaking stated the following:**

“...Usually, for our own experience, we have three divisions: cognitive, affective, and psychomotor. Usually, the most memorable of these three 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 stated the following:**

“When we ask them, they feel that there is a change of spirit in them. A change in mindset is felt. Therefore, what used to be can be full of things that are not empowering. After being trained by Akira, he appeared to have a sense of optimism with the inputs or input that helped to change their mindset.”

Judging from the BPRS statement and 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 and 60% practice have answered their needs.

#### d. Quality of Service sought

The Product Manager Public Speaking stated the following:

“...Usually, before inviting, we first assess what their needs and obstacles are. Then we know what is the most suitable concoction, the most suitable to be given to them. However, for invitations or training, 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 the following:

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 between the expectations desired by BPRS and CV Akeselerasi Indonesia Juara Services, where the COO states that Akira's main ability is character building and mindset, and services and measurements can be adjusted to become a skill.

## 5. Conclusions

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

1. Customer Job refers to the tasks that consumers want to complete in their lives, including functional, social, and emotional needs, as well as basic needs. The BPRS aims to increase the capacity and ability of its human resources. By increasing the ability of human resources in the organization, the company's income will increase directly or indirectly (functional work). In addition, broadening horizons in business operations and increasing literacy in managing the organization, human resources, organization, marketing, and product innovation (emotional needs) are essential. Then, an assessment is made, leading to recognition that leads to self and organizational reputation by stakeholders, both internal (shareholders) and external (regulators), and work partners (social work). Finally, the competitiveness of the organization and its business in the market (basic needs).
2. Customer pain is considered inappropriate, including when facing uncommon problems such as digital and organizational transformation. Because the BPRS is used to obtain references and program directions from associations, 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 the desired expectations.

9. CV Akselerasi Indonesia Juara improves the channels of communication with its market and prospects. Since the majority of decision-makers and stakeholders are Gen X and Baby Boomers, they cannot only rely on social media and the internet. However, introductions, meetings, and meetings are required.
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 created a sustainable program to provide training services. Because BPRS likes the service, they do not like it when the service is limited to the classroom. Ongoing programs can be conducted by providing alumni and sharing forums.

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