

Relationship of the External Environment to the Dynamics of Organizational Culture a Study of Organizational Anthropology

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Abstract

This study aims to determine organizational external factors that affect organizational existence and anticipatory strategies at the financing company PT. Fleet Finance in Makassar. The research method in this study is a qualitative descriptive method. Research informants are managers, employees and customers of companies that are determined purposefully. The results showed that the form of resistance to the external environment in the form of fixed rules as a consideration for the company, but with a strategy that still maximizes the profile by minimizing risk. Environmental threats from similar companies are anticipated with the advantages of relationships with the network of companies that are in the same group within the Kalla Group, more competitive discounts with other companies and massive promotions both on social media and at auto shows. The global economic slowdown is anticipated with the following strategies: (1) The Company implements a communication strategy that emphasizes product and service excellence, not only promoting the issue of halal and haram products, (2) Opening new financing products that can take the form of take over from other funding (3) Increasing the vehicle business segment, such as pick up cars and trucks, and (4) Evaluating the company's financing activities by trying to normalize all vehicle financing investments.

Keywords

External environment;
organization; anticipatory
strategy



I. Introduction

Organization is a place for humans to be creative in an effort to fulfill their needs. Organizations (companies, employees, NGOs, local institutions, etc.) can be analogized as a living entity, growing and developing in accordance with the purpose of the organization's formation. As a living entity, it experiences dynamics throughout the organization's life cycle. The life cycle of the organization is very dependent on the management of the organization. This management is inseparable from the spirit used in the daily life of the organization which of course leads to organizational goals, both short term and long term.

Organization must have a goal to be achieved by the organizational members (Niati et al., 2021). The success of leadership is partly determined by the ability of leaders to develop their organizational culture. (Arif, 2019).

Challenges in the life cycle of the organization cannot be separated from organizational environmental factors, both internal and external. The external environment of the organization is all elements outside the organization that can affect the guarantee of part or all of an organization. The external environment is divided into two, namely those that have direct and indirect effects. The external environment that has direct influence is competing organizations, local communities, and consumers. Meanwhile, examples of the external environment that do not have a direct effect are political, economic and social

conditions. These factors are things that affect the existence of the organization so that they must be managed properly, because they have an impact on the sustainability of the organization.

Other explanations regarding the environment in general should be analyzed for strength by the organization's management because it influences planning and decision making. These environments are technological, economic, demographic, socio-cultural as well as political and legal forces. The environment is very dynamic and sometimes its influence on management cannot be predicted in advance, therefore environmental management must be responsive and adaptable, always following and adapting to environmental conditions. This process is referred to as the dynamics of organizational culture in anthropological studies. Culture in this case works on organizational adaptation strategies to the company's internal and external environment.

This is the study in this paper in the form of research results on sharia-based financing companies, namely PT. Fleet Finance which is engaged in financing four-wheeled vehicles in Makassar City. This research is interesting because this company is sharia-based and is a local-national company with quite good achievements with various awards received from the government and from related associations.

Overall in this study the company's external factors that affect the existence of the organization PT. Armada Finance is limited to the following categories: (1) business practices and government policies, (2) competition with similar companies (competitors), and (3) economic conditions and the world system.

II. Review of Literature

2.1 Culture in Organizations

In anthropological studies, culture is a basic concept that becomes the main framework in any study undertaken. Culture in this study can be seen from the opinions of experts. Koenjaraningrat, Taylor (Safriadi, 2017) defines culture as a whole (omnibus) which is the whole of the complex which includes knowledge, belief, art, morals, law, and customs that humans have as members of society which are obtained through the learning process. Culture is the values that humans have that affect human attitudes and behavior. So, the key word is that humans are cultural works because humans act in their cultural space.

The concept of culture by Geertz focuses on guidelines for cultural values as guidelines for acting in solving problems in human life, so that the concept of culture is interpreted as a guide to phenomena understood by these actors. Meaning contains the judgments of actors in the culture, meaning is not individual but public, when the meaning system becomes the collective property of a group. Culture becomes a pattern of meaning depicted historically manifested in symbols. Culture is also a system of concepts that are expressed in the forms shown by humans who communicate, and develop knowledge about life and attitudes towards life (Geertz; 1992).

For the world of universal formal organization, no matter how vast the culture that spreads across the surface of the world, it will include seven cultural elements that can be seen through language, social organization systems, living equipment systems and technology, livelihood systems, religious systems and art systems. The cultural view in this context calls the omnibus concept, namely culture as something that is comprehensive, all universal cultures are very important because they are able to level their needs and desires. Although it is formed from a culture, individuals with different attitudes and perceptions before, but with learning outcomes, a system is formed that can be judged from the seven

that surround it. Subconsciously, the analysis of consumer behavior in this frame is a picture of decisions related to continuous interaction with the community that comes from the seven cultural elements above.

2.2 Organizational Environment

Understanding the company's environment refers to Chuck (2001; 67-95), explaining the division of the environment into two categories, namely the micro internal environment and the macro external environment. Environmental factors that directly affect management (micro external environment) include:

1. Competitors (competitors), with an understanding of the competitive environment they face, know their competitive position so as to optimize their operations.
2. Subscribers / debtors (customers), company subscriptions can be institutions such as schools, government offices or individual subscriptions. Intense competition through customer satisfaction is the company's ability to maintain life, develop and earn profits.
3. Providers/suppliers (suppliers), each organization is very dependent on the source to meet the needs of raw materials, auxiliary materials, energy and equipment used for the production process.
4. Financial institutions, organizations depend on various financial institutions such as banks, insurance companies including the capital market to maintain and operate.
5. Labor market (Labor Supply), organizations need employees with various skills, abilities and experience. The ability to attract and retain capable employees is a prerequisite for a successful company.
6. Government representatives, these government representatives usually establish regulations, licensing procedures, and others to protect the public.

II. Research Method

The research was conducted at PT. Amanah Finance, a sharia finance company in Makassar City with the aim of knowing and understanding the dynamics of organizational culture. This type of qualitative research with organizational ethnographic methods. The informants of this research were 15 people consisting of company owners, directors, managers, office and field staff, and customers.

Data was collected using the method of participatory observation and deepening. Observations were made by observing and participating in employee activities, while in-depth interviews were conducted with expert informants to obtain more in-depth information about the dynamics of organizational culture.

Data analysis was carried out by making transcripts of observations and interviews. Then make coding and data categories so that they can distinguish the types of data. Next, make a description of the research results in the form of a narrative of research results that explains the entirety of all research processes.

III. Results And Discussion

The company's business practices as the core and the lifeblood of the company are closely related to external factors. The externals are:

3.1 Government

Policies, government policies in the form of regulations that actually provide regulation for the financing business climate factor. There are regulations related to the

company's business, namely; Minister of Finance Regulation concerning Fiduciary Multifinance Regulation

Excerpts from the experience of a debtor who had problems with financing parties as follows:

"We experienced an extraordinary incident, when my car loan stalled due to deteriorating economic conditions where debt gangs chased and treated us harshly in area A when I return home. I, even though I am resident of C, means that they (debt collectors) are chasing arrears to various areas. Our car was chased by 3 Avanza cars and 10 motorbikes, they rudely forced my husband to pull over, at that time I was with the children, because of their rudeness we chose to pull over and seek help from the nearest Polsek via cellphone, my son was shocked because he was short of breath and we took him to the nearest police hospital. Finally Police B came to our location approximately 1 km before Polsek B and then we and our family were invited to take the car to Polsek B, including the debt gang (leasing company). At the police station we were asked to leave the car and forced to make a statement which I refused to sign. Finally, because it was late at night and my son was sick, we left the car in the police station parking lot, strangely, the police officer chased my husband and I (the children were taken away by a cousin's car) and then we were harshly searched by the police officers (we were treated similarly) the criminals, even though I was crying on the side of the road they still forced us to return to the police station), the result of the officers' search was that they took my other car keys (because the car keys that were being chased by debt were taken by my son). I was very traumatized by the incident, even though I asked the debt to show us the correct fiduciary evidence if they have a fiduciary deed I allowed them to bring a car, but they don't have it and sadly police B I consider part of the debt (sorry) because they are so close to chatting, we even suspected that before the gang chased us on the road they had already excused themselves from the local police, even though debt behavior was like motorcycle gangs that endanger other motorists (speeding and chasing with deafening exhaust sounds). Boro boro, our family gets fair protection from Polsek B, instead we are treated like criminals. Because I conclude that it will be very dangerous for safety if we continue to use it" (Interview with RR Informant).

The case above explains the position of the debtor who is subordinate in every financing business transaction. This then becomes the explanation for the issuance of the PMK rules regarding fiduciary guarantees. A fiduciary agreement is an agreement between creditors and debtors that involves guarantees. The position of the guarantee is still in the control of the guarantee owner. The Minister of Finance issued a regulation that prohibits leasing companies from withdrawing motorized vehicles, both cars and two-wheeled vehicles, which are still in arrears on credit. This is stated in the regulation of the minister of finance number 130/PMK.010/2012 concerning registration of fiduciary guarantees for finance companies. This regulation was issued on 7 October 2012, strictly prohibiting finance companies from withdrawing fiduciary collateral objects in the form of motorized vehicles if the fiduciary registration office has not issued a fiduciary guarantee certificate and submits it to the finance company.

In the financing contract for financing institutions (finance) and banks (commercial and credit banks) that provide consumer financing (*consumer finance*), leasing (*leasing*), credit installments (*factoring*), must include procedures for fiduciary guarantee agreements for objects of collateral fiduciary. The method is that financial institutions provide movable goods requested by consumers (such as motorcycles or industrial machines) then on behalf of consumers as debtors (credit/loan recipients). Consequently, the debtor submits to the

creditor (creditor) on a fiduciary basis. This means that the debtor as the owner on behalf of the goods becomes a fiduciary giver to creditors who are in a position as fiduciary recipients.

A simple practice in fiduciary guarantees is that the debtor / party who owns the goods submits financing to the creditor, then both parties agree to use fiduciary guarantees on the debtor's property and a notary deed is made and then registered with the Fiduciary Registration Office. Creditors as fiduciary recipients will receive a fiduciary certificate, and a copy will be given to the debtor. By obtaining a fiduciary guarantee certificate, the creditor/fiduciary recipient immediately has the right of direct execution (parate execution), as occurs in lending and borrowing in banking. The legal force of the certificate is the same as a court decision that already has permanent legal force. If the fiduciary recipient experiences difficulties in the field, then he or she can ask the local court through the bailiff to make a letter of application for assistance in securing execution. This assistance in securing executions can be directed to the police, civil service and village/kelurahan officials where the object of the fiduciary guarantee is located. Thus, the making of a fiduciary guarantee certificate protects the fiduciary recipient if the fiduciary giver fails to fulfill the obligations as stated in the agreement of both parties.

Facts in the field show that financial institutions in entering into financing agreements include words as fiduciary guarantees. But ironically it is not made in a notarial deed and is not registered at the Fiduciary Registration Office to get a certificate. The question then is why it was not done. According to the HRM informant that; issues like that are purely business considerations, registering with a notary means the consequences of fees charged to the company, other considerations that the legal route when there is a dispute goes through a long process and that means costs too, and consideration of the amount of the proceeds from the withdrawal of the unit, because with forcible withdrawal of units that are generally more profitable for the company.

The legal consequence of not having a fiduciary deed is that they are not allowed to confiscate the vehicle. However, this loophole is exploited by several finance companies by using the method of forced withdrawal of the collateral unit with the customers' ignorance of their rights. Fiduciary guarantees without a fiduciary guarantee certificate have complex and risky legal consequences. The creditor exercising the right of execution is considered unilateral and does not consider the debtor's rights and this creates arbitrariness on the part of the creditor. It could also be because considering that the financing of fiduciary object goods is usually not *fully in accordance* with the value of the goods, so that it is detrimental to the debtor. Moreover, if the execution does not go through an official price appraisal agency or a public auction body, the potential loss is on the debtor's side. If this is continued in court then the creditor will experience bad consequences according to applicable law.

So far, many illegal acts like this by finance companies have occurred, they feel that their actions are safe and smooth because this happens because the customer's bargaining power is still weak against creditors as owners of funds. In addition, the community's legal knowledge is still low. This weakness is exploited by the financial industry business players, especially the financial institution sector and banks that carry out the practice of fiduciary guarantees with underhanded deeds and accompanied by violence. In addition, in such a way the profit margin will be higher because so far customers have always had difficulties in claiming their rights with various convoluted processes and have given up on their own. This means that this practice minimizes the company's costs and the vehicle can then be transferred or resold by the company, which means making a profit for the company.

Unlawful Acts (PMH) are regulated in Article 1365 of the Civil Code and can be sued for compensation. In the concept of criminal law, the execution of a fiduciary object under the hands is included in the criminal act of Article 368 of the Criminal Code if the creditor commits coercion and threatens confiscation. Withdrawal of collateral objects in the form of motorized vehicles by a finance company must fulfill the terms and conditions as stipulated in the law concerning fiduciary guarantees and have been agreed upon by the parties in the motor vehicle consumer financing agreement. If the leasing persists in taking over the vehicle, the finance company will be subject to sanctions up to the freezing and revocation of the business license.

This rule will directly limit the financing company in terms of saving the company's finances, because as long as the vehicle has not been paid off, the vehicle is still in the company's asset status. However, this rule will also provide protection to debtors because the guarantee unit still has rights, especially related to down payments and the amount of installments that have been paid. Ideally, finance companies carry out formal legal procedures in order to maintain justice and enforce the material laws they contain and this is related to the values of trust. Diplomatically the statement of the legal department when asked regarding this matter that they have done that.

The company's response to the regulation is interpreted as a form of obedience to the government. Although then in practice it is still not implemented as it should be. This phenomenon can be explained as a form of resistance to norms with materialistic rationalizations as a consideration. This can be understood by seeing that the company is trying to make a profit. So the most rational effort is to maximize the profile by minimizing the risk. This kind of business practice in business ethics is very unethical and this is understood by the company. However, practical interests related to the economic value for the company are more of a priority choice than the actions taken. This process is an influence on the values of the company's informal culture which is also part of the value system that applies within the company.

3.2 Business Competition

Organizational culture in this context is linked to the strategies undertaken in relation to business competition. The strategy implemented is in line with the values and ethics adopted by the organization. *first* is related to financing product policies. The success of a company is strongly influenced by the company's efforts to sell products. When a company determines a product to be offered, it must identify its target market, so that the company can determine customer profiles to attract their attention. As time passes, companies can try to improve existing products so as to differentiate their products from those of their competitors.

The flagship product of PT. Armada Finance is a flexible margin application. This product's strength is in negotiating the determination of financing which is carried out without setting a fixed margin on the customer. So the high and low depends on the outcome of the agreement. In addition, the strength of the sharia attribute is attractive to consumers who are Muslim with the slogan anti-usury. Another product strategy is to target civil servants and companies as a market. The company provides credit facilities with low installments with certain conditions. One of them is free installments for 2 times, the amount of which is in accordance with company regulations. The potential of civil servants as a market is very large, especially with the increasing welfare of civil servants. In addition, civil servants are a market segment with lower risk compared to other market segments. The strategy is quite effective in winning the competition, it is proven that the

increase in units financed even though other companies are also implementing this strategy.

Strategy *second* is to apply the business network as a potential force to dominate the market segment. One way to do this is to strengthen relations with Toyota Kalla as a group of companies. In this case, Toyota Kalla is acting as a manufacturer who prepares units to be financed by the company. The network pattern of one as a group is well utilized with its ability to absorb 60% of the total units marketed by Toyota Kalla. Of course, the high absorption capacity is because PT. Fleet Finance gets a priority scale in every vehicle unit sale.

This business network is the absolute strength of PT. Fleet Finance which is not owned by its competitors so that it becomes a big capital in winning the market. Although in an interview an FO had said that the interest from PT. Armada Finance is actually high compared to other companies, but because its network as a group with Toyota Kalla is very helpful in getting customers.

The pricing strategy set is adjusted to the goods and services being sold and at any time the basis for determining the price may change. Most companies will generally consider competitors' prices when pricing their products. They can use a variety of pricing strategies to compete against their product. This strategy is difficult to implement considering that the purchase price has been determined by the Dialer, so the finance company will only adjust it based on the buying and selling mechanism with consumers. So there is no strategy model related to price discounts, there are only low interest or interest negotiations.

Another strategy is massive promotion through social media and participating in automotive exhibitions by participating in every dialer participating in the exhibition. Automotive exhibition media is a company/dealer communication to consumers about their products, as a tool to inform and influence consumers to buy goods or services that they sell in the long term with repeated purchases. Generally, companies use promotion in addition to other marketing strategies. The four promotion methods used are advertising, personal selling, sales promotion, and public relations.

Promotional strategies in conveying price discounts and others cannot be carried out because the dialer has already determined the basis. A personal promotion strategy by saying that through this financing the unit does not have to wait long or it is said that the stock is available, even though in reality the promised time will not match the arrival of the vehicle. However, for those who are important, the finished sign has been submitted, which means that the consumer in question will most likely not change his mind. Another strategy used is social relations with the community through the usury-free sharia financing segment.

3.3 Indonesia's Economic Sluggishness and Financing Business Strategy

A simple definition of economic sluggishness can be seen in the expressions of several statements as follows: the economy is sluggish due to drought, rising goods prices and others causing slow achievement of sales targets. Furthermore, according to him, the long dry season, rising prices of necessities, school fees and others have caused the community's ability to decline. Decreased income makes people less interested in buying necessities that are supplementary in nature, such as vehicles. Apart from the high price, people are also more focused on meeting basic needs. There is also the factor of rising fuel prices. Thus the explanation of a debtor PT. Armada Finance encountered while waiting in line to pay installments. This explanation describes people's knowledge about the current economic condition of Indonesia.

A more systematic view is explained by the Director of Operations of PT. Armada Finance stated that the monetary variable is still characterized by very high inflation rates and interest rates that have not fallen, the amount of money in circulation is still very large and the exchange rate is still unstable. While the real sector is still sluggish, investors are waiting and watching on the policies taken by the government, meanwhile international confidence has not recovered as indicated by the absence of capital inflows.

Inflation is still a scourge because it undermines and causes economic instability which is still difficult to control. Soaring inflation can be seen clearly from all expenditure groups that experienced price increases that doubled. The spike in inflation has occurred since the increase in fuel prices. This is because fuel prices account for 5.9% of the calculation of the consumer index price in Indonesia. If the average fuel price increase is 50%, it will have a direct impact on inflation of 2.96%. With the tendency of the exchange rate and inflation rate to continue to soar, there is no monetary authority other than a policy of tightening liquidity. If this situation persists, the bank will go bankrupt. Inflation is a symptom that indicates a continuous increase in the general price level, therefore if the price increase is only temporary, the temporary price increase cannot be said to be inflation. All countries in the world experience inflation, therefore the inflation rate that occurs in a country is one measure to measure the good or bad economic problems faced by a country.

Recently, many people have optimistically said that the state of the country's economy is improving, the government considers the difficult times of the economy have passed. This is often explained and even proven by showing that the value of the rupiah has strengthened, inflation has subsided, interest rates have begun to decline, the trade balance surplus has subsided, the current account has experienced a surplus after decades of deficit and several other economic indicators have improved.

Cost pressure inflation or inflation from the supply side is inflation that occurs as a result of a rapid increase in production costs compared to productivity and efficiency levels, so that companies reduce the supply of goods and services. The increase in production costs will encourage companies to increase the prices of goods and services, although they must accept the risk that they will face a decrease in demand for the goods and services they produce. Meanwhile, inflation due to the influence of imports is inflation that occurs due to rising prices of goods in the countries of origin of the goods, resulting in an increase in general prices in the country.

The question then is what about the financing business, especially PT. Fleet Finance in responding to these conditions, can the organizational culture provide a solution to this problem?. Answering this the Marketing Manager of PT. Armada Finance explained that there were several strategies that were carried out, including: (1) The Company implemented a communication strategy that further emphasized the advantages of products and services, not only promoting the issue of halal and haram products. This strategy aims to enter a market share that is still open, namely prospective debtors from non-Muslim circles who are still quite potential. Moreover, for example the branches of PT. Fleet Finance in Manado and Denpasar. (2) Opening a new financing product can take the form of a take over from other financing, this is done considering the advantage of sharia financing is installments based on an agreement, so this takeover has the opportunity to compete for the market, even though the business risk is quite high because generally the take over is usually the debtors with financial problems. (3) Boosting the business vehicle segment, such as pickups and trucks, because this segment is still wide open, especially in the truck segment and heavy equipment type vehicles. For this strategy the company is very dependent on the ability of the marketing department, especially innovation and

creation to be able to maximize sales. (4) Evaluating the company's financing performance by trying to display all vehicle financing investments made. This means to intensively collect all unpaid installments, even to the acquisition of vehicles from uncooperative debtors.

This strategy is carried out as an effort to improve the company's financial condition. This includes tightening financing rules and tightening company expenses (budget efficiency). This includes maximizing the potential of existing employees and not opening job vacancies except for positions that are in dire need. This strategy is part of a knowledge system derived from experience which is part of the corporate culture system. This knowledge is the result of learning from previous events. As one of the characteristics of culture is obtained from learning outcomes.

IV. Conclusion

Organizations that can survive and thrive are those that are able to solve problems that arise in daily activities. External factors as a source of threat to the existence of the organization can minimize the potential for strategies that are built to solve problems. The ability to adapt to the organizational environment strongly supports the growth and development of the organization, such as regulations related to business, must be observed and act according to regulations, maximize the advantages of competitors, maximize the utilization of the company's potential that has not been explored properly. This potential is in the form of unpaid receivables, maximizing human resources by maximizing the performance of existing employees, and not opening new vacancies which have an impact on the swelling of special expenditures for financing on employee welfare.

Organizational culture as the spirit of the life cycle of the organization must be carried out optimally by employees at all levels so that the organization is adaptive to all conditions. In addition, it is necessary to develop organizational culture and dynamics according to the demands of the times so that it can support the achievement of organizational goals with good performance

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