Organizational Culture Assessment Instruments (OCAI) and Multi-Objective Optimization based on Ratio (MOORA) Approach to Reduce Financing Risk (Case Study: Islamic Rural Bank in Indonesia)

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Abstract

Organizational culture brings commitment between leaders and members in work activities that have long been applied in organization. The Islamic Rural Bank (BPRS) XYZ is bank that operates based on Islamic sharia principles with Non-Performing Financing (NPF) as one of its performance indicators. A performance gap from the increase in NPF since 2016 indicates a change in performance of activity patterns within organization. This study aims to identify the current and future organizational culture in risk mitigation. The research was conducted by collecting OCAI questionnaires and mitigating financing risk with 1S + 5C method, data processing and decision analysis Multi-Objective Optimization based on Ratio (MOORA). The OCAI results showed that the current organizational culture is hierarchy culture (28%), and the expected organizational culture in the future is clan (27%). However, considering risk mitigation which is processed using MOORA analysis and current organizational culture data, the recommended organizational culture in future is hierarchy culture, while the MOORA decision uses risk mitigation criteria and expected organizational culture is market culture. This research suggests that BPRS XYZ can implement market culture. Risk mitigation is carried out based on market organizational culture, and Account Officers identify 1S+5C with a focus on goals, oriented to results, and winning market competition.

Keywords
Organizational Culture, OCAI, MOORA, Risk Mitigation, 1S+5C

1. Introduction
Indonesia is a country where most of the population is Muslim, so Islamic banks have become the choice of the Indonesian people. Islamic banks are one of the fastest-growing sectors of the global financial industry; Badan Kebijakan Fiskal Islamic banks are also believed to be one of the instruments that can support economic recovery through community business empowerment (Badan Kebijakan Fiskal, 2021), while BPR is a bank that provides services for collecting and distributing funds (Dangnga and Haeruddin, 2018). BPRS XYZ is a one of the banks established based on Islamic sharia principles in Indonesia. Non-performing Financing (NPF) is one of the performance indicators of Islamic banks in measuring credit or financing risk. Financing is the provision of funds in the form of profit-sharing transactions based on an agreement between the bank and another party that is financed with an understanding that the other party is obliged to return the funds according to a specific period with compensation or profit-sharing (Andrianto and Firmansyah, 2019). Non-performing Financing (NPF) is a financing risk that is problematic and has a dangerous impact on bank profitability (Otoritas Jasa Keuangan, 2017). Non-performing Financing (NPF) is caused by the quality of financing that is substandard, bad, and doubtful. The rate of this financing is stipulated by Article 9 of PBI No. 8/21/PBI/2006 and PBI No. 10/24/PBI/2008. The Financial Services Authority (OJK) will summon Islamic banks with a high Non-Performing Financing (NPF) level, which is above 5%, because they are considered to have potential difficulties and will endanger the sustainability of the bank. Banks that have Non-performing Financing (NPF) criteria of more than 5% will be subject to incentive supervision for a maximum of 1 year (Otoritas Jasa Keuangan, 2017). Based on the BPRS XYZ Annual Report for the last five years, starting from 2016 to 2020, the percentage of Non-performing Financing (NPF) continues to increase, and there is a gap that can be seen in Table 1.

Table 1. Percentage of Non-Performing Financing Gap (NPF) Annual Report BPRS XYZ

No	Year	Percentage NPF	Gap	Rank
1	2016	1.72		< 5%, A
2	2017	3.31	1.59	<5%, C
3	2018	3.31	0	<5%, C
4	2019	2.62	-0.69	<5%, B
5	2020	3.74	1.12	<5%, C

Despite the increase, the Non-performing Financing (NPF) level in 2020 is still under control because it does not exceed 5%. There is an increase in Non-performing Financing (NPF) every year at XYZ BPRS because there is financing that has Substandard (KL), Doubtful (D), and Loss (M) quality. BPRS XYZ needs to improve risk mitigation to reduce the rate of substandard, doubtful, and non-performing financing. Financing risk management or risk mitigation is carried out from the beginning of the application by conducting a financing analysis by employees whose positions are section level or can also be carried out by the team as the party authorized for the financing provided by involving finance committee officials to get a decision to accept or reject funding (Pusparini and Nafik, 2019). BPRS XYZ risk analysis is carried out using a 1S + 5C approach, namely Sharia, Character, Capacity, Capital, Collateral, and Condition. This approach is carried out before financing is given to prospective recipients of funding/debtors by testing the feasibility of the debtor. Trying prospective debtors is carried out with Sharia principles, namely an assessment that does not violate sharia, gharar or changing something sure to be uncertain, and Masyir or gambling. The second is the Character or judgment of prospective debtors based on their personality. The third is Capacity or subjective assessment of prospective debtors based on abilities measured through debtor history and field observations. Fourth, namely Capital or the evaluation of prospective debtors based on their capital capabilities. The fifth is Collateral or the assessment of prospective debtors based on their guarantees. The sixth is the condition or assessment of prospective debtors based on economic conditions by looking at the type of business of the prospective debtor (Sobana, 2017).

Therefore, to improve employee performance in mitigating financing risk, it is necessary to review the individual behavior of each division in the organization by identifying the organizational culture. Organizational culture is related to beliefs that grow and develop in an executive group as a guide for each member of the organization's actions (Tewal et al, 2017). Organizational culture in Islam is a guideline for the Muslim community to implement all Islamic sharia (rules) in all aspects of life, including the economic field. So, it can be concluded that organizational culture is a guideline for employees in acting or making decisions. The Multi-Objective Optimization can identify the Organizational Culture Assessment Instrument (OCAI) method based on the Ratio (MOORA) method to determine organizational culture financing risk mitigation criteria. Previous research from (Gustina and Satyanegara, 2018), (Singh, 2020), and (Simamora and Hartono, 2016) identified organizational culture using OCAI, but no research has included risk mitigation factors. The MOORA method can be used to include risk mitigation factors. After identifying and mapping organizational culture, BPRS XYZ can apply the expected organizational culture to implement risk mitigation with the principles of 1S + 5C (Sharia, Character, Capacity, Capital, Collateral, and Condition).

1.1 Objectives
This study aims to identify the current organizational culture of BPRS XYZ based on employee perceptions, identify the future organizational culture of BPRS XYZ based on employee perceptions, identify the results of the analysis of future organizational culture decisions based on employee perceptions (OCAI), and risk mitigation criteria using Multi-Objective Optimization On. Base Ratio (MOORA). Finally, identify the proposed risk mitigation for BPRS XYZ financing with the principles of 1S + 5C (Sharia, Character, Capacity, Capital, Collateral, and Provisions) using the results of the organizational culture mapping proposed in the future.

2. Literature Review
Organizational culture is the basis certain groups create to overcome external and internal organizational problems and is considered valuable. Therefore organizational culture is taught to new group members as the basis for understanding, thinking, and feeling related to organizational goals (Brauers and Zavadskas, 2006). Non-performing

Financing (NPF) is the risk of non-performing financing and harms bank profitability. The higher the NPF level, the lower the bank's performance (Otoritas Jasa Keuangan, 2017). The Organizational Culture Assessment Instrument (OCAI) is a method developed by Cameron and Quinn based on four types of culture. The competitive value framework is a model used to understand various individual behaviors in organizations and classify organizational culture (Cameron and Quinn, 2011). The stages of the OCAI method are collecting data from the questionnaire and processing the data from the questionnaire by calculating the average value given by each respondent on the type of organizational culture in each dimension of the OCAI question. Then the average value of each type of organizational culture in each OCAI dimension is calculated on average, and the organizational culture will be indicated by the type of organizational culture with the highest average value. The current organizational culture will be compared with the organizational culture expected by BPRS XYZ Head Office employees. Research by Gustina and Satyanegara (2018), Singh (2020), Simamora and Hartono (2016) succeeded in identifying the current and future organizational culture. The MOORA method was first introduced by Baruers and Zavadkas in 2006. The MOORA method is used to calculate the weight of each attribute and perform a ranking process to obtain alternatives that meet predetermined criteria based on the highest Yi (Mailasari and Nisa, 2020). Research by Siregar et al (2021), Pasaribu et al (2018), Rosita et al (2020), Brauers and Zavadskas (2006) succeeded in conducting decision analysis using the MOORA method. The difference between this study and previous research is that this research is based on the percentage of NPF as an indicator of Islamic bank performance. In addition to identifying and mapping organizational culture, it will also use the MOORA method to include risk mitigation factors. With the principle of 1S + 5C (Sharia, Character, Capacity, Capital, Collateral, and Condition) using the expected results of organizational culture mapping.

3. Methods
This type of research is survey research to collect information from a sample by asking questions through a questionnaire to describe various aspects of a population study (Hardani et al, 2020). This research's type of organizational culture becomes a variable because it has variations. Four types of culture based on the Competing Values Framework (CVP) are Clan culture, which is a family-friendly organizational culture with an environment of cooperation, commitment, and loyalty. Adhocracy is an organizational culture that is dynamic, innovative, creative, and takes the initiative in creating new products within the company. Market Culture is a competitive and achievement-oriented organizational culture. Hierarchical culture is a structured and formal organizational culture. The data collection tool in this study was the Organizational Culture Assessment Instrument questionnaire (Rangkuti, 2011). The sample used was taken using a non-probability sampling technique, namely saturated sampling, which will use all members of the population as a sample because the population is relatively small. The population of BPRS XYZ employees is 54 people, so the samples taken will be the same, namely 54 people. The research stages consist of identification of problems that result in finding problems related to the percentage of Non-Performing Financing (NPF), literature study, research objectives derived from the formulation of the problem, preparation of research instruments, namely the OCAI questionnaire, collecting data on respondents from the OCAI questionnaire (primary data) and annual reports (secondary data), processing OCAI data to identify the current and expected percentage of organizational culture, analyzing validity and reliability measurements, analyzing organizational culture decisions using the MOORA method, and ending with a proposal for future organizational culture in mitigating 1S+5C risk.

4. Data Collection

4.1 Respondent Characteristic
Based on the characteristics of the respondents in Table 2., the characteristics by gender show that there are 70% male and 30% female respondents. The data concludes that male employees dominate the BPRS XYZ Head Office. Characteristics by division show that there are 6% of respondents from the audit division, 37% of respondents from the Business division, 31% of respondents from the Operations Division, and 26% from the General & Personnel division, so the total number of respondents is 54 according to the number of employees of the BPRS XYZ Office. Center, criteria data by division shows that the Business division is the division that has the greatest number of employees. Characteristics based on age show that there are 57% of respondents aged between 20-30 years, 39% of respondents are 31-40 years old, and 4% of respondents are 41-50 years old, so the conclusion from the criteria data based on age is that BPRS XYZ Branch Offices have dominated by employees aged 20-30 years and no employees aged over 51 years. Employees dominate employees of BPRS XYZ Branch Offices with 1-5 years of service, and this is shown by 48% with 1-5 years of service, 43% with 5-10 years of service, 9% with 11-20 years of service years. There are no employees with > 20 years of service, so the conclusion from the data is.

Table 2. Persentase Characteristic Respondent *Organizational Culture Assessment Instrument*

Gender		Division		Age		Long working time	
Gender	%	Division	%	Age	%	Long working time	%
Male	70%	Audit	6%	20 - 30 years old	57%	1 - 5 years	48%
		Business	37%	31 - 40 years old	39%	5 - 10 years	43%
Female	30%	Operational	31%	41 - 50 years old	4%	11 - 20 years	9%
		General and Personal	26%	> 51 years old	0%	> 20 years	0%
Sum	54	Sum	54	Sum	54	Sum	54

4.2 Organizational Culture Assessment Instrument Data Processing

This study has operational definitions, namely six dimensions in the OCAI method, including the dominant characteristics which are the most prominent and easily visible of an organization. Furthermore, leadership style is the organizational character that exists in an organization, the type of management is the management of work units within an organization, the organizational glue is the value used to glue the existing resources in the organization, the strategic emphasis is an organization's way of focusing on achieving organizational goal, and the criteria for success are the standards within the organization to achieve its goals. Four types of culture based on the Competing Values Framework (CVP) are clan culture, which is a family-friendly organizational culture with an environment of cooperation, commitment, and loyalty. Adhocracy culture is a organizational culture that is dynamic, innovative, creative and takes the initiative in creating new products within the company. Market Culture is a competitive and achievement-oriented organizational culture. Hierarchical culture is a structured and formal organizational culture. Companies with this culture have procedures and policies that govern what the organization should do.

Table 3. shows results of organizational culture data processing based on 6 dimensions of OCAI in BPRS XYZ. In the dominant characteristic column, the data shows that the most prominent characteristic currently is the hierarchy culture, which is a controlled and structured environment. Meanwhile, the expected dominant characteristic is Clan culture, which means that the BPRS wants to change the structured organizational environment into a family one. In the Organizational Leadership column, the data shows that the current hierarchy culture indicates the existence of a leader who is a coordinator and is regulating. While the expected organizational leadership is a clan culture, meaning that the BPRS wants to have a leader who is like a mentor and becomes a facilitator. The Personnel Management column shows that the current culture is a hierarchy characterized by the management of employees at the BPRS, giving a sense of security to the organizational group and having a stable relationship.

Meanwhile, the expected management of employees is Clan culture, meaning that BPRS wants a cooperative leadership style. In the Organizational Adhesive Column, the data show that the values used in gluing the current organization are clan cultures characterized by loyalty and trust in carrying out their duties. Meanwhile, the organizational glue is expected to maintain the Clan culture. In the Emphasized Strategy column, the data shows that the current strategy is characterized by an efficient hierarchy culture and has reasonable control and stability, and fluency. Meanwhile, the expected strategy is to maintain the Hierarchy culture, meaning that the BPRS will continue to carry out stability and control as well as smoothness. In the Success Criteria, the data shows that the current success criteria are hierarchical. In comparison, the expected success criteria are Clan culture.

Table 3. Results of Organizational Culture Data Processing Based on 6 Dimensions of OCAI

Types of Organizational Culture	Dominant Characteristics		Organizational Leadership		Personnel Management		Organizational Adhesive		Emphasized Strategy		Success Criteria	
	C%*	E%**	C%*	E%**	C%*	E%**	C%*	E%**	C%*	E%**	C%*	E%**
Clan	26.25	27.25	25.5	26.25	24.75	27	32	28.75	23.25	24.5	24.75	27

Adhocracy	21.75	23	22.75	25.25	22.25	25.75	18.25	22.5	21.25	22.75	22.25	25.75
Market	24.5	26	24.5	23.5	24.25	23	23.25	23.75	26.75	25.25	24.25	23
Hierarchy	27.5	23.75	27.25	25	28.75	24.25	26.5	25	28.75	27.5	28.75	24.25
Jumlah	100	100	100	100	100	100	100	100	100	100	100	100

Note:
 * C = current organizational culture
**E = expected organizational culture

4.3 Organizational Culture Design in Risk Mitigation Using Multi-Objective Optimization on The Basic Ratio (MOORA)

To determine the future organizational culture with decision analysis, first determine what you want to find and measure (Pasaribu et al, 2018). Briefly, the stages in the analysis of organizational culture decisions using MOORA are as follows:

1. Determine Criteria and Alternatives for Selection of Organizational Culture
   Table 4 shows the decision analysis criteria and Table 5 about criteria and weight. The weighting of each criterion uses a scale of 1-4. The weight of the C1 (Financing Risk Mitigation) criteria is divided based on the high, intermediate, medium, and low-risk levels. The weight of the criteria C2-C7 is obtained based on the data from the analysis of the Organizational Culture Assessment Instrument (OCAI), namely the data on the percentage of the current and expected employee organizational culture.

Table 4. Decision Analysis Criteria

Criteria	Description
C1 Financing Risk Mitigation	An effort made to improve bank performance or soundness
C2 Dominant Characteristics	The most prominent characteristics in an organizational environment
C3 Organizational leadership	What leadership style and subordinates' perception of the leadership model
C4 Personnel management	How to manage employees in an organization, both group and individual management
C5 Organizational adhesive	What values are used in gluing all existing resources in an organization
C6 Emphasized strategy	Organizational ways to focus all elements in achieving the strategic mission
C7 Success criteria	Shows how to set standards for the achievement of existing goals

Table 5. Criteria and Weight

No	Criteria		OCAI Results		Criteria Weight	
			Current	Expected	Current cultural criteria weight	Expected cultural criteria weight
1	C1 Financing Risk Mitigation	High	-	-	4	4
		Intermediate	-	-	3	3
		Medium	-	-	2	2
		Low	-	-	1	1

No	Criteria		OCAI Results		Criteria Weight	
			Current	Expected	Current cultural criteria weight	Expected cultural criteria weight
	Criteria Data and Weight					
2	C2 Dominant Characteristics	*Clan*	26.25	27.25	3	4
		Adhocracy	21.75	23	1	1
		Market	24.5	26	2	3
		Hierarchy	27.5	23.75	4	2
3	C3 Organizational leadership	*Clan*	25.5	26.25	3	4
		Adhocracy	22.75	25.25	1	3
		Market	24.5	23.5	2	1
		Hierarchy	27.25	25	4	2
4	C4 Personnel management	*Clan*	24.75	27	3	4
		Adhocracy	22.25	25.75	1	3
		Market	24.25	23	2	1
		Hierarchy	28.75	24.25	4	2
5	C5 Organizational adhesive	*Clan*	32	28.75	4	4
		Adhocracy	18.25	22.5	1	1
		Market	23.25	23.75	2	2
		Hierarchy	26.5	25	3	3
6	C6 Emphasized strategy	*Clan*	23.25	24.5	2	2
		Adhocracy	21.25	22.75	1	1
		Market	26.75	25.25	3	3
		Hierarchy	28.75	27.5	4	4
7	C7 Success criteria	*Clan*	24.75	27	3	4
		Adhocracy	22.25	25.75	1	3
		Market	24.25	23	2	1
		Hierarchy	28.75	24.25	4	2

Table 6. Alternative Organizational Culture

Alternative	Organizational culture
A1	*Clan*
A2	*Adhocracy*
A3	*Market*
A4	*Hierarchy*

Table 6 shows alternatives for selecting organizational culture.

2. The weighting of Decision Analysis Criteria Using Pairwise Comparison
   The weighting criteria for organizational culture are carried out using the Pairwise Comparison method to compare the importance of each criterion (Khairunnisa and Septiani, 2021).

Table 7. Pairwise Comparison Matrix

Criteria	Risk Mitigation	Dominant Characteristic	Org.Leadership	Personnel Mgt.	Org. Adhesive	Emphasized Strategy	Success Criteria
Risk Mitigation	1	7	8	5	5	6	3
Dominant Characteristics	0.1429	1	5	4	3	4	0.3333

Organizational Leadership	0.125	0.2	1	0.1429	4	0.125	0.1429
Personnel Management	0.2	0.25	7	1	3	0.3333	0.3333
Organizational Adhesive	0.2	0.3333	0.25	0.3333	1	0.2	3
Emphasized Strategy	0.1667	0.25	8	3	5	1	5
Success Criteria	0.3333	3	7	3	0.3333	0.2	1
Sum	2.1679	12.0333	36.25	16.4762	21.3333	11.8583	12.8095

Table 7 shows the pairwise comparison matrix that introduced by (Saaty, 2008) and applied to this data processing. The sum column is filled with the sum value of each column. After getting the number in each column, the next step is to divide each value in the column by the number of that column, then normalize by calculating the average number of rows of each element to obtain the eigenvector matrix or the value used in the weighting of the decision analysis.

Table 8. Weight of Pairwise Comparison Criteria

Criteria	Weight	Rank
Risk Mitigation	0.3631	1
Dominant Characteristics	0.1477	3
Organizational Leadership	0.0457	7
Personnel Management	0.0802	5
Organizational Adhesive	0.0636	6
Emphasized Strategy	0.1728	2
Success Criteria	0.127	4

Table 8 shows the finar result. The pairwise comparison matrix that has been calculated is declared consistent because the CR value is < 10%, so the weights in Table 5 can be used in the MOORA method.

3. Alternative Weight Values Against Criteria
Based on Table 5. Criteria and Weights, it can be seen the weight of each alternative against each criterion. The following is alternative weight data against the current cultural criteria. Table 9 shows alternative weights against current cultural criteria

Table 9. Alternative Weights Against Current Cultural Criteria

Alternative	C1	C2	C3	C4	C5	C6	C7
A1 (*Clan*)	1	3	3	3	4	2	3
A2 (*Adhocracy*)	2	1	1	1	1	1	1
A3 (*Market*)	4	2	2	2	2	3	2
A4 (*Hierarchy*)	3	4	4	4	3	4	4

The following is an alternative weight data against the expected cultural criteria.

Table 10 shows alternative weights against expected cultural criteria

Table 10. Alternative Weights Against Expected Cultural Criteria

Alternative	C1	C2	C3	C4	C5	C6	C7
A1 (*Clan*)	1	4	4	4	4	2	4

Alternative	C1	C2	C3	C4	C5	C6	C7
A2 (*Adhocracy*)	2	1	3	3	1	1	3
A3 (*Market*)	4	3	1	1	2	3	1
A4 (*Hierarchy*)	3	2	2	2	3	4	2

4. Decision Analysis of Current Organizational Culture with the MOORA method
Based on Table 9, Alternative Weights Against the Current Culture Criteria, the MOORA decision matrix is as follows:

$$X = \begin{pmatrix} 1 & 3 & 3 & 3 & 4 & 2 & 3 \\ 2 & 1 & 1 & 1 & 1 & 1 & 1 \\ 4 & 2 & 2 & 2 & 2 & 3 & 2 \\ 3 & 4 & 4 & 4 & 3 & 4 & 4 \end{pmatrix}$$

After the decision matrix is made, the next step is to normalize the decision matrix.

$$X*_{ij} = \frac{x_{ij}}{\sqrt{[\sum_i^m x^2_{ij}]}}$$

$C1 = \sqrt{1^2 + 2^2 + 4^2 + 3^2}$
$\quad = 5.4772$
$A_{11} = 1 : 5.4772 = 0.1826$
$A_{12} = 2 : 5.4772 = 0.3652$
$A_{13} = 4 : 5.4772 = 0.7303$
$A_{14} = 3 : 5.4772 = 0.5477$

C2, C3, …, C7

The result of the normalized matrix calculation is:

$$\begin{pmatrix} 0.1826 & 0.5477 & 0.5477 & 0.5477 & 0.7303 & 0.3652 & 0.5477 \\ 0.3652 & 0.1826 & 0.1826 & 0.1826 & 0.1826 & 0.1826 & 0.1826 \\ 0.7303 & 0.3652 & 0.3652 & 0.3652 & 0.3652 & 0.5477 & 0.3652 \\ 0.5477 & 0.7303 & 0.7303 & 0.7303 & 0.5477 & 0.7303 & 0.7303 \end{pmatrix}$$

Next is to determine the weight of the normalized matrix, multiplying the weight of the pairwise comparison with the normalized matrix.

$$yi = \sum_{j=1}^{g} wj \, x^*ij - \sum_{j=g+1}^{n} wjx^*ij$$

C1 = A1: 0.3631 x 0.1826 = 0.0663
= A2: 0.3631 x 0.3652 = 0.1326
= A3: 0.3631 x 0.7303 = 0.2652
= A4: 0.3631 x 0.5477 = 0.1989
C2, C3, … , C7

The results of the normalized matrix accompanied by weights are:

$$X*_{ij} = \begin{pmatrix} 0.0663 & 0.0809 & 0.025 & 0.0439 & 0.0464 & 0.0631 & 0.0696 \\ 0.1326 & 0.027 & 0.0083 & 0.0146 & 0.0116 & 0.0316 & 0.0232 \\ 0.2652 & 0.0539 & 0.0167 & 0.0293 & 0.0232 & 0.0946 & 0.0464 \\ 0.1989 & 0.1079 & 0.0334 & 0.0586 & 0.0348 & 0.1262 & 0.0927 \end{pmatrix}$$

After obtaining a normalized matrix accompanied by weights, then calculate Yi

Table 11. Maximum and Minimum Value

Alternative		Maximum (C1+C2+C3+C4+C5+C6+C7)	Min	Yi = Max - Min	Rank
A1	*Clan*	0.3952	0	0.3952	3

A2	*Adhocracy*	0.2489	0	0.2489	4
A3	*Market*	0.5293	0	0.5293	2
A4	*Hierarchy*	0.6525	0	0.6525	1

Table 11 shows the results of the decision analysis of the current organizational culture is hierarchy culture.

5. Decision Analysis of Expected Organizational Culture with the MOORA method
   Based on Table 10, Alternative Weights Against the Expected Culture Criteria, the MOORA decision matrix is as follows:

$$X = \begin{pmatrix} 1 & 4 & 4 & 4 & 4 & 2 & 4 \\ 2 & 1 & 3 & 3 & 1 & 1 & 3 \\ 4 & 3 & 1 & 1 & 2 & 3 & 1 \\ 3 & 2 & 2 & 2 & 3 & 4 & 2 \end{pmatrix}$$

All stages of decision analysis are carried out in the same way so that the results of the calculation of the ranking of the selected alternatives are shown in Table 12.

Table 12. Maximum and Minimum Value

Alternative		Maximum (C1+C2+C3+C4+C5+C6+C7)	Min	Yi = Max - Min	*Rank*
A1	*Clan*	0.4684	0	0.4684	3
A2	*Adhocracy*	0.3413	0	0.3413	4
A3	*Market*	0.51	0	0.51	1
A4	*Hierarchy*	0.5062	0	0.5062	2

Table 12 shows the calculation results, the highest Yi value is an alternative Market organizational culture with a Yi value of 0.51. In contrast, the lowest Yi value is an Adhocracy organizational culture alternative with a Yi value of 0.3413.

5. Results and Discussion

5.1 Organizational Culture Results Using the OCAI Method

Based on the results of the identification of organizational culture, which is done by calculating the average value given by each respondent on the type of organizational culture in each dimension of the OCAI question in Table 3, next the average value of each type of organizational culture in each OCAI dimension is calculated. Organizational culture will be indicated by the type of organizational culture that has the highest average value. Table 13 shows organizational current and expected of the XYZ BPRS.

Table 13. Organizational Culture expected by BPRS XYZ using the OCAI method

Organizational Culture of the XYZ BPRS			
No	Types of Organizational Culture	Current %	Expected %
1	*Clan*	26	27
2	*Adhocracy*	21	24
3	*Market*	25	24
4	*Hierarchy*	28	25
Sum		100	100

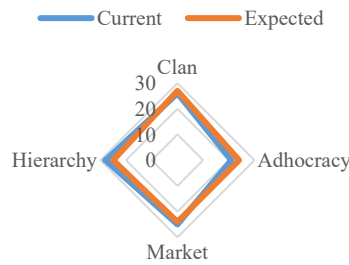Organizational Culture by BPRS XYZ using the OCAI method

Figure 1. Organizational Culture by BPRS XYZ using the OCAI method

The Figure 1 is a visualization of the data in Table 13. Based on the OCAI method, the organizational culture currently perceived by BPRS XYZ is a hierarchical culture characterized by a structured, stable, controlled environment, efficiency-oriented leaders, formal rules, and transparent policies. Meanwhile, the organizational culture expected by BPRS XYZ is a clan culture characterized by a family environment, leaders who become facilitators and mentors, teamwork, loyalty and trust between employees, and commitment and concern among employees.

5.1.2 Organizational Culture Results Using the MOORA Method

Table 14. Organizational Culture expected by BPRS XYZ using the MOORA method

	Alternative	Max (C1+C2+C3+C4+C5+C6+C7)	Min	Yi = Max - Min	*Rank*
A1	*Clan*	0.4684	0	0.4684	3
A2	*Adhocracy*	0.3413	0	0.3413	4
A3	*Market*	0.51	0	0.51	1
A4	*Hierarchy*	0.5062	0	0.5062	2

Based on Table 14, the expected organizational culture based on the MOORA method is the market culture generated by the risk mitigation criteria and the percentage of organizational culture that is the expectation of employees on the six dimensions of OCAI with risk mitigation criteria. Leaders can change and encourage organizations to achieve maximum goals (Trioctavia et al, 2016). The role of the leader in the MOORA method is to make decisions on organizational culture based on the current financing risk conditions. Therefore, the proposed organizational culture from the results of this study is a market organizational culture because it was chosen based on employee expectations of the six dimensions of OCAI and the interests of risk mitigation.

5.2 Proposed Improvements

Based on the results of the proposed future organizational culture using OCAI and MOORA, the chosen organizational culture is the culture that comes from the results of the expected cultural decision analysis, namely market culture. Risk mitigation can be done using market organizational culture. Competitive market culture is results-oriented, productivity and profit-oriented, and demands achievement, suitable for companies with a transaction mechanism to create competitive advantage (Cendana and Syafiq, 2016). This culture is suitable for BPRS companies to mitigate 1S + 5C risk because it can create a competitive organizational environment. Analysis of organizational culture with 1S +5C risk mitigation can be seen in Table 15 and analysis of proposed financing risk management based on market culture in Table 16.

Table 15. Analysis of Proposed 1S + 5C Risk Mitigation Based on Market Culture

Financing analysis	Principle	Market Organizational Culture
Syariah		**Goal Orientation**:

Financing analysis	Principle	Market Organizational Culture
	The business of prospective customers is by Islamic teachings (no interest, haram investment, gharar (uncertain), and master (gambling).	The Account Officer only focuses on identifying and ensuring that the prospective customer's business does not contain usury, gharar, and maysir by visiting the prospective customer's business directly.
Character	Assessment based on personality/character should not include people who behave extravagantly, do not like to speculate in business, and do not include people who are not trustworthy.	**Aggressive**:
		Account Officers communicate directly with prospective customers, families, neighbors, and business partners to determine the character and integrity of prospective customers.
		The account Officer identifies the track record of the prospective customer by seeking information on whether the prospective customer has financing elsewhere and has experienced lousy credit before. Checking can be done through BI checking.
Capacity	Assessment is based on identifying the purpose of using financing, sharia analysis, juridical analysis, business conditions analysis, business capabilities, and management.	**High Demand in Achievement**:
		Account Officers are required to find potential customers who need to be prioritized based on the purpose of using the financing and their business conditions. The Account Officer assesses whether, given the financing, the business condition of the prospective customer will improve or not. A good business condition is a business established for over two years.
Capital	Financial and capital assessment by observing the business capital structure of prospective customers to find out the source of capital from oneself (self-finance)	**Achievement of Results and Victory**:
		The Account Officer must know the achievement of the prospective customer's results related to finances and capital by going directly to see the business condition of the prospective customer and whether or not the business can manage its finances and set aside the profits so that it becomes capital that can develop its business.
Collateral	Assess prospective customers' primary source (repayment capacity) for financing repayment by analyzing the collateral used. The collateral value must be 125% and at least proportional to the nominal financing.	**Achieve the target**:
		Account Officer (business division) and Legal Officer (operational division) cooperate in conducting investigations with a collateral target of 125%. The Legal Officer processes and determines the assessment of the guarantee and investigates the specification data by directly reviewing the guarantee's location and assessing the guarantee's condition based on data and facts. If the guarantee is in the form of land, ask for planning advice from the city planning office, and conduct bank checking and trade checking.
Condition of Economy	Assessment using macro risk analysis, namely political, economic, and socio-cultural developments, business and industry analysis, financial analysis, management analysis, and juridical analysis.	**Become a Leader in a Competitive Market**:
		The employees of BPRS XYZ can become leaders in the market for financing products by following economic, political, social, and cultural developments so that the assessment of risk mitigation can be aligned with existing conditions.

Table 16. Analysis of Proposed Financing Risk Management Based on Market Culture

Risk Type	Percentage of Total Earning Assets	Financing Handling	Market Organizational Culture
Low Risk (Current Quality)	97.44%	Monitoring	**Results Orientation**:
			It was monitored every month with customer business visits to analyse business finances, production capabilities, and coaching if there were problems that had the potential to hamper the customer's business finances.
Medium Risk (Substandard Quality)	0.14%	*Revitalises, rescheduling,* or *reconditioning*	**High Demand in Achievement**:
			Monitor the quality of assets so that they are maintained in a current state and if they experience a decline, immediately take steps to help customers.
Intermediate Risk (Quality Doubtful)	0.36%	Provide management assistance to the customer's business if the evaluation results have management aspects that cause problematic financing.	**Achieve the target**:
			It is carried out with the help of management by providing assistance to help deal with the causes of problems in customer business management. This handling is helpful so that customers can achieve the target to be able to pay for financing and improve the quality of financing
High Risk (Loss Quality)	2.05%	*Collection agent, settlement through guarantee (execution), and writing of final (write off books or write off invoices)*	**Become a Leader in a Competitive Market**:
			Account Officer cooperates with remedial units or third-party services with a firm role in financing customers
			Achievements and Achievements:
			The Special Task Force/Remedial must have succeeded in providing firm solutions, guaranteeing execution, and writing the final.
			Goal Orientation:
			Performing write-of-finals, namely writing off books and invoices when customers can no longer pay, the source of writing off books and bills comes from zakat funds managed by BPRS XYZ. This is in line with the goal of the BPRS, which is to improve the quality of life of the people through sharia banking.

6. Conclusion

1. The current perceived organizational culture based on the OCAI questionnaire at the XYZ BPRS is Hierarchy culture with a percentage of 28%, clan culture at 26%, adhocracy culture at 21%, and culture and market at 25%. The current organizational culture is characterized by a structured, stable, controlled environment, an efficiency-oriented leader, formal rules, and transparent policies.

2. The expected organizational culture based on employee perceptions alone is clan culture with a percentage of 27%, followed by hierarchy culture at 25%, adhocracy culture, and market culture at 24%. A family environment characterizes the expected organizational culture based on employee perceptions, leaders who become facilitators and mentors, teamwork, loyalty, trust between employees, and employee commitment and concern.

3. The expected organizational culture based on employee perceptions and the addition of financing risk mitigation criteria using Multi-Objective Optimization based on Ratio (Moora) is a market culture characterized by competitive, result-oriented, productivity, and profit-oriented demands for achievement, suitable for companies that have a transaction mechanism to create a competitive advantage.
4. The proposed 1S + 5C risk mitigation (Sharia, Character, Capacity, Capital, Collateral, and Condition) is carried out by analyzing the expected organizational culture of each employee, namely a market culture, by applying a goal-oriented, aggressive, high-demand culture character. They are achieving results and winnings and achieving targets.

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Biography

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