



**Asia-Pacific
Economic Cooperation**

**Dharma Siaga
Indonesia**

Responding to Globalization

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Dharma Siaga was a small scale financial service cooperative, operating in Denpasar, Bali. Its business was focused on retail/consumer loan and financing for micro businesses. Having been involved in the small scale financial service industry for several years, the company realized that the industry environment was getting extremely competitive. The industry was characterized by standard products of either savings and credit, low customer switching cost, relatively high cost of money, and required building new relationship with prospective customers or enhancing relationship quality with current customers to generate new business. Unfortunately, in 2008, Dharma Siaga had a shortage of marketing officers; it had only six marketing officers who had been with the cooperative since its establishment.

The manager of Dharma Siaga had been trying to strengthen its marketing function by improving its HR policies and performance measures to attract potential marketing officer candidates. While the company performance showed some sign of improvement, Mr Suriadnyana was wondering if there were other aspects he needed to address to survive the competition. The financial industry was getting competitive because of the Regulation allowing foreign investors to become controlling shareholders with up to 99% share ownership.

History of Dharma Siaga

Dharma Siaga was a cooperative which was established in 2004 in Denpasar, Bali by Mr I Gede Suriadnyana who was considered as the father of Dharma Siaga. Before establishing Dharma Siaga, Mr Suriadnyana worked for a banking institution for eight years where his academic background as a graduate of Management Economics, majoring in Marketing was put to good use. He began his career in the financial service industry as marketing officer in Jakarta. It was this experience which gave him the confidence to build his own business. Later, he continued to learn from Dharma Siaga's competitors how to run and grow the business. He believed that developing an effective network was a key success factor in the business that Dharma Siaga was in.

Dharma Siaga set up its office in a business area where there was a growing number of micro businesses. It served micro businesses largely made up of handicraft producers. In order to survive, just like a general bank with large-scale operations, the cooperative needed a wide customer base and a high volume of transactions while effectively controlling operating costs. To enhance the volume of transactions, Dharma Siaga had to enhance the productivity of its marketing activities.

Dharma Siaga started out as one of the small scale organizations engaged in financial services. It was registered as a cooperative institution on 19 January 2004 with the following vision and mission:

Vision: "To be a Reliable Partner in Providing Capital and Managing Business for its Members and Prospective Members."

Mission: Providing excellent saving and credit services to members and prospective members; Improving the efficiency and quality of operations in a sustainable way; Improving the competence and the welfare of employees, members and prospective members continuously; Developing a network of cooperation, either with individuals or other legal entities, to support business development.

Dharma provided a savings facility and a credit facility either for consumption or productive activities of its customers. According to company data, there was an increasing number of customers served by Dharma Siaga. The number of customers served by Dharma Siaga from 2008 to 2011 were as follows: 3,515 in 2008, 5,268 in 2009, 5,549 in 2010 and 5,868 in 2011.

The company's development was based on its capability to create economic value for stakeholders. Its target market consisted of members and prospective members who needed either credit or saving services.

The loan with a maximum amount of Rp.200,000,000 (US\$20,000) was provided to those who were engaged in an economic activity. There was a large number of micro businesses operating in Denpasar which had limited access to sources of capital. While there was no limit to the amount of savings that one could have, Dharma Siaga tried to utilize money it received from customers. Its marketing officers offered credit facility to its clients when they needed money instead of withdrawing from their saving account. This kind of transaction created revenue from credit realization and at the same time maintained asset stability. Idle cash in the company was deposited with larger state owned banks so that Dharma Siaga could earn additional interest revenue while at the same time making the fund secured. Only a limited amount of cash was retained in the company.

Industry Competition

The financial service industry in Denpasar regency was extremely competitive, with nearly 1,500 industry players operating in the area. There were 687 branch offices of National Bank and Global Bank with service offices having small, medium and large scale service capacity. Among the SMEs, there were 671 primary saving and credit cooperatives, 39 Credit Provision Bank for People (BPR), and 35 village credit institutions (LPD). Denpasar had a population of about 600,000. Based on the survey, on the average, a client had transactions with more than one credit provider institution. Thus, a financing institution had to compete for a larger share of individual client/customer's transactions because the population growth rate was not significant.

Denpasar, an expansion area just like Jakarta, Surabaya Medan and Semarang, was targeted by Commonwealth Bank, ANZ-PANIN Bank, CITI Bank, CIMB Niaga, AMRO Bank, Indonesia National Bank (BNI), International Indonesia Bank (BII-May Bank), Danamon Bank and Permata Bank. These were banks owned by either foreign investors or a partnership between Indonesian and foreign investors. Local competition, together with the declaration of collective commitment made by the leaders of ASEAN economies at the 12th ASEAN summit in Cebu, Philippines, on 13 January 2007 to accelerate growth (including its ASEAN Economic Community pillar to 2015, with regional economic integration by 2015), would make the competition stiffer in the future. There would be more and bigger financial companies operating in Denpasar. Financial services, in the form of savings and loan services were not just offered by small and medium scale enterprises, but also by the large-scale financial services company that set up separate business units to satisfy the need for financial resources by the community. Capital was also provided by the Institute of Rural Villages (LPD), Credit Unions (KSP) and Rural Bank (RB), particularly for the low-income segments of the population who lived in rural areas.

Financial services provided by other financial institutions were also competitors and could be a substitution for Dharma's saving and credit services. The large number of players in the small scale financial industry, high intensity rivalry or competition, combined with low buying power and moderate level of money suppliers power could result in a potentially low profitability of the industry. Table 1 presents comparative rates of savings and credit offered by small scale financial institutions.

Table 1. Comparative Rates of Savings and Loans

No	Product	Interest rate of other financial institutions (Annually)	Dharma Siaga Interest Rate	Average interest (Annually)
1	Saving Demand	4%-6%	6%	5%
2	Demand Deposit			
	3 months	6%-8%	8%	7%
	6 months	7%-9%	9%	8%
	12 months	10%-12%	12%	11%
3	Credit	18%-24%	18%	21%

Data presented above indicated that interest rate for credit was nearly twice as much as that for demand deposit. With the high gross interest margin, cooperatives earned low net interest margin because of relatively high average overhead cost due to limited scale of activities. The high cost of fund made interest margin in the cooperative industry relatively low, something like 2% from credit transactions.

Strategy

Dharma Siaga was part of a financial industry in which the volume of transaction was as important as company credibility to be competitive. Generally, financial institutions offered standard products and services so that customer switching cost was relatively low.

To enlarge market share, the company needed highly qualified marketing personnel who had the competence to maintain the number of current customers and at the same time attract new ones. The small scale financial service industry had few potential competitive advantages; both the credit and saving services did not differ much from those of its competitors. The key success factors in the industry were fast service, competitive price and high volume of business. The larger the business scale, the higher the company profitability; hence, an effective marketing system played a significant role in developing company business.

To expand its business Dharma also implemented a cooperation strategy or syndication loan. This strategy enabled Dharma to increase its business volume and overcome resource limitations simultaneously. Dharma Siaga had been developing syndication Loan Strategy either with other small scale financial institutions like BPR Dharma Siaga, or other cooperatives such as the Cooperative Sari Permata, to finance potential business while at the same time hedging its credit risk. Dharma Siaga also developed relationship with larger banks such as the Indonesia State Bank (BNI) to distribute loans for small business enterprises because of either limited money available in the company

or as a risk management policy. In case of potential business to finance, Dharma invited other micro finance companies to share the loan amount and related credit risk.

Dharma Siaga penetrated the market by adopting a relationship marketing strategy. Its marketing officers built relationship with their clients coming from their own *banjar* or village. The strategy enabled them to build customer trust faster and more easily. When trust and credibility had been established, the customer perceived the risk of transaction to be lower.

Marketing Function, Marketing Officer's Roles and Competencies

Marketing was the process by which Dharma Siaga communicated its products and services to prospective customers, with whom the company should be able to build relationship and trust, and gather information to satisfy customer needs for fund. Because Dharma Siaga's performance heavily depended on the quality of the relationship between the cooperative and its customers, the company implemented a relationship marketing strategy. The effective implementation of the strategy largely depended on the various relationship and trust building activities conducted by its marketing officers.

Dharma Siaga tried to build its distinctive competence by enhancing its marketing officer's capability in relationship and trust building. The marketing officers were company representatives who had intensive interaction with the customers. Dharma Siaga expected them to demonstrate integrity and friendliness, and provide personalized attention to customers. It also established standard operating procedures to control its internal process performance and to make sure that its target could be met. Since 2010, the company had aligned its business performance measurement with individual employee performance system. The company conducted a customer satisfaction survey annually to generate feedback on its service performance. The results of the survey provided information on the level of customer satisfaction and the areas for service quality improvement. (See Exhibit 2 for sample questionnaire). The customer survey in 2010 and 2011 reported that the average score of customer satisfaction were 3.2 and 3.55 respectively.

The capability to build trust and relationship was the fundamental competence that had to be developed to enhance the cooperative's volume of transaction. Dharma needed marketing officers who were not just able to communicate product specification, interest rate and credit application procedures accurately, but should also be able to build trust and relationship effectively. If they were trusted, marketing officers could regularly communicate with prospective customers, know client's business and financial needs, acquire new clients, expand the wallet and deepen existing client relationship, and cross-sell the cooperative's financial products.

Similarly, the marketing officer was expected to conduct a series of activities such as meeting prospective investors and establishing interpersonal relationship regularly; meeting prospective debtors; explaining to customers the different types of credit schemes and saving schemes, including the terms of those services and the loan application process; getting information on the prospective clients; and obtaining and compiling information and data which were relevant to credit applicants such as credit histories, financial capacity, character and its business prospect.

To support its business development, Dharma Siaga needed to develop certain abilities (e.g., the ability to actively listen, be socially skillful) among its marketing officers that would help them build relationship and create customer trust effectively (See Exhibit 3).

Labor Market and Demand

On the average, there were 4,588 new entrants to the labor force in Denpasar every year, 34.17% of whom graduated from Senior High School. Some 1,600 of them entered the labor market and were available for recruitment. Approximately 1200 potential workers or labor force were available for recruitment not just by small scale financial companies but by those in the financial industry and hospitality industry such as hotels, restaurant and others. Those who finished college and had good qualifications were not interested in working for SMEs which they believed would not offer satisfactory working conditions and compensation. Instead, they were more interested in becoming civil servants or working for government offices or state-owned companies which they felt could provide job security, higher social status and stable income. In addition, working for SMEs provided limited personal development and salary increases. Most workers had the perception that working for a small scale company exposed workers to low job security and low job status.

Organizational Structure

Dharma's operations were under the control and supervision of a management team composed of the chairman, secretary and treasurer, and operations manager. They were supported by a Board of Auditing which ensured that internal control policies and operating policies were properly implemented.

As chairman, the Operating Manager of Dharma was responsible for formulating business strategies to realize the vision and carry out company missions; formulating operating policies as guidelines for Marketing, Finance, Human Resources and quality control services activities of the company; developing operating programs and operating budget of the company; monitoring and evaluating operating performance of the cooperative; and reporting its performance to management.

In 2008, operations activities were carried out by 14 staff who performed various functions to serve 3,515 clients. In a low segment financial market, it was impossible to develop technologically sophisticated financial products as those developed by larger financial companies; hence, Dharma Siaga tried to maximize its capacity to build consumer trust and credibility through employee-customer interaction.

Operationally, Dharma Siaga implemented bank oriented policy which required customers to come first to the bank if they needed some services. It also implemented a customer-oriented policy in which the marketing officers visited its customer regularly to deliver the service needed by the customers. The marketing officers picked up the money saved by the customer every day as well as the loan payments. The intensity of customer–marketing officer's interaction was relatively high so the latter had more chance to enhance the quality of relationship every day and access the latest information regarding the customer needs, the status of the business as well as the customer's paying capacity.

Basically, operating functions were distributed across three departments: fund management department, credit department and accounting and general administration department.

Credit Department

The credit department performed the following functions: establishing a general credit policy; planning and controlling credit portfolio; setting overall and specific credit limit; conducting performance credit reviews; analyzing feasibility of credit application; providing credit performance report; credit documentation and administration; collecting and updating collateral administration.

The Credit Manager was responsible for credit management functions. He was assisted by a credit analyst and credit administration officer.

Fund Management Department

The core function of the Fund Management Department at Dharma Siaga was to measure, monitor and control liquidity and fund management. The department was also responsible for balancing and managing the daily cash flow and liquidity of funds within the bank. It likewise handled Dharma Siaga's bank investments in securities, and/or cash instruments.

The department conducted the following activities: establishing a general saving scheme and its terms; planning and controlling fund portfolio; measuring, monitoring, and controlling interest rate risk (IRR) and ensuring that IRR stayed within Assets/Liabilities Management guidelines; performing funding activities and performance reviews; managing fund related risk; fund documentation and administration; and collecting and updating fund administration.

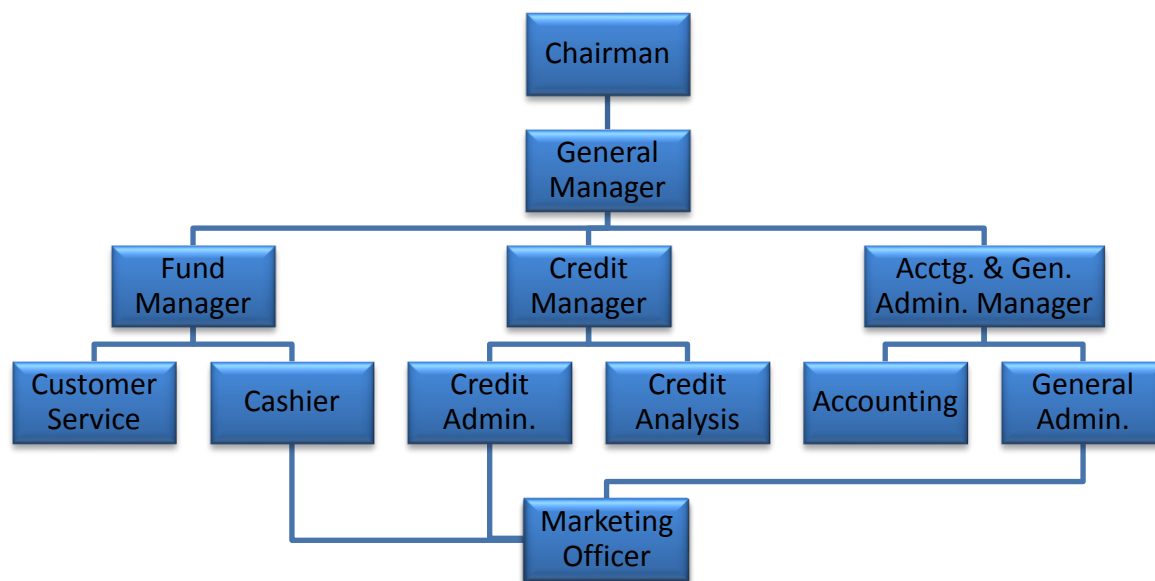
The Fund Manager was responsible for fund management functions. He delegated services activities to the customer service officer, and delegated cash receipt and disbursement to the cashier.

Accounting and General Administrative Department

The Accounting and General Administrative department was responsible for, but not limited to, financial administration of payments and receipts; administration of the payroll; maintenance of accounting records of the cooperative; compiling, presenting and publishing the monthly and annual financial statements; provision of management information and budgetary control reports; and trusteeship of the assets of the cooperative. In addition to the above responsibilities, the department coordinated the bank's budgeting processes and ensured execution of any measures geared towards enhancing Dharma Siaga's operational efficiency.

The Accounting and General Administrative Manager was responsible for managing logistic and financial as well as accounting records. He was supported by the General Administrative Officer and Accounting Officer (Figure 1).

Figure 1. Organizational Structure



Human Resource Policies and Practices

Initially, in 2004, Dharma employed four staff who conducted marketing activities, administrative activities and credit analysis. As of 2012 the number of Dharma employees had gone up to 26. Some 80% of them had been working for the company for more than four years. Most were graduates of Senior High School or Vocational schools (Table 2). Table 2: Number and Educational Qualification of Employees: 2008-2011

No	Education	2011	2010	2009	2008
1	Undergraduate program.	1	1	1	1
2	Vocational	13	10	8	8
3	Senior High school	12	11	10	8
	Total	26	22	19	17

As shown in Table 3, the bigger number of Dharma Siaga staff handled administrative functions while the rest conducted marketing activities.

Table 3: Number of Employees Administrative and Marketing Function: 2008-2011.

No	Education	2011	2010	2009	2008
1	Marketing officer	10	8	6	6
2	Administrative officer	16	14	13	11
	Total	26	22	19	17

Recruitment and Selection of Marketing Officer

Human resource activities began with workforce planning which was the process of analyzing the organization's need for people in terms of number, skills, and HR allocation. It allowed the organization to plan how those needs could be met through recruitment and selection. Recruitment involved attracting applicants with the correct qualifications to apply for vacancies. For external recruitment, Dharma advertised

vacancies through the newspapers and radio as well as employee reference which were cost effective ways of attracting the right applicants. Selection involved choosing the most suitable candidates from among the applicants, while observing employment laws and regulations.

For the initial operating period of 2005–2008, the search for marketing officers at Dharma was difficult. Advertisements placed in the newspaper for the position did not elicit any response from job seekers, and Dharma was not sure whether it was because of the negative attitude of job seekers toward the marketing function or because of individual achievement orientation. To gain job seekers' attention, Dharma changed its communication strategy. Instead of advertising the marketing officer position, Dharma also invited potential candidates from the community, which was its target market, to participate in a training program on selling skill building. There were no detailed requirements mentioned and the invitation was open to senior high school or college graduates, and even to housewives.

Since 2009, recruitment was conducted every year in September. Dharma received 15 to 20 applications for the training and recruitment each year. The number of employees remained stable due to the 10% to 20% of training participants who completed the program and signed contractual employment agreement. Dharma Siaga implemented on the job training to develop its marketing competences. Usually, after attending three days of training, the applicant did not come back to complete the program.

Screening candidates was the most important part of the selection process since it ensured that those selected for interview best fit the job requirements. At this stage, the Manager of Dharma Siaga, whose function also included Human Resource Management such as recruiting and selecting employees, carefully reviewed the applicant's curriculum vitae (CV) which summarized his or her education and job history. Dharma Siaga prioritized potential employees recruited from the target community for expansion.

The selection of potential candidates was based on the results of a psychological test and how they met the criteria for selection such as self-confidence, desire to succeed, level of ambition, commitment, social approbation and tendency to compete. The successful candidates were offered an opportunity to take part in the selling skill training and an attractive salary which was higher than the average market compensation.

Skills and On the Job Training

Dharma Siaga also provided selling skills training for its new employees. Mr. Suriadnyana sent employees to training centers to develop their capacity and exploit their potential capability because he knew that he needed them to expand Dharma Siaga.

The training and development program provided by Dharma Siaga were intended not only to provide product information but promote personality development, and build communication and negotiation skills of the employees. The training lasted three to four weeks of class sessions and on the job training.

After completing the training session, the prospective employees were offered an opportunity to take part in an on-the-job orientation training. The prospective employees who were involved in this session were those who had signed contractual work arrangement and were classified as contractual based employee. They received a basic

salary between Rp.750,000 (US\$75) and Rp.1,000,000 (US\$100) and were eligible to receive performance-based incentives in return for what they contributed to the company.

Generally, 20% or four to six of the 20 participants who completed the training session were interested in going through the job orientation activity. They generally had no selling experience; most of them were female aged 19-22 years old and were senior high school graduates.

The initial step in the job orientation process was target setting wherein an individual employee learned to set his or her performance target. For the next 25 days, the new employee did the job in tandem with a senior employee who helped identify prospective clients and guided the new employee in building relationship. At this stage of the work, the new employee tried to gain job experience step by step with a senior employee as coach.

The 12 months performance of contractual employees was evaluated based on measureable indicators of the quality and quantity of work achieved. They had to achieve at least 70 % of the targeted nominal value of savings and credit realization to move on as permanent employees. Based on data, only four to six trainees passed the minimum requirements. Those who failed to meet the minimum level of performance were found to have a negative attitude toward selling activities; they were reluctant to initiate product presentation or contact potential customers as reflected in the prospect visiting report. Compared to successful candidates, those who failed visited fewer prospects.

Compensation

In Dharma Siaga, the management tried to establish a relationship among training program, performance evaluation process and compensation policy. Results of the survey on compensation in small scale financial companies in Denpasar in 2012 indicated that most companies implemented a seniority based compensation system while only a limited number adopted a performance based compensation system. Most companies with performance based compensation systems came from the small scale banking industry such as the Credit Bank For People. Average salary paid for a new worker in the small scale financial industry was Rp.1,000,000 (US\$ 100). In Dharma Siaga a new account officer's salary was Rp. 1,500,000 (US \$150).

The results of the compensation survey conducted by the company in 2011 revealed that there were some variations in performance based compensation policies in the small scale financial industry (Table 4).

Table 4: Compensation Structure

Compensation Structure of Dharma Siaga	Compensation Structure of Competitors
Basic salary	Basic salary
Food expenses	Food expenses.
Transportation expenses.	Transportation expenses
Productivity incentives	Pay increase based on seniority and length of service

A compensation review conducted on several companies which had similar business and scale of operating activities as Dharma revealed that most could not satisfy the

salary expectations of college graduates. Based on regional government regulation of Bali Province, the minimum take home pay for new employees was Rp.1,259,000 (US\$133) per month. There was a salary increase of 5% annually because inflation rate in Bali was between 3.5%-4.5%. Most of these companies tried just to maintain stable purchasing power of the employee's salary and did not attempt to stimulate higher work motivation and better future performance. On the other hand, depending on employee performance, Dharma Siaga provided annual salary increases of 2%-10% of basic salary.

Performance Management System

Starting in 2010, Dharma Siaga recognized and appreciated employees' contribution to the company through the performance management system which involved the identification of measurable performance indicators, target setting, periodical performance evaluation, and reward and recognition policy.

Performance Indicators

The management and employees identified some indicators to measure employee performance or contribution. Employee contribution or performance was measured in terms of the accumulated balance of credit realization and time deposit as well as demand deposit accumulated either on a monthly or annual basis. The employee and management agreed on the performance target.

The management conducted performance monitoring at the end of every week, followed by performance evaluation at the end of the month. Results of the performance evaluation were used as the bases for calculating how much the employees should be paid for their contribution.

The management continuously tried to build a meritocracy culture within the company. Annually, each employee in Dharma Siaga was evaluated in two ways — from the customer perspective and from the company perspective. The evaluation from the customer perspective measured the quality of service provided by the employee while the company evaluation covered the objective performance data extracted from the number and the rupiah value of transactions accomplished by each employee.

The company set up a system to evaluate work efficiency and work effectiveness of each employee. Level of work efficiency was represented by the ratio of total revenue generated by each employee to the total labor cost paid by the company, while work effectiveness was measured by the level of achievement of performance target. Pay increase was dependent on employee achievement (Table 5).

Table 5: Level of Pay Increase Based on Performance

Level of Performance Target Achieved (in %)	Performance Category	% of Pay Increase
151 -175	Outstanding	10.0
126-150	Above Expectation	8.0
101-125	Satisfactory	6.0
76-100	Below Expectation	4.0
51-75	Below Performance	2.0

The best performer at Dharma Siaga who was recruited in 2008 obtained the highest score on self-confidence, desire to succeed, level of ambition, commitment, social approbation, and tendency to compete. He earned high scores on his performance, particularly in the accumulated balance of demand deposit and time deposit managed which was nearly 140% more than what was expected. He also exceeded by 125%, his target in total credit realization.

The employees were also eligible for variable pay which was calculated based on performance. Every month, the management evaluated the performance of each employee which became the basis for determining additional performance-based compensation such as:

- Saving performance: 0.05% of total value of savings account handled by each employee.
- Time deposit performance : 1% of total value of time deposit handled by each employee (Maturity period 12 months)
- Credit performance: 1% of total value of credit realization.

Rewards and Recognition

Employees who had above expectation performance and outstanding performance were also provided financial rewards and an opportunity to obtain higher education on a scholarship.

Financial rewards were distributed annually based on the ratio of individual contribution to total business performance. Educational scholarship to an undergraduate program of management, financial management training and leadership workshop was provided for those who consistently achieved outstanding performance. The company also developed its employees continuously through financial management competency certification.

In 2012, Dharma Siaga opened two branch offices, headed by the company's two best employees. In the near future, Dharma Siaga expected that it would be able to expand its business on a sustainable level. Its success however would depend, to a large extent, on the quality of its human resource, particularly its marketing staff.

To enhance business performance in the future, Mr Suriadnyana was wondering how effective were the changes in Human Resources Management policies in improving bottom line company performance and retaining its marketing officer. Were there positive impacts on the HR balance sheet of Dharma Siaga? What should the company do to make sure that the prevailing policies supported the attainment of company objectives effectively and efficiently in the long run?

Exhibit 1: Operating Performance of Dharma Siaga 2009-2011 (\$ million)

	2009	2010	2011
Operating Revenue			
Total Revenue	8,735.4	10,329	12,991
Total Interest Expense	2,980	3,468	5,043
Salary	3,051	3,565	4,024
Office expense	924	854	771
Rent Expense	78	85	85
Bad Debt	160	340	190
Depreciation	728	990	1,475
Other expense	161	168	333
Total expense	8,082	9,470	11,921
Gross margin	653.4	859,0	1,070.0

Exhibit 2: Dharma Siaga's Customer Survey Questionnaire

No	Service Attribute	Perfect	Good	Satisfied	Should be improved
1	How is service of Dharma Siaga?				
2	How is responsiveness of Dharma Siaga employees?				
3	How is service attitude of employees?				
4	How is employee's appearance?				
5	How is the convenience to access service?				
6	How is company credit interest rate?				
7	How is saving interest rate?				
8	How is delivery time of company service?				
9	How is clerical work accuracy?				
10	How is company credibility?				

Exhibit 3: Required Abilities of Sales Staff

- ✓ Active listening, giving full attention to what other people are saying, taking time to understand the points being made, asking questions as appropriate and not interrupting at inappropriate times.
- ✓ Time management, managing one's time and the time of others.
- ✓ Persuasion, persuading others to change their minds or behavior.
- ✓ Speaking, talking to others to convey information effectively.
- ✓ Socially skillful.
- ✓ Service orientation, actively looking for ways to help people.
- ✓ Negotiation, bringing others together and trying to reconcile differences
- ✓ Coordination, adjusting actions in relation to others actions.