

“Transformation of Process Innovation Through the Implementation of ISO 9001:2015” (Qualitative Study on KSPPS BMT BAHTERA)

Mochamad Almasih^{1*}, Mahirun², Wenty Ayu Sunarjo³

^{1,2,3} Faculty of Economics and Business, University of Pekalongan

*Corresponding Author – Email Address : Mochamad Almasih mochamadalmasih@gmail.com

ABSTRACT

The implementation of ISO 9001:2015 as a quality management system provides opportunities for organizations, including Islamic financial services cooperatives, to improve efficiency while encouraging innovation in business processes. This study aims to explore how the implementation of ISO 9001:2015 contributes to the transformation of process innovation in **KSPPS BMT BAHTERA**, a sharia financial institution that has implemented a quality management system. With a qualitative case study approach, data were obtained through in-depth interviews with quality management leaders, operational employees, and internal document reviews. The results of the empirical study showed that the implementation of ISO 9001:2015 found that ISO 9001 significantly affected internal business processes, correlated with indicators of innovation and learning perspectives at a significant level and ISO 9001:2015 is recommended for implementation in the financial industry to encourage the creation of process innovation in the form of improving service flows, implementing digital technology in transactions, and increasing work accountability. However, obstacles were also found in the form of resistance to change and limited technical understanding of some staff regarding quality management principles. This study emphasizes the importance of leadership commitment and internalization of quality culture as key factors in driving sustainable innovation through the ISO system.

ARTICLE INFO

Keywords:
ISO 9001:2015, _quality
management system_
process innovation.

1. Introduction

In the era of global competition and rapid technological change dynamics, organizations are required to continue to innovate in order to remain relevant, adaptive, and competitive. Innovation is not only limited to the development of new products, but also includes process innovation, namely significant changes in the way organizations carry out operational and managerial activities to improve efficiency, effectiveness, and quality of service (OECD/Eurostat, 2018). In the context of Islamic microfinance institutions such as KSPPS (Sharia Savings and Loans and Financing Cooperatives), process innovation is key to responding to member/customer demands, regulatory changes, and

digitalization challenges.

The implementation of ISO 9001:2015, as an international standard for quality management systems, has been recognized as one of the strategic approaches to drive process innovation. This standard emphasizes the importance of a risk-based approach, process-based thinking, and customer satisfaction orientation (ISO, 2015). Research by Psomas and Antony (2017) shows that organizations that adopt ISO 9001:2015 experience significant improvements in process control, operational efficiency, and a culture of continuous improvement, which are important foundations for process innovation. The main purpose of implementing a Quality Management System (QMS) is to improve the quality and satisfaction of customers inside and outside an organization. One of the most effective and necessary ways to implement a good and world-renowned quality system is to use ISO 9001. The ISO 9001 standard has now been introduced worldwide. Many Indonesian companies have implemented a quality management system by completing the 9001 certification, and these organizations strive to implement all the requirements of the international quality management standard in order to obtain ISO 9001 certification.

Several studies have discussed the effects of ISO 9000 on specific performance in organizations. According to Barbosa et al. (2021); Bravi et al. (2021) reviewed 50 research papers on the impact of ISO 9001 on companies, they found that organizations achieved 13 benefits from this standard, such as: "export", "efficiency", "improvement of competitive position and competitive advantage", "improvement in systematization", "improvement of product and service quality", "improvement of image", "improvement of employee results", "improvement of customer satisfaction", "improvement of supplier relations", "improvement of relations with authorities and other stakeholders", "market share", "profitability", and "sales growth". In addition, the implementation of ISO 9001 can be a "proactive strategy" to improve performance in various organizations.

According to Barbosa et al. (2021); Bravi et al. (2021) [Although ISO 9000 certification has shown its benefits from ISO 9001 in improving overall company performance]. Many studies report that the level of effect of the ISO 9001 standard on company results is still unclear, contradictory and there are many conflicting opinions. It seems that the effectiveness of the ISO 9001 standard is "contradictory" showing positive and/or negative financial and organizational results depending on the many factors studied in each particular study. Furthermore, the results of several empirical studies According to Cândido et al. (2021); Castillo-Martinez et al. (2021); Demir et al. (2021) in the construction and services sector have confirmed that the implementation of ISO 9001 is a waste of time and money for "consulting", "training", "periodic internal and external audits", and "certification costs". without real benefits, except promoting competitiveness in the market, nothing more. In line with that, Farooqui and Ahmed stated that the ISO 9001 standard focuses on short-term goals and benefits which makes the organizational process less efficient. According to Fonseca et al. (2021) the main problem is actually assessing the impact of the ISO 9001 standard on company performance, which can clarify whether ISO 9001 can be beneficial to the organization or not.

However, these studies were mostly conducted in the context of large-scale manufacturing industries or service companies. Meanwhile, this study is still limited to research that specifically examines the impact of ISO 9001:2015 implementation on process innovation in the context of sharia-based microfinance institutions, such as KSPPS BMT. In fact, institutions such as KSPPS have unique characteristics, such as a simpler organizational structure, limited resources, and the existence of sharia values inherent in their operations. This condition makes the innovation transformation process

something that is not only technical, but also sociocultural.

Table 1. Number of Assets and Members 2020 - 2024

No.	Year	Total Assets	Number of Members
1	2020	208.285.469.519	20.421
2	2021	263.125.213.927	22.782
3	2022	291.482.124.250	24.599
4	2023	305.837.812.810,45	26.808
5	2024	315.106.499.319,95	28.905

KSPPS BMT BAHTERA, as one of the Islamic microfinance institutions that has implemented ISO 9001:2015, since 2015, so it can be a relevant case study to be studied. This study aims to explore how the implementation of ISO 9001:2015 encourages the transformation of process innovation within the organization, including aspects of changing management mindsets, strengthening process structures, and their impact on service quality and cooperative member satisfaction.

By using a qualitative case study approach, this study is expected to provide an in-depth and contextual understanding of the dynamics of quality system implementation and process innovation in Islamic microfinance institutions. The findings of this study are expected to not only contribute to the development of innovation and quality management theories in the Islamic cooperative sector, but also become a practical reference for similar institutions in designing quality-based organizational transformation strategies.

2. Literature Review

Process Innovation Concept

Process innovation refers to the application of new methods, techniques, or ways of working that result in increased efficiency, effectiveness, or quality in an organization's operations (OECD, 2018). In the context of Islamic microfinance institutions such as KSPPS/BMT, process innovation is essential to improve member services, accelerate the financing process, and strengthen institutional competitiveness. *Schumpeter* (1934), as a pioneer of innovation theory, classified innovation into five types, one of which is innovation in production methods, which is now known as process innovation. In the context of modern organizations, process innovation is not only oriented towards technology, but also includes managerial and procedural changes.

According to Schilling (2020), process innovation involves improvements to internal systems, workflows, and production/service methods that enable organizations to respond more quickly to external changes and consumer needs. This innovation is not only technological, but can also be in the form of simplifying work procedures, digitizing services, and improving human resource competencies. Process innovation has several characteristics, including: Focus on efficiency and productivity, Utilizing technology for process automation or digitalization, Involving continuous improvement (*continuous improvement*), Impacting changes in workflow, employee roles, and management information systems.

Process innovation can be radical (revolutionary) or incremental (gradual). In the microfinance sector such as KSPPS/BMT, process innovation is often incremental, with an orientation towards improving member services and operational efficiency. The main objectives of process innovation are to improve operational efficiency, reduce costs, improve quality, and create sustainable competitive

advantage.

ISO 9001:2015

The ISO organization is an International Standards Organization that has been recognized by more than 175 countries and was founded on February 23, 1947 in Geneva, Switzerland, which aims to develop and promote general standards that apply internationally, aiming to advance the development of standardization and related activities throughout the world and the results are in the form of international agreements which are then published as International Standards. Purwadi (2012) in his book, *ISO 9001:2008 Document Development Compliance Manual* wrote that ISO is a small meaning (*short form*) International Standards Organization. ISO is taken from the Greek "*ISOS*" which means "same" as *isotherm* (same temperature), *isometric* (same dimension) & *isobar* (same pressure) use of the word ISO to make it easier to use

Gaspersz (2012:11) explains that ISO 9001 is an international standard for quality management systems. ISO 9001 establishes requirements and recommendations for the design and assessment of a quality management system, which aims to ensure that the organization will provide products (goods or services) that meets the specified requirements. He explained that ISO 9001 is not a product standard, because it does not state the requirements that must be met by the product (goods or services). There are no product acceptance criteria in ISO 9001, so we cannot inspect a product against product standards. ISO 9001 is only a quality management system. ISO 9001 only specifies the requirements for a quality management system standard, not a product standard. However, organizations that have adopted ISO 9001 can help organizations accelerate the achievement of international quality products.

ISO 9001, this ISO is based on a continuous improvement methodology known as *Plan-Do-Check-Act* (PDCA). Gaspersz (2012:35) explains the PDCA methodology briefly as follows: *Plan (Plan)*: establish the objectives and processes necessary to deliver results in accordance with customer needs and organizational policies. *Execute (Do)*: implementation of processes. *Check (Check)*: monitor and measure processes and products against policies, objectives and product requirements, and report results. *Act*: take action to continuously improve process performance.

ISO 9001:2015 is a new standard issued as a result of changes to ISO 9001:2008. ISO 9001:2015 is a standard that revises ISO 9001:2008 with several differences contained therein, including, 9001:2008 has 8 clauses while 9001:2015 has 10 clauses that are neater and well grouped, the principle is reduced by 1, and ISO 9001;2015 no longer emphasizes documents or the creation of SOPs but is oriented towards the process even though the existence of a documented system is needed.

The visible changes in ISO 9001:2015 compared to the previous version are that the structure is adjusted to the internal structure. *Annex SL*, that is *High Level Structure (HSL)* which is the basic reference for all quality management system structures issued by ISO, making it easier for companies to use other management systems. In addition, the articles contained in ISO 9001:2015 focus on thinking based on risk (*risk based thinking*), where companies are expected to be able to understand how to think based on risk in more detail and can realize this in the implementation and improvement of quality management systems and their business processes.

The implementation of ISO 9001:2015 in financial institutions, including KSPPS, can encourage process discipline and service standardization. This also creates an efficient work structure, transparent monitoring, and data-based decision making. ISO also encourages the integration of quality control systems with organizational strategies, so that innovative transformation can be carried out

systematically.

ISO 9001:2015 Quality Management System

A Quality Management System (QMS) is a set of policies, processes and procedures required to plan and implement organizational activities to meet customer needs and regulatory requirements. According to ISO (*International Organization for Standardization*), the quality management system is “*a set of interrelated or interacting elements of an organization to establish policies and objectives, and processes to achieve those objectives related to quality.*”

A quality management system is a set of documented procedures and standard practices for system management that aims to ensure the conformity of a process and product. A quality management system provides an overview of an organization in implementing quality management practices consistently to meet customer or market needs. In this regard, there are several general characteristics of quality management, including: A quality management system focuses on the consistency of work processes, a quality management system is based on preventing errors that will arise, and a quality management system includes elements such as objectives (*objectives*), customers (*customer*), results (*output*), process (*processes*), input (*input*), supplier (*suppliers*), feedback measurement as well as feedforward (*measurements for feedback and feedforward* (Gaspersz, 1997)

Goetsch & Davis (2016) stated that SMM aims to direct the entire organization in an effort to improve product/service quality, customer satisfaction, and process efficiency on an ongoing basis. Quality is no longer the responsibility of a particular department, but rather becomes a culture that is inherent in every process and individual in the organization.,

ISO 9001:2015 Quality Management System contains Emphasis on leadership involvement, Structured direction of company risks and opportunities, using common and simple language, structure and terms, making it easier for organizations that use multiple management systems, more effective supply chain management direction so that it will be easier to use for service companies and knowledge-based companies.

The Quality Management System (QMS) based on ISO 9001:2015 is not only a technical instrument for quality control, but also a strategic tool in transforming the way of working and the mindset of the organization. QMS can be understood as the main driver of process innovation transformation in KSPPS BMT, both in terms of operations, managerial, and service to members. In the microfinance sector such as KSPPS/BMT, the implementation of QMS can increase the credibility of the institution, strengthen governance, and become the basis for service process innovation to members.

The Relationship between ISO 9001:2015 and Process Innovation

Several previous studies have shown that the implementation of ISO 9001:2015 not only improves operational quality, but is also able to encourage process innovation. According to Psomas & Antony (2015), organizations that implement ISO tend to have a more adaptive and responsive work structure to changes in the external environment.

Furthermore, Prajogo (2011) found that ISO 9001 can be a catalyst for innovation because it encourages an organizational culture that is open to renewal, continuous performance measurement, and cross-functional collaboration. In the financial services sector, this creates space for institutions such as KSPPS to develop technology-based services, accelerate the financing process, and increase accountability in managing member funds.

KSPPS Context and Innovation Dynamics

Sharia Savings and Loans Cooperatives (KSPPS), especially those based on BMT (Baitul Maal wat Tamwil), have a vital role in supporting the people's economy. However, the main challenges of KSPPS lie in institutional capacity, technological limitations, and the need to improve service efficiency.

Process innovation through the implementation of quality systems such as ISO 9001:2015 is an important strategy to address these challenges. A study by Nizar and Hidayat (2019) showed that BMTs implementing ISO-based quality systems experienced an increase in service effectiveness, risk management, and credibility in the eyes of members and regulators. ISO implementation also helps build public trust because it presents a transparent and documented system in Islamic financial operations.

3. Method, Data, and Analysis

This type of research is field research, meaning that the data in this study were obtained from field studies by observing, recording, and collecting various information and data that will be found in the field. This study uses a type of field research, namely a form of collecting various data and information found at the research location, namely KSPPS BMT Bahtera Pekalongan. The author uses literature studies such as books related to the main problems that the author discusses in this study.

This study uses a qualitative approach, namely research that uses a scientific background. With the intention of interpreting the phenomena that occur and is carried out by involving existing methods such as interviews, observations, and document utilization. This is done because it functions to convey insight where the data is taken based on interviews in the ISO section, namely the Deputy Management, Secretary of Management and Members of KSPPS BMT Bahtera Pekalongan.

To check the credibility of the data, the author uses the technique *triangulation* which means comparing and checking data to the same source with different techniques. This is done by comparing interview data with observation data, and comparing interview data with the relevant documents.

In this study, the researcher used *triangulation* resources and *triangulation* technique. (Sunardi Nur, 2011) *Triculation* sources obtained from Management Representatives, Employees (Management Secretary) and Members (customers). *Triangulation* techniques obtained through interviews, observation and documentation.

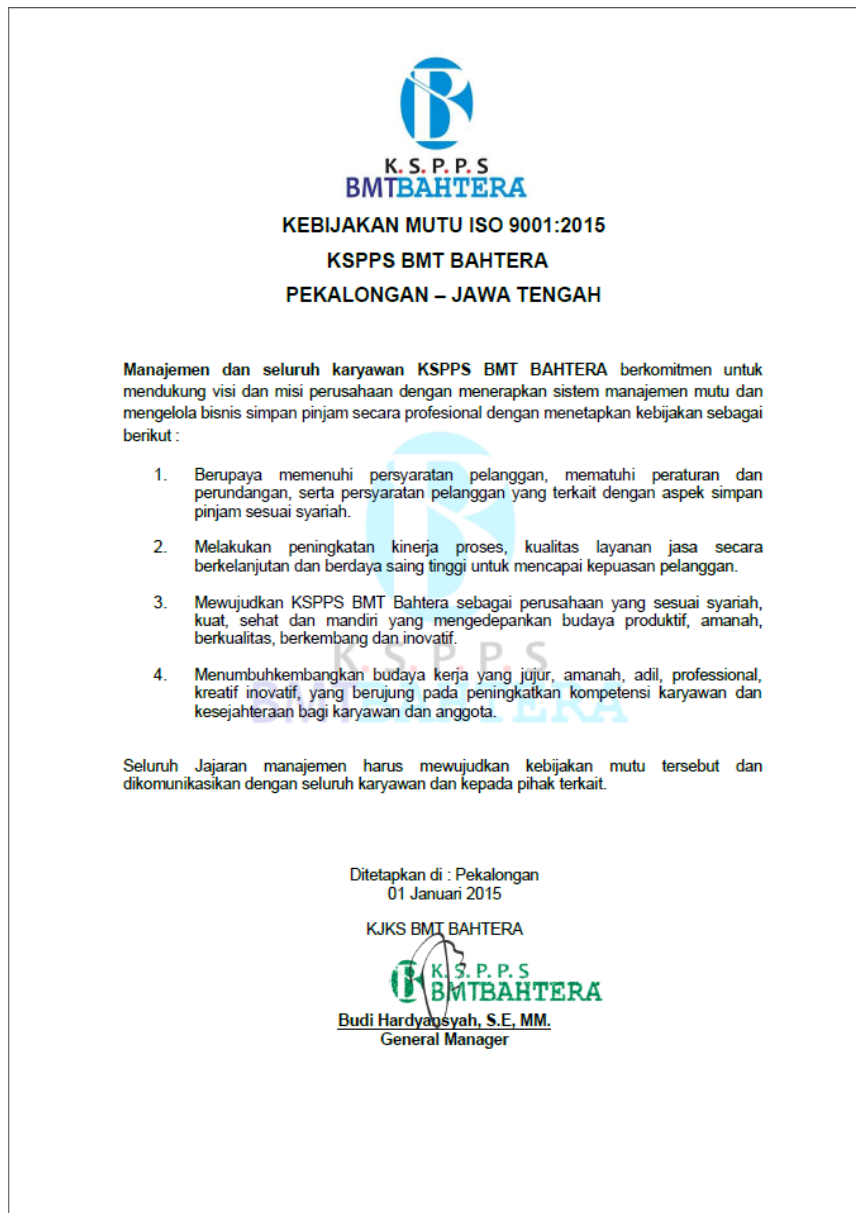
Data obtained through interviews, then checked with observation and documentation by the author at different times. If with the three data credibility testing techniques, produce different data, then the author conducts further discussions with the relevant data sources or others, to ensure which data is considered correct.

4. Results and Discussion (Research Results and Discussion)

Research result

Implementation of ISO 9001:2015 Quality Management System at KSPPS BMT Bahtera Pekalongan

Figure 1. ISO 9001:2015 Quality Policy of KSPPS BMT BAHTERA



The management of KSPPS BMT Bahtera has developed well from year to year since its establishment in 1995 until now it has experienced quite rapid development, even structurally there have been several changes in the management structure from the very simple to the more complete and things that are structurally needed are also added to the managerial in order to support the work at BMT Bahtera even better in the future.

Before the implementation of ISO, BMT Bahtera has implemented a governance system by implementing Standard Operating Procedures (SOP) and Standard Operating Management (SOM) properly, that is what then made BMT Bahtera get assistance and guidance for the implementation of ISO certification from the Government, there are only two BMTs that implement the ISO system in Central Java which are considered the most feasible in 2014 to implement the ISO quality management system, namely KSPPS BMT Bahtera Pekalongan and BMT Fastabiq Pati which received certification from Tuvnord Germany ISO 9001: 2008 initially. which was then upgraded a few years later on June 19,

2018 to ISO 9001: 2015.

In general, the management implemented at BMT Bahtera is management that currently uses the ISO 9001:2015 system. After implementing the ISO 9001:2015 quality management system, in addition to the organizational structure, there is an affirmation in various lines of work regarding the delegation of work, the responsibilities of each position holder both in the marketing and operational contexts so that everyone in the organization works according to...*job desk* that exist so that the organizational flow runs according to the SOP and SOM that have been created.

The implementation of the ISO 9001:2015 quality management system implemented at BMT Bahtera is in order to realize a better, more transparent corporate governance system. *Accountable*, more sharia, has many benefits for the community and can provide satisfaction to customers/members, in order to realize the vision and mission of KSPPS BMT Bahtera, all of which are reflected in the ISO 9001:2015 quality policy of KSPPS BMT Bahtera

According to the article entitled "Implementation of ISO 9001:2015 Quality Management System" (Ichwandi) Implementing the ISO 9001:2015 quality management system is not something that will be obtained in an instant, but is the result of the efforts of all parties in an organization. Certification is a form of recognition from an independent party for an organization that has implemented a quality management system that is its reference. The existence of this certification provides evidence that the standard has truly been implemented, but one thing that must be noted is that certification is not the final goal, because many organizations are pursuing certification because it was requested by its work partners without any effort to improve the performance of its system.

Figure 2. ISO 9001:2015 TUVNORD Certificate KSPPS BMT BAHTERA



The ISO 9001:2015 certification process at KSPPS BMT BAHTERA goes through several stages, starting from thorough planning and preparation from all those involved in an organization, namely as follows:

1. KSPPS BMT BAHTERA has established a commitment to implementing a quality management system.
2. KSPPS BMT BAHTERA establishes an Implementation Team or forms an implementation team consisting of skilled and experienced members. This team will be the main driver in the implementation process of ISO 9001:2015. They are responsible for coordinating all steps involved in the implementation and ensuring compliance with standard requirements. In this case, the Management at the central level (Top Management) led by the General Manager (GM) as *Wamen/MR (Representative Manager)* and also a *Sekmen (Management Secretary)* and Manager in each Section appointed as the ISO 9001:2015 Quality Management System implementation team at KSPPS BMT BAHTERA.
3. Understanding ISO 9001:2015 Requirements: The implementation team then studied the requirements of the ISO 9001:2015 standard carefully and understood the implications and requirements that KSPPS BMT BAHTERA must meet. This involved reading and reviewing the standard thoroughly, and identifying how the requirements could be applied in the company context.
4. Implementation of the ISO 9001:2015 quality management system in established organizational units.
5. Determination/appointment of certification body. The main considerations in appointing a certification body include: accreditation, credibility and recognition of the certification body.
6. Assessment of all aspects of management and implementation of activities. The assessment is carried out in 2 (two) forms, namely: internal assessment/audit and external assessment carried out by a team of auditors from an independent certification body.
7. ISO 9001:2015 certification. Certification can be granted if the organization is considered to have completely met the criteria set out in the ISO 9001:2015 quality standard and no further nonconformities are found in the major category. The validity period is 3 years after receiving this certification.
8. Surveillance/re-surveillance. Surveillance is conducted every 6 (six) months after receiving certification, which is intended to evaluate the effectiveness of the implementation of ISO 9001:2015 and if there are changes/developments made in the implementation of the system.

In implementing the ISO 9001:2015 Quality Management System certification at KSPPS BMT BAHTERA, things that need to be considered include:

1. Audit Internal
Internal audit is a very important activity and is a must in the implementation of ISO 9001:2015 standards, which aims to monitor the quality management system compared to reference standards and predetermined policies. This internal audit activity is carried out by the KSPPS BMT BAHTERA Internal Audit team which has been certified.
Internal audits are conducted to evaluate the suitability of ISO 9001:2015 implementation and identify potential improvements. If any non-conformities or discrepancies are found, corrective and preventive actions are taken to correct the problems and prevent recurrence of errors.
2. Surveillance
In accordance with the agreement that has been agreed with the certification body,

surveillance activities are programmed to be carried out at least twice a year by the certification body. Surveillance is carried out to evaluate changes in the quality system and for monitoring for the certification body whether the organization is able to implement its quality system consistently.

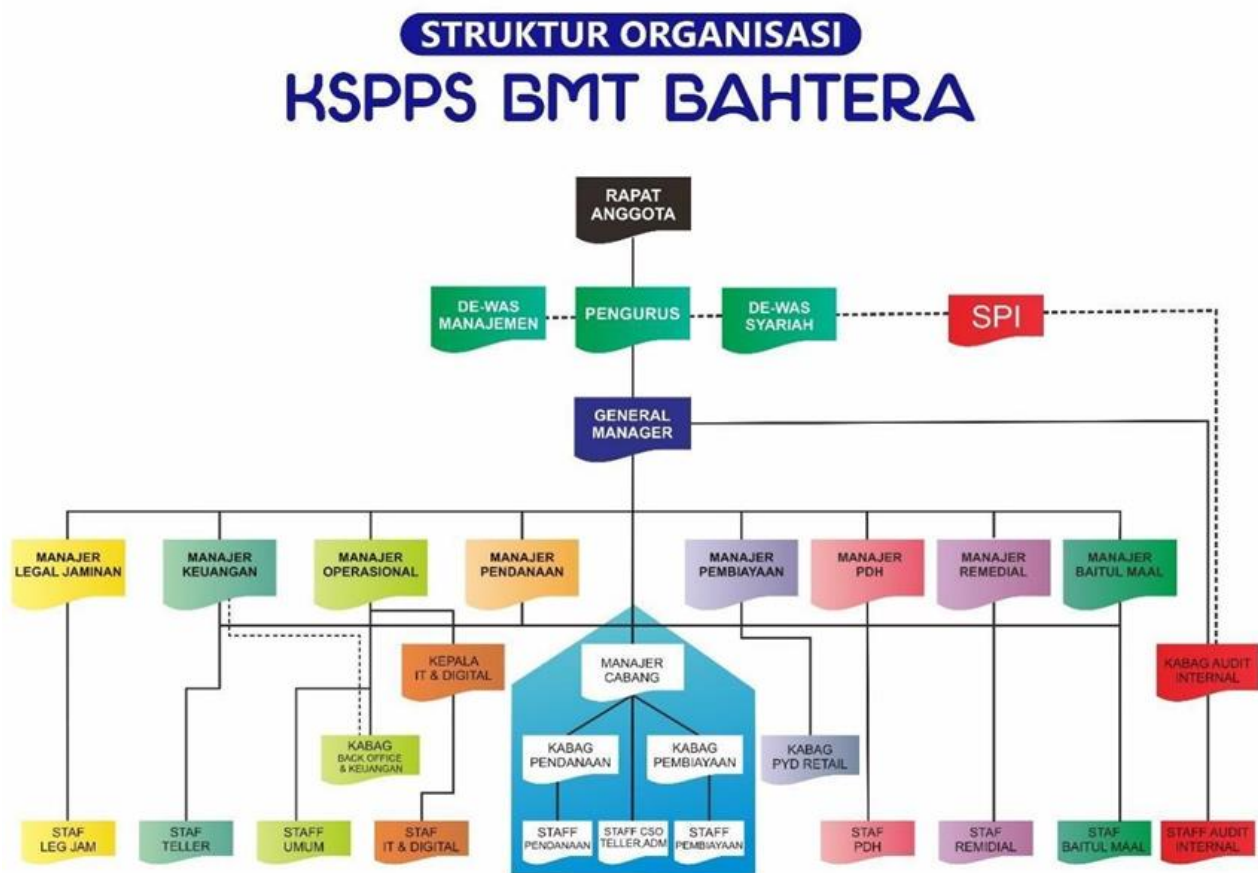
3. Job evaluation

This evaluation is conducted as a means for the organization to obtain input from work partners in providing its services, especially to see how effective the implementation of ISO 9001:2015 is in supporting efforts to provide work partner services so that quality targets can be achieved.

4. Management Review

As with internal audits, this management review is also a requirement or obligation that must be carried out in the implementation of ISO 9001:2015.

Figure 3. Organizational Structure of KSPPS BMT BAHTERA



Changes in Operational Processes and Services

The implementation of ISO 9001:2015 has driven significant changes in workflow and documentation. The financing application process, which was previously manual and poorly documented, now has a clear SOP (Standard Operating Procedure), measurable processing time, and partially digitized documents.

“The services provided by *customer service* and also *teller* it's good, friendly, responsive and delicious. Services at BMT Bahtera are now on par with banks with innovations in the field of technology.” (Interview with Mr. Satya Okfan)

"Previously, data documentation was often scattered and not well documented and

controlled. Now, everything has a checklist, and is well documented and controlled so that if related data is needed in each section, it can be provided quickly and easily." (Interview with Operations Manager)

The ISO 9001:2015 system greatly affects Customer Satisfaction (Customer Focus) because the ISO 9001:2015 system has the first principle, namely Customer Focus. With the implementation of this ISO system, everything automatically becomes standardized, especially the context of service to members/customers. Both CS, Teller, and Marketing must comply with the ISO standards applied so that members are satisfied with the services provided, both services in terms of speed, accuracy, and accuracy so that member trust increases. With the implementation of this system, it can also encourage work culture, improve the quality of documentation to be more orderly, employees are more motivated because of the clarity of work, employees have a higher commitment, and minimize errors in making decisions. So that BMT Bahtera in the future will continue to continuously improve services, quality and can answer the demands of service quality expected by members (customers).

Improving Internal Accountability and Discipline

The implementation of documentation and periodic evaluation systems has resulted in staff becoming more disciplined in carrying out tasks according to procedures. Work responsibilities are clearer, and performance assessments are more objective. The internal quality team conducts routine evaluations based on quality indicators.

"Now everything has to be recorded and reported. So we are also more careful and serious, because it can be seen immediately if there is a mistake."

(Interview with Finance Staff)

Implementation Challenges

Some of the challenges faced include: Initial resistance from staff to change. Limited human resources in compiling quality documents. Digitalization adaptation is still gradual. However, ongoing management support and internal training helps reduce such resistance.

Impact on Member Satisfaction

BMT members are starting to experience faster and more transparent services. Information on financing, savings, and membership can now be accessed more easily. Although not yet fully digital, openness of information and a neater system increase trust.

"Previously, I was confused about who to ask about the remaining balance, now I can see it directly on the Bahtera Mobile digital service." (Interview with BMT Member).

Discussion

ISO 9001:2015 as a Catalyst for Process Innovation

The results of this study indicate that the implementation of ISO 9001:2015 at KSPPS BMT BAHTERA not only acts as a quality control tool, but also functions as a catalyst in encouraging process innovation in various organizational sectors. This finding is in line with research conducted by Psomas and Antony (2015), which states that the implementation of an ISO-based quality management system significantly increases operational efficiency and opens up space for continuous process improvement.

This study found that the documentation and performance measurement processes required in this standard encourage the creation of *feedback loop* effective linkage between process outcomes and managerial decision making. This finding supports the argument of Fonseca and Domingues (2018), who stated that the integration of ISO 9001:2015 into a strategic management system can accelerate the internal innovation cycle because the available data becomes the basis for exploring more effective and efficient process solutions.

In addition, the more explicit involvement of top management at KSPPS BMT BAHTERA in implementing ISO 9001:2015 is the main trigger for the formation of a culture of innovation within the organization. This is reinforced by the study of Heras-Saizarbitoria and Boiral (2019), which emphasizes the importance of leadership commitment in ensuring that quality standards are not only implemented as administrative compliance, but are utilized as a means of adaptive process renewal to market and technological changes.

Thus, it can be concluded that the implementation of ISO 9001:2015 at KSPPS BMT BAHTERA has the potential to be a strong catalyst for process innovation, especially when its implementation is carried out strategically and not limited to formality compliance. The implementation of this standard should be seen as part of the organization's transformation towards adaptive, responsive, and innovative operational excellence.

Organizational Culture Change

The results of this study also show variations in the effectiveness of ISO 9001:2015 at KSPPS BMT BAHTERA as a driver of process innovation, depending on organizational characteristics, such as the level of quality management maturity, organizational culture, and industry sector. This phenomenon is consistent with the findings of Terziovski and Guerrero (2014), who noted that the strategic benefits of ISO 9001 certification tend to be more significant in organizations that already have an innovative orientation and commitment to long-term performance improvement.

Increased Added Value For Stakeholders

With more systematic process innovation, added value is not only felt by the internal organization, but also by members as service users. This is in line with the customer focus principle in ISO 9001:2015 which places customer satisfaction as the main goal.

Process Innovation Transformation Model in Microfinance Institutions

This study also provides an illustration that process innovation in micro sharia institutions does not have to be based on high technology, but can be achieved through a systematic approach, documentation, and continuous training. In other words, ISO 9001:2015 can be adapted as a micro-scale transformation model based on local capacity and institutional commitment.

5. Conclusion and Suggestion

Based on the research results and discussion, the following points can be concluded:

- a. The implementation of ISO 9001:2015 at KSPPS BMT BAHTERA has succeeded in driving the transformation of process innovation, especially in the aspects of work documentation, efficiency of service procedures, and improvement of internal quality control. This change is marked by the presence of documented SOPs, more structured workflows, and systematic performance evaluation systems.
- b. The process innovation that occurs not only has a technical impact, but also touches on aspects of organizational culture. There is an increase in quality awareness among staff, discipline in working, and leadership involvement in fostering continuous improvement processes. This reflects the integration of ISO 9001:2015 principles into the daily life of the organization.
- c. The main challenges in implementing ISO 9001:2015 in microfinance institutions such as BMT BAHTERA include resistance to change, limited human resources and technology, and adaptation to the documentation system. However, the commitment of leaders and internal training have gradually succeeded in overcoming these obstacles.
- d. From the member (customer) side, process innovation provides direct benefits in the form of

faster, more transparent, and more reliable services. Trust in institutions increases along with increased professionalism and openness of information.

- e. This study proves that ISO 9001:2015 can be an effective instrument in encouraging institutional transformation based on process innovation, even at the level of community-based micro organizations such as KSPPS.
- f. The unique context of Islamic microfinance adds another dimension to this transformation. As KSPPS operates under sharia principles, the integration of ISO 9001:2015 not only supports operational excellence but also reinforces ethical governance, trustworthiness (trust), and social responsibility (problem)—values that are central to Islamic finance. The alignment between ISO standards and sharia-compliant service reinforces members' trust while promoting both organizational professionalism and religious accountability.

Practical Advice

For KSPPS BMT BAHTERA, a continuous commitment is needed in maintaining the implementation of the quality system, including routine training, consistent internal audits, and evaluation and revision of PM and IK according to field dynamics. In addition, strengthening the digital system needs to be accelerated so that process innovation can be more optimal. The implementation of ISO 9001:2015 can be used as a reference in improving internal processes, increasing member trust, and building sustainable governance. A gradual approach, based on internal training and management coaching, will help overcome HR limitations.

There is a need for policy support and coaching programs that encourage the implementation of quality systems in Islamic microfinance institutions. Technical assistance, mentoring, and the provision of simple quality system tools will be very beneficial for the sustainability of this sector.

Suggestions for Further Research

Further research could examine the long-term impact of ISO implementation on **financial performance** and **member satisfaction** with a quantitative approach. It is also recommended to explore the ISO 9001 adaptation model for **sharia-based institution** which takes into account spiritual values, social justice, and community participation.

6. Acknowledgement

All praise and gratitude the author offers to the presence of Allah SWT, because with His grace and blessings, the research entitled **“Transformation of Process Innovation Through the Implementation of ISO 9001:2015 (Qualitative Study at KSPPS BMT BAHTERA)”**. This can be completed well. The author would like to express his highest gratitude and appreciation to the Management and Board of Directors and all SDI KSPPS BMT BAHTERA, who have provided permission, support, and very meaningful information during the research process, as well as to the interview respondents who openly and enthusiastically shared their experiences and views, which greatly enriched the results of this study, as well as colleagues and academic teams, who have provided constructive input, encouragement, and intellectual support during the process of compiling this research.

The author realizes that this study still has limitations. Therefore, all forms of constructive suggestions and criticisms are highly expected by the author for future improvements. Hopefully the results of this study can provide real contributions to the development of institutional governance and innovation, especially in the Islamic microfinance sector in Indonesia.

7. Reference

2023. Analysis of Implementation ISO 9001:2015 Quality Management System Towards Customer Satisfaction With Quality Service.
- Amrullah, Yusuf H. 2015. Implementation of ISO 9001:2008 Quality Management System by achieving Quality targets at MTS Pembangunan Syarif Hidayatullah Jakarta. Jakarta: UIN Syarif The Grace of God Jakarta
- Andias, Hani N. 2015. Evaluation of the Implementation of ISO 9001:2008 in the Operations Center Division of PT. Bank Rakyat Indonesia Jakarta. Bogor: Bogor Agricultural Institute
- Barbosa, L. C. F. M., Oliveira, O. J., Machado, M. C., Morais, A. C. T., Bozola, P. M., & Santos, M. G. F. (2021). Lessons learned from quality management system ISO 9001: 2015 certification: practices and barrier identification from Brazilian industrial companies. *Benchmarking: An International Journal*.
- Eden, Lien Bunga. 2015. The Impact of ISO 9001:2015 Implementation on the Performance of the Purchasing Division in PT. Spektra Megah Semesta Surabaya Branch. Surabaya: State University of Surabaya Academic Administration Services, and Customer Satisfaction. Jakarta. UIN Syarif God's guidance
2017. Analysis of the implementation of ISO Quality Management System 9001:2015 in Supporting Marketing
- Hanafi, Dwi Soediantono. 2022. Literature Review of the Relationship between the Implementation of ISO Quality Management System 9001:2015 With Operational Performance and Organization's Performance in Industry Defense
- I Nyoman Murdanaa, Clarimond Rangga Pandangab 2023. The Influence of the Implementation of the Management System ISO 9001:2015 Quality on Employee Performance and Productivity of PT. Tunas Jaya Sanur Denpasar
- Made, I A. D. 2016. Identification of Financial Conditions in ISO Certified Construction Services Companies 9001:2015 (Case Study: PT. Hutama Karya Persero. Denpasar: Udayana University
- Setiawan, Dede. 2015. Implementation of ISO 9001:2015 Quality Management System at FEB UIN Syarif Hidayatullah Jakarta in its Influence on the Quality of Educational Services, Quality
- Wadah, Rahmatul. 2016. The Influence of the ISO 9001:2008 Management System on Amilin's Performance in Baznaz. Bogor: Syarikah Journal ISSN 2442-4420 Vol.2 No.1 Djuanda University
- Gaspersz, Vincent. (1997). *Quality management: application of quality concepts in total business management*. Jakarta: Gramedia Main Library
- Hadiwardjo, B. H. and S. Wibisono. 1996. *Entering the international market with ISO 9000 quality management system*. Jakarta: Ghalia Indonesia
- Muhammad Noor Efansyah, Agung Nugraha. 2019. *Development and Implementation of ISO 9001:2015 Quality Management System: Wana Aksara*
- Moleong, Lexy J. 2016. *Qualitative Research Methods*. Bandung: Rosda Karya teenagers
- Qohar, Abdul. 2008. *ISO 9001 Quality Management System and How to Implement It*. Jakarta: TUV International Indonesia
- Rothery, B. 2000. *ISO 9000 & ISO 14000 for service industries*. Translated by: Faisal Mustafa. Jakarta: Library of Binaman Pressindo

Soemitra, Andi. 2009. Islamic Banks and Financial Institutions. Jakarta. Kencana Prenada Media Group
Vincent, gasperz. 2005. ISO 9001:2008 and Continual Quality Improvement. Jakarta. Gramedia
Pustaka
<http://sentralsistem.com/news/detail/7-prinsip-manajemen-mutu-iso-9001-2015> accessed on June 3,
2025
<http://www.sistemmanajemen-pokok-pokok-perbedaan-iso-9001:2015> accessed Monday, June 3,
2025
www.konsultaniso.web.id accessed on June 3, 2025