ABSTRACT

The Effects of Service Quality on Employees Welfare through the Composition of Funds and the Composition of Financing as well as the Organizational Performance in Sharia Commercial Banks in Indonesia

This study aims to determine the effect of Service Quality on Employees Welfare Fund through the Composition of funds and the Composition of Financing and the Organizational Performance in Sharia Commercial Bank in Indonesia. This study uses secondary data from the Financial Statements and the Annual Reports and of Sharia Commercial Banks as well as Infobank magazine. The indicators of service quality were obtained from Marketing Research Indonesia (MRI), published by Infobank magazine in Service Excellence edition from 2008 until 2013. The composition of funds, the composition of financing and the organizational performance and employees welfare were derived from the Financial Statements of the sharia commercial banks, position in December 2008 to in 2013 and the annual reports of each sharia commercial bank in 2008 to 2013.

This research was conducted on six (6) Sharia Commercial Banks (BUS), namely PT Bank Muamalat Indonesia (BMI), PT Bank Syariah Mandiri (BSM), PT Bank Mega Syariah (BMS), PT Bank BRI Syariah (BRIS), PT Bank Bukopin Sharia (BBS) and PT Bank BNI Syariah (BNIS). In order to obtain 36 (thirty six) data, consisting of six (6) period of annual reports of 6 (six) BUS. The data analysis was performed using Smart PLS 2.0 M3 SEM.

The results of the analysis and discussion of the data obtained during this study, both quantitative, qualitative and Shar'i at Sharia Commercial Banks in Indonesia showed that: 1. service quality has a significant positive effect on the composition of fund, 2. service quality has a significant positive effect on the composition of financing, 3. the composition of Funds has a significant positive effect on the composition of financing, 4. the composition of funds has a significant negative effect on the organizational performance, 5. the composition of financing has not a significant negative effect on the organizational performance, 6. the organizational performance has not a significant negative effect on the employees welfare, 7. sharia commercial banks as intermediary institutions with its ability to function properly to maintain the effectiveness of the distribution of funds collected to the community in the form of financing, 8. sharia commercial bank as Islamic business institutions in its work as Baitul Maal has not been run optimally, 9. sharia commercial banks as Islamic financial institutions from the perspective of fiqh muamalah in operational transactions can be categorized as “according to sharia”.

Keywords: Service quality, composition of funds, composition of financing, organizational performance, employees welfare, sharia commercial banks
PENGARUH KUALITAS PELAYANAN... HATIFUDIN

DISERTASI
تانوكم وتسمى عظمة للإطلاع عيباً جهولة أهل وقوائم المبادرات أولم – (3)

تازجنم وتسمى عظمة للإطلاع عيباً جهولة أهل وقوائم المبادرات أولم – (4)

يونس وتسمى عظمة للإطلاع عيباً جهولة أهل وقوائم المبادرات أولم – (5)

نيفظوملا ةيهافر – (6)

طيسولا ةسسؤم هرابعاب ماعلا ةعيرشلا كنب (Intermediary) – (7)

ديسجت وحن هتاهاجتا ىف ةيمالسإ ةيراجت ةسسؤم هرابعاب ماعلا ةعيرشلا كنب – (8)

هقف رظن ةهجو نم ظحول اذإ ةيمالسإ ةيلام ةسسؤم هرابعاب ماعلا ةعيرشلا كنب – (9)