

## RINGKASAN

### **PENGARUH FAKTOR-FAKTOR ORGANISASI DAN PELAYANAN NASABAH TERHADAP KINERJA PERBANKAN DIKOTA BATAM**

**Gustian Riau**

Pada era globalisasi dan pasar bebas hanya perusahaan yang mampu melakukan perbaikan terus menerus (*continuous improvement*) dalam pembentukan keunggulan kompetitif yang mampu untuk berkembang. Organisasi sekarang harus dilandasi oleh keluwesan, team kerja yang baik, kepercayaan, dan penyebaran informasi yang memadai. Sebaliknya, organisasi yang merasa puas dengan dirinya dan mempertahankan *status quo* akan tenggelam dan selanjutnya tinggal menunggu saat-saat kematiannya.

Kualitas pelayanan, kemudahan dalam bertransaksi, dan kecepatan respon dalam menangani keluhan merupakan faktor-faktor yang sangat mempertimbangkan nasabah dalam memilih suatu bank pada era globalisasi. Sementara suku bunga atas suatu produk dana memang masih merupakan salah satu pertimbangan, tetapi tidak lagi merupakan faktor dominan. Untuk itu perlu dikembangkan sistem dan teknologi serta kualitas sumber daya manusia. Dalam kaitannya dengan produk dana, tentunya harus dipahami terlebih dahulu jenis produk yang dibutuhkan masyarakat dan segmen pasar yang akan digarap. Kemudian dengan dukungan sistem dan teknologi dan sumber daya manusia yang dimiliki hendaknya diupayakan untuk memenuhi tuntutan nasabah, baik yang menyangkut kemudahan dan kenyamanan bertransaksi maupun kualitas pelayanan.

Berkaitan pelayanan pada nasabah maka dapat dikaji dari beberapa sudut yaitu Kualitas pelayanan itu sendiri dan SDM-nya, biaya penyelenggaraan pelayanan, kecepatan dari pelayanan itu sendiri. Karena saat ini sulit untuk memperoleh nasabah yang memiliki tingkat loyalitas tinggi dan mereka semakin kritis dan semakin banyak alternatif yang tersedia, oleh karena itu layanan nasabah dan teknologi yang mendukung pada kemudahan nasabah menjadi bahan pertimbangan khusus. SDM memang merupakan unsur paling utama terutama dalam bisnis perbankan.

Bagi bank-bank yang sudah mapan pengembangan manajemen seperti executive development program, management development program atau nama lainnya sudah merupakan program baku dalam bidang SDM. Program-program yang dijalankan secara berkesinambungan dan konsisten akan membuahkan hasil pada beberapa tahun kemudian.

Selaras dengan latar belakang masalah penelitian, tujuan mengadakan penelitian ini adalah sebagai berikut (1) Untuk mengukur besarnya pengaruh faktor-faktor organisasi yang meliputi penerapan prinsip-prinsip learning organization, penerapan prinsi new public management dan etos kerja/budaya kerja terhadap kinerja perbankan di Kota Batam. (2) Untuk mengetahui pengaruh pelayanan nasabah yang meliputi mutu pelayanan konsumen, tingkat kepuasan nasabah serta konsistensi kebijakan suku bunga terhadap kinerja Perbankan di Kota Batam. (3) Untuk mengukur pengaruh faktor-faktor organisasi dalam Perbankan terhadap kualitas pelayanan nasabah di Kota Batam

Analisis statistik dilakukan dengan menggunakan Structural Equation Modeling (SEM) dengan menggunakan program AMOS 4.10. Sebelum dilakukan uji hipotesisi dilakukan confirmatory factor analysis pada faktor-faktor pembentuk konstruk (variable laten) motivasi (X1), kemampu (X2), kinerja (X3) dan Kepuasan (Y1). Pengujian hipotesis dilakukan dengan menggunakan statistik inferensial pada derajat kesalahan  $\alpha = 0,05$ .

Berdasarkan pengolahan dan analisis data studi terhadap dimensi/indicator/variable atau konstruk yang terbentuk diperoleh hasil pada variable faktor-faktor organisasi, pelayanan nasabah dan kinerja bank bahwa semua faktor signifikan. Hasil penelitian menunjukkan bahwa (1) Faktor-faktor organisasi tidak berpengaruh secara signifikan terhadap kinerja Perbankan di Kota Batam. (2) Pelayanan nasabah secara signifikan berpengaruh terhadap kinerja Perbankan di Kota Batam, dan (3) Faktor-faktor organisasi dalam Perbankan tidak berpengaruh secara signifikan terhadap pelayanan nasabah di Kota Batam.

Untuk lebih baiknya kinerja perbankan, maka pembagian tugas yang secara organisatoris telah didelegasikan kepada masing-masing bagian atau sektor perlu adanya koordinasi, integrasi dan sinkronisasi dalam pelaksanaan tugas dan tanggung jawab sehingga faktor-faktor organisasi dalam lingkungan Perbankan di Kota Batam.

## SUMMARY

### THE INFLUENCE OF ORGANIZATIONAL FACTORS IN CUSTOMER SERVICES TOWARD BANKING PERFORMANCE IN BATAM.

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In this Globalization era and free trade market, the company will survive if they make continuous improvement to compete for better quality. Recent organization must have flexibility, good team work, trusty, and good information system. On the other hand, organization which do nothing and status quo will go to bankrupt and sooner will be collapse.

Services quality, convinience, speed responsiveness to handle costumer complaint are the main influencing variables in organization model that will be the winner in globalization era. Meanwhile, interest rate of the bank product is one side consideration, but it is not the dominance factor. For instance, the banks have to develop their information system and technology. Of course, they have to know the products which needed by society and have to know market segmentation as well. After that, the bank will be supported by their information system, technology and human resources to fulfill the customer expectation.

On behalf on the customer services, the research can be investigated from service quality and its human resources, cost of fund, speed of services itself. Because of that, the bank will be difficult to get customers who have high loyalty and the customer be wiser to decide where and when they will invest their fund. Recently, human resources and convinience are the main variables in banking business.

For the bank which already exist, their management development, such as executive development program, management development program or others, are already a standard program in human resources program.

The purpose of this research are (1) to analyze the influence of organizational factors in customer services, which covers dimensions the principles application of learning organization, new public management, and work attitude toward banking performance in Batam. (2) To analyze the influence of customer services which covers the service quality, costumer's satisfaction and consistency of interest rate policy toward banking performance in Batam and (3) to investigate the influence of organizational factors in customer services toward the costumer's service quality.

The method that is utilized in this research is analytical-descriptive and quantitative method. The research focus is to analyze the influence of organizational factors in customer services toward the costumer's service

quality and analytic research testifies hypothesis. For probability sampling design and technique used is cluster sampling technique. Data collecting through questioner is a main instrument and supported by literature study, observation technique and interview. The respondents taken as samples comprised 32 head departments of banking office in Batam. The data successfully collected and analyzed by using statistic analysis technique with Structural Equation Modeling (SEM) in complete model.

Based on the background of the study, this research were to analyze. To achieve these objectives the method of the study used was explanatory along with individual analysis unit.

A statistical analysis was used by employing Structural Equation Modeling (SEM) with AMOS 4.10 program. Before the hypotesis test was done a confirmatory factor analysis was carried out for construct forming factors (laten variable) ... X1. The hypothesis test was done by using inferential statistical instrument at mistake degree = .05

The result of research shows that (1) organizational factors had not influenced significantly toward banking performance in Batam. (2) The customer services gives positive and significant influence toward banking performance in Batam, and (3) organizational factors had not influenced significant toward the costumer's service quality. For better performance, bank officers have to delegate the task to each department supported by good coordination, integration, and synchronize in applying their task and responsibility for their internal banking.

## **ABSTRACT**

### **The Influence of Organizational Factors in Customer Services toward Banking Performance in Batam.**

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The purpose of this research are (1) to analyze the influence of organizational factors in customer services, which covers dimensions the principles application of learning organization, new public management, and work attitude toward banking performance in Batam. (2) To analyze the influence of customer services which covers the service quality, customer's satisfaction and consistency of interest rate policy toward banking performance in Batam and (3) to investigate the influence of organizational factors in customer services toward the customer's service quality.

The method that is utilized in this research is analytical-descriptive and quantitative method. The research focus is to analyze the influence of organizational factors in customer services toward the customer's service quality and analytic research testifies hypothesis. For probability sampling design and technique used is cluster sampling technique. Data collecting through questioner is a main instrument and supported by literature study, observation technique and interview. The respondents taken as samples comprised 32 head departments of banking office in Batam. The data successfully collected and analyzed by using statistic analysis technique with Structural Equation Modeling (SEM) in complete model.

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**Keywords:** banking performance, organizational factors, customers services