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SUMMARY

LASMAIDA GULTOM. Organizational Development Model of Commercial Banks in Indonesia Based on Performance in Improving Competitiveness under the guidance MUSA HUBEIS, M. SYAMSUL MAARIF and DADANG SUKANDAR.

The function of a country's economy runs properly without significant obstacles if the country has reached a condition where the financial deepening has occurred (financial deepening). Economic growth requires substantial financial support, which is still dominated by the banking sector (Commercial Banks and Rural Banks) which controls 79.8 percent market share in Indonesia's financial system.

Banks as intermediary institutions have an important role in the implementation of national development to improve the distribution of economic growth and national stability towards improving people's welfare. Banks should have a good performance and applying the precautionary principle, in order to gain the trust of society or the customer in the smooth running of their business activities.

Indonesian banking's financial performance is not optimal when compared with banks in Association of South East Asia Nation or ASEAN (Malaysia, Singapore, Philippines and Thailand), because of the efficiency of commercial banks run the business activity is not maximized which are reflected in capital adequacy ratio (CAR) 18.10 percent, non-performing loans (NPL) 1.86 percent, net interest margin (NIM) 5.48 percent, operating income compared to operating expenses (ROA) 74.14 percent, cost income ratio (CIR) 46.90 percent, loan to deposit ratio (LDR) 88.90 percent and return on assets (ROA) 3.06 percent in 2013 (FSI-IMF, Bankscope and State Central Bank Website).

Indonesian banking human resources (HR) condition is currently adequate in terms of quantity reflected in the number of HR tends to increase, ie 353,058; 408,349; 532,015; 563,668 and 589,214 during 2010-2014 according to Indonesia Financial Services Authority (IFSA). Meanwhile, in terms of the quality of banking HR can be said to be inadequate, which is reflected in the cost of HR training tend to decline of 4.69 percent, 4.87 percent, 4.85 percent, 4.51 percent and 4.08 percent during 2010-2014.

Seeing the performance of banking and HR conditions can be said that Indonesian banks have pretty good competitiveness among the banks in ASEAN, however, need the maximum effort to improve optimum performance, maximum efficiency and quantity and quality of HR tailored to the needs of Indonesian banks.

In addition, regulator or authority need to develop policies and regulations regarding the efficiency and contribution to the economy, strengthening good corporate governance (GCG) to reduce the bank's risk and capital capacity, including strengthening the quality of HR.

The main objectives of this study were: (1) analyze the impact and relationship of organizational structure, organizational culture and HR with banks' ethical in Indonesia; (2) analyze the impact and relationship of organizational structure, organizational culture and HR to the performance of commercial banks in



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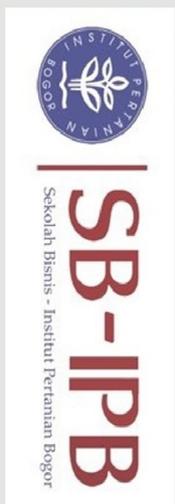
Indonesia; (3) analyze the impact and relationship of ethical with the performance of commercial banks in Indonesia; (4) analyzing the organizational development of commercial banks in Indonesia based on performance in improving competitiveness.

Data collection is done during the four months from November 2014 - Februari 2015 through online surveys with census techniques to all commercial banks in Indonesia (118 banks) and respondents are the Head of Risk Management Unit (Head of RMU) or Division Head business or organization development representing all banks who understand the overall condition of the bank and research purposes as well as 12 economists, banking experts, financial experts, technologists, operational experts, authorities and academics through surveys and interviews. Respondents who returned the questionnaire were 84 questionnaires or 72.2 percent, while 34 respondents did not return the questionnaire, because the respondents generally just occupies the required position in the questionnaire and not understand the purpose of research. Methods of data analysis using multivariate regression, Spearman correlation and Analytic Hierachy Process (AHP).

The results showed that (1) the organizational structure, organizational culture and HR have real and strong relationship with the ethics of commercial banks; (2) the organizational structure, organizational culture and HR have real and strong relationship with the performance of commercial banks; (3) ethics have real and strong relationship with performance of commercial banks and (4) the main priority model of organizational development banks in Indonesia based on performance in improving competitiveness is HR, because HR has a very important role in running the banks' activities to achieve better and optimal performance.

Commercial banks in Indonesia should apply a good organizational structure, organizational culture with high commitment and have competent human resources in an integrated manner to support the consistent and consequent business ethics as a form of implementation of good corporate governance in order to achieve better and optimal performance. On the other hand regulators or authorities draw up and ensure the implementation of policies and regulations that encourage commercial banks in Indonesia are ready to face the integration of MEA 2020 and able to compete with banks in ASEAN.

Keywords: commercial banks performance, competitiveness, ethics, HR organizational development



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