

**MODEL PENINGKATAN KINERJA
PERBANKAN SYARIAH MELALUI PENDEKATAN
ORGANIZATIONAL CITIZENSHIP BEHAVIOR
(STUDI PADA PERBANKAN SYARIAH DI INDONESIA)**

DISERTASI



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**PROGRAM STUDI DOKTOR ILMU MANAJEMEN
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ORGANIZATIONAL CITIZENSHIP BEHAVIOR
(Studi Pada Perbankan Syariah Di Indonesia)**

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**MODEL PENINGKATAN KINERJA PERBANKAN SYARIAH
DI INDONESIA MELALUI PENDEKATAN
ORGANIZATIONAL CITIZENSHIP BEHAVIOR (STUDI PADA
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ABSTRAK

Industri perbankan syariah di Indonesia telah mengalami pertumbuhan, hal ini ditunjukkan dengan posisi aset perbankan syariah yang kini sudah mencapai 100 triliun. Namun, hal ini menimbulkan pertanyaan dari kalangan masyarakat bahwa mengapa harga pembiayaan pada bank syariah lebih tinggi dari pada bank konvensional. Apabila dilihat dari kinerjanya, perbankan syariah di Indonesia belum menunjukkan pencapaian yang optimal. Tujuan penelitian adalah untuk memperoleh temuan bagaimana gambaran lingkungan internal, lingkungan eksternal, *strategic human resource value*, *strategic branding*, *organizational citizenship behavior* dan kinerja Perbankan Syariah di Indonesia, serta temuan mengenai pengaruh dari interaksi yang ditimbulkan oleh beberapa objek penelitian tersebut, dan memverifikasi mengenai pengaruh penerapan *organizational citizenship behavior* terhadap peningkatan kinerja Perbankan Syariah di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif, dengan jenis penelitian berupa deskriptif dan *explanatory survey*, dilakukan dengan survei terhadap 33 perbankan syariah di Indonesia. Analisis data menggunakan statistika deskriptif dan statistika inferensial dengan pendekatan model persamaan struktural. Hasil analisis secara deskriptif menunjukkan bahwa lingkungan internal, lingkungan eksternal, dan *organizational citizenship behavior* rata-rata pencapaiannya terukur dalam kategori tinggi, sedangkan *strategic branding* dan *strategic human resource value* dan kinerja perbankan syariah di Indonesia pada perbankan syariah di Indonesia terukur cukup. Pada akhirnya rangkaian model ini berimplikasi pada peningkatan kinerja secara positif dan signifikan. *Novelty* dari penelitian ini adalah ditemukannya model peningkatan kinerja Perbankan Syariah yaitu “Model Peningkatan Kinerja Perbankan Syariah berbasis *Strategic Branding* dan *Strategic Human Resources* melalui *Organizational Citizenship Behavior*”

Kata kunci: Kinerja Perbankan Syariah, *Organizational Citizenship Behavior*, OCB, Bank Syariah.

**MODEL OF IMPROVING ISLAMIC BANKING PERFORMANCE THROUGH
ORGANIZATIONAL CITIZENSHIP BEHAVIOR APPROACH
(STUDY ON ISLAMIC BANKING IN INDONESIA)**

By

Arif Budiraharja

ABSTRACT

The islamic banking industry in Indonesia has grown, this is indicated by the position of islamic banking assets which have reached 100 trillion. However, this raises questions from the public why the price of financing in Islamic banks is higher than in conventional banks. If we viewed from islamic banks performance, Islamic banking in Indonesia has not shown optimal achievement. This research objectives are to obtain how the internal environment, external environment, strategic human resource values, strategic branding, organizational citizenship behavior and business performance of Islamic Banking in Indonesia, and to analyze the effects of interactions of several the research objects, and also to verify the impact of organizational citizenship behavior on improving of Islamic Banking performance in Indonesia. This study uses a quantitative approach, and the research type are descriptive and explanatory surveys. This research was conducted by surveying 33 Islamic banks in Indonesia. Data analysis uses descriptive statistics and inferential statistics with structural equation model approaches. Descriptive analysis results show that the internal environment, external environment, dan organizational citizenship behavior are measured in high category, while strategic branding, strategic human resource value and islamic banking performance in Indonesia is measured in medium category. In the end this models has implications for positive and significant performance improvements. Novelty from this research is the discovery of enhacing Islamic business banking performance model called "Sharia Business Banking Performance Enhancement Model based on Strategic Branding and Strategic Human Resources through Organizational Citizenship Behavior".

Keywords: *Islamic Banking Performance, Organizational Citizenship Behavior, OCB, Sharia Bank*

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