JURNAL SOSIAL HUMANIORA
UNIVERSITAS MUHAMMADIYAH BANDUNG
VOL. 1, NO. 2, OKTOBER 2019. HAL 185 - 203

RASI

Banking Business Performance Evaluation Using Standard Model of Quality Management Europe – EFQM (European Foundation for Quality Management): Case Study in Bank Bjb (Jabar-Banten) Tbk.

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ABSTRACT

This is paper research case study to examine application evaluating and measuring business performance banking company using concept International Quality Standard of Excellences Model European Foundation for Quality Management (EFQM - 2013) with ten (10) variables: Case study in Bank Jabar Banten Indonesia (PT. Bank Bjb Tbk). The study examines the organization productivies, effectiveness and efficiencies, and the level of company performance comply with role and regulation of banking authority. The variance was explained by extraction factor sums squared loadings of the information yielded in business performance of firms. The main of findings showed that all the two (2) variables i.e. Leadership and Partnership Resources are less influence the business performance of PT. Bank Bjb Tbk. The novelty of this research study are the understanding the excellent level of capability of business performance firms; realized the actual quality practices have significant positive effect towards business performance banking ; including the necessary improvements to be carried-out by the companies involved.

Keywords: performace of banking, total quality management and improvement

INTRODUCTION

A bank is a financial institution licensed to receive deposits and make loans. Banks may also provide financial services, such as wealth management, currency exchange and safe deposit boxes. There are two types of banks: commercial/retail banks and investment banks. In most countries, banks are regulated by the national government or central of bank, and or in Indonesia namely is Otoritas Jasa Keuangan (OJK).

National banks in both structures have an important role in that they help structure a country's financial system. Having an efficient banking system, whether through a central bank or the Federal Reserve, is important to the financial stability of a country's economy. National Banking Company in Indonesia is expected to expand and have a significance that is useful to contribute to the development of financial and banking services company. As it is known that the Bank is a process of planning, implementation and control of activities the business of collecting funds, distributing

funds and other financial services in order to meet customers' needs and satisfaction, customers and society. The banking industry is currently very strategically important for the economy and the business world as a major determinant of growth in the national economy for the long term. The banking industry is an industry that uses the power of doing business that is regulated and directed to produce financial benefits. Where prices, earnings, return on investment, cost management and profit margins increasingly challenged in the era of globalization and the market should competitive and competitiveness today.

The Banking industry is one of the most heavily regulated and guarded in the world, with multiple specialized and focused regulators. So the banking industry is regulated by several government policies and strategies, the customer satisfaction and requirements quality management standard of national, regional and international for banking. This is to ensure that the banking industry should continue to be able and improvement, produce and create designs, processes, products and services of high quality, provide the information required by customers and has added value for banking and to meet or exceed expectations.The requirements the needs of customers /clients and in accordance with the role and regulation of the financial services authority (OJK).

Bank Bjb Tbk.is the goods of the Bank in Idonesia, has a vision to be the 10 largest bank and performing well in Indonesia. Mission Bank Bjb as a driver and the support of the Indonesian development economy, as well as the depository of money and a source of national income based on improving the quality and quantity of human resources (people), improvement of services to investors, the development of information technology systems (Intranet, Externet and Internet), services transactions, networking, banking data warehouse and weekend banking in order to improve the speed and accuracy of operational services to its customers and or counterparties.,

Rate the performance of the banking business by using standard quality International "EFQM excellence model" Europe is a philosophy of the concept of the quality of management in total to seek excellence in the performance of the banking business, gain market share and profitability through improving the quality of the banking organization's continuous and sustainable and should be able to meet the

requirements international banking regulations and quality standards, including ensuring that the quality of the design process, the product and the final result in accordance with the role, regulation finance and banking design specifications required.

Furthermore, the application of the quality level of operational management model of the high performance standards of international quality (EFQM) or the other, is highly dependent on the application of the elements and variables essence, this study used include the variable of leadership, strategy, human resources (HR) partnership and human resources, processes, produk and service, customer assessment results, the results value human resources, the results of the community assessment, the results of business as well as business performance management of the banking company.

Business performance of banking is a framework of business management designed to achieve excellences in the organization with a lift and rise above the competition at all levels and focusing on customers, products and services, financial and exchange markets, human resources, productivity, effectiveness and efficiency of the organization, as well as leadership and social responsibility (Evans & Lindsay, 2008). Performance management business banking refers to the output result of information obtained from the design process, product and service quality and service, financial and market based on the evaluation and comparison relative to the objective standards of international quality management, the work of the past, and benchmarks banking organizations other.

Refer to the above statement has been concluded that the application of the assessment, evaluating and measurement using the EFQM excellence model of the performance of the banking business in Indonesia, especially PT. Bank Bjb Tbk. have relationship emotional positive, influential and significant, and can not be separated one with others. This was one of our motivations conducted research study based on the application and implementation issues of existence EFQM European model to the performance of the company's business banking with a case study on the banking company PT. Bank Bjb Tbk. Indonesia.

PROBLEM STATEMENT

The emphasis of study in this research is only the nine most important variable factor in the EFQM European International Model for the banking industry as an organization focused on the management of variable banking and financial business operations, among others Leadership ; Strategy ; Human Resources (people); Resources and Partnership; Processes, Products and Services; Customer Result; People Results; Social Results ; and Business Results as well as other key factors such as the requirements and customer satisfaction (EFQM, 2013). Based on the above statement is expected this study will be able to significantly influence the business performance of the banking company PT. Bank Bjb Tbk.

Extension application assessment using the EFQM European International Model can be established, maintained, controlled, evaluated, recorded and documented in the banking industry. If not met, it is impossible for the company to obtain a contract of employment and the banking business for the long term, and to earn the trust of the company's domestic and foreign banks, and can increase the performance of the banking business. Revenues and expenditures timely payments can add new contracts, bringing together and integrating between the supplier and the customer satisfaction of banking. The new investment of the customer will be able to compete in the banking business in the era of globalization and the future.

Indonesian is one of the players the world of business in the banking industry since the beginning of the independence of Indonesia. Where the mission, vision and goal is to establish an Indonesian banking industry is strong and respected in the international community, because banking is part of Indonesia's economic growth engine that focuses on the financial and banking services industry

Based on the ideas mentioned above, this research is expected to get results, how to choose, investigate, measure, analyze and examine the relationship and significance between the two concepts, namely an extension model application of ratings EFQM Model International and performance of the company's business banking

consisting of ten variables (independend nine variables and the dependent variable) and consists of nine hypothetical case study on PT. Bank Bjb. Tbk.

OBJECTIVES AND SCOPE OF RESEARCH

This study aims: *First*, to identify and measure factors of core variables EFQM European Model: leadership; strategy; human resources; partnership resources; processes, products and services; results and customer ratings; HR assessment results; social assessment; assessment of business results that are practiced by the banking industry PT. Bank Bjb Tbk. *Second*, to determine, measure, evaluate and assest that the Banking Business Performance PT. Bjb Tbk significant by the relationship of the elements of the core variable in the European EFQM International Model.

This study have be conducted in industrial company PT. Bank Bjb Tbk. Indonesia perode in November 2015 to August 2016. Where the population, and the sample of respondents is based on the total of employees and former employees of PT. Bank Bjb that exist within and outside the country, the Foundation YKP, Student Management Master STIE Equity, Customer / Client and the public amounted to 187 respondents. The study also is to look for productivity, efficiency and effectiveness of the success of the organization in order to increase cooperation among - the organization, especially with business partners and foreign, and also investigate the significance of the relationship between the implementation of the EFQM International Model to the existence of the performance of the banking company Bank Bjb Tbk. The approach of this research will use quantitative research models and data empirical test of the applicability of the combination of the Quality Management Standard International Model (Europe).

The main motivation of this study is none other than to explore the prospects of the banking industry in Indonesia for the present and future. This is an empirical study to reveal the relationship between the banking business strategy of PT. Bjb to improve the ability of organizations in the implementation of international quality management system standards and global. To achieve a high level of performance enterprise banking business, then the company should be able to Apply and Implementation Total Quality

Management (TQM) is a continuous, planned and measurement (measurable) in order to improve the competitiveness of the business strategy and the performance of the Indonesian banking company.

SIGNIFICANCIES AND LIMITATIONS OF RESEARCH

This research have be developed to provide relevant information on ten (10) of variable factors and nine hypothetical application of the EFQM Model-based assessment Internasioanal (Europe) and Performance Management Corporate Banking with special reference to the Indonesian Banking Services industry. Expected overall results of this study have add to the amount of literature about the existence of the standard implementation of total quality management of the company's business performance management and banking in the PT. Bank Bjb Tbk. This research is also expected to contribute in view point as follows: serves as a resource for researchers, writers, readers and practitioners of financial services and banking industry in Indonesia. Similarly, the results of this research can be used by governments and banking Indonesia business in order to build and improve business strategies financial services and banking industry.

Significance of the application of the quality standard extension quality management practices and business performance in the financial and banking industries were particularly significant PT. Bank Bjb Tbk. to guarantee and improve the rank and level of performance management finance business banking productive, effective and efficient, including the concept of the implementation process of continuous improvement in accordance with the system procedures quality standards and customer requirements, and in accordance with the requirements of the financial services authority Indonesia (OJK) as well as the role and International banking regulations. Correlation, coefficient, significance and relationship theory in this study is based on three basic concepts of financial and operational management theories, namely banking management organizations (OM), organizational change management (OCM) and organizational development (OD).

Limitations of this study is based on the availability of a review and analysis of the relationships between the elements of the model of performance management and quality management model structurally international standard European (EFQM), which both have a significant relationship and positive impact on internal and external factors operational management of the organization of finance and banking (PT. Bank Bjb Tbk.). This situation required by the three-dimensional changes in business organization management development finance and banking, among others: quality management, organizational and cultural context, the deployment process and quality control management.

METHODOLOGY

This study is a descriptive exploratory study focused on two things that are important to the business concept of financial and banking industry. We tested (test) empirically the relationship between variables - variables in the core European EFQM Model and practice of performance management at PT. Bank Bjb Tbk. by comparing and combining the performance management model based on the quality standards of financial and banking business nationally and internationally as well as to measure the perceptions of organizational performance quality management processes, products and services financial and banking industry requirement by the OJK.

In the first stage, the theoretical foundation will be established for this study, and then we determine the research design and methods of data collection via questionnaires. In order to collect data we will practice the application of the EFQM Model extension and enterprise performance management survey of the financial and banking industry. Finally, the data collected and then proceed to analyze the data using software (software) statistics (SPSS and SEM - Amos). In this case study analysis method that we'll use consists of a foundation of theory, research design and data collection and analysis of data. Data analysis technique used is the SPSS software tools and SEM Amos with a view to investigate, measure and analyze the data and information obtained by the editing process of making data readily decoding and then be transferred to a data storage

or database. The aim is to ensure the completeness, consistency, and reliability of data analysis in this study (Byrne, 2001, Coake & Steed, 2007).

Quantitative data have be obtained from the questionnaire and interview then analyzed using a statistical software package tools. The responses to all parts of the questionnaire and interview then we analysis using means, standard deviation, frequency and percentage to calculate the distinct characteristics of the data results of the questionnaire. One-way analysis of variance and independent T-test & F–test was used to determine the difference between the independent variable (IV) and the dependent variable (DV).

As suggested by Coake & Steed, (2007), Palaniappa (2005), Lunar (2007), the data analysis method selected is based on the characteristics of variables and questions of the research conducted. Below is a brief description of the ratings analysis using confirmatory factor analysis (CFA) structural equation modeling (SEM) Amos with SPSS models of analysis, where the analysis model has three major construction, namely:

(1). One order structure - the confirmatory factor analysis CFA Amos SEM graphics models the output path diagram model factorial structure of the order for the independent variable.

(2). The second frame structure - Amos CFA confirmatory factor analysis of SEM models graphic output path diagram model for analysis and hypothesis between two or the variable factor models were observed.

(3). Final CFA structure and SPSS Amos SEM analysis to the application of extensions EFQM and corporate performance management, namely:

a. Graphics output path diagram model for the practice of extension Hypothesis EFQM

b. The results of the analysis of Goodness of Fit Index X^2, df, P, R, CFI, RMSEA, NFI, RFI, and the value of TLI must meet standard requirements CFA SEM Amos

c. Reliability and validity analysis by CFA SEM Test Analysis Analysis of observed variables - endogenous (measuring variables observed); unobserved variables - endogenous (that are not measured

directly), and endogen- exogenous variables (less support and can not be measured directly.

d. SPSS normality test results and statistical significance test normalitas-Kolmogorov - Smirnove and Shapiro - Wilks.

e. SPSS descriptive test for normality: Skewness and kurtosis statistics critical rations (CR)

f. Calculation of normality test model assessment SEM analysis CFA Amos based on multivariate kurtosis coefficient CR Mardia's, ration value critical value and significance of kurtosis normality.

g. The final results and modification index (MI) based on the analysis of SEM CFA Amos and standard regression Aratu weight factor loading value estimate.

h. Testing covariances data analysis, correlation, and Variance CFA SEM Amos

i. Mahalanobis distance outlier analysis testing of the database in SEM AMOS CFA Model and SPSS statistical residue.

j. SPSS statistical regression collinearity VIF and SEM CFA heavy regression analysis Amos critical ratio (CR).

k. End summary of SEM AMOS and SPSS models hypothesis test result; resume report data results Amos SEM and SPSS data for the hypothesis; and kindness summary of the final results data in accordance with the CFA test Fit SEM Amos.

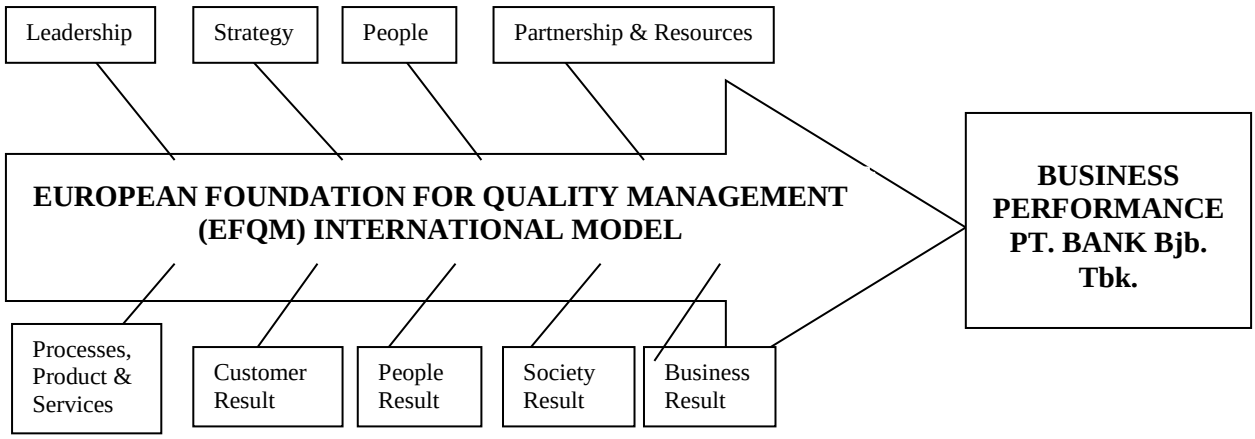

Figure : Framework Plan Form Theory and Design Research

The equation used regression analysis used by Coake and Steed (2007) are:

$$\mathbf{Y = f\ (X_1 + X_2 + X_3 + X_4 + X_5 + X_6 + X_7 + X_8 + X_9)}$$

$$\mathbf{Y = \beta o + \beta_1\ X1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + e.}$$

Y = *Variabel Performance Business Banking BJB*
βo = Konstanta Regresi berganda.
$\beta_1, \beta_2, \beta_3, \beta_4, \beta_5, \beta_6, \beta_7, \beta_8, \beta_9$ = Koefisien regresi.
X_1 = Variabel Leadership.
X2 = Variabel Strategy
X3 = Variabel People
X4 = Variabel Partnership and Resources
X5 = Variabel Processes, Product and Services
X6 = Variabel Customer Results
X7 = Variabel People Results
X_8 = Variabel Society Results
X_9 = Variabel Business Results
e = Error term

RESULTS AND DISCUSSION

1. Based on the analysis results obtained regression model of SPSS :

Y = Business Performance Management Company (PT Bank Bjb – Jabar Banten), N = 187; F = 119,219; Significance (t) = 0.000; R = 0926; Adj. R^2 = 0858; largest unstandardized coefficient = 0369 (Focus on HR); standarized coefficient = 0369; t = 4409 and (constant) = - 0078.

$$Y = \beta o + \beta_1\ X1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + \beta_7 X_7 + \beta_8 X_8 + \beta_9 X_9 + e.$$

= - 0078 + 0095 X_1(Leadership) + 0366 X_2 (*Strategy*) – 0272 X_3 (*People*) + 0123 X_4 (*Partnership and Resources*) + 0288 X_5 (*Process, Product and Services)* + 0. 232 X_6 (*Customer Results*) + 0183 X_7 *(People Results*) + 0369 X_8 (*Society Results*) + 0339 X_9 (*Business Results*) + 0.

= - 4.478 + 0470 + 1698 - 3373-1452 + 3036-2878 + 4070 + 4409 + 4.360 + 0

= (0639 ***) + **(0091 ***)** + (0,000 *) + (0,001 **) - **(0148 ***)** + (0003 **) - (0004 **) + (0,000 *) + (0,000 *) - (0000 *)

From the data and results of statistical regression analysis using SPSS software above can be summarized that all the hypotheses (H) variable rate variations are a key factor berpengaruhi and having a significant positive relationship the performance of the business management of PT. Bank Bjb. Are :

a. Significant level one (*) for H_2 - Strategi (*), H_7 – People Results (*), H_8 – Society Results (*), and H_9 – Business Results (*) are Accepted on Alfa (α) = 1 % , Significance Level = 99 % and significant at 1 %. The hypothesis testing acceptable and strongly supports in this study.
b. Significant level two (**) for H_3 - People (**), H_5 – Process, Product and Services (**), H_6- Customer Results are Acceptable on Alfa (α) = 5 %, Significance Level = 95 % and Significant at 5 %. The hypothesis testing accepted and support in this study.
c. Significant level three **(***)** for ***H_1- Leadership (***)***, and ***H_4 - Partnerships and Resources (***)*** was rejected on Alfa (α) = 10 %, Significance Level three = 90 % significant at 10 % (***). ***The hypothesis testing was rejected (not acceptable) and was not support in this study.***

2. Tenth (10) Indicator Variables EFQM implementation and analysis of performance management company is highly correlated with each other and each significantly associated with Latent Variables underlying. The results of the total variance = 81.016% can be described by the first factor in the performance of the company's business. Another factor explaining the resulting matrix components that 81.016% of information generated by the ten indicators. The Cronbach the resulting alpha = 0.972 (Standard requirement>0.75), and data KMO Bartlet's Test=0.916 (Standard Requirement>0.75), as well as the level Significance = 0.000 (Standard Requirement <0.001) can be acceptable.

3. SPSS results of the test data normality for all variables greater than 0.05 (Significan requirement statistic > 0.05). So all the core elements of variable considered normal and acceptable. Ration Skewness (descriptive data value normality) Critical (CR) and CR Kurtosis all data for outcome variables. This study is the

CR<1.96 is acceptable. Finally, the variable element EFQM implementation and performance management is worth considering and very significant impact on business performance at PT. Bank Bjb Tbk. for the period present and future.

4. Anova Regression Results, (Sum of Square = 33.162; df = 9; Mean Square = 3.685; F = 119.219) and the remainder (Sum of Square = 5.470; df = 177; Mean Square = 0.031; F = 119.219), and Total (Total Square = 38.632, df = 186). Be accepted (acceptable) and significant because the results for all variables is = 0.000.

5. SPSS Results coefficient, multiple regression statistical analysis for performance management companies there are two variables that are less significant to the performance level more significance than the standard requirements of 0.05 (the significance of the standard requirements <0.05), the variables in question are the H_1= Leadership (significance = 0.091 ***) and the H_4 = Partnership and Resources (Significance = 0.148 ***).

   This finding seems contradictory at first instance and may be source of confusion and unreasonable. Does this variable shows that the application of EFQM Model Europe can improve business performance management company?. The answer is not a problem, because there are seven (7) elements core indicator variables in this study (Strategy, People Result, Society Result, Business Result, People, Process, Product & Services, and Customers R. The result is < Significant 0.05 (acceptable and significant).

6. Results Analysis of the First Order Model CFA-SEM AMOS, Independent Variables (X_1, X_2, X_3, X_4, X_5, X_6, X_7, X_8, X_9) and Dependent Variable (Y), and results CFA Goodness of Fit Index for RMSEA<.080, CFI>0.95; Ratio>1; Probability (P)>0.000, and Chi-Square the higher would be better.
   This model is accepted and Fit (fit) for the analysis, because it has been fulfilled and in accordance with standard procedures and systems modeling needs analysis SEM Amos (Palaniappa, 2005, lunar, 2007).

7. Results Analysis of Second Order CFA Amos graphical models: Output Path Diagram to the hypothesis that the nine independent variable factors studied between correlation and indicator variables. The results of the analysis Goodness Fit Index Chi-Square (X^2) = 258.455; Degrees of Freedom (df) = 133 and probability (p) = 0.000; Ratio (R) = 1.943 acceptable (Req. Std. Ratio>. 1000); Comparison of Fit Index (CFI) = 0.994 (Std, Req. CFI> 0.950) and Root Mean Square Error Approximation (RMSEA) = 0.071 (Req. Std. RMSEA <0.080) mean the results are acceptable and in accordance in accordance with standard procedures system needs analysis SEM model Amos (Palaniappa, 2005, and lunar, 2007).

8. Based on the results of the final SEM model and hypothesis Amos; yield data Hypothesis Testing SEM AMOS CFA; resume Amos reports on the results of data and SEM SPSS data to hypothesis, test the results of measurements obtained Goodness of Fit CFA test Amos SEM has been appropriate and acceptable, because the analysis for RMSEA = .075 (RMSEA <0.08); CFI = 0993 (CFI> 0.90); Ratio = 2.052 (Ratio>1.00); NFI = 0.986 (IFN>0.90); RFI = 0.72 (RFI>0.90); IFI =0.993 (IFI>0.90); TLI = 0.985 (TLI>0.90) and AIC, are met and acceptable according to the requirements recommended quality standards.

9. The results of the Critical Ratio (CR) = 1.972 is acceptable (CR> 1.95).Where the hypothesis (H_4) Partnership and Resources R^2 = 0.05; Hypothesis (H_8) Society Result R^2 = 0.02, and Hypothesis (H_5) Process, Product dan Layanan R^2 = 0.08 is not support and no significant effect on the results of this research, because the result less than the standard requirement ratio R^2 <0.020. But the results of Hypothesis Strategy (H_2) R^2 = 0.29; Hypothesis Business Result (H_9) R^2 = 0.38; Hypothesis People (H_3) R^2 = 0.59; Hypothesis People Result (H_7) R^2 = 0.70; Hypothesis Leadership (H_1) R^2 = 0.78; and Hypotesis Customer Result (H_6) R^2 = 1.69 is very supportive and significant impact on this research, because the result> of the R^2 requirements standard. Model summary results of the data SPSS is R^2 = 0.940 and adj. R^2 = 0.935. This hypothesis is supported and accepted as the R^2 Adj. Std > 0.200.

10. Finally the results of research and data ten (10) core elements of the above variables is already consistent with the hypothesis of data analysis systems and procedures CFA SEM, and SPSS and acceptable standards and in accordance with the recommendation required (Palaniappa, 2005; Coake and Steed, 2007; lunar, 2007).

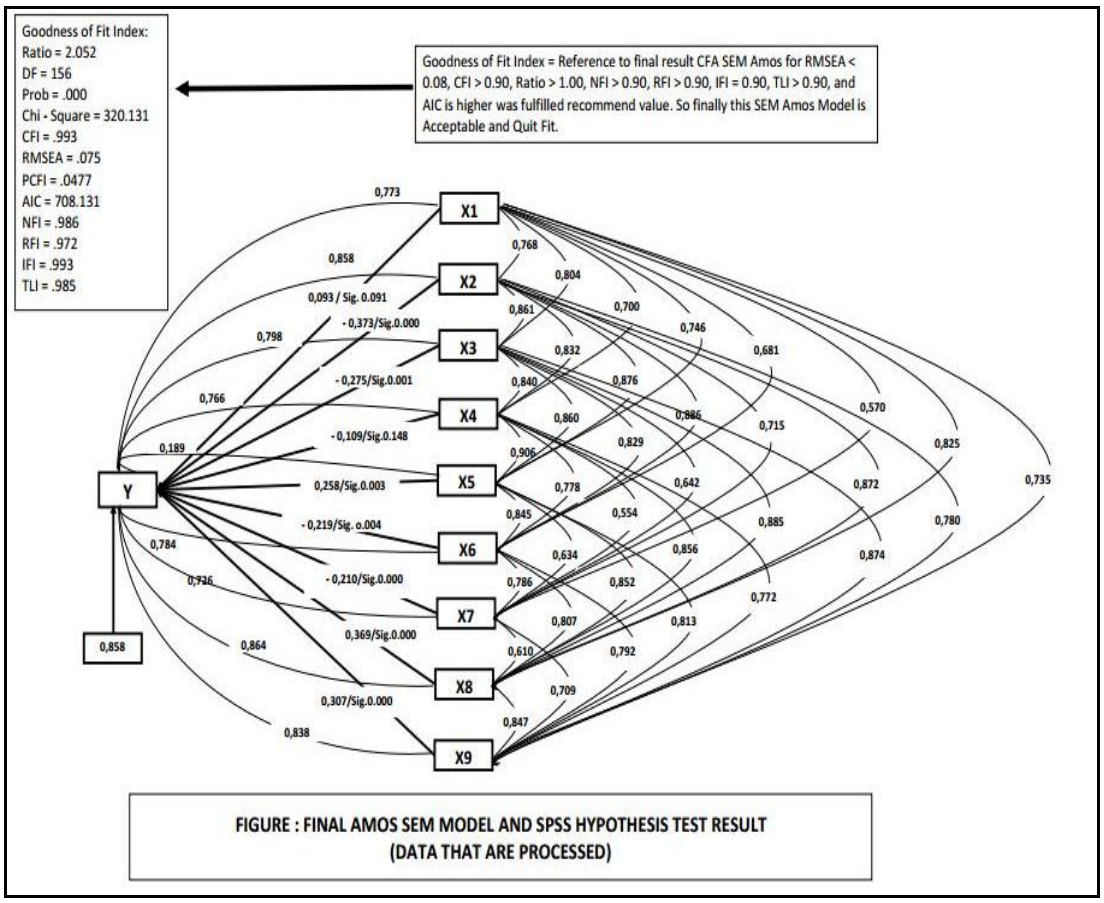

FIGURE : FINAL AMOS SEM MODEL AND SPSS HYPOTHESIS TEST RESULT
(DATA THAT ARE PROCESSED)

FINDINGS AND ACTION PLANNING

Expected financial companies and banking Indonesia (BJB PT.Bank Tbk.) will be able to create a corrective action plan is mandatory and a continual and ongoing (continuous quality improvement), because we find and get two variables and hypotheses that are not significant and influential in this research that leadership (leadership) and Partnership and Resources (Resources mnusia and Partnership). The corrective measures and action (action plan and taken) taken by the management of PT. Bank Bjb Tbk. must be based on the operational management cycle concept models of standard international quality which **PDCA** (Planning = define objective process, Do = implement processes, Check = the monitoring process and actions, and Action = take action continuous

improvement in the process of enterprise performance management), where the findings of this study have been were analyzed using statistical software (SPSS and AMOS SEM) using variables International Quality Standard EFQM European Models. The improvement criteria for performance excellence means variables are:

(1) ***Leadership (H_1).*** The action plan and action taken PDCA in PT.Bank Bjb Tbk. firm's must be addressed how the top management guides the company in setting direction and seeking future opportunities. Primary attention is given to how the top management creates a leadership system based upon clear values and high performance company expectations that addressed the needs of all stakeholder. The category also includes the company's responsibilities to the public and good citizenship.

- Reality of the finding for Leaderships based on data analysis result this research study are (1). Less of achieved success for develop the mission, vision and values are role models of a culture of excellence; (2). Personally involved in ensuring the organisation's management system is developed, implemented and continuously improved was not team works; (3). Involved with customers, partners and representatives of society was not successes.

(2). ***Partnership and Resources (H_4).*** The action plan and action taken PDCA firm's must be addressed on five (4) key strategy managed processes how the organisation plans and manages its external partnerships and internal resources in order to support its policy and strategy and the effective operation of its processes. The key strategy process mean are (a). External partnerships are managed; (b). Buildings, equipment and materials are managed; (c). Information and knowledge are managed; (d). Technology is managed; and (e). Finances are managed.

- Reality of the finding Partnership and Resources based on data analysis result this research study are was not successes to planning and managed internal and external for partnerships, finances and supplier requirement.

Researchers believed, to ensure and guaranted (Insya Allah), if the action plan and action taken finding above committed, consistent and totally implemented by organization management firm's of PT.Bank Bjb Tbk., includes design process, product, technology information, services, training centre dan maintenance business banking will success for the globalization competitive and competiveness worldwide in a business marketplace and market share banking for the global.

CONCLUSIONS AND RECOMMENDATIONS

With the research is expected to be clear and can at least answer of variables that can affect and be affected, as well as the relationship between them must be based on the results of the analysis of investigations, evaluating and measurements are compliant to meet the standards requirements analysis calculation software Confirmatory Factor Analysis (CFA) Amos and SPSS SEM model (Palaniappa, 2005; Lunar, 2007)

Another question in this study may be interesting from the contribution of the element variable to business competitiveness of Indonesian banks which in turn will help to obtain a banking business that the larger the market share of the performance management of global and profitability through productivity, effectiveness and efficiency of quality management standards organization in order to improve the ongoing quality. Where the purpose of performance assessment of this business is to achieve excellence by continuously improving the performance of the quality management of business companies (PT. Bank Bjb) which focuses on customer satisfaction, its high quality products and services. The global market share, investments and finance, human resources, the effectiveness and efficiency of the quality management organizational structure leading to the financial markets and global banking business internasonal more competitive for current and future presence (Summers, 2003; Linda, 2005; Sila, 2006; Lumijarvi, 2007). So we need a decision commitment majemen peak (commitment of management) of the Management of Bank Bjb is based on the performance analysis of the trend of processes, products, services, in accordance with the performance indicators

of banking companies of the results of the internal audit and external (international), as well as feedback from owners, vendors, suppliers, and customers.

PT. Bank Bjb Tbk. is an industrial services in finance and banking credible and capable, is expected to be a key player in the important industrial sector financial services and banking in Indonesia and should be very active in national, regional and international business and financial services banking for the long term and major national banking and economic growth in Indonesia.

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