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FAKULTAS EKONOMIKA DAN BISNIS UNIVERSITAS KRISTEN SATYA WACANA

ABSTRAK

This study aims to describe the profiles of social capital of Islamic Commercial Bank (BUS) in Central Java. As a result, it will give an overview of the level of readiness of its human resources. The findings of this study can be as reference for Banking in Indonesia and every Islamic banking industry in planning policies related to human resources because the relational work system will influence the performance outcomes in which the characteristics of the products offered by Islamic banking is identical with social capital, i.e Mudharabah, Musharaka, and Murabaha. Moreover, the Islamic banking is a relatively new industry if compared to conventional ones, so that the solid teamwork of “pricing” side is very tight, so the competence of social capital both internal and external of human resources is indispensable for the development of Islamic banking. The population in this study is all active Islamic Commercial Banking in Central Java, with a sample of 26 Islamic banks. The analysis used is descriptive analysis. The finding explains that The Islamic Commercial Banking is more focus and intensive on the achievement of short-term targets than continually educate and change the mindset of the people regarding the benefits of free-riba economics through Islamic banks.

Keyword : *Islamic Banks, social capital, relational.*