ABSTRACT

EMPLOYEE WELFARE FINANCING PROCEDURES IB MASLAHAH AT PT BANK JABAR BANTEN SYARIAH SINGAPARNA SUB BRANCH OFFICE

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The purpose of this study was to determine the Procedure for Financing the Welfare of iB Maslahah Employees at PT Bank Jabar Banten Syariah, Singaparna Sub-Branch Office. The research method used is descriptive qualitative with the type of data used, namely primary and secondary data. The data collection techniques used were field studies, in-depth interviews, participant observation, and literature studies. The data analysis technique used is data reduction, data presentation and conclusion drawing. Based on the research, the procedure for iB Maslahah Employee Welfare Financing has many facilities provided by the bank to customers who want to do ib Maslahah Employee Welfare Financing. The obstacles encountered in this product are that the treasurer does not deposit or cut employee installments and the signature does not match the ID card. To attract customers, the bank should promote this product more so that the interest of customers who do financing is more, and the quality of the products at Bank BJB Syariah KCP Singaparna must be improved again in order to compete with other banks by referring to the importance of the BJB Syariah bank

Keywords: Procedures, Financing, IB Maslahah, Bank