

ABSTRAK

Pandemi Covid-19 menyerang seluruh sektor industri tak terkecuali industri perbankan. Sektor industri perbankan menjadi salah satu sektor yang terdampak cukup parah imbas naiknya angka *Non Performing Loan* (NPL) portfolio, yang menyebabkan memangkas laba rugi dari perbankan. Salah satu yang terdampak adalah BNI RCC Yogyakarta yang mengalami dampak yang cukup signifikan dari seluruh cabang dan RCC pada bank BNI. Untuk mengatasi hal tersebut Bank BNI membuat sistem pemantauan portfolio untuk dapat memitigasi kenaikan NPL kedepannya. Penelitian ini bertujuan untuk menganalisis sistem pemantauan portfolio kredit di Bank BNI RCC Yogyakarta dan mengidentifikasi faktor-faktor apa saja yang menjadi kendala dalam pengimplementasiannya. Penelitian ini melibatkan empat informan kunci yang merupakan pemimpin BNI Retail Productive Business Center (RCC) Yogyakarta, Retail Productive Business Risk (RPR) Yogyakarta, Retail Productive Business Team Leader RCC Yogyakarta, dan Retail Productive Business Relationship Manager RCC Yogyakarta. Peneliti menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa implementasi transformasi system pemantauan portfolio kredit di BNI RCC Yogyakarta telah dilakukan dengan baik dan sesuai dengan prosedur, namun masih terdapat hambatan-hambatan pengimplementasian seperti *human error* terkait entri data, proses tidak akurat, kurangnya fokus, perubahan regulasi dan kebijakan, kepemilikan data dan etika, serta pemahaman manajemen budaya organisasi.

Kata kunci: *transformasi digital, implementasi transformasi sistem, faktor penghambat implementasi transformasi sistem pemantauan, implementasi kegiatan, sistem pemantauan portfolio kredit*

ABSTRACT

The Covid-19 pandemic has attacked all industrial sectors, including the banking industry. The banking industry sector is one of the sectors that has been quite badly affected by the rising numbers Non Performing Loan (NPL) portfolio, which causes banks to cut profits and losses. One of those affected was BNI RCC Yogyakarta which experienced quite a significant impact on all branches and RCC at BNI bank. To overcome this, Bank BNI created a portfolio monitoring system to be able to mitigate future increases in NPL. This research aims to analyze the credit portfolio monitoring system at Bank BNI RCC Yogyakarta and identify what factors are obstacles to its implementation. This research involved four key informants who were leaders of BNI Retail Productive Business Center (RCC) Yogyakarta, Retail Productive Business Risk (RPR) Yogyakarta, Retail Productive Business Team Leader RCC Yogyakarta, and Retail Productive Business Relationship Manager RCC Yogyakarta. Researchers use data reduction techniques, data presentation, and drawing conclusions. The results of the research show that the implementation of the transformation of the credit portfolio monitoring system at BNI RCC Yogyakarta has been carried out well and in accordance with procedures, but there are still obstacles to implementation such as human error related to data entry, inaccurate processes, lack of focus, changes in regulations and policies, data ownership and ethics, as well as understanding organizational culture management.

Keywords: digital transformation, implementation of system transformation, factors inhibiting implementation of monitoring system transformation, implementation of activities, credit portfolio monitoring system