

ABSTRAK

Pulihnya kondisi ekonomi dan normalnya aktivitas masyarakat mendorong perbaikan aktivitas usaha. Kebutuhan pembiayaan meningkat dari rumah tangga dan korporasi, menciptakan permintaan kredit yang tinggi untuk perusahaan pembiayaan, termasuk Bank KBBS. Meskipun bank mengalami peningkatan sesuai tren positif, realisasi target pembiayaan di tahun 2022 hanya mencapai 97,10%, belum dapat melampaui target yang ditetapkan. Tidak tercapainya target pembiayaan bisa disebabkan oleh faktor persaingan antar perbankan. Untuk menghadapi tantangan ini, peningkatan kualitas proses internal diperlukan, terutama dalam peran kunci Departemen Analis Pembiayaan. Dengan meningkatkan kinerja departemen ini, bank dapat memberikan rekomendasi pembiayaan yang lebih akurat, membuat keputusan yang tepat, dan mengurangi risiko kredit, sehingga dapat memitigasi dampak persaingan ketat dalam penyaluran pembiayaan. Penelitian ini bertujuan meningkatkan kinerja Departemen Analis Pembiayaan Bank KBBS dengan menggunakan teori *Balanced Scorecard*. Metode penelitian kualitatif dilakukan dengan wawancara narasumber yang mencakup 4 perspektif dalam *Balanced Scorecard* (keuangan, pelanggan, internal proses, pembelajaran dan pertumbuhan), didukung oleh data internal perusahaan. Kendala yang diidentifikasi meliputi keterbatasan personal SDM, intervensi dalam analisis, ketidaksesuaian biaya administrasi, kendala komunikasi, ketidaksesuaian SLA, kurangnya keterlibatan langsung dalam analisis lapangan, dan kompleksitas pengajuan pembiayaan. Dari kendala tersebut kemudian dilakukan rancangan strategi melalui pendekatan fungsional. Melalui pendekatan ini, kompetensi berupa kekuatan dan kelemahan perusahaan dapat dilihat dari berbagai fungsi bisnis yang ada dalam perusahaan, seperti fungsi departemen – departemen yang terkait dengan Departemen Analis Pembiayaan.

Kata kunci : target pembiayaan, kinerja, *balanced scorecard*, analis pembiayaan, strategi fungsional

ABSTRACT

The recovery of the economy and the normalization of community activities are driving the improvement of business activities. The need for financing has increased from households and corporations, creating high demand for credit for financing companies, including KBBS Bank. Despite the bank experiencing growth in line with positive trends, the realization of financing targets in 2022 only reached 97.10%, falling short of the set target. The failure to achieve financing targets can be attributed to factors such as competition among banks. To address this challenge, an improvement in the quality of internal processes is required, particularly in the key role of the Financing Analyst Department. By enhancing the performance of this department, the bank can provide more accurate financing recommendations, making the right decisions, and reduce credit risks. This, in turn, can mitigate the impact of intense competition in financing disbursement. This research aims to enhance the performance of the Financing Analyst Department of KBBS Bank using the Balanced Scorecard theory. A qualitative research method is conducted through interviews with informants covering the 4 perspectives of the Balanced Scorecard (financial, customer, internal process, learning and growth), supported by internal company data. The identified constraints include limitations in human resources, intervention in analysis, mismatch of administrative costs, communication constraints, non-compliance with Service Level Agreements (SLA), lack of direct involvement in field analysis, and the complexity of financing applications. From these constraints, a strategic design is then developed through a functional approach. Through this approach, competencies, including the strengths and weaknesses of the company, can be assessed across various business functions within the organization, such as the functions of departments related to the Financing Analyst Department.

Keywords: *financing targets, performance, Balanced Scorecard, financing analyst, functional strategy*