

## Intisari

PT. Bank Negara Indonesia (Persero) Tbk melalui prinsip yang ditanamkan erat yaitu “Perbaikan tiada henti” ini terus melakukan evaluasi terhadap isu yang dihadapi. Mengutamakan kepentingan dan kepuasan nasabah, BNI melakukan beberapa penyesuaian alur kerja yang dinilai dapat memaksimalkan alur proses kerja operasional kredit yang akan berdampak langsung pada kualitas bisnis. Hal ini membawa pada kondisi yang dihadapi saat ini yakni BNI Corporate Transformation memasuki Wave 5 di mana salah satu inisiatifnya adalah New Ways of Working (NWOW), yang saat ini tengah dalam proses implementasi di seluruh BNI Wide. Tujuan penelitian ini adalah melakukan evaluasi penerapan strategi NWOW pada Operasional Kredit di Bank BNI serta mengidentifikasi faktor penentu keberhasilan implementasi Strategi NWOW pada Divisi Operasional Kredit di Bank BNI. Penelitian bersifat kualitatif. Hasil penelitian menunjukkan bahwa terdapat beberapa aspek yang terdapat pengembangan dan perbaikan berkelanjutan dalam mencapai tujuan strategi NWOW ini. Dampak penerapan *Business Process Improvement Operasional Kredit* di Bank BNI dilihat dari perspektif berdasarkan pendekatan *Balanced Scorecard* (BSC) memerlukan beberapa perspektif yang dapat ditinjau kembali agar betul *terserap dan berdampak baik bagi BNI. Perspektif tersebut melibatkan Perspektif Learning and Growth, Perspektif Business Process Internal dan Perspektif Customer*. Selanjutnya sebagai bentuk dukungan keberhasilan strategi ini juga diukur melalui faktor penentu keberhasilan (CSF) yang mana disimpulkan menjadi 3 faktor yang akan mendorong keberhasilannya yaitu *Process and Activities, Education and Training, dan Organization Infrastructure*.

Kata kunci: *Business Process Improvement*, Strategi Perusahaan, *Balanced Scorecard*, Faktor Kunci Keberhasilan, Operasional Kredit.

## Abstract

PT. Bank Negara Indonesia (Persero) Tbk, through its closely instilled principle of "Continuous Improvement", continues to evaluate the issues it faces. Prioritizing customer interests and satisfaction, BNI has made several work flow adjustments which are considered to maximize the credit operational work process flow which will have a direct impact on business quality. . This has led to the conditions currently being faced, namely BNI Corporate Transformation entering Wave 5 where one of the initiatives is New Ways of Working (NWOW), which is currently in the process of being implemented throughout BNI Wide. The aim of this research is to evaluate the implementation of the NWOW strategy in Credit Operations at Bank BNI and identify the determining factors for the success of implementing the NWOW Strategy in the Credit Operations Division at Bank BNI. The research is qualitative in nature. The research results show that there are several aspects that require continuous development and improvement in achieving the goals of this NWOW strategy. The impact of implementing Business Process Improvement on Credit Operations at Bank BNI seen from a perspective based on the Balanced Scorecard (BSC) approach requires several perspectives that can be reviewed so that it is properly absorbed and has a good impact on BNI. This perspective involves the Learning and Growth Perspective, Internal Business Process Perspective and Customer Perspective. Furthermore, as a form of support for the success of this strategy, it is also measured through determining success factors (CSF), which can be concluded into 3 factors that will encourage its success, namely Process and Activities, Education and Training, and Organization Infrastructure.

Keywords: *Business Process Improvement*, Company Strategy, Balanced Scorecard, Key Success Factors, Credit Operations.