

INTISARI

Penelitian ini berawal dari keresahan peneliti akan kebutuhan pendanaan bagi UMKM yang bergerak di sektor ekspor impor terutama di DIY dan sekitarnya. Namun, Bank BPD DIY selaku bank daerah di DIY belum mampu menangkap peluang tersebut. Tujuan penelitian ini untuk mengetahui bagaimana kesiapan Bank BPD DIY menjadi bank devisa baik dari kondisi keuangan maupun sumber daya manusianya. Selain itu, penelitian ini bertujuan untuk mengidentifikasi bagaimana Bank BPD DIY menangkap potensi yang ada dengan bertransformasi menjadi bank devisa. Metode pengumpulan data yang digunakan berasal dari laporan kinerja keuangan Bank BPD DIY, Bank Kalsel, Bank Mandiri, Bank BNI, Bank BJB, dan Bank Jateng serta dilakukan triangulasi via wawancara informal dengan karyawan Bank BPD DIY. Analisis yang digunakan dengan membandingkan aset, OSL, DPK, NIM, LDR, BOPO, dan NPL. Hasil penelitian ini menunjukkan bahwa strategi Bank BPD DIY menjadi *national champion bank* dengan menyiapkan kondisi keuangan dan menyiapkan SDM untuk menangani transaksi valuta asing, sehingga potensi yang ada dapat diambil. Dari segi keuangan, kondisi keuangan Bank BPD DIY sudah memenuhi syarat untuk menjadi bank devisa namun tetap dibutuhkan tambahan modal untuk mengantisipasi risiko CKPN dari penyaluran kredit dengan valuta asing. Dari segi SDM, kesiapan SDM diperlukan dengan pemberian pelatihan dan sertifikasi serta pembentukan unit khusus yang menangani transaksi valuta asing. Hasil penelitian juga menunjukkan bahwa Bank BPD DIY memiliki prospektus untuk menangkap peluang di sektor ekspor-impor dan melayani mahasiswa asing dan wisatawan mancanegara guna meningkatkan pendapatan, sehingga selain kesiapan kondisi keuangan dan kesiapan SDM, diperlukan adanya dukungan dari pemilik majority untuk mempersiapkan regulasi dan penambahan modal guna menuju status bank devisa.

Kata Kunci: bank devisa, transformasi, dynamic capability, dynamic accountability, adaptive structuration

ABSTRACT

This research stems from the researcher's concern regarding the funding needs for SMEs engaged in the export-import sector, especially in Yogyakarta (DIY) and its surroundings. However, Bank BPD DIY, as a regional bank in DIY, has not been able to capture this opportunity. The aim of this research is to understand how prepared Bank BPD DIY is to become a foreign exchange bank, both in terms of its financial condition and human resources. Additionally, this research aims to identify how Bank BPD DIY can capture existing opportunities by transforming into a foreign exchange bank. The data collection method used includes financial performance reports from Bank BPD DIY, Bank Kalsel, Bank Mandiri, Bank BNI, Bank BJB, and Bank Jateng, with triangulation conducted via informal interviews with Bank BPD DIY employees. The analysis involves comparing assets, OSL (Outstanding Loan), DPK (Third-Party Funds), NIM (Net Interest Margin), LDR (Loan to Deposit Ratio), BOPO (Operational Efficiency), and NPL (Non-Performing Loans). The results of this study indicate that Bank BPD DIY's strategy to become a national champion bank involves preparing its financial condition and human resources to handle foreign exchange transactions, enabling it to capitalize on existing potential. From a financial perspective, the financial condition of Bank BPD DIY meets the requirements to become a foreign exchange bank, but additional capital is needed to anticipate the risk of loan loss provisions (CKPN) from lending in foreign currencies. From a human resources perspective, Human resource readiness is necessary through training and certification, as well as the establishment of a special unit to handle foreign exchange transactions. The study also shows that Bank BPD DIY has great prospectus for capturing opportunities in the export-import sector and serving foreign students and tourists to increase revenue, so that in addition to the readiness of financial conditions and human resource readiness, support from the majority shareholder is required to prepare regulations and provide additional capital to achieve foreign exchange bank status.

Keywords: foreign exchange bank, transformation, dynamic capability, dynamic accountability, adaptive structuration