

## INTISARI

Perubahan dan perkembangan bisnis yang begitu cepat terutama dari aspek kondisi perbankan di Indonesia yang tidak menentu serta adanya perubahan perilaku masyarakat terutama kemudahan dalam bertransaksi perbankan secara *online*. Persaingan yang ketat antar industri perbankan harus direspon dengan semangat untuk maju dan berkembang dengan menciptakan kinerja yang baik agar dapat bertahan di dalam menghadapi tingkat persaingan yang tinggi. Perubahan lingkungan bisnis yang dihadapi oleh industri perbankan menuntut PT. Bank Negara Indonesia khususnya Phoneplus sebagai layanan *call center* perbankan untuk dapat mencapai strategi yang telah ditetapkan perusahaan yaitu meningkatkan mutu pelayanan yang optimal kepada nasabah.

Tujuan dari penelitian ini adalah mengevaluasi pencapaian indikator-indikator kunci yang menjadi dasar penilaian kesuksesan *phone banking* BNI Phoneplus serta menilai kinerja *phone banking* BNI Phoneplus dipandang dari *Balanced Scorecard*.

Penelitian ini menggunakan analisis *Key Performance Indicators* (KPIs) untuk melihat tingkat keberhasilan kinerja *call center* diukur dari segi *quality*, *accessibility*, *efficiency*, *cost performance* serta *strategic impact* seperti yang dikemukakan Cleveland dan Harne (2004). Kinerja *call center* dirumuskan berdasarkan analisis terhadap kinerja BNI Phoneplus.

Hasil analisis diketahui bahwa kinerja layanan Phoneplus dengan KPI belum tercapai, hal ini disebabkan karena meningkatnya indikator *service level* berdampak pada peningkatan *cost per call* dan juga berdampak penilaian hasil kepuasan nasabah adalah cukup. Hal ini disebabkan karena penetapan rumus *service level* yang tidak sesuai dengan pendapat Cleveland dan Harne (2004) dan tidak adanya penetapan target. Untuk memperbaiki kinerja Phoneplus diperlukan penerapan penilaian kinerja dipandang dari *Balanced Scorecard*. *Balanced scorecard* sebagai rerangka pengukuran kinerja, yang menerjemahkan visi dan strategi perusahaan ke dalam empat perspektif (perspektif keuangan, *customer*, proses bisnis internal serta pembelajaran dan pertumbuhan). Strategi dijabarkan ke dalam perencanaan strategik yang terdiri dari tiga komponen yaitu tujuan strategik (*outcome measure*, dan *performance drivers measure*), target dan inisiatif strategik.

*Balanced scorecard* sebagai sistem manajemen strategik dan rerangka pengukuran kinerja BNI Phoneplus dapat menumbuhkan kepuasan dan komitmen internal perusahaan yang pada akhirnya akan dapat mewujudkan visi perusahaan dimasa mendatang.

**Kata kunci:** Kinerja, *Key Performance Indicators*, *Balanced Scorecard*

## ABSTRACT

Change and growth of business which so quickly especially from aspect of banking in Indonesia condition which uncertain and also the existence of change of behavior of society especially easily in transacting banking online. The tight competition among banking industry have to stimulating hotly to go forward and expand to create good performance to be sustain in face of high competition. Change of business environment faced by banking industry claim PT. Bank Negara Indonesia specially Phoneplus as service of call banking center to be able to reach strategy which have been specified to take care that is upgrading optimal service to customer.

Intention of this research to evaluate attainment of key indicators becoming base assessment of successful of phone banking BNI Phoneplus and also assess performance of BNI Phoneplus phone banking looked into from Balanced Scorecard.

This research use analysis of Key Performance Indicators (KPIs) to see level of success of performance of call center measured from quality, accessibility, efficiency, performance cost and also strategic impact is such as told by Cleveland and of Harne (2004). Performance of call center formulated base on performance of BNI Phoneplus analysis.

The analysis result known that performance of Phoneplus with KPI not yet reached, this matter is caused by the increasing of indicator of service level affect at of increase cost per call and so affecting assessment of result satisfaction of customer is enough. This matter is caused by stipulating of formula of service level which disagree with opinion of Cleveland and of Harne (2004) and inexistence stipulating of goals. To improve performance of Phoneplus needed implement assessment of performance looked into from Balanced Scorecard. Balanced Scorecard as measurement of performance framework, translating company vision and strategy into four perspectives (financial perspective, customer perspective, internal business process perspective and learning and growth perspective). Strategy explained in the strategic planning which consist of three component that is strategic goal (outcome measure and performance drivers measure), strategic initiative and target.

Balanced Scorecard as strategic management system and performance measurement framework of BNI Phoneplus can arise the satisfaction and internal company commitment which in the end will be able to realize vision company of period to come.

*Keywords : performance, Key Performance Indicators, Balanced Scorecard*