



ABSTRACT

Loan Portfolio Analysis Approach in Enhancing Retail Business Strategy A Case Study at Bank Rakyat Indonesia Kebayoran Baru Branch Office.

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The purpose of the study is to determine certain business sectors as the target of loan disbursement in developing retail business by looking for the best alternative that can give optimum profit at minimum risk, determining the value of the portfolio composition of each sector, and developing retail business strategies based on the result of the analysis on the loan portfolio.

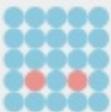
The research method used in this study is a case study, and thus the result of the study only applies to the object being studied. The data obtained was interpreted and a loan portfolio with several different investment variables was developed by using the concept of risk minimizing or variant with quadratic function. The solution to this is by making use of *modern portfolio theory and investment analysis software* – the *Capital Asset Pricing Method (CAPM)* which was introduced by H. Markowitz in *Portfolio Selection*.

The result of analysis from past performance data (1999-2003) showed that the composition and realization of the real interest income from each economic sector from the loan disbursed at Bank BRI Kebayoran Baru Branch Office have formed a new loan portfolio with rate of return as much as 21.078% and standard deviation of 1.721%. For the development of retail business in the future and to maximize income in the loan sector, an efficient portfolio combination with several alternative scenarios is needed. From several alternatives of portfolio composition used, it is found that in order to get maximum interest income from loan sector at minimum risk (22.493% rate of return and 1.614% standard deviation), the loan development in the future should refer to loan portfolio with the composition as follows: agricultural sector 0.25%, industrial 39.95%, construction 14.20%, trading 38.41%, transportation 0.15%, and service 7.04%.

Based on the above portfolio analysis, to enhance the business development in the future, the loan disbursement strategy is planned as follows: agricultural sector is maintained, industrial sector is expanded (with tight selection), construction sector is maintained with the existing composition, trading is expanded, and transportation and service sectors are maintained.

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