ABSTRACT

Evaluation in Planning Strategy and Balanced Scorecard on Microfinance Institutions (MFIs) Swamitramina (Case Study: Swamitramina Brondong, Lamongan).

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The purpose of this study was to identify and to analyze strategic factors of internal and external environment affecting the development of Swamitramina Brondong, Lamongan. Know the position on the achievement swamitramina business that has been running for several years, and a strategy appropriate and integrated so that they can improve their performance in the future. With the rapid changes and external challenges that the stronger in the development of microfinance institutions, the need to anticipate the competition in the provision of microcredit, even have a good financial performance. Therefore, MFIs Swamitramina Brondong need to do a comprehensive evaluation of strategic planning, which not only focuses on the financial aspects but also consider other aspects such as customers, internal business processes and learning and growth.

This study used a descriptive method approach where the problems answered using the data obtained. The first analyzed was identification data and information regarding environmental analysis, were then evaluated and analyzed using IFE, EFE matrix, and IE matrix. Based on the analysis of factors internal use matrix-IFE terbobot obtained scores of 2545 that have the ability average in efforts to respond to external factors-fkator by utilizing the opportunities and avoid or face the threat. While the results of analysis using a matrix of external factors EFE obtained terbobot score of 2789. View from the matrix of IE, the positions are on the Swamitramina Brondong quadrant V. This means that the appropriate strategy for Swamitramina Brondong and hold strategy is maintained. Seconable How to Planning the next Strategy regarding On four perspective using Balanced Scorecard. The target strategy in each perspective balanced scorecard is set to see the vision, mission, goals and strategies for major Swamitramina Brondong. Swamitramina position on the achievement of a business that has been run based on the strategy and maintain hold. Further more Intensive strategy is market penetration and product development. Market penetration strategy seeks to increase the market share of a product or service through marketing efforts that much more. Product development strategy is aimed at companies that can increase sales by improving or modifying products or services that have now. Based on the primary strategy, objectives, strategies on the financial perspective is to increase profits or increase the profit and capital. The indicator used is the amount of profit, the profitability ratio, the amount of capital and CAR inisatif strategy with which the priority is strengthening the capital with a proposal to make a donation. Target customer perspective on the strategy is to increase customer satisfaction on products and services, maintaining the loyalty and improve the quality of relationships with customers and enhance the image of Swamitramina. The indicator used was the level of customer satisfaction, customer Retention and good image in society. The initiative is the main strategy is to satisfy customer service, product promotions to enhance the image of swamitramina. Target strategy on internal business process perspective is the process of increasing the quality of service to customers, create innovative products, increasing the effectiveness of operational activities and increasing the effectiveness of marketing. The indicator used is the time and quality of response to customer demand, revenue from new products, BOPO ratio, the level of error and the total income. The initiative process perspective strategy on internal business processes service is fast, easy, safe and professional. Target strategy on learning and growth perspective is the increasing ability of employees, increased employee commitment, availability of management information systems and the creation of cultural organizations and professionals. The indicator used is the ratio of employee productivity, increase the ratio of the cost of human resources, employee satisfaction, employee Retention, time and quality of service of officers and compliance officers index. Inisatif strategy that is executed to develop Management Information Systems (MIS) with the aim to increase the profit or revenue swamitramina.