



STRATEGIC PLANNING OF CONSUMPTIVE CREDIT EXPANSION AT CONSUMER LOAN CENTER UNIT PT. BANK NEGARA INDONESIA (PESERO)TBK. JAKARTA ADI TRAINIARTO NUGROHO.

One of the roles of commercial bank is to act as financial intermediaries, where at the end it will generate profits for customers and investors as well as for the bank itself. The main advantage for the bank is called spread interest, which is the nett of lending rate and cost of money.

However, the 1997 crisis have badly reduced business performance in many sectors including banking. Interest rate was raised up even above loan rate, resulted negative spread for the banks. The losses attacked many banks since then.

To cover losses for years, Bank BNI re-capitalize its financial structure and changed its business orientation from corporate banking to be retail banking. One of the applications was to create Consumer Loan Center Unit for Jabotabek area. The function is to process credit application with centralized system, including KPR, KMG, and KUKPLUS. Therefore it is required to have annual goals and business plan for the Unit as well as suitable business strategy and alternatives to be implemented.

Some analytical tools are used to develop alternative strategies, SWOT is of them. Based on internal and external factors within Consumer Loan Center PT Bank Negara Indonesia (Persero) Tbk, SWOT analysis is used to systematically identify the factors of Strengths and Opportunities to be maximized and identify Weaknesses and Threats to be minimized.

The strengths as the strategic internal factors are: standardized credit processing system, wide service network, well image of Bank BNI and well employee placement according to their skills. While the weaknesses are: quantity of human resources, employee culture and motivation, processing lead time of credit application, numbers of documents required, expensive administration fee, and high loan rate.

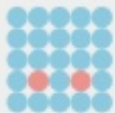
The opportunities as the strategic external factors are: potential needs of consumption credit, supportive direction and policy in banking sector, increased demand of consumptive credit, and progressing development in real sector. While the threats are: low expense capability, high loan rate, banking competition, and easiness to get loan from other institution.

Based on analysis result and evaluation to factors above using IFE and EFE matrix, then consumptive credit expansion strategies are developed using SWOT matrix. The strategies are: to enhance infrastructures for credit expansion, to improve product quality to be more competitive, to improve quality of human resource, to increase promotion, and to have better and supportive direction and policy in banking sector. These strategies are then considered as based for next analysis using Analytical Hierarchy Process.

In priority selection, weight of priority of alternative strategy is affected by the following factors are decisive factors on consumptive credit expansion, people involved in credit expansion and objective of credit expansion

The analysis results the strategies for credit expansion with priorities as follow are to enhance infrastructures for credit expansion, weight 0.275, to improve product quality to be more competitive, weight 0.195, to improve quality of human resource, weight 0.194, to increase promotion, weight 0.177, to have better and supportive direction and policy in banking sector, weight 0.160.

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