

## RINGKASAN

Perumusan masalah yang diajukan dalam penelitian ini adalah: “Bagaimanakah perancangan *balanced scorecard* pada PT Bank Negara Indonesia, sehingga dapat mengakomodasikan dan menerjemahkan dengan tepat strategi ke dalam tindakan nyata untuk mempertahankan daya saing?” Adapun tujuan yang ingin dicapai dalam penelitian ini adalah: “Untuk menganalisis perancangan *balanced scorecard* PT Bank Negara Indonesia, dalam upaya mengakomodasikan dan menerjemahkan dengan tepat strategi ke dalam tindakan nyata untuk mempertahankan daya saing. Riset ini menggunakan pendekatan kualitatif dengan desain manajemen strategik, karena bertujuan merancang *balanced scorecard* dari empat perspektif yang didasarkan atas temuan empiris sebagai hasil riset yang telah ada pada PT Bank Negara Indonesia (BBNI). Pendekatan kualitatif dipilih agar diperoleh suatu hasil riset yang lebih mendekati kenyataan dan dapat diterapkan. Metode ini dipilih karena peneliti mempunyai akses masuk ke dalam subyek riset dan mendekati para responden. Desain *balanced scorecard* yang akan dihasilkan diharapkan dapat mendefinisikan program yang lebih rinci, jelas dan akurat mengenai peningkatan kinerja internal dan respon terhadap pelanggan.

Hasil pembahasan yang dilakukan menghasilkan beberapa simpulan, yaitu:

1. *Critical success factor* pada strategi *low cost leadership* adalah peningkatan jumlah nasabah baru, fleksibilitas produk tabungan, fleksibilitas produk kredit, *efficiency* dan penguasaan teknologi. *Critical success factor* pada strategi *customer focus* adalah efisiensi operasional, retensi nasabah, *automation* dan *capital intensive*, standarisasi banking hall, standarisasi peralatan di banking hall, standarisasi penampilan diri dan keterampilan kunci dan kompetensi.
2. Apabila rancangan *balanced scorecard* diimplimentasikan, PT Bank Negara Indonesia akan dapat mengetahui pada tingkatan operasional mana yang tidak menimbulkan nilai tambah dan yang tidak sesuai lagi dengan jalurnya sehingga dapat diantisipasi sedini mungkin. Selain itu PT Bank Negara Indonesia dapat diandalkan kerapian manajemennya, sehingga dapat dijadikan *core competence* PT Bank Negara Indonesia untuk dapat bertahan dan bersaing di pasar.
3. *Balanced scorecard* yang akan diterapkan pada PT Bank Negara Indonesia menetapkan *critical success factor* yang menentukan strategi yang telah ditetapkan. Berdasarkan strategi yang ditetapkan, *balanced scorecard* mengarahkan pada tindakan yang mengacu kearah strategi tersebut. Dari tindakan atau aktifitas PT Bank Negara Indonesia tersebut ditetapkan pengukuran-pengukuran kinerja operasional. Pengukuran ini dimulai dengan menetapkan *lead indicator* atau *outcomes*-nya.
4. Dalam *internal-business perspectives* keterkaitan dan hubungan sebab akibat antara *lead indicator* dan *lag indicator* memegang peranan penting dalam pencapaian strategi. Strategi PT Bank Negara Indonesia dibedakan menjadi dua kategori, yaitu: *low cost leadership* dan *customer focus*.

## SUMMARY

The problem formulation proposed in this research is: "How is the balanced scorecard planning in PT Bank Negara Indonesia, so that it can exactly accommodate and translate the strategy into the real action to maintain competitiveness?" Now the objection want to be achieved in this research is: "To analyze the balance scorecard planning of PT Bank Negara Indonesia, in the effort to exactly accommodate and translate the strategy into the real action to maintain the competitiveness. This research was using the qualitative approach with the strategic management design, due to it had the objection to plan the balanced scorecard from four perspectives based on empirical finding as the result of the preexisting research in PT Bank Negara Indonesia (BBNI). The qualitative approach was selected in order that obtained a research result more approached the reality and can be applied. This method was selected due to the researcher had the access into the research subject and approach the respondents. The balanced scorecard design would be resulted was expected can define the more detailed, clear and accurate program regarding internal performance improvement and response to the customer.

The discussion results to be done were result in several conclusions, that is:

1. The critical success factor in the low cost leadership strategy is the numbers increase of new clients, saving product flexibility, credit product flexibility, efficiency and technology mastering. Critical success factor in the customer focus strategy are the operational efficiency, client retention, automation and capital intensive, banking hall standardization, equipment standardization in banking hall, standardization of self performance and key skill and competence,
2. If the design of balanced scorecard to be implemented, PT Bank Negara Indonesia will know in which operational levels that no cause the added value and no more appropriate with the track so that could be anticipated as early as possible. In addition PT Bank Negara Indonesia can be relied its management neatness, so that it can be made as the core competence of PT Bank Negara Indonesia in order to can hold out and compete in the market.
3. The balanced scorecard will be applied in PT Bank Negara Indonesia is establishing the critical success factor that determine the strategy have been established. Based in the strategy established, the balanced scorecard directs to the action that refers to the strategy direction. From the action or activity of PT Bank Negara Indonesia it established the operational performance measurements. These measuring were started by established the lead indicator and their outcomes.
4. In the internal-business perspectives the relatedness and causal relation between the lead indicator and lag indicator hold the important role in the strategic achievement. The strategy of PT Bank Negara Indonesia is distinguished into two categories, that is: low cost leadership and customer focus.

## ABSTRACT

PT. Bank Negara Indonesia is consistently faced with a problem of the increasing competition in the global markets. The competition comes not only from the national banks, but also from the foreign banks which by and large have better service standard compared with the national ones. In addition being confronted with the increased competition, PT. Bank Negara Indonesia must also deal with its unsatisfactory performance at recent time. PT. Bank Negara Indonesia is the national bank with the largest assets and the highest net profit (loss) among the others. Viewed from various efforts and hard work that it have done so far, this company should generate the considerable gains as expected by the shareholders.

The objective of this research was to analyze balanced scorecard design in PT. Bank Negara Indonesia in the purpose of properly accommodating and translating a certain strategy into the real action to sustain its competitive forces. The research employed the qualitative approach with the design of strategic management since it was aimed at designing *balanced scorecard* from four perspectives on the basis of empirical findings as results of the research performed by PT. Bank Negara Indonesia.

*The critical success factor* taking into force in the *low cost leadership strategy* constituted *flexibility, focus on a smaller sites, automation and capital intensive and efficiency*. Similarly, *the critical success factor* existing within the *customer focus* consisted of the bank service standard, *development strategic skill, management information system and personal competency*. If the *balanced scorecard* design has been implemented correctly, PT. Bank Negara Indonesia could find out which operational action didn't produce an added value and didn't go with a path it has pursued so far. Thus, it was expected that PT Bank Negara Indonesia can anticipate such a condition in proper way in addition, the bank would possess a strong and reliable management, making it as the *core competence* for surviving and competing in the midst of global markets.

Key words: *Balanced Scorecard, Low Cost Leadership and Customer Focus*