



## Integrasi SWOT, Balanced Scorecard, dan QFD Sebagai Alternatif Pengukuran Kinerja Perbankan

Denny Aryo, Lisa Mardiono, dan Daniel Arga S.  
Laboratorium Optimasi dan Manajemen Industri  
Jurusan Teknik Industri, Universitas Surabaya  
Raya Kalirungkut, Surabaya 60293, Indonesia  
E-mail: [us61125@dingo.ubaya.ac.id](mailto:us61125@dingo.ubaya.ac.id), [us6158@fox.ubaya.ac.id](mailto:us6158@fox.ubaya.ac.id)

### Abstrak

*Pengukuran kinerja bank di Indonesia selama ini dilakukan berdasarkan peraturan yang ditetapkan oleh Bank Indonesia dimana kriteria pengukuran lebih difokuskan pada aspek finansial seperti capital, asset quality, management, earning and liquidity (CAMEL). Namun dalam prakteknya kinerja bank juga dipengaruhi oleh aspek-aspek non finansial seperti perilaku karyawan, kemampuan karyawan, kepuasan nasabah, serta fasilitas-fasilitas lain yang disediakan bank. Penelitian ini mencoba untuk mengaplikasikan pengukuran kinerja dengan konsep Balanced Scorecard yang mencakup financial, customer, internal business process dan learning and growth perspective. Penentuan kriteria untuk setiap perspektif dilakukan dengan metode SWOT. Tolok ukur pada financial perspective adalah Capital Adequacy Ratio (CAR), Kualitas Aktiva Produktif (KAP), Pemenuhan Pembentukan Penyisihan Aktiva Produktif (PPAP), Return On Asset (ROA), Beban Operasional terhadap Pendapatan Operasional (BOPO), Net Call Money (NCM), Loan to Deposit Ratio (LDR). Tolok ukur pada customer perspective adalah kenaikan tabungan, kenaikan giro, kenaikan deposito, kenaikan kredit, Percent of New customer simpanan dan kredit serta jumlah komplain. Tolok ukur pada internal business process perspective adalah Non Performing Loans (NPL), rata-rata lama proses kredit, kecepatan pelayanan teller, tingkat kebobolan, peningkatan jumlah cabang, dan peningkatan jaringan on-line. Tolok ukur pada learning and growth perspective adalah employee turnover, tingkat absensi, dan jumlah training. Selanjutnya inisiatif perbaikan disusun dengan menggunakan metode Quality Function Deployment (QFD).*

**Kata kunci:** BSC, QFD, SWOT

### Abstract

*The performance measurement of banking in Indonesia is conducted based on the regulation issued by Central Bank of Indonesia (BI) which focused on financial perspective like capital, asset quality, management, earning and liquidity (CAMEL). But in practice, the bank performance is also influenced by non financial perspective like employee behavior and skill, client satisfaction, and facilities provided by the bank. The aim of this research is to apply Balanced Scorecard (BSC) as an alternative performance measurement method in banking. SWOT analysis is used to determine the key performance indicators of each perspective. The key performance indicators of financial perspective are Capital Adequacy Ratio (CAR), Productive Asset Quality, Productive Asset Fulfillment, Return On Asset (ROA), Operational Expense to Operational Income Ratio, Net Call Money (NCM), Loan to Deposit Ratio (LDR). The key performance indicators of customer perspective are saving and deposit increase, credit increase, percentage of new customer, and number of complaint. The key performance indicators of internal business process perspective are Non Performing Loans (NPL), credit process time average, teller service rate, leakage rate, number of branch office, and online networking. The key performance indicators of learning and growth perspective are employee turnover, absence rate, and number of training. Finally improvement initiatives are conducted by using Quality Function Deployment (QFD).*

**Keywords:** BSC, QFD, SWOT