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Corporate Organizational Communication Strategy in Increasing Employee Motivation in Achieving Targets

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ABSTRACT

PT. BAF Bussan Auto Finance is a financial service provider company focusing on financing new motorbikes specifically for the Yamaha brand. Not only providing financing services for Yamaha brand motorcycles, Bussan Auto Finance also provides financing for car loans, electronic devices, gadgets, furniture, and agricultural machinery. Therefore, PT. BAF realizes there must be concrete steps to increase motivation and morale between employees and leaders. This study aims to determine organizational communication strategies for increasing the motivation and morale of Motor Yahama employees. Bussan Auto Finance (BAF) has the vision to become a leading and trusted finance company for customers, business partners, employees and the public. To realize this vision, Bussan Auto Finance has a mission to provide the best financial solutions for the welfare of society. The research method used is qualitative research with observations, interviews, and documentation conducted on Toyota Perintis Sales Department employees. The research results obtained by drawing this conclusion are the company's organizational communication strategy in increasing motivation and achieving good credit sales targets so that companies can achieve optimal or desired profits.

Keywords: Organizational Communication Strategy; Motivation; Target Achievement

INTRODUCTION

The rapid development of the banking world and increasingly fierce competition make every company face challenges. The competition encourages every company to create excellence. In a corporate organization, quality human resources is significant for the company's organization. Quality human resources are very influential on the progress of a company. One example of quality human resources is characterized by having high willingness and ability. Human resources are dynamic and have capabilities that continue to grow, so in this case, it needs to get attention from the company. Human resources are essential for companies in managing and managing company performance to function effectively and productively to achieve company goals. Quality human resources can support the progress of a company. Aware of the importance of human resources. (Firdaus, 2020)

PT Bussan Auto Finance (BAF) Bogor City is a company engaged in selling motorcycles, especially the Yamaha brand. PY Bussan Auto Finance (BAF) Bogor City considers several things, including an effort to control revenue or profit to be achieved by the company. An essential element to consider in preparing a sales budget is knowing the estimated sales quantity, sales price, experience, and market conditions. The elements in making the budget are essential to consider so that the company can prepare the budget effectively. PT Bussan Auto Finance is a financial service provider company that focuses on financing new motorcycles specifically for the Yamaha brand; not only providing financing services for Yamaha brand motorcycles, Bussan Auto Finance also serves car loans, electronic devices, gadgets, furniture, agricultural machinery, and so on, 2018)

Therefore, employees are expected to work productively and professionally. In addition, companies need to pay attention to the welfare of human resources and realize that human resources are more than just company assets. The company must be able to be professional and fair in providing rewards to employees in return for employee services that have been provided to the company. It can encourage employees to be more motivated in carrying out and doing their duties to realize company goals. Currently, the competition of companies is increasingly complex, so a force is needed as a company supporter to win the competition in the market. The ability to attract and retain employees is a prerequisite for the company's success because human resources are the most significant capital in the company. Proper human resource management, one of which can be seen in terms of providing compensation (Suhendra Atmaja, 2018).

In 2018, Yamaha's new motorcycle financing was still the most significant contributor to the company's financing portfolio, reaching 85% of the company's total financing disbursement in 2018. In terms of volume, Yamaha's new motorcycle financing achievement increased 25% to 368 thousand units in 2018 from 293 thousand units in the previous year. In terms of volume, financing

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disbursement grew 35% from Rp5.5 trillion in 2017 to Rp7.4 trillion at the end of 2018. Used motorcycle financing also experienced a positive growth trend in 2018. For this increase, the contribution (BAF Share) to total Yamaha motorcycle sales in 2018 increased to 25.6% at the end of 2018, which was previously only 22.1% in 2017. This achievement is inseparable from various efforts and initiatives that continue to be carried out throughout 2018, both by strengthening and expanding cooperation between PT Yamaha Indonesia Motor Manufacturing and dealers: (Gita Farista, 2017)

PT Bussan Auto Finance Tbk (BAF) has released its 2019 annual financial report. Both revenue and net profit of the company thrived. The company's revenue throughout last year was recorded at Rp 3.54 trillion, up 32.88% compared to 2018, which amounted to Rp 2.67 trillion. Self-financing revenue grew 32.61% to Rp 3.48 trillion from the previous year of Rp 2.62 trillion. Revenue grew double digits, and net profit in 2019 also grew by 31.32% to Rp 294.27 billion. In the previous year, net profit was recorded at Rp 224.09 billion. Armando Lung, Ng, Marketing Director of Bussan Auto Finance Tbk, said that in 2020 the company initially targeted financing to grow by 20%. The financing industry has indeed been affected by the Covid-19 pandemic. The government and the Financial Services Authority (OJK) have made policies so that funding companies ease the payment of financing credit instalments. However, affirmed by the Association of Enterprises, 2019)

PT Bussan Auto Finance Bogor Branch continues to improve services in these various fields by conducting good governance and implementing internal control. PT Bussan Auto Finance is an active member of the Indonesian Financial Services Association (APPI) and Fefindo Credit Bureau. PT Bussan Auto Finance always provides fast, quality processes and conducts good and safe document storage. The phenomena related to this study are in the form of employee entry hours are often not on time, some employees being absent from working hours, employees procrastinating work, lack of motivation for employees to improve the achievement of company targets, and lack of motivation for employees in the form of training and guidance to employees to improve employee work performance, knowledge of duties and responsibilities and knowledge of marketing methods that are still necessarily improved, and knowledge of vehicle recalls if de, 2023)

LITERATURE REVIEW

Motivation

Motivation theory can be classified into two categories, namely, Content theories &; Process Theories. According to Mr Jones, Motivation concerns how behaviour is activated, maintained, directed and stopped. (External Theory) Another definition says that motivation is a state in a person that can drive their desire to carry out certain activities or behaviours to achieve an aspired goal.

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(Internal/Intrinsic Theory) Motivation is necessary because someone wants to act if there is a driving factor. Some call it the term: (Arni Surwanti, 2011)

- a. Wish (desire).
- b. Drive (encouragement),
- c. Urge (Insistence),
- d. Need (necessity)
- e. Motivation (Motivation/Stimulation)

Human behaviour is not motivation but merely the most superficial reflection of the presence or absence of motivation in him. Demotivation is the low or absence of one's motivation, which decreases work productivity. Motivation In general, it is individual, so each person's condition is different. Therefore, a reliable motivation strategy is needed from the leadership so that the morale of his subordinates increases and benefits the organization.

Employee Performance and the Motivating Process

Wood, Hunt Cs said that a person's performance conditions influence leaders' success in motivating employees. While the condition of a person's performance consists of several factors, namely: (Individual attributes relate to capacity to perform (Work effort relates to willingness to perform (Organizational support relates to the opportunity to perform, which can be described as follows: (Choirul Saleh, 2020)

Understanding or Measuring Employee Motivation

Motivation to work refers to forces within an individual that account for the level, direction, persistence, and willingness to perform or expend work effort. (devote his workability) Kondisi motivasi kerja seseorang dapat dilihat melalui 4 (empat) faktor yakni: (Sosialisman, 2023)

- 1. Level refers to the amount of effort a person puts forth (e.g., a lot or a little) Work rate refers to the amount of work a person can strive to complete (e.g. a lot or a little)
- 2. Direction refers to what the person chooses when presented with several possible alternatives (e.g., exert effort toward product quality or product quantity) —Work regularity refers to what tendency a person chooses when he is allowed to choose alternatives in completing a particular job (he is oriented towards the quality of the product or the quantity of the product)
- 3. Persistence refers to how long a person sticks with a given action Work perseverance refers to how much time he spends earnestly-2 doing something.
- 4. Willingness to perform- Willingness/awareness of work to do something

RESEARCH METHOD

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The approach used in this study is qualitative. In this study, the author uses qualitative descriptive research methods (Bungin, Burhan, 2001), describing that "descriptive research methods are methods in examining the status of human groups, an object, a set of conditions, a system of thought or a class of events in the present." Qualitative research, proposed by Bogdan and Taylor, is a research procedure that produces descriptive data in the form of written or spoken words from behind individuals holistically (wholeness). Qualitative relates to quality and value or meaning behind facts (Sulistyaningsih & Rakhmawati, 2017).

In this study, researchers used the expectation theory approach (Victor Vroom) in explaining the motivation and morale of PT BAF employees. According to Roskina and Ikhfan Haris (2020) said, Vroom developed a theory of motivation based on infernal needs; Vroom's three main assumptions from his theory are that every individual believes that if he behaves in a certain way, he will get certain things. It is referred to as outcome expectancy as a person's subjective assessment of the likelihood that a particular outcome will emerge from that person's actions. Every outcome has value or appeal to a particular person. It is called valence (valence), the value people give to an expected result. Every outcome has to do with a perception of how difficult it is to achieve that outcome. It is called effort expectancy, the possibility that one's efforts will achieve a specific goal (Roskina & Dr Phil. Ikhfan Haris, 2020).

In determining informants, purposive techniques are used, namely sample determination techniques with specific considerations (Sugiyono, 2009). The informants used in this study were 8 (eight) people consisting, including the first informant or key informant Head of PT BAF Company Leadership (To PT BAF Branch), Human Resources Management, Learning &; Development, Credit Policy, Operational Credit, Internal Audit, Corporate Finance, and Corporate Accounting.

Data Analysis techniques used in this study are qualitative data analysis techniques using context analysis from literature review and statement analysis from interviews with informants. In conducting data analysis, researchers refer to several stages consisting of several stages, including collecting information through interviews with informants who are compatible with the research and then direct observation of the field to support the research carried out to obtain the expected data source. Data reduction is the process of selection, focusing on the simplification and transformation of rough data that arises from records in the field during research to choose which information is considered following the problem that is the research centre in the field. The final stage is conclusion drawing/verification, which looks for the meaning of explanatory patterns, possible configurations, and plots.

RESULTS AND DISCUSSION

Organizational communication is an interaction carried out within the organization's scope. Interaction includes internal organizations regarding everything that will be done in the organization. Organizations consist of people whose behaviour cannot always be harmonized and who have different understandings of looking at things. Therefore, it is necessary to strive so that everyone understands each other to achieve organizational goals. According to R. Wayne Pace and Don F. Faules, the functional definition of organizational communication is the performance and interpretation of messages between communication units that are part of a particular organization. The definition shows that communication that occurs in the organizational environment is aimed at conveying messages so that they can be understood then there is expected to be a response/feedback. Hardjana said that the exchange of messages is a process so communication. (Diana, 2020)

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Tipe FAZZIO NEO OIN	Jakarta Bekal Olerang Depak	2500.000 2,500.000 3,400.000 4,600.000 9,300.000 2,500.000 1,700.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1,000.000 1	11 2.464,000 2.550,000 2.221,000 2.871,000 1.760,000 2.487,000 2.192,000 2.192,000 2.418,000 2.194,000 2.194,000 2.194,000 2.194,000	1545,000 1.516,000 1.516,000 1.427,000 1.279,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000	23 1.311.000 1.253.003 1.375.000 937.000 1.305.003 1.274.000 1.274.000 1.274.000 1.274.000 1.289.000 1.289.000 1.289.000 1.289.000 1.289.000 1.289.000 1.289.000 1.289.000	1.34,000 1.084,000 1.084,000 1.022,000 924,000 1.156,000 1.156,000 995,000 995,000 1.029,000 1.029,000 1.029,000 482,000 491,000 482,000 481,000	960,000 916,000 800,000 800,000 921,000 921,000 921,000 921,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 939,000 930,000 930,000 930,00
Tipe FAZZIO NEO OIN	Jakarta Bekal Olerang Depak	2,500,000 2,500,000 3,400,000 4,600,000 9,300,000 9,300,000 4,600,000 4,600,000 4,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,	2464,000 2.156,000 2.231,000 2.231,000 2.2419,000 2.162,000 2.162,000 1.1940,000 1.1940,000 2.418,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000	1516,000 1.516,000 1.516,000 1.279,000 1.279,000 1.611,000 1.611,000 1.292,000 1.311,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000	23 1.311.001 1.251.003 1.277.000 937.000 1.305.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000	1.134.000 1.054.001 1.054.001 1.051.000 1.136.000 1.136.000 1.136.000 1.050.000 796.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.00	960,000 916,000 800,000 800,000 871,000 921,000 974,000 787,000 988,000 988,000 787,000 988,000 787,000
Tipe FAZZIO NEO OIN	Jakarta Baksal Olareng Depak Sogor	2,500,000 2,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,	2464,300 2:550,000 2:211,900 2:211,900 2:211,900 2:211,900 2:212,000 2:212,000 2:212,000 1:212,000 1:212,000 1:212,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,000 1:222,0	1516,000 1.516,000 1.516,000 1.279,000 1.279,000 1.1116,000 1.611,000 1.510,000 1.311,000 1.597,000 1.597,000 1.298,000 1.298,000 1.298,000 1.298,000 1.298,000 1.298,000 1.298,000 1.298,000	21 L111.001 1.251.003 L197.000 937.000 1.305.000 1.236.000 1.236.000 929.000 1.236.000 1.236.000 1.236.000 1.236.000 1.236.000 1.236.000 1.236.000 1.236.000	1.314,000 1.321,000 1.321,000 97-100 878,000 1.101,000 1.010,000 790,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000 1.010,000	960,000 916,000 800,000 278,000 951,000 951,000 974,000 954,000 959,000 966,000 966,000 974,000 974,000 975,000 975,000 975,000 975,000
Tipe FAZZIO NEO OIN	Jakarta Bekal Olerang Depak	2,500,000 2,500,000 3,400,000 4,600,000 9,300,000 9,300,000 4,600,000 4,600,000 4,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,000 1,500,	2464,000 2.156,000 2.231,000 2.231,000 2.2419,000 2.162,000 2.162,000 1.1940,000 1.1940,000 2.418,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000 2.174,000	1516,000 1.516,000 1.516,000 1.279,000 1.279,000 1.611,000 1.611,000 1.292,000 1.311,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000 1.510,000	23 1.311.001 1.251.003 1.277.000 937.000 1.305.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000 1.274.000	1.134.000 1.054.001 1.054.001 1.051.000 1.136.000 1.136.000 1.136.000 1.050.000 796.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.000 1.050.00	960,000 916,000 800,000 800,000 871,000 921,000 974,000 787,000 988,000 988,000 787,000 988,000 787,000

PT Bussan Auto Finance Bogor, 2023

PT Bussan Auto Finance, after pursuing strategic steps in 2023, is a financing target for two-wheeled vehicles that have improved; in contrast to the previous 2020, after Covid-19, it is still trying to implement a recovery plan so that it can return to achieving achievements like in 2019 before the pandemic. The achievement exceeds the specified target after striving for strategic steps for several other products.

It is inseparable from the strategy carried out while maintaining employee health because, without health, employees cannot move; HR is the number one thing that must be prioritized. As a multi-finance company, also in the field of billing must be further strengthened. BAF is intensively digitizing the company's operational activities and services. Although digitalization activities had started before the pandemic, in 2020, it was increasingly accelerated so that the target was achieved. One that was developed was a mobile BAF application redesigned.

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PT Bussan Auto Finance Cabang Bogor, 2023

In 2017 BAF optimized digital channels through the development of Omnichannel and expansion of customer touchpoints that can answer the challenges of financing business continuity, especially amid the uncertainty of current economic conditions. Physical Distancing rules are not an obstacle for BAF consumers because financing applications, financing simulations, payment history, instalment and delicate information and other promo information can be accessed through BAF Mobile, which can be downloaded on the Google Play Store and App Store. By still prioritizing a fast process and the correct instalments, BAF offers instalment payment methods to BAF consumers without the need to go to BAF branch offices because BAF has collaborated with banks (BRI, BCA, Bank Mandiri, BNI, Bank Papua), BCA Mobile, Mandiri Mobile, Pos Giro Mobile, Modern Retail (Alfamart, Alfa Express, Alfamidi, Indomaret, Ceriamart, Dan+Dan), PPOB (Ariando, Fastpay, Uang Kita, Tettaya, BRILink), E-Commerce (Tokopedia, Bukalapak, PT BAF Cabang Bogor, 2023).

CONCLUSION

Based on the results of the research and discussion of the focus of the problem in this study, the author concludes that the Quality of Performance of PT. Bussan Auto Finance in Bogor City is considered excellent or optimal; it all depends on the employees doing work according to their respective objectives and performance at PT. Bussan Auto Finance, in quantity or achievement of average targets, has yet to achieve the target as desired by the company, but only a few employees of PT. Bussan Auto Finance can achieve the target. While employees of PT. Bussan Auto Finance, completing work, has been unable to complete their respective duties and responsibilities timely, and also employees of PT. Bussan Auto Finance also has no defaulters in working hours and employees who are often not punctual at work hours; some employees are often not on time because of other things.

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