

ABSTRAK

EVALUASI KINERJA DAN STRATEGI PENGEMBANGAN BUMD

(Studi Kasus pada PD. BPR Bank Jogja Kota Yogyakarta)

CB. Guntur Buntoro

Universitas Sanata Dharma

Yogyakarta

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Penelitian ini dilakukan pada PD. BPR Bank Jogja Kota Yogyakarta. Adapun penelitian ini bertujuan untuk mengetahui kinerja/ tingkat kesehatan PD. BPR Bank Jogja Kota Yogyakarta dari tahun 2003 sampai tahun 2005 serta untuk mengetahui strategi pengembangannya. Dasar penelitian kinerja/ tingkat kesehatan menggunakan Surat Keputusan Direksi Bank Indonesia No. 30/12/KEP/DIR tanggal 30 April 1997 mengenai Tata cara Penilaian Tingkat Kesehatan Bank Perkreditan Rakyat, yang meliputi 5 aspek, yaitu : permodalan, kualitas aktiva produktif, manajemen, rentabilitas dan likuiditas. Sedangkan dasar penelitian untuk mengetahui strategi pengembangan PD. BPR Bank Jogja Kota Yogyakarta menggunakan teknik analisis SWOT.

Teknik pengumpulan data dilakukan dengan cara wawancara dan dokumentasi. Teknik analisis data yang digunakan ada 2, yaitu: 1) Metode CAMEL yang didasarkan pada Surat Keputusan Direksi Bank Indonesia No. 30/12/KEP/DIR tanggal 30 April 1997 mengenai Tata cara Penilaian Tingkat Kesehatan Bank Perkreditan Rakyat. Metode CAMEL merupakan suatu metode penilaian tingkat kesehatan bank, yang diukur dari lima aspek, yaitu : *Capital Adequacy Ratio, Assets Quality, Management, Earning Ability and Liquidity*; serta 2) Analisis SWOT, analisis ini dipergunakan untuk mengidentifikasi faktor-faktor lingkungan perusahaan, baik internal maupun eksternal yang terdiri dari *Strengths, Weaknesses, Opportunities and Threats*.

Berdasarkan hasil penelitian dan pembahasan diperoleh kesimpulan bahwa kinerja/ tingkat kesehatan bank pada tahun 2003 sampai dengan tahun 2005 mendapat predikat “sehat” dan terdapat 8 (delapan) alternatif strategi pengembangan yang dapat dijadikan acuan bagi perusahaan.

ABSTRACT

A PERFORMANCE EVALUATION AND DEVELOPMENT STRATEGY OF REGIONAL STATE ENTERPRISE (A Case Study at PD. BPR Bank Jogja Yogyakarta City)

CB. Guntur Buntoro
Sanata Dharma University
Yogyakarta
2007

This research was done at BPR Bank Jogja in Yogyakarta Municipality. Meanwhile, the aims of this study were to know the performance/ health level of the bank from 2003 until 2005 and to know its development strategies. The base for this research of performance/ health level was the Decision Letter of Indonesian Bank Direction No. 30/12/KEP/DIR on April 30th 1997 about The Assesment Standard of Rural Credit Bank's Health Level consisting of 5 aspects : Capital Adequacy Ratio, Assets Quality, Management, Earning Ability, and Liquidity Sufficiency. On the other hand, the base of this research to know the development strategy of the bank was SWOT analysis.

The techniques of data collection were done by interview and documentation. The technique of data analysis used were : 1) The CAMEL method based on Decision Letter of Indonesian Bank Direction No. 30/12/KEP/DIR on April 30th 1997 about The Assesment Standard of Rural Credit Bank's Health Level. The CAMEL method was a method used to know the health level of bank, which consisted of five aspects : Capital Adequacy Ratio, Assets Quality, Management, Earning Ability, and Liquidity Sufficiency, and 2) The SWOT analysis, this analysis was used to identify the factors of corporate environment, internal and external factors, consisting of Strengths, Weaknesses, Opportunities, and Threats.

Based on the result of research and discussion, it was obtained the conclusion that the performance/ health level of the bank in 2003 until 2005 was "healthy" and there were 8 (eight) development strategy alternatives that could be used by the company.