

Rancangan Program Intervensi Untuk Meningkatkan Kinerja Karyawan Dalam Penanganan Non Performing Loan di Bank XYZ = Intervention Programme Proposal to Improve Employee's Performance in the Effort to Lower the Non Performing Loan at Bank XYZ

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Abstrak

Tingginya tingkat non performing loan (NPL) dapat mengganggu kelancaran operasional perusahaan dan biaya tinggi pada tindakan penanganannya yang pada akhirnya dapat menimbulkan kerugian pada perusahaan. Oleh karena itu penulis merasa penting untuk meneliti penyebab dari hal yang mendahului non performing loan, yaitu kinerja karyawan. Penelitian dilakukan pada Perusahaan XYZ, suatu Bank Perkreditan Rakyat yang beroperasi di Jakarta. Berdasarkan tinjauan teoritis dan observasi penulis ada dua hal yang mempengaruhi kinerja di Perusahaan XYZ, yaitu kompetensi.

Dari hasil penelitian ditemukan bahwa kompetensi secara signifikan berkorelasi positif terhadap kinerja karyawan di Perusahaan XYZ sehingga dirancang suatu program intervensi berbasis manajemen pengetahuan dalam bentuk pemberian pelatihan dan pembentukan forum berbagi pengetahuan dalam rangka menaikkan kompetensi karyawan di Perusahaan XYZ untuk memperbaiki kinerja karyawan sehingga dapat menurunkan tingkat non performing loan perusahaan.

.....High Non Performing Loan ratio can be a disruption to company's operational activities and high costly which in turn may result in company's loss. Therefore, the writer feels it is important to conduct a research on the cause of antecedent of Non Performing Loan, which is employee's performance. This research is conducted at Company XYZ, a micro banking company operating in Indonesia. Based on the theoretical review and writer's observation, factor influencing Non Performing Loan in Company XYZ, competency. Based on the result of the research, it is found that competency have significant positive correlation with employee's performance in Company XYZ. Therefore a knowledge management based intervention program is designed to improve employee's competencies to improve employee's performance at Company XYZ in the effort to to lower the Non Performing Loan.