

Analisis bisnis dan valuasi pengembangan branchless banking laku pandai pada Bank Windu = Business analysis and valuation for developing branchless banking laku pandai Bank Windu

Mohammad Fahmi Arkanuddin, author

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Abstrak

Analisis bisnis dan valuasi pengembangan branchless banking bertujuan untuk menganalisis risiko-risiko yang perlu dimitigasi bank, memilih metode analisis yang tepat serta pengaruh terhadap peningkatan funding dan fee based income. Metode penelitian yang digunakan dengan pendekatan kuantitatif-deskriptif, di mana hasil analisis yang diperoleh terdapat 4 jenis risiko signifikan yang mempengaruhi/berdampak pada branchless banking, yaitu (i) Risiko Likuiditas; (ii) Risiko Operasional; (iii) Risiko Reputasi dan (iv) Risiko Kredit. Sementara itu hasil analisis bisnis dan valuasi menggunakan 4 metode analisis yaitu (i) Analisis Break Even Point (BEP); (ii) Analisis Payback Period Method; (iii) Analisis Discount Cashflow Factor dengan metode Net Present Value dan (iv) Real Option 5 Steps Lattice Model, memberikan hasil analisis bahwa BEP dan Payback Period sekitar 1 tahun 8 bulan (kurang dari 2 tahun sesuai ketentuan Bank), Hasil DCF (NPV) sudah positif pada Tahun Ke-2 serta perhitungan Real Options menunjukkan bahwa bisnis branchless banking layak untuk dijalankan (workable). Pengembangan Branchless Banking berpengaruh terhadap peningkatan funding melalui BSA = Basic Savings Account, dan Fee Based Income dari transaksi jasa yang menggunakan electronic banking devices, yaitu transaksi cek saldo, transfer on line, pembayaran, pembelian, isi ulang pulsa dll. Pengembangan Branchless Banking layak/feasible untuk dikembangkan dan perlu direkomendasikan kepada Manajemen, dan pada tahap awal dikembangkan 18 Agent Branchless Banking sebagai Pilot Project sesuai dengan jumlah Kantor Cabang. Purposes of business analysis and valuation Branchless Banking are for analyzing risks were mitigated by bank, appropriate analysis method and influence for increasing funding and fee based income. Quantitative and descriptive approach was applied for this research method. The result of analysis, there are 4 risks significantly for Branchless Banking, as follows: (i) Liquidity Risk; (ii) Operational Risk; (iii) Reputation Risk; (iv) Credit Risk and Analysis method for business analysis and valuation are used BEP/Break Even Point; Payback Period Method, Discount Cashflow Factor (NPV) and Real Optios 5 Lattice Model. The result for BEP and Payback Period Analysis got 1 year and 8 months less than bank policy, positive cashflow less than 2 years for discount cashflow factors analysis and result of Real Options 5 Lattice Model shown this business is workable. According the result of business analysis and valuation for branchless banking impact to increase funding (BSA = basic savings accounts) and fee based income (bank transactions throught electronic banking devices like as Internet Banking, Mobile Banking and EDC (electronic data capture). The feasibility study of branchless banking is feasible and workable to develop and propose recommendations to management, the first step for pilot project to develop 18 agent of branchless banking will be set up by branch. Every branchess will recruit 1 agent which now the number of branches offices are 18 branches.