

ABSTRACT

The large number of Junior Associate Mantris who are classified as unproductive or in categories 2 and 3 in all BRI Branch Office Units in Kotabaru indicates a serious problem in employee performance. This situation raises doubts about the human resource management practices implemented, especially regarding the extent to which HR management strategies have been optimized. The purpose of this study is to identify factors that cause low productivity of Junior Associate Mantri employees at BRI in Kotabaru Branch Office, analyze the implementation of the Balanced Scorecard in helping identify and develop key competencies of Junior Associate Mantri employees at BRI in Kotabaru Branch Office in order to increase work productivity, analyze the implementation of the Balanced Scorecard in measuring and improving the performance of Junior Associate Mantri employees at BRI in Kotabaru Branch Office in an effort to achieve higher productivity goals and analyze the obstacles faced by BRI Kotabaru in implementing the Balanced Scorecard to increase work productivity, and how to overcome them. In this study, the researcher used a mixed method research. This study used research subjects, namely Junior Associate Mantri employees who work at BRI Branch Office Kotabaru. In this study, all populations were used as samples in the study with a total of 23 respondents. This study employed two methods: in-depth interviews and documentation. Based on a Balanced Scorecard analysis at the BRI Kotabaru Branch Office, marketing performance was measured through four perspectives. From a financial perspective, liquidity and solvency ratios were rated "good," while profitability was rated "poor." From a customer perspective, acquisition was rated "good," retention was rated "fair," and satisfaction was rated "satisfied." Internal business processes, service, innovation, and after-sales service were rated "good," with employee retention being rated "good" and employee satisfaction being rated "very satisfied." The decline in performance was influenced by competitive factors, a lack of public understanding, and communication barriers with customers. To address these challenges, BRI implemented a strategy of improving service standards, direct customer visits, opening new branches, and intensive promotions. The main obstacle remained customer communication. Performance evaluation was conducted through promotions, competitive offers, and approaches to investors and entrepreneurs.

Keywords: Junior Associate, Balanced Scorecard, Performance Evaluation, BRI Branch Office