BAB III

PELAKSANAAN KERJA MAGANG

3.1 Kedudukan dan Koordinasi

Pelaksanaan kerja magang dilakukan di PT Anabatic Digital Raya dan ditempatkan pada tim FCRS(*Financial & Compliance Reporting Solution*) dengan posisi sebagai *Business Analyst* yang berkoordinasi dengan pembimbing lapangan yaitu Bapak Luke. Pekerjaan diberikan oleh Kak Fuza selaku penanggung jawab *project* dan juga dibantu oleh kak Fiya dalam pemahaman tentang peran *Business Analyst*.

3.2 Tugas yang Dilakukan

Business Analyst adalah orang yang bertugas menganalisis kebutuhan-kebutuhan bisnis dan permasalahan penting bagi para pemangku kepentingan dan mengusulkan solusi-solusi praktis. Tugas yang dilakukan selama pelaksanaan kerja magang adalah menganalisis kebutuhan bisnis dari *Bank* X untuk membuat dashboard *Credit Risk* menggunakan Tableau. Berikut ini merupakan tugas yang dilakukan selama kerja magang.

1. Memahami dan mempelajari peran dari *Business Analyst*.
2. Menganalisa kebutuhan klien.
3. Membuat *Fact Table* dan *Dimension Table*.
4. Membuat *Database data* klien.
5. Menggunakan visualisasi *report* menggunakan Tableau.
6. Dokumentasi *report*.

Berikut merupakan *timeline* dari pelaksanaan kerja magang.

Aktifitas	Keterangan	Minggu											
		1	2	3	4	5	6	7	8	9	10	11	12
Pengenalan peran sebagai *Business Analyst.*	Mempelajari mengenai *Fact Table* dan *Dimesion Table,* pembuatan *database* menggunakan *SQL Server* dan Tableau.												
Credit Risk Bank X Project	Analisa kebutuhan Klien												
	Membuat *Fact Table* dan *Dimension Table*												
	Membuat *Database* data Klien												
	Membuat Visualisasi *Report* menggunakan Tableau												
	Dokumentasi *Report*												

3.3 Uraian Pelaksanaan Kerja Magang

3.3.1 Pengenalan peran sebagai *Busniness Analyst*

Pada hari pertama pelaksanaan kerja magang hal pertama yang dilakukan adalah berkenalan dengan tim dari *Business Analyst* dan rekan-

rekan di kantor serta beradaptasi di lingkungan kantor dan mendapatkan bimbingan mengenai peran dari BA(*Business Analyst*) yang diberikan oleh Kak Fiya. Penjelasan yang diberikan adalah mengenai tugas-tugas apa saja yang dilakukan oleh BA dan memberikan sedikit gambaran dari *project* yang akan di kerjakan.

Minggu pertama kerja magang digunakan untuk mempelajari mengenai pembuatan *Fact Table* dan *Dimesion Table* menggunakan *star schema* dan *Sql Server* sebagai database yang akan menghubungkan data ke Tableau. Analisa sangat dibutuhkan untuk pembuatan *schema database*.

Setelah mempelajari analisis kebutuhan dan membuat *Star Schema*, minggu kedua digunakan untuk mempelajari Tableau, bagaimana menghubungkan data, bagaimana melakukan visualisasi yang baik dan fitur-fitur yang ada pada Tableau.

3.3.2 *Credit Risk Bank* X *Project*

1. Analisa Kebutuhan Klien

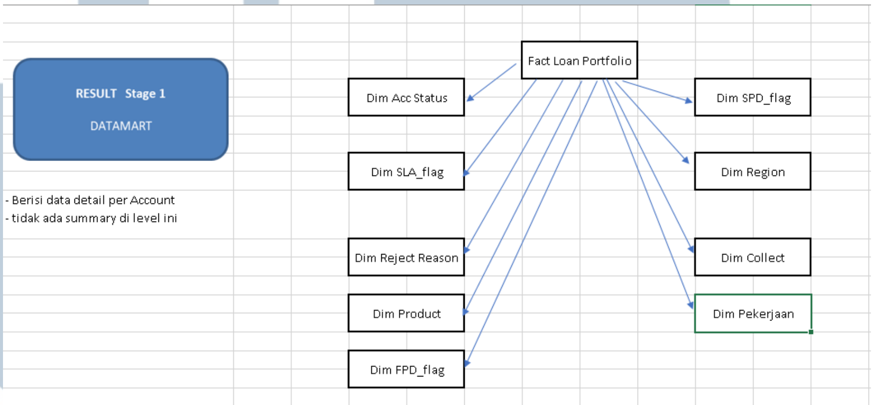
Project Credit Risk Bank merupakan project pertama yang diberikan. Sebelum menganalisa kebutuhan klien, Kak Fuza selaku penanggung jawab projek melakukan pertemuan dengan klien untuk mengetahui apa yang diinginkan oleh klien dan menganalisa kebutuhan dari klien.

2. Membuat *Fact Table* dan *Dimension Table*

Setelah menganalisa kebutuhan dari klien, akan dibuat *Fact Table* dan *Dimension Table* untuk menentukan *field* apa saja yang dibutuhkan dalam melihat laporan untuk *Credit Risk* seperti *Dim Product*, *Dim Customer, Dim Status, Dim Region, Dim Job, Dim Reject Reason*, dll.

Berikut merupakan rancangan pembuatan dari *Fact Table* dan *Dimension Table*.

Stage 1



Gambar 3. 1 Desain *Stage 1*

Pada gambar 3.1 menunjukkan desain dari pembuatan *database stage* 1, *stage* 1 berisikan seluruh data detail per-*account* nya dan tidak ada *summary* pada *level* ini.

1. Membuat *Fact Table Loan Portfolio*

   Tabel 3.1 merupakan *tabelfact* dari *loan, measure/facts,* dan merupakan *foreign key* untuk tabel *dimension*.

Tabel 3. 1 *Fact Loan Portfolio*

Fact Loan Portfolio			
No	***Field Name***	***Description***	***Field Type***
1	*date_key*	*Date Position*	*datetime*
2	*acc_no*	*Account Number*	*varchar(25)*
3	*region_code*	Kode Region	*varchar(3)*
4	*acc_status*	*Account Status:* *00 : Reject* *01 : Approve*	*varchar(5)*
5	*reject_rate_reason*	1 2 dst	*varchar(3)*
6	*date_open*	*Start Date*	*datetime*
7	*outstanding_value*	*Baki Debet in position date*	*Numeric(20,2)*
8	*product_code*	*Product Code*	*varchar(10)*
9	pekerjaan*_Code*	Pekerjaan *Code*	*varchar(10)*
10	*collect_Code*	*Collect Code*	*varchar(2)*
11	*fpd_flag*	*First Payment Due*	*varchar(3)*
12	*spd_flag*	*Second Payment Due*	*varchar(3)*
13	*sla_flag*	*Service Level Agreement*	*varchar(3)*

2. Membuat *Dimension Table Loan Portfolio*

Tabel 3.2 merupakan tabel *dimension* untuk *region* yang berisi *region code* dan juga deskripsi dari *region*.

Tabel 3. 2 *Dimension Region*

DimRegion					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*region_code*	*Region Code*	*varchar(2)*	Y	
2	*region_desc*	*Region Description*	*varchar(100)*	N	

Tabel 3.3 merupakan tabel *dimension* untuk *account status* yang berisi kode status dari *account* dan deskripsi untuk menjelaskan apakah *account* di *reject* atau di *approve loannya*.

Tabel 3. 3 *Dimension Account Status*

DimAccStatus					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*acc_status*	*Account Status*	*varchar(2)*	Y	
2	*acc_status_desc*	*Account Status Description*	*varchar(100)*	N	

Tabel 3.4 merupakan tabel dimension untuk *reject reason* yang berisikan kode dari *reject reason* dan deskripsi untuk menjelaskan alasan *account* ditolak.

Tabel 3. 4 *Dimension Reject Reason*

DimRejectReason					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*reject_rate_reason*	*Reject Rate Reason Code*	*varchar(2)*	Y	
2	*reject_reason_desc*	*Reject Rate Reason Description*	*varchar(100)*	N	

Tabel 3.5 merupakan tabel *dimension* untuk *product* yang berisikan kode dari *product* pada *bank* dan deskripsi untuk menjelaskan *product* yang ada pada *bank*.

Tabel 3. 5 *Dimension Product*

DimProduct					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*product_code*	*Product Code*	*varchar(2)*	Y	
2	*product_desc*	*Product Description*	*varchar(100)*	N	

Tabel 3.6 merupakan tabel *dimension* untuk perkerjaan yang berisikan kode dari pekerjaan nasabah dan deskripsi untuk menjelaskan pekerjaan.

Tabel 3. 6 *Dimension* Pekerjaan

DimPekerjaan					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	pekerjaan_*code*	*Pekerjaan Code*	*varchar(2)*	Y	
2	pekerjaan_*desc*	*Pekerjaan Description*	*varchar(100)*	N	

Tabel 3.7 merupakan tabel *dimension* untuk *collect* yang berisikan kode dari *collect* dan deskripsi untuk menjelaskan lancar,dalam perhatian khusus, kurang lancar, diragukan atau macet pada saat pembayaran *loan*.

Tabel 3. 7 *Dimension Collect*

DimCollect					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*collect_code*	*Collectibility from regulator*	*varchar(5)*	Y	
2	*collect_desc*	*Collectibility description*	*varchar(40)*	N	
3	*collect_cat1*	*Collectibility grouping*	*varchar(5)*	N	
4	*collect_cat1_desc*	*Collectibility grouping Description*	*varchar(40)*	N	

Tabel 3.8 merupakan tabel *dimension* untuk *first payment due* yang berisikan kode dan deskripsi untuk pembayaran jatuh tempo pertama lebih atau kurang dari 90 hari.

Tabel 3. 8 *Dimension First Payment Due*

DimFPD_flag					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*fpd_flag*	*First Payment Due*	*integer*	Y	
2	*fpd_desc*	*FPD Range Description*	*varchar(40)*	N	

Tabel 3.9 merupakan tabel *dimension* untuk *second payment due* yang berisikan kode dan deskripsi untuk pembayaran jatuh tempo kedua lebih atau kurang dari 90 hari.

Tabel 3. 9 *Dimension Second Payment Due*

DimSPD_flag					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*spd_flag*	*Second Payment Due*	*integer*	Y	
2	*spd_desc*	*SPD Range Description*	*varchar(40)*	N	

Tabel 3.10 merupakan tabel *dimension* untuk *service level agreement* yang berisikan berapa lama waktu yang diperlukan untuk memproses layanan.

Tabel 3. 10 *Dimension Service Level Agreement*

DimSLA_flag					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*sla_flag*	*Service Level Agreement*	*integer*	*Y*	
2	*sla_flag_desc*	*SLA description*	*varchar(5)*	*N*	

Tabel 3.11 merupakan tabel *dimension* untuk *customers* yang berisikan *data* lengkap untuk *customers*.

Tabel 3. 11 *Dimension Customers*

DimCustomers		
No.	***Fields***	***Description***
1	*acc_no*	*Account Number*
2	*cust_name*	*Customer Name*
3	*gender_id*	*Gender*
4	*religion_id*	*Religion Id*
5	*maritalstatus_id*	*MaritalStatus Id*
6	*income_id*	*Income Id*
7	*age_id*	*Age Id*
8	*education_id*	*Education Id*
9	*branch_code*	*Branch Code*
10	*pekerjaan_id*	*Pekerjaan Id*

Tabel 3.12 merupakan tabel *dimension* untuk *gender* yang berisikan kode dari *gender* dan deskripsi dari *gender*.

Tabel 3. 12 *Dimension Gender*

DimGender					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*gender_id*	*MaritalStatus ID*	*Integer*	Y	
2	*gender_desc*	*MaritalStatus description*	*varchar(40)*	N	

Tabel 3.13 merupakan tabel *dimension* untuk *religion* yang berisikan kode dari *religion* dan deskripsi dari *religion*.

Tabel 3. 13 *Dimension Religion*

DimReligion					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*religion_id*	*Religion ID*	*Integer*	Y	
2	*religion_desc*	*Religion description*	*varchar(40)*	N	

Tabel 3.14 merupakan tabel *dimension marital status* yang berisikan kode *marital status* dan deskripsi *marital status* (belum menikah, menikah, janda/duda).

Tabel 3. 14 *Dimension Marital Status*

DimMaritalStatus					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*maritalstatus_id*	*MaritalStatus ID*	*Integer*	Y	
2	*maritalstatus_desc*	*MaritalStatus description*	*varchar(40)*	N	

Tabel 3.15 merupakan tabel *dimension income* yang berisikan kode *income*, *start income*, *end income* dan deskripsi dari *range income*.

Tabel 3. 15 **Dimension Income**

DimIncome					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*income_id*	*Income ID*	*Integer*	Y	
2	*income_start*	*Income segmentation start*	*Integer*	N	
3	*income_end*	*Income segmentation end*	*Integer*	N	
4	*income_desc*	*Income segmentation description*	*varchar(40)*	N	

Tabel 3.16 merupakan tabel *dimension age* yang berisi kode *age*, *start age*, *end age* dan deskripsi dari *range age*.

Tabel 3. 16 ***Dimension Age***

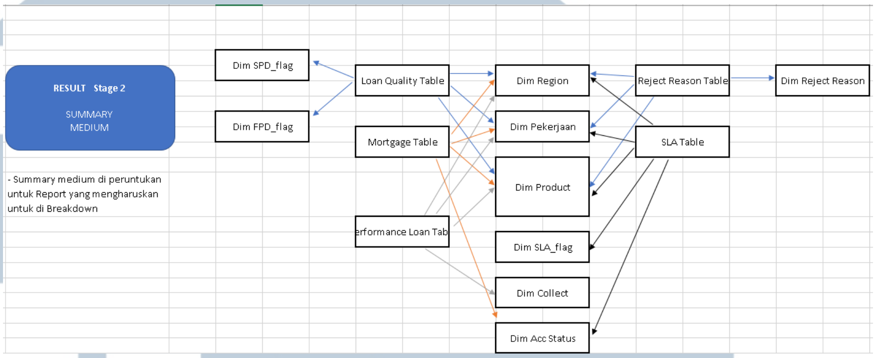
DimAge					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*age_id*	*Age ID*	*Integer*	Y	
2	*age_start*	*Age segmentation start*	*Integer*	N	
3	*age_end*	*Age segmentation end*	*Integer*	N	
4	*age_desc*	*Age segmentation description*	*varchar(40)*	N	

Tabel 3.17 merupakan tabel *dimension* yang berisi kode *education* dan deskripsi dari *education* seperti, tidak sekolah, SD, SMP, SMA, S1, S2, dan S3 .

Tabel 3. 17 ***Dimension Education***

DimEducation					
No.	***Fields***	***Description***	***Type***	***PK***	***FK***
1	*education_id*	*Education ID*	*Integer*	Y	
2	*education_desc*	*Education description*	*varchar(40)*	N	

Stage 2



Gambar 3. 2 Desain *Stage* 2

Pada gambar 3.2 menunjukkan desain dari pembuatan *database stage* 2, *stage* 2 berisikan *summary* medium yang diperuntukan untuk report yang mengharuskan *breakdown*.

Tabel 3.18 merupakan tabel *booking* yang berisi *field-field* yang diperlukan untuk membuat *repot booking*.

Tabel 3. 18 *Booking Table Stage 2*

Booking Table			
No.	***Field Name***	***Description***	***Type***
1	*date_open*	*Start Date*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	*acc_status*	*Account Status*	*varchar(5)*
5	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
6	*sla_flag*	*Second Payment Due*	*varchar(3)*
7	*outstanding_value*	*Baki Debet in position date*	*numeric(20,2)*
8	jumlah_*account*	Jumlah *Account*	*integer*

Tabel 3.19 merupakan tabel *reject rate reason* yang berisi *field-field* yang diperlukan untuk membuat *report reject rate reason*.

Tabel 3. 19 Reject Rate Reason Table Stage 2

Reject Rate Reason Table			
No.	***Field Name***	***Description***	***Type***
1	*date_open*	*Start Date*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*reject_rate_reason*	*Reject Rate Reason Code*	*varchar(5)*
4	*outstanding_value*	*Baki Debet in position date*	*varchar(3)*
5	jumlah_*account*	Jumlah *Account*	*integer*

Tabel 3.20 merupakan tabel *mortgage* pada stage 2 yang berisi *field-field* yang diperlukan untuk membuat *report mortgage*.

Tabel 3. 20 *Mortgage Table Stage 2*

Mortgage Table			
No.	***Field Name***	***Description***	***Type***
1	*date_key*	*Date Key*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	*acc_status*	*Account Status*	*varchar(5)*
5	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
6	*outstanding_value*	*Baki Debit in position date*	*numeric(20,2)*
7	jumlah_*account*	Jumlah *Account*	*integer*

Tabel 3.21 merupakan tabel *performance loan* pada *stage* 2 yang berisi *field-field* yang diperlukan untuk membuat *report performance loan*.

Tabel 3. 21 *Performance Loan Table Stage 2*

Performance Loan Table			
No.	***Field Name***	***Description***	***Type***
1	*date_key*	*Date Position*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
5	*collect_code*	*Collectibility from regulator*	*varchar(2)*
6	*outstanding_value*	*Baki Debit in position date*	*numeric(20,2)*
7	jumlah_*account*	Jumlah *Account*	*integer*

Tabel 3.22 merupakan tabel *loan quality* pada *stage* 2 yang berisi *field-field* yang diperlukan untuk membuat *repot loan quality*.

Tabel 3. 22 *Loan Quality Table Stage 2*

Loan Quality Table			
No.	***Field Name***	***Description***	***Type***
1	*date_key*	*Date Positon*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
5	*fpd_flag*	*First Payment Due*	*varchar(3)*
6	*spd_flag*	*Second Level Agreement*	*varchar(3)*
7	*outstanding_value*	*Baki Debit in position date*	*numeric(20,2)*
8	jumlah_*account*	Jumlah *Account*	*integer*

Stage 3

Gambar 3. 3 Desain *Stage 3*

Pada gambar 3.3 menunjukkan desain dari pembuatan *database stage* 3, *stage* 3 berisikan *detail* dari *report mortgage*, *performance loan*, *booking table*, *reject reason*, *loan quality* untuk membandingkan dengan bulan bulan sebelumnya.

Tabel 3.23 merupakan tabel *mortgage* pada *stage* 3 yang membandingkan report dengan 11 bulan dari *current month*.

Tabel 3. 23 *Mortgage Table Stage 3*

Mortgage Table			
No.	***Field Name***	***Description***	***Type***
1	*date_key*	*Date Position*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	*acc_status*	*Account Status*	*varchar(5)*
5	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
6	*outstanding_value*	*Baki Debit in position date*	*numeric(10,2)*
7	jumlah_*account*	Jumlah *Account*	*integer*
8	*os_1*	*Baki Debit -1 month from position date*	*numeric(10,2)*
9	jumlah_*account_1*	*Jumlah Account from os_1*	*integer*
10	*os_2*	*Baki Debit -2 month from position date*	*numeric(10,2)*
11	jumlah_*account_2*	Jumlah *Account from os_2*	*integer*
12	*os_3*	*Baki Debit -3 month from position date*	*numeric(10,2)*
13	jumlah_*account_3*	Jumlah *Account from os_3*	*integer*

Mortgage Table			
No.	***Field Name***	***Description***	***Type***
14	*os_4*	*Baki Debit -4 month from position date*	*numeric(10,2)*
15	jumlah_*account_4*	Jumlah *Account from os_4*	*integer*
16	*os_5*	*Baki Debit -5 month from position date*	*numeric(10,2)*
17	jumlah_*account_5*	Jumlah *Account from os_5*	*integer*
18	*os_6*	*Baki Debit -6 month from position date*	*numeric(10,2)*
19	jumlah_*account_6*	Jumlah *Account from os_6*	*integer*
20	*os_7*	*Baki Debit -7 month from position date*	*numeric(10,2)*
21	jumlah_*account_7*	Jumlah *Account from os_7*	*integer*
22	*os_8*	*Baki Debit -8 month from position date*	*numeric(10,2)*
23	jumlah_*account_8*	Jumlah *Account from os_8*	*integer*
24	*os_9*	*Baki Debit -9 month from position date*	*numeric(10,2)*
25	jumlah_*account_9*	Jumlah *Account from os_9*	*integer*
26	*os_10*	*Baki Debit -10 month from position date*	*numeric(10,2)*
27	jumlah_*account_10*	Jumlah *Account from os_10*	*integer*
28	*os_11*	*Baki Debit -11 month from position date*	*numeric(10,2)*
29	jumlah_*account_11*	Jumlah *Account from os_11*	*integer*

Tabel 3.24 merupakan *tabel performance loan* pada *stage* 3 yang membandingkan *report* dengan 11 bulan dari *current month.*

Tabel 3. 24 *Performance Loan Table Stage 3*

Performance Loan Table			
No.	***Field Name***	***Description***	***Type***
1	*date_key*	*Date Position*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
5	*collect_code*	*Collectibility from regulator*	*varchar(5)*
6	*outstanding_value*	*Baki Debit from position date*	*numeric(20,2)*
7	jumlah_*account*	Jumlah *Account*	*integer*
8	*os_1*	*Baki Debit -1 month from position date*	*numeric(20,2)*

Performance Loan Table			
No.	***Field Name***	***Description***	***Type***
9	jumlah_*account_1*	Jumlah *Account from os_1*	*integer*
10	*os_2*	*Baki Debit -2 month from position date*	*numeric(20,2)*
11	jumlah_*account_2*	Jumlah *Account from os_2*	*integer*
12	*os_3*	*Baki Debit -3 month from position date*	*numeric(20,2)*
13	jumlah_*account_3*	Jumlah *Account from os_3*	*integer*
14	*os_4*	*Baki Debit -4 month from position date*	*numeric(20,2)*
15	jumlah_*account_4*	Jumlah *Account from os_4*	*integer*
16	*os_5*	*Baki Debit -5 month from position date*	*numeric(20,2)*
17	jumlah_*account_5*	Jumlah *Account from os_5*	*integer*
18	*os_6*	*Baki Debit -6 month from position date*	*numeric(20,2)*
19	jumlah_*account_6*	Jumlah *Account from os_6*	*integer*
20	*os_7*	*Baki Debit -7 month from position date*	*numeric(20,2)*
21	jumlah_*account_7*	Jumlah *Account from os_7*	*integer*
22	*os_8*	*Baki Debit -8 month from position date*	*numeric(20,2)*
23	jumlah_*account_8*	Jumlah *Account from os_8*	*integer*
24	*os_9*	*Baki Debit -9 month from position date*	*numeric(20,2)*
25	jumlah_*account_9*	Jumlah *Account from os_9*	*integer*
26	*os_10*	*Baki Debit -10 month from position date*	*numeric(20,2)*
27	jumlah_*account_10*	Jumlah *Account from os_10*	*integer*
28	*os_11*	*Baki Debit -11 month from position date*	*numeric(20,2)*
29	jumlah_*account_11*	Jumlah *Account from os_11*	*integer*

Tabel 3.25 merupakan tabel *booking* pada *stage* 3 yang membandingkan *report* dengan 11 bulan dari *current month*.

Tabel 3. 25 *Booking Table Stage 3*

Booking Table			
No.	***Field Name***	***Description***	***Type***
1	*date_open*	*Start Date*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*

Booking Table			
No.	***Field Name***	***Description***	***Type***
4	*acc_status*	*Account Status*	*varchar(5)*
5	pekerjaan_*code*	Pekerjaan *Code*	*varchar(10)*
6	*sla_flag*	*Service Level Agreement*	*integer*
7	*collect_code*	*Collectibility from regulator*	*varchar(5)*
8	*outstanding_value*	*Baki Debit from position date*	*numeric(20,2)*
9	jumlah_*account*	Jumlah *Account*	*integer*
10	*os_1*	*Baki Debit -1 month from position date*	*numeric(20,2)*
11	jumlah_*account_1*	Jumlah *Account from os_1*	*integer*
12	*os_2*	*Baki Debit -2 month from position date*	*numeric(20,2)*
13	jumlah_*account_2*	Jumlah *Account from os_2*	*integer*
14	*os_3*	*Baki Debit -3 month from position date*	*numeric(20,2)*
15	jumlah_*account_3*	Jumlah *Account from os_3*	*integer*
16	*os_4*	*Baki Debit -4 month from position date*	*numeric(20,2)*
17	jumlah_*account_4*	Jumlah *Account from os_4*	*integer*
18	*os_5*	*Baki Debit -5 month from position date*	*numeric(20,2)*
19	jumlah_*account_5*	Jumlah *Account from os_5*	*integer*
20	*os_6*	*Baki Debit -6 month from position date*	*numeric(20,2)*
21	jumlah_*account_6*	Jumlah *Account from os_6*	*integer*
22	*os_7*	*Baki Debit -7 month from position date*	*numeric(20,2)*
23	jumlah_*account_7*	Jumlah *Account from os_7*	*integer*
24	*os_8*	*Baki Debit -8 month from position date*	*numeric(20,2)*
25	jumlah_*account_8*	Jumlah *Account from os_8*	*integer*
26	*os_9*	*Baki Debit -9 month from position date*	*numeric(20,2)*
27	jumlah_*account_9*	Jumlah *Account from os_9*	*integer*
28	*os_10*	*Baki Debit -10 month from position date*	*numeric(20,2)*
29	jumlah_*account_10*	Jumlah *Account from os_10*	*integer*
30	*os_11*	*Baki Debit -11 month from position date*	*numeric(20,2)*
31	jumlah_*account_11*	Jumlah *Account from os_11*	*integer*

Tabel 3.26 merupakan tabel *reject reason* pada *stage* 3 yang membandingkan *report* dengan 11 bulan dari *current month*.

Tabel 3. 26 *Reject Reason Table Stage 3*

Reject Reason Table			
No.	***Field Name***	***Description***	***Type***
1	date_open	Start Date	datetime
2	region_code	Region Code	varchar(3)
3	acc_status	Account Status	varchar(5)
4	reject_rate_reason	Reject Rate Reason Code	varchar(3)
5	outstanding_value	Baki Debit from position date	numeric(20,2)
6	jumlah_account	Jumlah Account	integer
7	os_1	Baki Debit -1 month from position date	numeric(20,2)
8	jumlah_account_1	Jumlah Account from os_1	integer
9	*os_2*	*Baki Debit -2 month from position date*	*numeric(20,2)*
10	jumlah*_account_2*	Jumlah *Account from os_2*	*integer*
11	*os_3*	*Baki Debit -3 month from position date*	*numeric(20,2)*
12	jumlah*_account_3*	Jumlah *Account from os_3*	*integer*
13	*os_4*	*Baki Debit -4 month from position date*	*numeric(20,2)*
14	jumlah*_account_4*	Jumlah *Account from os_4*	*integer*
15	*os_5*	*Baki Debit -5 month from position date*	*numeric(20,2)*
16	jumlah*_account_5*	Jumlah *Account from os_5*	*integer*
17	*os_6*	*Baki Debit -6 month from position date*	*numeric(20,2)*
18	jumlah*_account_6*	Jumlah *Account from os_6*	*integer*
19	*os_7*	*Baki Debit -7 month from position date*	*numeric(20,2)*
20	jumlah*_account_7*	Jumlah *Account from os_7*	*integer*
21	*os_8*	*Baki Debit -8 month from position date*	*numeric(20,2)*
22	jumlah*_account_8*	Jumlah *Account from os_8*	*integer*
23	*os_9*	*Baki Debit -9 month from position date*	*numeric(20,2)*
24	jumlah*_account_9*	Jumlah *Account from os_9*	*integer*
25	*os_10*	*Baki Debit -10 month from position date*	*numeric(20,2)*
26	jumlah*_account_10*	Jumlah *Account from os_10*	*integer*
27	*os_11*	*Baki Debit -11 month from position date*	*numeric(20,2)*
28	jumlah*_account_11*	Jumlah *Account from os_11*	*integer*

Tabel 3.27 merupakan tabel *loan quality* pada stage 3 yang membandingkan *report* dengan 11 bulan dari *current month*.

Tabel 3. 27 *Loan Quality Table Stage 3*

Loan Quality Table			
No.	*Field Name*	*Description*	*Type*
1	*date_key*	*Date Positon*	*datetime*
2	*region_code*	*Region Code*	*varchar(3)*
3	*product_code*	*Product Code*	*varchar(10)*
4	pekerjaan*_code*	Pekerjaan *Code*	*varchar(10)*
5	*fpd_flag*	*First Payment Due*	*integer*
6	*spd_flag*	*Second Payment Due*	*integer*
7	*outstanding_value*	*Baki Debit from position date*	*numeric(20,2)*
8	jumlah*_account*	Jumlah *Account*	*integer*
9	*os_1*	*Baki Debit -1 month from position date*	*numeric(20,2)*
10	jumlah*_account_1*	Jumlah *Account from os_1*	*integer*
11	*os_2*	*Baki Debit -2 month from position date*	*numeric(20,2)*
12	jumlah*_account_2*	Jumlah *Account from os_2*	*integer*
13	*os_3*	*Baki Debit -3 month from position date*	*numeric(20,2)*
14	jumlah*_account_3*	Jumlah *Account from os_3*	*integer*
15	*os_4*	*Baki Debit -4 month from position date*	*numeric(20,2)*
16	jumlah*_account_4*	Jumlah *Account from os_4*	*integer*
17	*os_5*	*Baki Debit -5 month from position date*	*numeric(20,2)*
18	jumlah*_account_5*	Jumlah *Account from os_5*	*integer*
19	*os_6*	*Baki Debit -6 month from position date*	*numeric(20,2)*
20	jumlah*_account_6*	Jumlah *Account from os_6*	*integer*
21	*os_7*	*Baki Debit -7 month from position date*	*numeric(20,2)*
22	jumlah*_account_7*	Jumlah *Account from os_7*	*integer*
23	*os_8*	*Baki Debit -8 month from position date*	*numeric(20,2)*
24	jumlah*_account_8*	Jumlah *Account from os_8*	*integer*
25	*os_9*	*Baki Debit -9 month from position date*	*numeric(20,2)*
26	jumlah*_account_9*	Jumlah *Account from os_9*	*integer*
27	*os_10*	*Baki Debit -10 month from position date*	*numeric(20,2)*
28	jumlah*_account_10*	Jumlah *Account from os_10*	*integer*

Loan Quality Table			
No.	*Field Name*	*Description*	*Type*
29	*os_11*	*Baki Debit -11 month from position date*	*numeric(20,2)*
30	jumlah_*account_11*	Jumlah *Account from os_11*	*integer*

3. Membuat *Database Data* Klien

Dikarenakan data klien merupakan data yang sangat besar dan banyak, maka dari itu pembuatan *database* dibagi menjadi 3, yaitu *Stage* 1, *Stage* 2, dan juga *Stage* 3. Pembagian dari *Stage* ini ditujukan untuk pengambilan data yang lebih cepat mengingat data dari klien yang sangat banyak.

Database Stage 1

```
CREATE TABLE fact_loan_portfolio (
date_key datetime,
acc_no varchar(25),
region_code varchar(3),
acc_status varchar(5),
reject_rate_reason varchar(3),
date_open datetime,
outstanding_value Numeric(20,2),
product_code varchar(10),
pekerjaan_code varchar(10),
collect_code varchar(2),
fpd_flag varchar(3),
spd_flag varchar(3),
sla_flag varchar(3)
);
ALTER TABLE fact_loan_portfolio ALTER COLUMN collect_code varchar(5);
ALTER TABLE fact_loan_portfolio ALTER COLUMN reject_rate_reason varchar(5);
sp_Rename 'fact_loan_portfolio.outstanding_value' , 'outstanding', 'COLUMN'

sp_help fact_loan_portfolio;


ALTER TABLE fact_loan_portfolio ALTER COLUMN fpd_flag integer;
ALTER TABLE fact_loan_portfolio ALTER COLUMN spd_flag integer;
ALTER TABLE fact_loan_portfolio ALTER COLUMN sla_flag integer;
```

Gambar 3. 4 Tabel *Fact Loan Portfolio*

Gambar 3.4 merupakan *query* untuk membuat tabel *fact loan portfolio* pada *database*.

```
CREATE TABLE dim_region (
region_code varchar(2) PRIMARY KEY,
region_desc varchar(100)
);
```

Gambar 3. 5 Tabel *Dimension Region*

Gambar 3.5 merupakan *query* untuk membuat tabel *dimension region* pada *database*.

```
CREATE TABLE dim_acc_status (
acc_status varchar(2) PRIMARY KEY,
acc_status_desc varchar(100)
);
```

Gambar 3. 6 Tabel *Dimension Account Status*

Gambar 3.6 merupakan *query* untuk membuat tabel *dimension account status* pada *database*.

```
CREATE TABLE dim_reject_reason (
reject_reason varchar(2) PRIMARY KEY,
acc_status_desc varchar(100)
);
sp_Rename 'dim_reject_reason.acc_status_desc' , 'reject_reason_desc', 'COLUMN'
```

Gambar 3. 7 Tabel *Dimension Reject Reason*

Gambar 3.7 merupakan *query* untuk membuat tabel *dimension reject reason* pada *database*.

```
CREATE TABLE dim_product (
product_code varchar(3) PRIMARY KEY,
product_desc varchar(100)
);
```

Gambar 3. 8 Tabel *Dimension Product*

Gambar 3.8 merupakan *query* untuk membuat tabel *dimension product* pada *database*.

```
CREATE TABLE dim_pekerjaan (
pekerjaan_code varchar(2) PRIMARY KEY,
pekerjaan_desc varchar(100)
);
```

Gambar 3. 9 Tabel *Dimension* Pekerjaan

Gambar 3.9 merupakan *query* untuk membuat tabel *dimension* pekerjaan pada *database*.

```
CREATE TABLE dim_collect (
collect_code varchar(5) PRIMARY KEY,
collect_desc varchar(40),
collect_cat1 varchar(5),
collect_cat1_desc varchar(40)
);
```

Gambar 3. 10 Tabel *Dimension Collect*

Gambar 3.10 merupakan *query* untuk membuat tabel *dimension collect* pada *database*.

```
CREATE TABLE dim_fpd_flag (
fpd_flag integer PRIMARY KEY,
fpd_desc varchar(40)
);
```

Gambar 3. 11 Tabel *Dimension First Payment Due*

Gambar 3.11 merupakan *query* untuk membuat tabel *dimension first payment due* pada *database*.

```
CREATE TABLE dim_spd_flag (
spd_flag integer PRIMARY KEY,
spd_Desc varchar(40)
);
sp_Rename 'dim_spd_flag.spd_Desc' , 'spd_desc', 'COLUMN'
```

Gambar 3. 12 Tabel *Dimension Second Payment Due*

Gambar 3.12 merupakan *query* untuk membuat tabel *dimension second payment due* pada *database*.

```
CREATE TABLE dim_sla_flag (
sla_flag integer PRIMARY KEY,
sla_flag_desc varchar(5)
);

ALTER TABLE dim_sla_flag ALTER COLUMN sla_flag_desc varchar(20);
sp_help dim_sla_flag;
sp_Rename 'dim_sla_flag.sla_flag_desc' , 'sla_desc', 'COLUMN'
```

Gambar 3. 13 Tabel *Dimension Service Level Agreement*

Gambar 3.13 merupakan *query* untuk membuat *tabel dimension service level aggrement* pada *database*.

```sql
CREATE TABLE dim_customers (
acc_no varchar(25),
cust_name varchar(100),
gender_id integer,
religion_Id integer,
marital_status_Id integer,
income_Id integer,
age_Id integer,
education_Id integer,
branch_code varchar(2),
pekerjaan_id varchar(2)
);
```

Gambar 3. 14 Tabel *Dimension Customers*

Gambar 3.14 merupakan *query* untuk membuat *tabel dimension customer* pada *database*.

```sql
CREATE TABLE dim_gender (
gender_id integer PRIMARY KEY,
gender_desc varchar(40)
);
```

Gambar 3. 15 Tabel *Dimension Gender*

Gambar 3.15 merupakan *query* untuk membuat tabel *dimension gender* pada *database*.

```sql
CREATE TABLE dim_religion (
religion_id integer PRIMARY KEY,
religion_desc varchar(40)
);
```

Gambar 3. 16 Tabel *Dimension Religion*

Gambar 3.16 merupakan *query* untuk membuat tabel *dimension religion* pada *database*.

```
CREATE TABLE dim_marital_status (
marital_status_id integer PRIMARY KEY,
marital_status_desc varchar(40)
);
```

Gambar 3. 17 Tabel *Dimension Marital Status*

Gambar 3.17 merupakan *query* untuk membuat tabel *dimension marital* status pada *database*.

```
CREATE Table dim_income (
income_id integer PRIMARY KEY,
incomce_start integer,
income_end integer,
income_desc varchar(40)
);
```

Gambar 3. 18 Tabel *Dimension Income*

Gambar 3.18 merupakan *query* untuk membuat tabel *dimension income* pada *database*.

```
CREATE TABLE dim_age (
age_id integer PRIMARY KEY,
age_start integer,
age_end integer,
age_desc varchar(40)
);
```

Gambar 3. 19 Tabel *Dimension Age*

Gambar 3.19 merupakan *query* untuk membuat tabel *dimension age* pada *database*.

```
CREATE TABLE dim_education (
education_id integer PRIMARY KEY,
education_desc varchar(40)
);
```

Gambar 3. 20 Tabel *Dimension Education*

Gambar 3.20 merupakan *query* untuk membuat tabel *dimension education* pada *database*.

Database Stage 2

```
CREATE TABLE booking_table (
date_open datetime,
region_code varchar(3),
product_code varchar(10),
acc_status varchar(5),
pekerjaan_code varchar(10),
sla_flag varchar(3),
outstanding_value Numeric(20,2),
jumlah_account integer
);
sp_RENAME 'booking_table','booking'
sp_Rename 'booking.outstanding_value' , 'outstanding', 'COLUMN'
sp_help booking;

ALTER TABLE booking_table ALTER COLUMN sla_flag integer;
```

Gambar 3. 21 Tabel *Booking Stage 2*

Gambar 3.21 merupakan *query* untuk membuat *tabel booking* pada *database stage* 2.

```
CREATE TABLE reject_reason (
date_open datetime,
region_code varchar(3),
acc_status varchar(5),
reject_reason varchar(3),
outstanding_value Numeric(20,2),
jumlah_account integer
);
sp_Rename 'reject_reason.outstanding_value' , 'outstanding', 'COLUMN'
```

Gambar 3. 22 Tabel *Reject Reason Stage 2*

Gambar 3.21 merupakan *query* untuk membuat tabel *reject reason* pada *database stage* 2.

```
CREATE TABLE mortgage (
date_key datetime,
region_code varchar(3),
product_code varchar(10),
acc_status varchar(5),
pekerjaan_code varchar(10),
sla_flag varchar(3),
outstanding_value Numeric(20,2),
jumlah_account integer
);

sp_Rename 'mortgage.outstanding_value' , 'outstanding', 'COLUMN'

ALTER TABLE mortgage ALTER COLUMN sla_flag integer;
```

Gambar 3. 23 Tabel *Mortgage Stage 2*

Gambar 3.23 merupakan *query* untuk membuat tabel *mortgage* pada *database stage* 2.

```
CREATE TABLE performance_loan (
date_key datetime,
region_code varchar(3),
product_code varchar(10),
pekerjaan_code varchar(10),
collect_code varchar(2),
outstanding_value Numeric(20,2),
jumlah_account integer
);

sp_help performance_loan
sp_Rename 'performance_loan.outstanding_value' , 'outstanding', 'COLUMN'
ALTER TABLE performance_loan ALTER COLUMN collect_code varchar(4);
```

Gambar 3. 24 Tabel *Performance Loan Stage 2*

Gambar 3.24 merupakan *query* untuk membuat *tabel performance loan* pada *database stage* 2.

```
CREATE TABLE loan_quality(
date_key datetime,
region_code varchar(3),
product_code varchar(10),
pekerjaan_code varchar(10),
fpd_flag varchar(3),
spd_flag varchar(3),
outstanding_value Numeric(20,2),
jumlah_account integer
);

sp_Rename 'loan_quality.outstanding_value' , 'outstanding', 'COLUMN'

ALTER TABLE loan_quality ALTER COLUMN fpd_flag integer;
ALTER TABLE loan_quality ALTER COLUMN spd_flag integer;
```

Gambar 3. 25 Tabel *Loan Quality Stage 2*

Gambar 3.25 merupakan *query* untuk membuat tabel *loan quality* pada *database stage* 2.

Database Stage 3

```
CREATE TABLE mortgage(
date_key datetime,
region_code varchar(3),
product_code varchar(10),
acc_status varchar(5),
pekerjaan_code varchar(10),
outstanding_value Numeric(20,2),
jumlah_account integer,
os_1 Numeric(20,2),
jumlah_account_1 integer,
os_2 Numeric(20,2),
jumlah_account_2 integer,
os_3 Numeric(20,2),
jumlah_account_3 integer,
os_4 Numeric(20,2),
jumlah_account_4 integer,
os_5 Numeric(20,2),
jumlah_account_5 integer,
os_6 Numeric(20,2),
jumlah_account_6 integer,
os_7 Numeric(20,2),
jumlah_account_7 integer,
os_8 Numeric(20,2),
jumlah_account_8 integer,
os_9 Numeric(20,2),
jumlah_account_9 integer,
os_10 Numeric(20,2),
jumlah_account_10 integer,
os_11 Numeric(20,2),
jumlah_account_11 integer,
);
```

Gambar 3. 26 Tabel *Mortgage Stage 3*

Gambar 3.26 merupakan *query* untuk membuat tabel *mortgage* pada *database stage* 3.

```sql
CREATE TABLE performance_loan (
date_key datetime,
region_code varchar(3),
product_code varchar(10),
pekerjaan_code varchar(10),
collect_code varchar(5),
outstanding_value Numeric(20,2),
jumlah_account integer,
os_1 Numeric(20,2),
jumlah_account_1 integer,
os_2 Numeric(20,2),
jumlah_account_2 integer,
os_3 Numeric(20,2),
jumlah_account_3 integer,
os_4 Numeric(20,2),
jumlah_account_4 integer,
os_5 Numeric(20,2),
jumlah_account_5 integer,
os_6 Numeric(20,2),
jumlah_account_6 integer,
os_7 Numeric(20,2),
jumlah_account_7 integer,
os_8 Numeric(20,2),
jumlah_account_8 integer,
os_9 Numeric(20,2),
jumlah_account_9 integer,
os_10 Numeric(20,2),
jumlah_account_10 integer,
os_11 Numeric(20,2),
jumlah_account_11 integer,
);
```

Gambar 3. 27 Tabel *Performance Loan Stage 3*

Gambar 3.27 merupakan *query* untuk membuat *tabel performance loan* pada *database stage* 3.

```
CREATE TABLE booking (
date_open datetime,
region_code varchar(3),
product_code varchar(10),
acc_status varchar(5),
pekerjaan_code varchar(10),
SLA_flag integer,
collect_code varchar(5),
outstanding_value Numeric(20,2),
jumlah_account integer,
os_1 Numeric(20,2),
jumlah_account_1 integer,
os_2 Numeric(20,2),
jumlah_account_2 integer,
os_3 Numeric(20,2),
jumlah_account_3 integer,
os_4 Numeric(20,2),
jumlah_account_4 integer,
os_5 Numeric(20,2),
jumlah_account_5 integer,
os_6 Numeric(20,2),
jumlah_account_6 integer,
os_7 Numeric(20,2),
jumlah_account_7 integer,
os_8 Numeric(20,2),
jumlah_account_8 integer,
os_9 Numeric(20,2),
jumlah_account_9 integer,
os_10 Numeric(20,2),
jumlah_account_10 integer,
os_11 Numeric(20,2),
jumlah_account_11 integer,
);
```

Gambar 3. 28 Tabel *Booking Stage 3*

Gambar 3.28 merupakan *query* untuk membuat *tabel booking* pada *database stage* 3.

```
CREATE TABLE reject_reason (
date_open datetime,
region_code varchar(3),
acc_status varchar(5),
reject_rate_reason varchar(3),
outstanding_value Numeric(20,2),
jumlah_account integer,
os_1 Numeric(20,2),
jumlah_account_1 integer,
os_2 Numeric(20,2),
jumlah_account_2 integer,
os_3 Numeric(20,2),
jumlah_account_3 integer,
os_4 Numeric(20,2),
jumlah_account_4 integer,
os_5 Numeric(20,2),
jumlah_account_5 integer,
os_6 Numeric(20,2),
jumlah_account_6 integer,
os_7 Numeric(20,2),
jumlah_account_7 integer,
os_8 Numeric(20,2),
jumlah_account_8 integer,
os_9 Numeric(20,2),
jumlah_account_9 integer,
os_10 Numeric(20,2),
jumlah_account_10 integer,
os_11 Numeric(20,2),
jumlah_account_11 integer,
);
```

Gambar 3. 29 Tabel *Reject Reason Stage 3*

Gambar 3.29 merupakan *query* untuk membuat *tabel reject reason* pada *database stage* 3.

```sql
CREATE TABLE loan_quality (
date_key datetime,
region_code varchar(3),
product_code varchar(10),
pekerjaan_code varchar(10),
FPD_flag integer,
SPD_flag integer,
outstanding_value Numeric(20,2),
jumlah_account integer,
os_1 Numeric(20,2),
jumlah_account_1 integer,
os_2 Numeric(20,2),
jumlah_account_2 integer,
os_3 Numeric(20,2),
jumlah_account_3 integer,
os_4 Numeric(20,2),
jumlah_account_4 integer,
os_5 Numeric(20,2),
jumlah_account_5 integer,
os_6 Numeric(20,2),
jumlah_account_6 integer,
os_7 Numeric(20,2),
jumlah_account_7 integer,
os_8 Numeric(20,2),
jumlah_account_8 integer,
os_9 Numeric(20,2),
jumlah_account_9 integer,
os_10 Numeric(20,2),
jumlah_account_10 integer,
os_11 Numeric(20,2),
jumlah_account_11 integer,
);
```

Gambar 3. 30 Tabel *Loan Quality Stage 3*

Gambar 3.30 merupakan *query* untuk membuat *tabel loan quality* pada *database stage* 3.

4. Membuat Visualisasi *Report* menggunakan Tableau

Setelah selesai membuat *database*, langkah selanjutnya adalah menghubungkan *database* dengan Tableau dan membuat *report* seperti keinginan dari klien, berikut merupakan *report* yang dibuat.

1. *Mortgage-Balance*

a. *Mortgage-Balance dan Share Per Region.*

Mortgage Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	4,500,992,200,000	6,289,265,380,000	3,455,259,640,000	653,558,520,000	4,187,386,980,000
12	0	4,759,631,000,000	6,760,120,820,000	7,039,591,980,000	1,704,964,200,000	17,165,271,400,000
13	0	10,808,496,300,000	3,196,519,960,000	3,746,888,400,000	1,349,165,000,000	1,881,161,300,000
14	0	4,222,288,520,000	5,284,018,620,000	1,056,355,620,000	1,078,879,580,000	825,026,300,000
15	0	3,037,752,900,000	6,899,629,100,000	3,573,360,600,000	1,614,087,240,000	1,817,406,240,000
16	0	1,385,749,000,000	608,428,100,000	812,821,920,000	322,281,800,000	853,429,580,000
Grand Total	0	28,714,909,920,000	29,037,981,980,000	19,684,278,160,000	6,722,936,340,000	26,729,681,800,000

Current Month

Mei 2018

Share Per Region

Region Code	ing Value -5	Outstanding Value -4	Outstanding Value -3	Outstanding Value -2	Outstanding Value -1	Outstanding Value
11	%	15.67%	21.66%	17.55%	9.72%	15.67%
12	%	16.58%	23.28%	35.76%	25.36%	64.22%
13	%	37.64%	11.01%	19.03%	20.07%	7.04%
14	%	14.70%	18.20%	5.37%	16.05%	3.09%
15	%	10.58%	23.76%	18.15%	24.01%	6.80%
16	%	4.83%	2.10%	4.13%	4.79%	3.19%

Gambar 3. 31 *Mortgage-Balance* dan *Share Per Region*

Gambar 3.31 merupakan *report dashboard report* untuk *mortgage balance* dan *share per region*.

b. *Product Segmentation Balance.*

KPR Primary Mei 2018

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,557,764,000,000	3,921,923,740,000	930,873,940,000	0	2,716,979,700,000
12	0	1,410,888,000,000	3,315,493,300,000	2,281,882,660,000	735,860,800,000	16,295,004,280,000
13	0	5,033,329,800,000	697,352,020,000	534,248,820,000	304,429,100,000	1,282,334,500,000
14	0	1,209,181,120,000	1,205,473,700,000	705,144,200,000	373,262,080,000	447,818,400,000
15	0	1,222,921,000,000	3,339,055,400,000	1,045,096,300,000	987,654,040,000	347,378,080,000
16	0	607,510,000,000	229,906,100,000	0	0	262,289,420,000

KPR Secondary Mei 2018

Current Month: Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,870,598,000,000	1,004,133,120,000	1,527,893,100,000	330,519,100,000	1,042,588,880,000
12	0	2,110,041,000,000	1,944,819,320,000	2,142,564,660,000	337,184,700,000	427,818,400,000
13	0	2,078,348,800,000	1,192,661,620,000	1,270,863,720,000	700,973,820,000	598,826,800,000
14	0	1,028,598,600,000	2,106,819,520,000	351,211,420,000	0	377,207,900,000
15	0	365,266,100,000	2,938,931,200,000	1,490,888,800,000	298,111,400,000	1,042,209,760,000
16	0	389,110,000,000	0	812,821,920,000	0	591,140,160,000

Multiguna Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,072,630,200,000	1,363,208,520,000	996,492,600,000	323,039,420,000	427,818,400,000
12	0	1,238,702,000,000	1,499,808,200,000	2,615,144,660,000	631,918,700,000	442,448,720,000
13	0	3,696,817,700,000	1,306,506,320,000	1,941,775,860,000	343,762,080,000	0
14	0	1,984,508,800,000	1,971,725,400,000	0	705,617,500,000	0
15	0	1,449,565,800,000	621,642,500,000	1,037,375,500,000	328,321,800,000	427,818,400,000
16	0	389,129,000,000	378,522,000,000	0	322,281,800,000	0

Gambar 3. 32 *Product Segmentation Balance*

Gambar 3.32 merupakan dashboard report untuk product segmentation balance.

c. Customer Segmentation Balance.

Employee & Professional

Current Month: Mei 2018

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,497,823,000,000	4,233,684,740,000	992,539,600,000	653,558,520,000	4,187,386,980,000
12	0	1,583,421,000,000	1,470,863,120,000	1,938,030,840,000	1,704,964,200,000	15,966,714,860,000
13	0	7,833,751,400,000	998,489,500,000	1,304,273,020,000	1,349,165,000,000	1,014,456,080,000
14	0	1,832,517,800,000	1,870,886,700,000	350,361,100,000	1,078,879,580,000	0
15	0	903,250,200,000	650,124,200,000	1,037,185,900,000	1,614,087,240,000	775,196,480,000
16	0	327,319,000,000	378,522,000,000	0	322,281,800,000	706,051,500,000

Self Employee-Priority

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,911,629,200,000	752,636,400,000	896,674,920,000	0	0
12	0	1,498,441,000,000	1,344,862,200,000	2,163,624,980,000	0	427,818,400,000
13	0	1,330,315,900,000	933,770,100,000	1,910,220,540,000	0	538,415,800,000
14	0	874,688,600,000	1,750,296,300,000	705,994,520,000	0	0
15	0	625,130,000,000	2,688,931,200,000	2,186,142,600,000	0	839,391,360,000
16	0	1,058,430,000,000	0	812,821,920,000	0	0

Self Employee-Reguler

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,091,540,000,000	1,302,944,240,000	1,566,045,120,000	0	0
12	0	1,677,769,000,000	3,944,395,500,000	2,937,936,160,000	0	770,738,140,000
13	0	1,644,429,000,000	1,264,260,360,000	532,394,840,000	0	328,289,420,000
14	0	1,515,082,120,000	1,662,835,620,000	0	0	825,026,300,000
15	0	1,509,372,700,000	3,560,573,700,000	350,032,100,000	0	202,818,400,000
16	0	0	229,906,100,000	0	0	147,378,080,000

Gambar 3. 33 Customer Segmentation Balance

Gambar 3.33 merupakan *dashboard report* untuk *customer segmentation balance*.

2. *Mortgage-Balance Accts*

a. *Mortgage-Balance Accts dan Share Per Region Accts*

Current Month: Mei 2018

Mortgage

Region Code	ıt-7	Jumlah Account-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		0	0	17	11	11	2	11
12		0	0	18	12	22	5	7
13		0	0	16	10	12	4	6
14		0	0	14	17	3	3	2
15		0	0	10	6	11	5	5
16		0	0	4	2	3	1	3
Grand Total		0	0	79	58	62	20	34

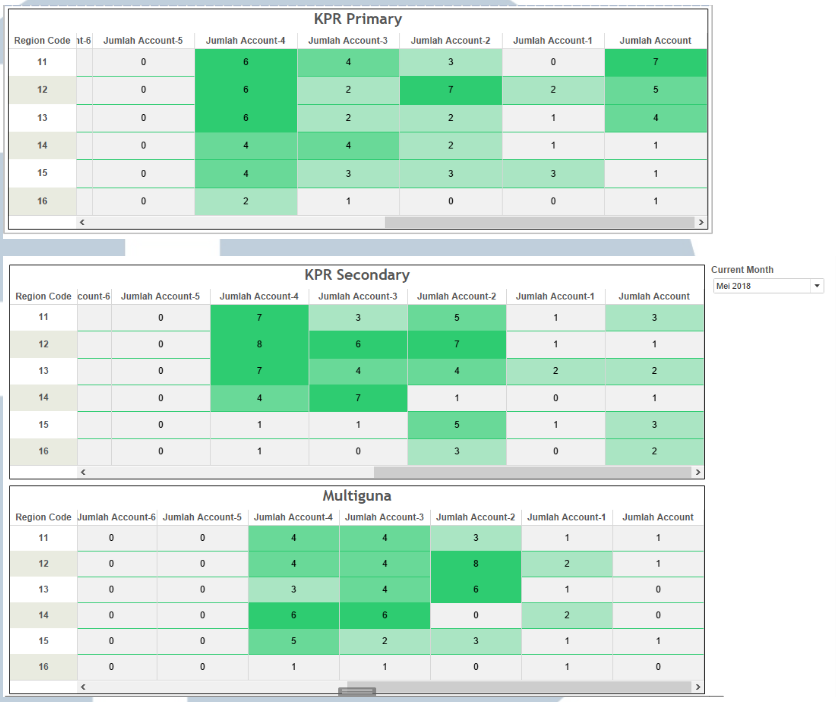
Share Per Region

Region Code	count-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account -3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		0.00%	21.52%	18.97%	17.74%	10.00%	32.35%
12		0.00%	22.78%	20.69%	35.48%	25.00%	20.59%
13		0.00%	20.25%	17.24%	19.35%	20.00%	17.65%
14		0.00%	17.72%	29.31%	4.84%	15.00%	5.88%
15		0.00%	12.66%	10.34%	17.74%	25.00%	14.71%
16		0.00%	5.06%	3.45%	4.84%	5.00%	8.82%
Grand Total		0.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Gambar 3. 34 *Mortgage Balance Accts* dan *Share Per Region Accts*

Gambar 3.34 merupakan *dashboard report* untuk *mortgage balance accts* dan *share per region accts*.

b. Product Segmentation Balance Accts



KPR Primary

Region Code	nt-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		0	6	4	3	0	7
12		0	6	2	7	2	5
13		0	6	2	2	1	4
14		0	4	4	2	1	1
15		0	4	3	3	3	1
16		0	2	1	0	0	1

KPR Secondary

Current Month
Mei 2018

Region Code	count-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		0	7	3	5	1	3
12		0	8	6	7	1	1
13		0	7	4	4	2	2
14		0	4	7	1	0	1
15		0	1	1	5	1	3
16		0	1	0	3	0	2

Multiguna

Region Code	Jumlah Account-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11	0	0	4	4	3	1	1
12	0	0	4	4	8	2	1
13	0	0	3	4	6	1	0
14	0	0	6	6	0	2	0
15	0	0	5	2	3	1	1
16	0	0	1	1	0	1	0

Gambar 3. 35 *Product Segmentation Balance Accts*

Gambar 3.35 merupakan *dashboard report* untuk *product segmentation balance accts*.

c. Customer Segmentation Balance Accts

Employee & Professional

Current Month
Mei 2018

Region Code	unt-7	Jumlah Account-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		0	0	6	5	3	2	11
12		0	0	5	4	6	5	4
13		0	0	6	3	4	4	3
14		0	0	6	6	1	3	0
15		0	0	3	2	3	5	2
16		0	0	1	1	0	1	2

Self Employed-Priority

Region Code	Jumlah Account-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11	0	0	7	2	3	0	0
12	0	0	6	4	7	0	1
13	0	0	5	3	6	0	2
14	0	0	3	6	2	0	0
15	0	0	2	1	7	0	2
16	0	0	3	0	3	0	0

Self Employed-Reguler

Region Code	Jumlah Account-6	Jumlah Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11	0	0	4	4	5	0	0
12	0	0	7	4	9	0	2
13	0	0	5	4	2	0	1
14	0	0	5	5	0	0	2
15	0	0	5	3	1	0	1
16	0	0	0	1	0	0	1

Gambar 3. 36 *Customer Segmentation Balance Accts*

Gambar 3.36 merupakan *dashboard report* untuk *customer segmentation balance accts.*

3. *Mortgage-Booking*

a. *Mortgage-Booking*

Mortgage Booking Desember 2017

region_code	utstanding Value-5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	662,267,320,000	3,751,348,700,000	151,910,000,000	759,124,300,000	355,629,280,000	780,071,220,000
12	2,686,028,320,000	1,707,934,740,000	305,223,100,000	1,828,964,400,000	2,935,231,200,000	362,448,720,000
13	1,071,147,980,000	1,014,985,160,000	781,808,140,000	662,969,980,000	517,049,400,000	717,172,480,000
14	714,456,600,000	1,267,659,000,000	826,196,480,000	836,637,300,000	1,074,361,900,000	735,585,980,000
15	1,746,879,640,000	1,341,407,280,000	645,599,700,000	2,938,931,200,000	3,016,855,920,000	327,248,720,000
16	708,226,800,000	841,051,500,000	324,329,100,000	532,183,520,000	378,522,000,000	322,281,800,000
Grand Total	7,589,006,660,000	9,924,386,380,000	3,035,066,520,000	7,558,810,700,000	8,277,649,700,000	3,244,808,920,000

Current Date
Desember 2017

Gambar 3. 37 *Mortgage Booking*

Gambar 3.37 merupakan *dashboard report* untuk *mortgage booking*.

b. *Product Segmentation Booking*

KPR Primary

region_code	5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11		3,319,609,280,000	0	0	355,629,280,000	382,781,800,000
12		718,738,140,000	0	1,149,146,000,000	2,935,231,200,000	362,448,720,000
13		0	151,320,000,000	319,207,900,000	0	0
14		675,486,800,000	447,818,400,000	499,349,400,000	317,287,900,000	378,378,080,000
15		709,826,800,000	317,277,900,000	0	2,688,931,200,000	327,248,720,000
16		0	324,329,100,000	229,906,100,000	0	0
Grand Total		5,423,661,020,000	1,240,745,400,000	2,197,609,400,000	6,297,079,580,000	1,450,857,320,000

KPR Secondary

region_code	Outstanding Value-11	Outstanding Value-10	Outstanding Value-9	Outstanding Value-8	Outstanding Value-7	C
11	581,660,120,000	295,319,000,000	1,464,440,200,000	1,853,828,400,000	349,022,920,000	
12	641,407,800,000	0	1,564,978,400,000	6,255,232,140,000	1,653,892,540,000	
13	297,563,420,000	0	1,102,322,100,000	1,191,806,720,000	1,675,750,020,000	
14	340,310,400,000	0	783,323,520,000	1,362,472,600,000	728,274,120,000	
15	505,445,820,000	0	1,009,116,300,000	905,528,900,000	0	
16	472,717,500,000	389,110,000,000	200,601,420,000	549,728,200,000	0	
Grand Total	2,839,105,060,000	684,429,000,000	6,124,781,940,000	12,118,596,960,000	4,406,939,600,000	

Current Date
Desember 2017

Multiguna

region_code	Outstanding Value-11	Outstanding Value-10	Outstanding Value-9	Outstanding Value-8	Outstanding Value-7	C
11	631,666,840,000	0	305,273,100,000	1,218,592,220,000	644,733,500,000	
12	0	0	1,097,653,200,000	1,235,844,200,000	2,163,869,740,000	
13	350,263,100,000	0	227,320,400,000	4,815,465,120,000	1,191,329,860,000	
14	327,239,420,000	281,120,400,000	856,228,200,000	951,000,500,000	768,150,900,000	
15	0	0	607,852,500,000	1,624,915,500,000	615,080,300,000	
16	340,611,400,000	389,129,000,000	0	0	0	
Grand Total	1,649,780,760,000	670,249,400,000	3,094,327,400,000	9,845,817,540,000	5,383,164,300,000	

Gambar 3. 38 *Product Segmentation Booking*

Gambar 3.38 merupakan *dashboard report* untuk *product segmentation booking*.

c. *Customer Segmentation Booking*

Current Date

Desember 2017

Employee-Professional

region_code	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	2,902,231,200,000	151,910,000,000	380,206,100,000	0	0
12	1,024,367,420,000	0	429,207,900,000	0	362,448,720,000
13	307,378,080,000	478,883,420,000	343,762,080,000	0	373,410,400,000
14	373,262,080,000	378,378,080,000	229,319,000,000	378,162,000,000	0
15	1,137,645,200,000	645,599,700,000	0	0	0
16	443,762,080,000	0	0	378,522,000,000	322,281,800,000
Grand Total	6,188,646,060,000	1,654,771,200,000	1,382,495,080,000	756,684,000,000	1,058,140,920,000

Employed-Priority

region_code	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	526,378,080,000	0	378,918,200,000	0	382,781,800,000
12	326,289,420,000	0	1,142,646,500,000	0	0
13	707,607,080,000	302,924,720,000	319,207,900,000	517,049,400,000	343,762,080,000
14	894,396,920,000	0	337,287,900,000	696,199,900,000	357,207,900,000
15	203,762,080,000	0	0	2,688,931,200,000	327,248,720,000
16	0	0	302,277,420,000	0	0
Grand Total	2,658,433,580,000	302,924,720,000	2,480,337,920,000	3,902,180,500,000	1,411,000,500,000

Employed-Reguler

region_code	5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11		322,739,420,000	0	0	355,629,280,000	397,289,420,000
12		357,277,900,000	305,223,100,000	257,110,000,000	2,935,231,200,000	0
13		0	0	0	0	0
14		0	447,818,400,000	270,030,400,000	0	378,378,080,000
15		0	0	2,938,931,200,000	327,924,720,000	0
16		397,289,420,000	324,329,100,000	229,906,100,000	0	0
Grand Total		1,077,306,740,000	1,077,370,600,000	3,695,977,700,000	3,618,785,200,000	775,667,500,000

Gambar 3. 39 *Customer Segmentation Booking*

Gambar 3.39 merupakan *dashboard report* untuk *customer segmentation booking*.

4. Mortgage-Booking Accts

a. Mortgage Booking Accts

Mortgage Desember 2017

Current Date: Desember 2017

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	6	2	12	12	6
12	3	1	10	20	15
13	5	1	5	15	12
14	3	1	9	9	7
15	6	1	9	9	4
16	4	2	1	2	2
Grand Total	27	8	46	67	46

Share Per Region

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	22.22%	25.00%	26.09%	17.91%	13.04%
12	11.11%	12.50%	21.74%	29.85%	32.61%
13	18.52%	12.50%	10.87%	22.39%	26.09%
14	11.11%	12.50%	19.57%	13.43%	15.22%
15	22.22%	12.50%	19.57%	13.43%	8.70%
16	14.81%	25.00%	2.17%	2.99%	4.35%
Grand Total	100.00%	100.00%	100.00%	100.00%	100.00%

Gambar 3. 40 *Mortgage Booking Accts*

Gambar 3.40 merupakan *dashboard report* untuk *mortgage booking accts.*

b. Product Segmentation Booking Accts

KPR Primary

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	2	1	6	2	3
12	1	1	2	6	4
13	3	1	0	5	3
14	1	0	3	2	3
15	4	1	4	1	2
16	1	0	0	0	2
Grand Total	12	4	15	16	17

KPR Secondary

Current Date: Desember 2017

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	2	1	5	6	1
12	2	0	5	10	5
13	1	0	4	4	5
14	1	0	3	4	2
15	2	0	3	3	0
16	2	1	1	2	0
Grand Total	10	2	21	29	13

Multiguna

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	2	0	1	4	2
12	0	0	3	4	6
13	1	0	1	6	4
14	1	1	3	3	2
15	0	0	2	5	2
16	1	1	0	0	0
Grand Total	5	2	10	22	16

Gambar 3. 41 *Product Segmentation Booking Accts*

Gambar 3.41 merupakan *dashboard report* untuk *product segmentation booking accts.*

c. *Customer Segmentation Booking Accts*

Employee & Professional

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7	Jumlah Ac
11	1	0	3	6	2	1
12	1	0	3	6	4	2
13	2	0	2	5	3	2
14	1	1	4	4	2	1
15	1	1	2	2	3	1
16	1	0	0	0	1	0
Grand Total	7	2	14	23	15	7

Current Date

Desember 2017

Employed-Priority

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7	Jumlah Account-6
11	4	2	3	2	2	3
12	0	0	5	4	6	0
13	2	1	3	3	4	0
14	2	0	2	3	1	1
15	3	0	4	4	0	1
16	1	2	1	2	1	1
Grand Total	12	5	18	18	14	6

Employed-Reguler

region_code	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7	Jumlah Account-
11	1	0	6	4	2	1
12	2	1	2	10	5	0
13	1	0	0	7	5	0
14	0	0	3	2	4	0
15	2	0	3	3	1	1
16	2	0	0	0	0	0
Grand Total	8	1	14	26	17	2

Gambar 3. 42 *Customer Segmentation Booking Accts*

Gambar 3.42 merupakan *dashboard report* untuk *customer segmentation booking accts.*

5. *Mortgage-Performance Loan dan Non Performance Loan*

a. *Mortgage-Performance Loan dan Non Performance Loan.*

Mortgage

Region Code	anding Value-4		Outstanding Value-3		Outstanding Value-2		Outstanding Value-1		Outstanding Value	
	PL	PL	NPL	PL	NPL	PL	NPL	PL	NPL	PL
11		44.70%	17.11%	82.89%	9.82%	90.18%	2.25%	97.75%	68.55%	31.45%
12		39.28%	21.99%	78.01%	7.95%	92.05%	16.25%	83.75%	56.41%	43.59%
13		45.55%	11.78%	88.22%	19.58%	80.42%	2.45%	97.55%	38.43%	61.57%
14		57.60%	27.38%	72.62%	33.17%	66.83%	0.00%	100.00%	54.28%	45.72%
15		76.49%	10.77%	89.23%	5.44%	94.56%	1.47%	98.53%	0.00%	100.00%
16		71.92%	0.00%	100.00%	0.00%	100.00%	23.27%	76.73%	0.00%	100.00%
Grand Total		49.43%	17.66%	82.34%	3.63%	96.37%	2.91%	97.09%	36.26%	63.74%

Current Month

Mei 2018

Collect Code (group)

NPL

PL

Gambar 3. 43 *Mortgage PL* dan *NPL*

Gambar 3.43 merupakan *dashboard report* untuk *mortgage performance loan dan non performance loan*.

b. Product Segmentation Performance Loan dan Non Performance Loan.

KPR Primary

Region Code	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-8		Outstanding
	NPL	PL	NPL	PL	NPL	PL	NPL	PL	NPL
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

KPR Secondary

Region Code	ng Value-7	Outstanding Value-6		Outstanding Value-5		Outstanding Value-4		Outstanding Value-3	
	PL	NPL	PL	NPL	PL	NPL	PL	NPL	PL
11	0.00%	0.00%	0.00%	0.00%	0.00%	78.39%	21.61%	34.76%	65.24%
12	0.00%	0.00%	0.00%	0.00%	0.00%	79.05%	20.95%	18.70%	81.30%
13	0.00%	0.00%	0.00%	0.00%	0.00%	77.57%	22.43%	0.00%	100.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	32.98%	67.02%	32.72%	67.28%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%		
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	72.71%	27.29%	15.26%	84.74%

Current Month
Mei 2018
Collect Code (group)
NPL
PL

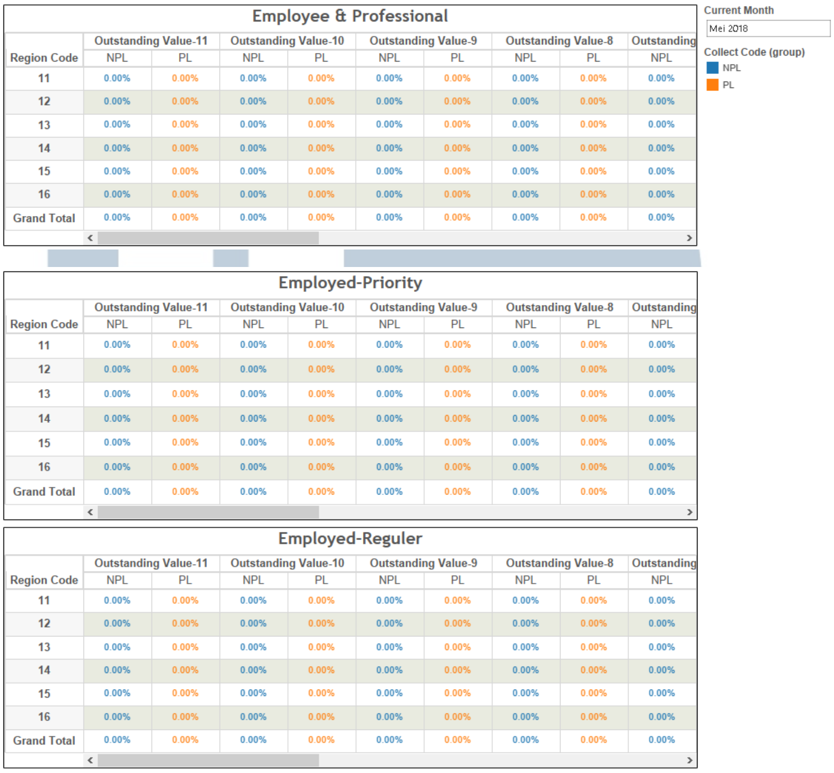
Multiguna

Region Code	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-8		Outstanding
	NPL	PL	NPL	PL	NPL	PL	NPL	PL	NPL
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Gambar 3. 44 *Product Segmentation PL* dan *NPL*

Gambar 3.44 merupakan *dashboard report* untuk *product segmentation performace* loan dan *non performance loan*.

c. *Customer Segmentation Performance Loan dan Non Performance Loan*



Employee & Professional

	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-8		Outstanding
Region Code	NPL	PL	NPL	PL	NPL	PL	NPL	PL	NPL
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Employed-Priority

	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-8		Outstanding
Region Code	NPL	PL	NPL	PL	NPL	PL	NPL	PL	NPL
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Employed-Reguler

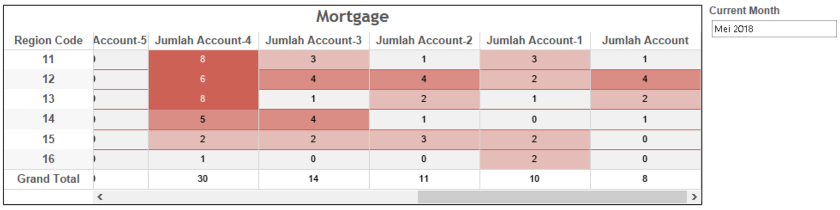
	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-8		Outstanding
Region Code	NPL	PL	NPL	PL	NPL	PL	NPL	PL	NPL
11	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
12	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
14	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
15	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
16	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Grand Total	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Gambar 3. 45 *Customer Segmentation PL* dan *NPL*

Gambar 3.45 merupakan *dashboard report* untuk *customer segmentation performance loan* dan *non performance loan*.

6. *Mortgage-Non Performance Loan Accts*

a. *Mortgage-Non Performance Loan Accts*



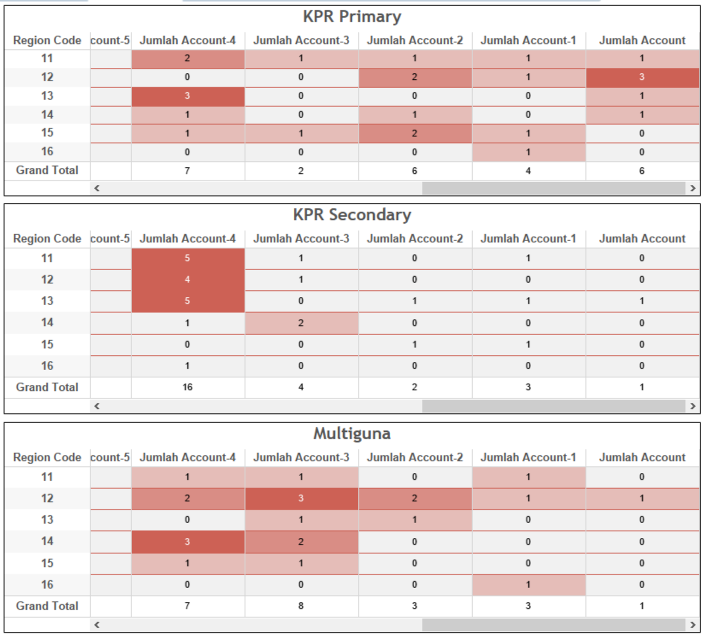
Mortgage

Region Code	Account-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		8	3	1	3	1
12		6	4	4	2	4
13		8	1	2	1	2
14		5	4	1	0	1
15		2	2	3	2	0
16		1	0	0	2	0
Grand Total		30	14	11	10	8

Gambar 3. 46 *Mortgage NPL Accts*

Gambar 3.46 merupakan *dashboard report* untuk *mortgage non performance loan accts*.

b. *Product Segmentation Non Performance Loan Accts*



KPR Primary

Region Code	count-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		2	1	1	1	1
12		0	0	2	1	3
13		3	0	0	0	1
14		1	0	1	0	1
15		1	1	2	1	0
16		0	0	0	1	0
Grand Total		7	2	6	4	6

KPR Secondary

Region Code	count-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		5	1	0	1	0
12		4	1	0	0	0
13		5	0	1	1	1
14		1	2	0	0	0
15		0	0	1	1	0
16		1	0	0	0	0
Grand Total		16	4	2	3	1

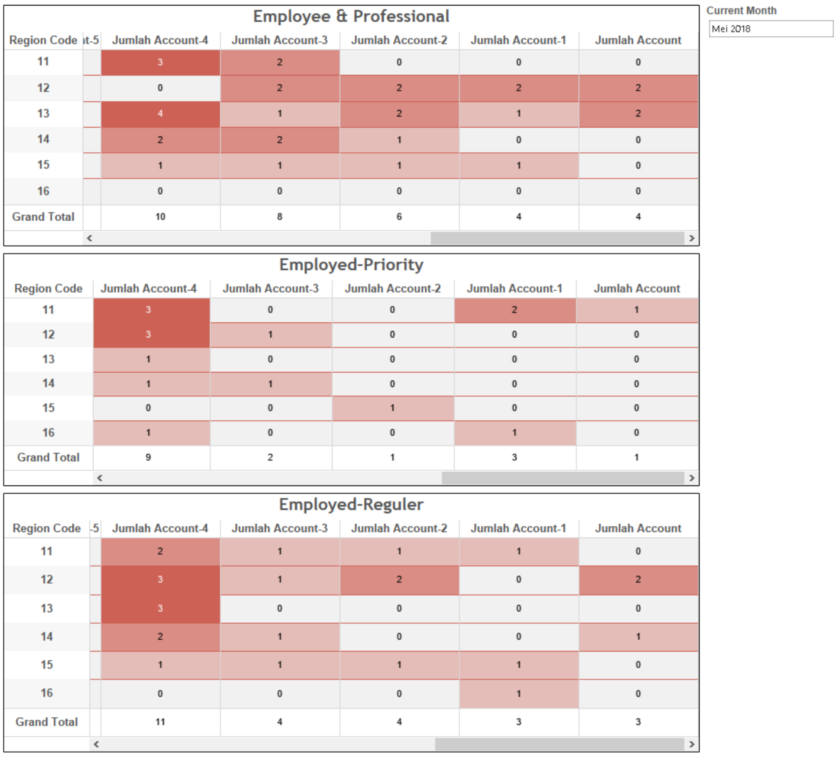
Multiguna

Region Code	count-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		1	1	0	1	0
12		2	3	2	1	1
13		0	1	1	0	0
14		3	2	0	0	0
15		1	1	0	0	0
16		0	0	0	1	0
Grand Total		7	8	3	3	1

Gambar 3. 47 *Product Segmentation NPL Accts*

Gambar 3.47 merupakan *dashboard report* untuk *product segmentation non performance accts*.

c. *Customer Segmentation Non Performance Loan Accts*



Current Month: Mei 2018

Employee & Professional

Region Code	t-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		3	2	0	0	0
12		0	2	2	2	2
13		4	1	2	1	2
14		2	2	1	0	0
15		1	1	1	1	0
16		0	0	0	0	0
Grand Total		10	8	6	4	4

Employed-Priority

Region Code	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11	3	0	0	2	1
12	3	1	0	0	0
13	1	0	0	0	0
14	1	1	0	0	0
15	0	0	1	0	0
16	1	0	0	1	0
Grand Total	9	2	1	3	1

Employed-Reguler

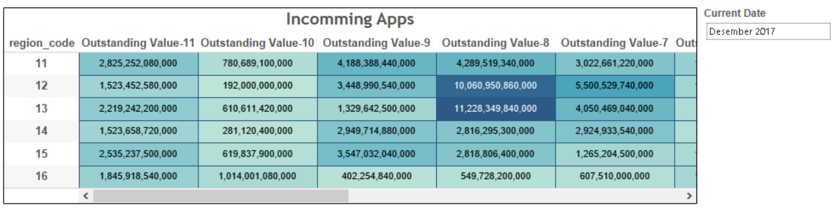
Region Code	-5	Jumlah Account-4	Jumlah Account-3	Jumlah Account-2	Jumlah Account-1	Jumlah Account
11		2	1	1	1	0
12		3	1	2	0	2
13		3	0	0	0	0
14		2	1	0	0	1
15		1	1	1	1	0
16		0	0	0	1	0
Grand Total		11	4	4	3	3

Gambar 3. 48 *Customer Segmentation NPL Accts*

Gambar 3.48 merupakan *dashboard report* untuk *customer segmentation non performance loan accts*.

7. Akuisisi 1

a. *Incoming Apps*



Current Date: Desember 2017

Incomming Apps

region_code	Outstanding Value-11	Outstanding Value-10	Outstanding Value-9	Outstanding Value-8	Outstanding Value-7
11	2,825,252,080,000	780,689,100,000	4,188,388,440,000	4,289,519,340,000	3,022,661,220,000
12	1,523,452,580,000	192,000,000,000	3,448,990,540,000	10,060,950,860,000	5,500,529,740,000
13	2,219,242,200,000	610,611,420,000	1,329,642,500,000	11,228,349,840,000	4,050,469,040,000
14	1,523,658,720,000	281,120,400,000	2,949,714,880,000	2,816,295,300,000	2,924,933,540,000
15	2,535,237,500,000	619,837,900,000	3,547,032,040,000	2,818,806,400,000	1,265,204,500,000
16	1,845,918,540,000	1,014,001,080,000	402,254,840,000	549,728,200,000	607,510,000,000

Gambar 3. 49 *Incoming Apps*

Gambar 3.41 merupakan *dashboard report* untuk *incoming apps*.

b. Approval Rate

Approval Rate

region_code	acc_status	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	Approve	66.67%	66.67%	80.00%	85.71%	60.00%
	Reject	33.33%	33.33%	20.00%	14.29%	40.00%
12	Approve	60.00%	100.00%	90.91%	86.96%	93.75%
	Reject	40.00%	0.00%	9.09%	13.04%	6.25%
13	Approve	62.50%	50.00%	100.00%	93.75%	92.31%
	Reject	37.50%	50.00%	0.00%	6.25%	7.69%
14	Approve	60.00%	100.00%	81.82%	100.00%	87.50%
	Reject	40.00%	0.00%	18.18%	0.00%	12.50%
15	Approve	66.67%	50.00%	75.00%	100.00%	100.00%
	Reject	33.33%	50.00%	25.00%	0.00%	0.00%
16	Approve	57.14%	66.67%	50.00%	100.00%	100.00%
	Reject	42.86%	33.33%	50.00%	0.00%	0.00%

Gambar 3. 50 *Approval Rate*

Gambar 3.50 merupakan *dashboard report* untuk *approval rate*.

c. SLA(Service Level Agreement)

SLA

	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9		Outstanding Value-	
region_code	0	1	0	1	0	1	0	1
11	701,718,520,000	2,123,533,560,000	0	780,689,100,000	984,592,000,000	3,203,796,440,000	688,528,100,000	3,6
12	588,391,360,000	935,061,220,000	0	192,000,000,000	1,077,653,200,000	2,371,337,340,000	373,202,100,000	9,6
13	529,637,000,000	1,689,605,200,000	259,021,420,000	351,590,000,000	0	1,329,642,500,000	4,297,308,500,000	6,9
14	291,048,720,000	1,232,610,000,000	0	281,120,400,000	109,653,420,000	2,840,061,460,000	282,920,400,000	2,5
15	1,142,756,100,000	1,392,481,400,000	0	619,837,900,000	596,815,200,000	2,950,216,840,000	0	2,8
16	770,300,220,000	1,075,618,320,000	389,110,000,000	624,891,080,000	402,254,840,000	0	0	54

Gambar 3. 51 *Sevice Level Agreement*

Gambar 3.51 merupakan *dashboard report* untuk *service level aggrement*.

8. Akuisisi 2

a. *Incoming Apps(Sum)*

Incomming Apps

Outstanding Value-11	Outstanding Value-10	Outstanding Value-9	Outstanding Value-8	Outstanding Value-7	Outstanding Va
12,472,761,620,000	3,498,259,900,000	15,866,023,240,000	31,763,649,940,000	17,371,308,040,000	7,256,146,4

Current Date
Desember 2017
region_code
(All)

Gambar 3. 52 *Incoming Apps(sum)*

Gambar 3.52 merupakan *dashboard report* untuk *incoming apps (sum).*

b. *Approval Rate*

Approval Rate

region_code	acc_status	Jumlah Account-11	Jumlah Account-10	Jumlah Account-9	Jumlah Account-8	Jumlah Account-7
11	Approve	66.67%	66.67%	80.00%	85.71%	60.00%
	Reject	33.33%	33.33%	20.00%	14.29%	40.00%
12	Approve	60.00%	100.00%	90.91%	86.96%	93.75%
	Reject	40.00%	0.00%	9.09%	13.04%	6.25%
13	Approve	62.50%	50.00%	100.00%	93.75%	92.31%
	Reject	37.50%	50.00%	0.00%	6.25%	7.69%
14	Approve	60.00%	100.00%	81.82%	100.00%	87.50%
	Reject	40.00%	0.00%	18.18%	0.00%	12.50%
15	Approve	66.67%	50.00%	75.00%	100.00%	100.00%
	Reject	33.33%	50.00%	25.00%	0.00%	0.00%
16	Approve	57.14%	66.67%	50.00%	100.00%	100.00%
	Reject	42.86%	33.33%	50.00%	0.00%	0.00%

Gambar 3. 53 *Approval Rate*

Gambar 3.53 merupakan *dashboard report* untuk *approval rate.*

c. *Reject Reason*

Reject Reason

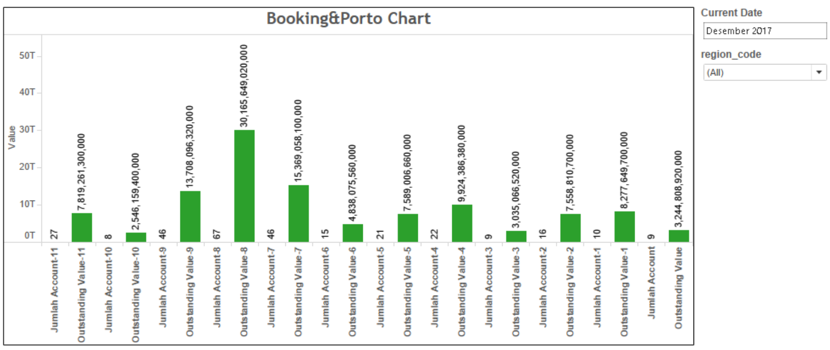
	Outstanding Value-11			Outstanding Value-10			Outstanding Valu	
region_code	1	2	3	1	2	3	1	2
11	372,289,420,000	352,289,420,000	327,378,080,000	200,109,100,000	0	0	0	
12	0	295,762,080,000	292,629,280,000	0	0	0	0	
13	242,629,280,000	287,378,080,000	225,207,900,000	0	0	259,021,420,000	0	
14	325,762,080,000	291,048,720,000	0	0	0	0	0	
15	304,818,400,000	337,378,080,000	228,629,280,000	257,207,900,000	0	0	0	
16	302,289,420,000	228,248,720,000	239,762,080,000	0	0	235,762,080,000	0	

Gambar 3. 54 *Reject Reason*

Gambar 3.54 merupakan *dashboard report* untuk *reject reason*.

9. *Booking & Porto 1*

a. *Booking dan porto chart*



Gambar 3. 55 *Booking* dan *Porto Chart*

Gambar 3.55 merupakan *dashboard report* untuk *booking* dan *porto chart*.

b. *Detail Booking and Porto*

Detail Booking&Porto

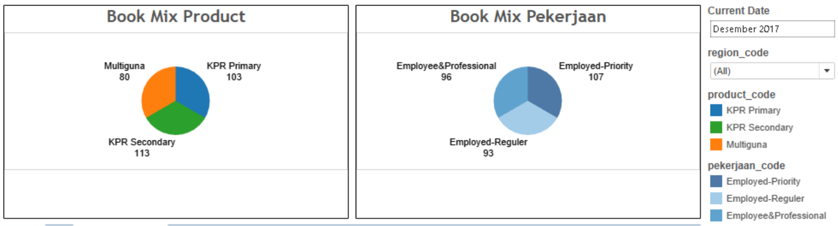
region_code	Jumlah Account-11	Outstanding Value-11	Jumlah Account-10	Outstanding Value-10	Jumlah Account-
11	6	1,773,295,160,000	2	580,580,000,000	
12	3	935,061,220,000	1	192,000,000,000	
13	5	1,464,026,940,000	1	351,590,000,000	
14	3	906,847,920,000	1	281,120,400,000	
15	6	1,664,411,740,000	1	362,630,000,000	
16	4	1,075,618,320,000	2	778,239,000,000	

Gambar 3. 56 *Detail Booking* dan *Porto*

Gambar 3.56 merupakan *dashboard report* untuk *detail booking* dan *porto*.

10. Booking & Porto Mix

a. *Booking Mix Product* dan Pekerjaan



Gambar 3. 57 *Booking Mix Product* dan Pekerjaan

Gambar 3.57 merupakan *dashboard report* untuk *reject reason*.

b. *Detail Booking Mix Product* dan Pekerjaan

Detail Book Mix Product

	Jumlah Account-11			Jumlah Account-10			Jumlah Account-9	
region_code	KPR Primary	KPR Secondary	Multiguna	KPR Primary	KPR Secondary	Multiguna	KPR Primary	KPR Secondary
11	2	2	2	1	1	0	6	5
12	1	2	0	1	0	0	2	5
13	3	1	1	1	0	0	0	4
14	1	1	1	0	0	1	3	3
15	4	2	0	1	0	0	4	3
16	1	2	1	0	1	1	0	1

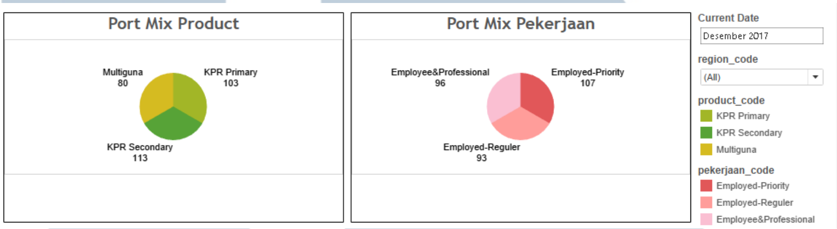
Detail Book Mix Pekerjaan

	Jumlah Account-11			Jumlah Account-10	
region_code	Employee&Professional	Employed-Priority	Employed-Reguler	Employee&Professional	Employed-Priority
11	1	4	1	0	2
12	1	0	2	0	0
13	2	2	1	0	1
14	1	2	0	1	0
15	1	3	2	1	0
16	1	1	2	0	2

Gambar 3. 58 *Detail Booking Mix Prooduct* dan Pekerjaan

Gambar 3.58 merupakan *dashboard report* untuk *detail booking mix product* dan pekerjaan.

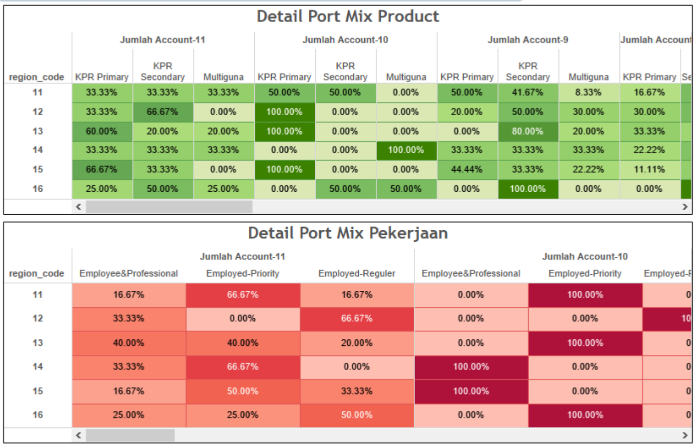
c. *Porto Mix Product* dan Pekerjaan



Gambar 3. 59 *Porto Mix Product* dan Pekerjaan

Gambar 3.59 merupakan *dashboard report* untuk *porto mix product* dan pekerjaan.

d. *Detail Porto Mix Product* dan Pekerjaan



Detail Port Mix Product

	Jumlah Account-11			Jumlah Account-10			Jumlah Account-9			Jumlah Accoun
region_code	KPR Primary	KPR Secondary	Multiguna	KPR Primary	KPR Secondary	Multiguna	KPR Primary	KPR Secondary	Multiguna	KPR Primary
11	33.33%	33.33%	33.33%	50.00%	50.00%	0.00%	50.00%	41.67%	8.33%	16.67%
12	33.33%	66.67%	0.00%	100.00%	0.00%	0.00%	20.00%	50.00%	30.00%	30.00%
13	60.00%	20.00%	20.00%	100.00%	0.00%	0.00%	0.00%	80.00%	20.00%	33.33%
14	33.33%	33.33%	33.33%	0.00%	0.00%	100.00%	33.33%	33.33%	33.33%	22.22%
15	66.67%	33.33%	0.00%	100.00%	0.00%	0.00%	44.44%	33.33%	22.22%	11.11%
16	25.00%	50.00%	25.00%	0.00%	50.00%	50.00%	0.00%	100.00%	0.00%	0.00%

Detail Port Mix Pekerjaan

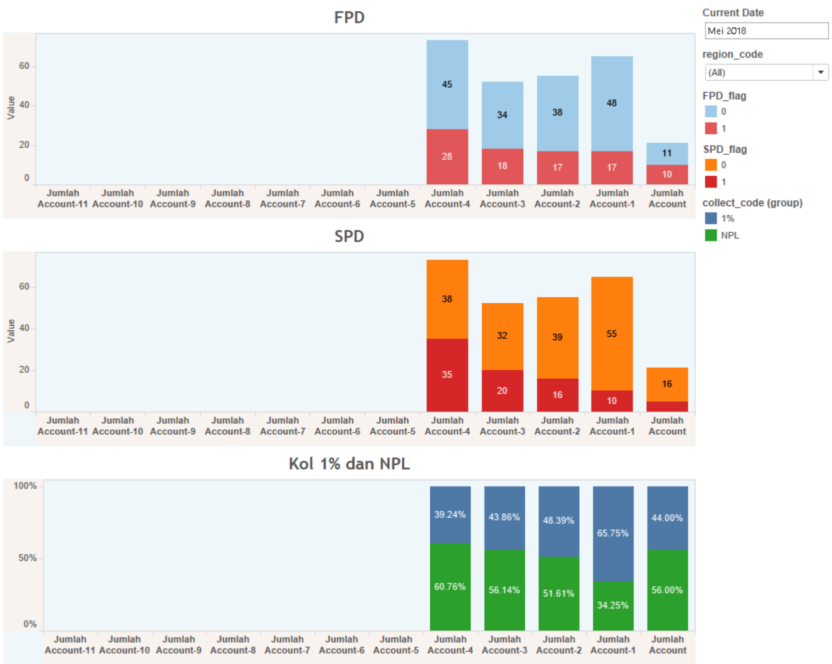
	Jumlah Account-11			Jumlah Account-10	
region_code	Employee&Professional	Employed-Priority	Employed-Reguler	Employee&Professional	Employed-Priority
11	16.67%	66.67%	16.67%	0.00%	100.00%
12	33.33%	0.00%	66.67%	0.00%	0.00%
13	40.00%	40.00%	20.00%	0.00%	100.00%
14	33.33%	66.67%	0.00%	100.00%	0.00%
15	16.67%	50.00%	33.33%	100.00%	0.00%
16	25.00%	25.00%	50.00%	0.00%	100.00%

Gambar 3. 60 *Detail Porto Mix Product* dan Pekerjaan

Gambar 3.60 merupakan *dashboard report* untuk *detail porto mix product* dan pekerjaan.

11. Kualitas 1

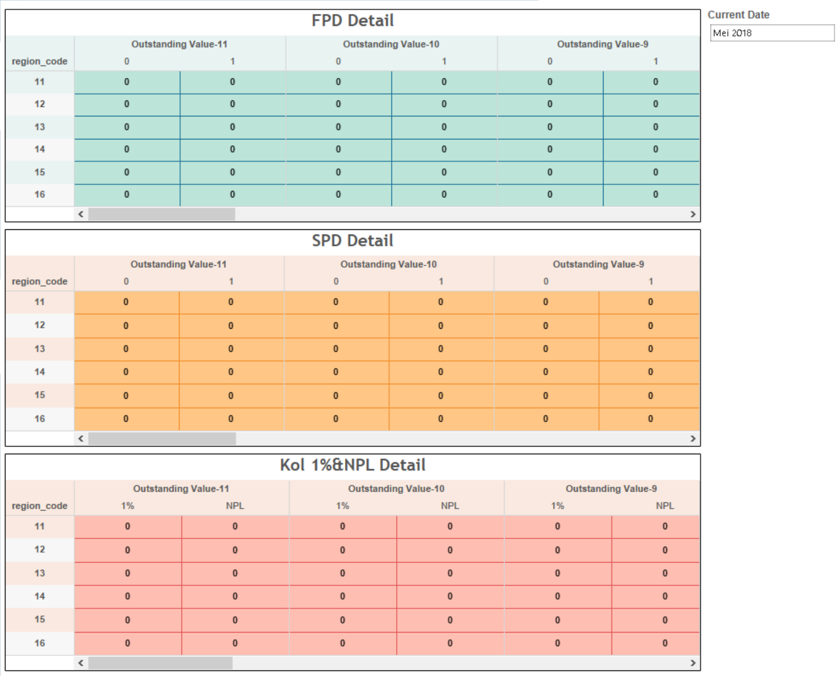
a. *FPD,SPD,Kol 1%* dan *NPL*



Gambar 3. 61 *FPD,SPD,Kol 1%* dan *NPL*

Gambar 3.61 merupakan *dashboard report* untuk *FPD,SPD,Kol 1%* dan *NPL*.

b. *FPD,SPD,Kol 1%* dan *NPL Detail*



FPD Detail

region_code	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9	
	0	1	0	1	0	1
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0

Current Date

Mei 2018

SPD Detail

region_code	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9	
	0	1	0	1	0	1
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0

Kol 1%&NPL Detail

region_code	Outstanding Value-11		Outstanding Value-10		Outstanding Value-9	
	1%	NPL	1%	NPL	1%	NPL
11	0	0	0	0	0	0
12	0	0	0	0	0	0
13	0	0	0	0	0	0
14	0	0	0	0	0	0
15	0	0	0	0	0	0
16	0	0	0	0	0	0

Gambar 3. 62 *FPD,SPD,Kol 1%* dan *NPL Detail*

Gambar 3.62 merupakan *dashboard report* untuk *FPD,SPD,Kol 1%* dan *NPL detail*.

5. Dokumentasi *Report*

Tahap ini merupakan tahap terakhir dari *project*, yaitu membuat *report* untuk menjelaskan lebih *detail* tentang *report* yang sudah dibuat.

Berikut ini merupakan contoh dari dokumentasi *report* yang sudah dibuat.

1. Mortgage-Balance

Mortgage-Balance adalah *report* yang menghitung jumlah baki debet dari *debitur* yang masuk pada tiap bulannya. Baki debet tersebut dilaporkan bedasarkan *region*, *product segmentation*, dan *customer segmentation*.

a. *Mortgage-Balance* dan *Share Per Region*

Gambar 3.63 merupakan *report* yang menampilkan jumlah baki debet dari *debitur* yang masuk berdasarkan *region* dan juga *share per region* untuk mengetahui *presentase* dari baki debet yang masuk setiap bulannya.

Mortgage Mei 2018

Current Month: Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	4,500,992,200,000	6,289,265,380,000	3,455,259,640,000	653,558,520,000	4,187,386,980,000
12	0	4,759,631,000,000	6,760,120,820,000	7,039,591,980,000	1,704,964,200,000	17,165,271,400,000
13	0	10,808,496,300,000	3,196,519,960,000	3,746,888,400,000	1,349,165,000,000	1,881,161,300,000
14	0	4,222,288,520,000	5,284,018,620,000	1,056,355,620,000	1,078,879,580,000	825,026,300,000
15	0	3,037,752,900,000	6,899,629,100,000	3,573,360,600,000	1,614,087,240,000	1,817,406,240,000
16	0	1,385,749,000,000	608,428,100,000	812,821,920,000	322,281,800,000	853,429,580,000
Grand Total	0	28,714,909,920,000	29,037,981,980,000	19,684,278,160,000	6,722,936,340,000	26,729,681,800,000

Share Per Region

Region Code	ing Value -5	Outstanding Value -4	Outstanding Value -3	Outstanding Value -2	Outstanding Value -1	Outstanding Value
11	%	15.67%	21.66%	17.55%	9.72%	15.67%
12	%	16.58%	23.28%	35.76%	25.36%	64.22%
13	%	37.64%	11.01%	19.03%	20.07%	7.04%
14	%	14.70%	18.20%	5.37%	16.05%	3.09%
15	%	10.58%	23.76%	18.15%	24.01%	6.80%
16	%	4.83%	2.10%	4.13%	4.79%	3.19%

Gambar 3. 63 Dokumentasi *Report Mortgage Balance*

b. *Product Segmentation Balance*

Gambar 3.64 merupakan *report* yang menampilkan jumlah baki debet dari *debitur* yang masuk pada tiap bulannya berdasarkan *region* dan *product segmentation*.

KPR Primary Mei 2018

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,557,764,000,000	3,921,923,740,000	930,873,940,000	0	2,716,979,700,000
12	0	1,410,888,000,000	3,315,493,300,000	2,281,882,660,000	735,860,800,000	16,295,004,280,000
13	0	5,033,329,800,000	697,352,020,000	534,248,820,000	304,429,100,000	1,282,334,500,000
14	0	1,209,181,120,000	1,205,473,700,000	705,144,200,000	373,262,080,000	447,818,400,000
15	0	1,222,921,000,000	3,339,055,400,000	1,045,096,300,000	987,654,040,000	347,378,080,000
16	0	607,510,000,000	229,906,100,000	0	0	262,289,420,000

Current Month

Mei 2018

KPR Secondary Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,870,598,000,000	1,004,133,120,000	1,527,893,100,000	330,519,100,000	1,042,588,880,000
12	0	2,110,041,000,000	1,944,819,320,000	2,142,564,660,000	337,184,700,000	427,818,400,000
13	0	2,078,348,800,000	1,192,661,620,000	1,270,863,720,000	700,973,820,000	598,826,800,000
14	0	1,028,598,600,000	2,106,819,520,000	351,211,420,000	0	377,207,900,000
15	0	365,266,100,000	2,938,931,200,000	1,490,888,800,000	298,111,400,000	1,042,209,760,000
16	0	389,110,000,000	0	812,821,920,000	0	591,140,160,000

Multiguna Mei 2018

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,072,630,200,000	1,363,208,520,000	996,492,600,000	323,039,420,000	427,818,400,000
12	0	1,238,702,000,000	1,499,808,200,000	2,615,144,660,000	631,918,700,000	442,448,720,000
13	0	3,696,817,700,000	1,306,506,320,000	1,941,775,860,000	343,762,080,000	0
14	0	1,984,508,800,000	1,971,725,400,000	0	705,617,500,000	0
15	0	1,449,565,800,000	621,642,500,000	1,037,375,500,000	328,321,800,000	427,818,400,000
16	0	389,129,000,000	378,522,000,000	0	322,281,800,000	0

Gambar 3. 64 *Product Segmentation Balance*

c. *Customer Segmentation Balance*

Gambar 3.65 merupakan *report* yang menampilkan jumlah baki debet dari *debitur* yang masuk pada tiap bulannya berdasarkan *region* dan *customer segmentation*.

Employee & Professional

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,497,823,000,000	4,233,684,740,000	992,539,600,000	653,558,520,000	4,187,386,980,000
12	0	1,583,421,000,000	1,470,863,120,000	1,938,030,840,000	1,704,964,200,000	15,966,714,860,000
13	0	7,833,751,400,000	998,489,500,000	1,304,273,020,000	1,349,165,000,000	1,014,456,080,000
14	0	1,832,517,800,000	1,870,886,700,000	350,361,100,000	1,078,879,580,000	0
15	0	903,250,200,000	650,124,200,000	1,037,185,900,000	1,614,087,240,000	775,196,480,000
16	0	327,319,000,000	378,522,000,000	0	322,281,800,000	706,051,500,000

Current Month

Mei 2018

Self Employee-Priority

Region Code	utstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,911,629,200,000	752,636,400,000	896,674,920,000	0	0
12	0	1,498,441,000,000	1,344,862,200,000	2,163,624,980,000	0	427,818,400,000
13	0	1,330,315,900,000	933,770,100,000	1,910,220,540,000	0	538,415,800,000
14	0	874,688,600,000	1,750,296,300,000	705,994,520,000	0	0
15	0	625,130,000,000	2,688,931,200,000	2,186,142,600,000	0	839,391,360,000
16	0	1,058,430,000,000	0	812,821,920,000	0	0

Self Employee-Reguler

Region Code	Outstanding Value -5	Outstanding Value-4	Outstanding Value-3	Outstanding Value-2	Outstanding Value-1	Outstanding Value
11	0	1,091,540,000,000	1,302,944,240,000	1,566,045,120,000	0	0
12	0	1,677,769,000,000	3,944,395,500,000	2,937,936,160,000	0	770,738,140,000
13	0	1,644,429,000,000	1,264,260,360,000	532,394,840,000	0	328,289,420,000
14	0	1,515,082,120,000	1,662,835,620,000	0	0	825,026,300,000
15	0	1,509,372,700,000	3,560,573,700,000	350,032,100,000	0	202,818,400,000
16	0	0	229,906,100,000	0	0	147,378,080,000

Gambar 3. 65 *Customer Segmentation Balance*

3.4 Kendala yang Dihadapi

Berikut ini merupakan kendala yang dihadapi pada saat pelaksanaan kerja magang.

1. Keterbatasan pengetahuan mengenai peran sebagai *Business Analyst*.
2. Keterbatasan pengetahuan mengenai istilah-istilah akuntansi pada bank.
3. Keterbatasan pengetahuan terhadap *software* Tableau yang belum pernah digunakan sebelumnya sehingga membutuhkan waktu untuk belajar mengenai aplikasi tersebut.

3.5 Solusi atas Kendala

Adapun solusi dari kendala yang dihadapi, yaitu:

1. Pak Luke, Kak Fuza dan Kak Fiya memberikan arahan dan bimbingan mengenai peran sebagai *business analyst* dengan memberikan beberapa contoh-contoh kasus yang mendukung untuk pengerjaan *project* yang sedang berlangsung.
2. Mempelajari istilah-istilah akuntansi *bank* dengan cara *searching google* dan bertanya kepada rekan kerja.
3. Mempelajari aplikasi dengan mencoba, *searching google*, dan bertanya kepada rekan kerja.