

RINGKASAN

Bank 9 Jambi adalah Bank milik daerah di Indonesia. Bank 9 Jambi memerlukan perencanaan optimisasi untuk menjaga keseimbangan keuangan. Aset, liabilitas, ekuitas, pendapatan dan beban merupakan aspek yang terdapat dalam laporan keuangan. Analisis perencanaan optimisasi aset, liabilitas, ekuitas, pendapatan dan beban sangat diperlukan karena dapat memberikan informasi tentang kelemahan dan kekuatan Bank 9 Jambi. Kelemahan dan kekuatan tersebut dapat dijadikan pedoman dalam meningkatkan kinerja periode berikutnya. Sehingga dalam perencanaan optimisasi aset, liabilitas, ekuitas, pendapatan dan beban memiliki lima sasaran yaitu memaksimalkan aset, meminimalkan liabilitas, memaksimalkan ekuitas, memaksimalkan pendapatan dan meminimalkan beban. Disebabkan Bank 9 Jambi memiliki beberapa tujuan maka perencanaan keuangan diselesaikan dengan model *Goal Programming* menggunakan metode simpleks dan metode simpleks dua fase. Analisis sensitivitas juga akan dilakukan untuk melihat sejauh mana perubahan total aset, total liabilitas, total ekuitas, total pendapatan dan total beban mempengaruhi solusi optimal. Data aset, liabilitas, ekuitas, pendapatan dan beban diperoleh dari situs web Bank 9 Jambi.

Perencanaan optimisasi aset, liabilitas, ekuitas, pendapatan dan beban Bank 9 Jambi dengan penerapan *Goal Programming* baik menggunakan metode simpleks atau metode simpleks dua fase kelima sasaran tetap tercapai walaupun memiliki variabel basis yang berbeda. Hasil penelitian diperoleh analisis sensitivitas sasaran I memaksimalkan aset dapat diturunkan sebesar Rp. 2,8134 triliun, Sasaran II meminimalkan liabilitas tidak ada perubahan, sasaran III memaksimalkan ekuitas dapat dinaikkan sebesar Rp. 419,840 miliar, sasaran IV memaksimalkan pendapatan dapat diturunkan sebesar Rp. 2,047 miliar dan dapat dinaikkan sebesar Rp. 1,8209 triliun, dan sasaran V meminimalkan beban dapat diturunkan sebesar Rp. 521,781 Juta.

SUMMARY

Bank 9 Jambi is a regionally owned bank in Indonesia. Bank 9 Jambi requires optimization planning to maintain financial balance. Assets, liabilities, equity, income and expenses are aspects contained in the financial statements. Analysis of the optimization planning of assets, liabilities, equity, income and expenses is very necessary because it can provide information about the weaknesses and strengths of Bank 9 Jambi. These weaknesses and strengths can be used as a guide in improving the performance of the next period. So that in planning for optimizing assets, liabilities, equity, income and expenses, it has five objectives, namely maximizing assets, minimizing liabilities, maximizing equity, maximizing income and minimizing expenses. Because Bank 9 Jambi has several objectives, financial planning is completed with the Goal Programming model using the simplex method and the two-phase simplex method. A sensitivity analysis will also be carried out to see how far changes in total assets, total liabilities, total equity, total income and total expenses affect the optimal solution. Data on assets, liabilities, equity, income and expenses were obtained from the Bank 9 Jambi website.

Planning for optimizing assets, liabilities, equity, income and expenses of Bank 9 Jambi by implementing Goal Programming using either the simplex method or the two-phase simplex method, the five targets are still achieved even though they have different base variables. The research results obtained sensitivity analysis target I to maximize assets that can be reduced by Rp. 2.8134 trillion, Target II minimizes liabilities unchanged, Target III maximizes equity can be increased by Rp. 419.840 billion, target IV is to maximize revenue which can be reduced by Rp. 2.047 billion and can be increased by Rp. 1.8209 trillion, and target V minimizes expenses that can be reduced by Rp. 521.781 Million.