

PERANCANGAN DASHBOARD INTERAKTIF MENGGUNAKAN MICROSOFT POWER BI UNTUK MONITORING KUALITAS KREDIT USAHA RAKYAT (KUR) DI PT. PEGADAIAN KANWIL IX JAKARTA 2

Fernanda Raffi Dwi Septiano

ABSTRAK

Monitoring kualitas kredit merupakan salah satu aktivitas penting dalam menjaga kualitas portofolio pembiayaan pada lembaga keuangan. PT Pegadaian Kantor Wilayah IX Jakarta 2 masih melakukan monitoring kualitas kredit Kredit Usaha Rakyat (KUR) menggunakan laporan Microsoft Excel sehingga proses pengolahan data memerlukan waktu yang relatif lama, penyajian informasi bersifat statis, dan kurang mendukung analisis secara interaktif. Penelitian ini bertujuan merancang dashboard interaktif menggunakan Microsoft Power BI untuk mendukung monitoring kualitas kredit berdasarkan indikator Outstanding Loan (OSL), Loan at Risk (LaR), dan Non-Performing Loan (NPL). Penelitian menggunakan metode Agile Development yang meliputi identifikasi kebutuhan, transformasi data menggunakan Power Query, data modeling, pembangunan dashboard, serta pengujian menggunakan Black Box Testing dan User Acceptance Test (UAT). Hasil penelitian menunjukkan bahwa dashboard mampu menyajikan informasi kualitas kredit secara interaktif berdasarkan periode, area, cabang, dan outlet. Dashboard yang dikembangkan berhasil mengintegrasikan proses transformasi data, perhitungan indikator menggunakan Data Analysis Expressions (DAX), serta visualisasi dalam satu platform. Berdasarkan hasil pengujian, seluruh fungsi sistem berjalan sesuai kebutuhan dengan tingkat keberhasilan Black Box Testing sebesar 100%, sedangkan hasil UAT menunjukkan tingkat penerimaan pengguna sebesar 100%. Dengan demikian, dashboard yang dikembangkan mampu mendukung proses monitoring kualitas kredit secara lebih cepat, akurat, dan mendukung pengambilan keputusan berbasis data.

Kata Kunci: Business Intelligence, Dashboard, Microsoft Power BI, Kualitas Kredit.

**DESIGN OF AN INTERACTIVE DASHBOARD USING MICROSOFT
POWER BI FOR MONITORING THE QUALITY OF PEOPLE'S
BUSINESS CREDIT (KUR) AT PT PEGADAIAN REGIONAL OFFICE IX
JAKARTA 2**

Fernanda Raffi Dwi Septiano

ABSTRACT

*Monitoring credit quality is a crucial activity for maintaining the quality of a financial institution's financing portfolio. PT Pegadaian Regional Office IX Jakarta 2 currently monitors the credit quality of *Kredit Usaha Rakyat* (KUR)—People's Business Credit—using Microsoft Excel reports; this results in time-consuming data processing, static information presentation, and limited support for interactive analysis. This study aims to design an interactive dashboard using Microsoft Power BI to support credit quality monitoring based on key indicators: Outstanding Loan (OSL), Loan at Risk (LaR), and Non-Performing Loan (NPL). The study employs the Agile Development method, encompassing requirements identification, data transformation via Power Query, data modeling, dashboard development, and testing through Black Box Testing and User Acceptance Testing (UAT). The results demonstrate that the dashboard can interactively present credit quality information categorized by period, area, branch, and outlet. The developed dashboard successfully integrates data transformation processes, indicator calculations using Data Analysis Expressions (DAX), and visualization within a single platform. Testing results indicate that all system functions operate as required, achieving a 100% success rate in Black Box Testing and a 100% user acceptance rate in the UAT. Consequently, the developed dashboard facilitates faster and more accurate credit quality monitoring and supports data-driven decision-making.*

Keywords: Business Intelligence, Dashboard, Microsoft Power BI, Credit Quality.